

"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

NAM and TAI Veteran's Reunion

Saturday, June 16, 2007 — 2:00 PM

Ryan's Restaurant, Dayton, OH
 (I-75, Exit #59 then West to Miller Lane)
 (Next to SAM's)

Call: (937) 236-2882 for Details

It's been a tough and sometimes frustrating journey. You and I have learned a lot and we've helped a lot of other people on the way. Our newsletters and our telephone hot-line have reached people across the nation who needed to know that they were not alone in their efforts to oppose abusive practices of some campground operators. We've also initiated efforts to involve attorneys general in several states and offices of the US government.

It's time to party! Join us at Ryan's.

Dan and Norma Hopper

Do I Have to Pay Tax on my TAI Refund?

I've talked to several tax preparation services and the answer seems unanimous:

- I did not purchase the campground membership as an investment.
- The money I used to pay for the membership was 'after tax money'.
- The refund was simply a refund of my own money that I have already paid taxes on. It is not income.

Conclusion: I do not have to report the refund as income and I do not have to pay taxes on it again.

Keep in mind: I am neither an attorney or tax expert. You should talk to your own tax advisor when preparing your tax returns.

Dan Hopper, NAM

Discounts at State Parks

The last issue of our newsletter told you how to get a "National Park Pass". This issue explains how to find out about the location and programs available in state parks of every state. We can thank Mrs. Murna Lindsey for compiling the list on page 3 of this issue.

Are you proud of your state's camping programs? Send us information about your state's program(s) and we'll publish it.

(See Page 3)

Award for Excellence to Mr. Douglas H. Napier

The National Association for Members (NAM) expresses its deep appreciation to Douglas H. Napier for his outstanding legal services to its members in multiple litigated matters extending over a period of 11 years. The organization and members recognize that Mr. Napier upheld the highest traditions of his profession by devoting time, talent and energy far beyond that which was contemplated or even imagined at the outset of the complicated and multifaceted legal claims which arose from the loss of millions of dollars at the hands of the unscrupulous. The members had merely wanted to pay for and enjoy camping privileges around the country.

Mr. Napier was a young lawyer, practicing in a small Iowa town in a four-man firm formed by his grandfather and headed by his father. His resources were minuscule compared to the size, prestige and power of his foes and their batteries of skilled attorneys. In true David and Goliath fashion Mr. Napier maintained faith in the rightness of the cause and against heavy odds and determined opposition expended boundless energy, skill and devotion to defeat them and bring relief and comfort to our many members.

(See Page 4: Excellence)

One Liners Worth Passing On

Opportunity may knock once, but temptation bangs on your front door forever.

Some minds are like concrete thoroughly mixed up and permanently set.

Don't let your worries get the best of you; remember, Moses started out as a basket case.

Many folks want to serve God, but only as advisors.

God promises a safe landing, not a calm passage.

People are funny; they want the front of the bus, the middle of the road, and the back of the church.

Quit griping about your church; if it was perfect, you couldn't belong.

God Himself does not propose to judge a man until he is dead. So why should we?

Be ye fishers of men.

You catch them - He'll clean them.

Coincidence is when God chooses to remain anonymous.

Don't wait for 6 strong men to take you to church.

God grades on the cross, not the curve.

The task ahead of us is never as great as the Power behind us.

The Will of God never takes you to where the Grace of God will not protect you.

Ever Hear a Story You Just Had to Tell Someone?

Air Force One arrived at Heathrow Airport and President Bush was warmly welcomed by Queen Elizabeth.

They were driven in a 1934 Bentley to the edge of central London where they change to a magnificent 17th century carriage hitched to six white horses. They continued on towards Buckingham Palace waving to the thousands of cheering Britons; all was going well.

Suddenly the right rear horse lets fly with the most horrendous earth shattering stinker ever heard.

The smell was atrocious and both passengers of the carriage used handkerchiefs over their noses. The flatulence shook the coach, but the two dignitaries of State did their utmost to ignore the incident.

The Queen turned to President Bush, "Mr. President please accept my regrets... I am sure you understand there are some things that even a Queen cannot control."

George Bush, always trying to be "Presidential," replied, "Your Majesty, do not give the matter another thought... Until you mentioned it, I thought it was one of the horses."

When Should You Authorize a Company to Withdraw Money from Your Account?

N-E-V-E-R

It's OK for YOU to tell your bank where and when to send money — but you should never authorize anyone else to take money from your accounts.

- Once it is started, your bank may require you to get the other person/company's permission to stop it.
- You increase the likelihood that your account information will be accidentally or fraudulently disclosed.

NAM has had complaints from people who had difficulty trying to cancel a campground's authority to automatically take annual fees from their checking or credit card accounts.

MOSQUITOES

From a friend in Indiana

OK, mosquitoes... prepare to be repelled!!!!

- Use Bounce Fabric Softener Sheets... Best thing ever used in Louisiana.. Just wipe on & go... Great for Babies!
- Bob, a fisherman, takes one vitamin B1 tablet a day April through October. He said it works. He was right. Hasn't had a mosquito bite in 33 years. Try it. Everyone he has talked into trying it says it works on them. Vitamin B-1 (Thiamine Hydrochloride 100 mg.)
- If you eat bananas, the mosquitoes like you, - something about the banana oil as your body processes it. Stop eating bananas for the summer and the mosquitoes will be much less interested.
- This is going to floor you, but one of the best insect repellents someone found (who is in the woods every day), is Vicks' Vaporub.
- Plant marigolds around the yard, the flowers give off a smell that bugs do not like, so plant some in that garden also to help ward off bugs without using insecticides.
- "Tough guy" Marines who spend a great deal of time "camping out" say that the very best mosquito repellent you can use is Avon Skin-So-Soft bath oil mixed about half and half with alcohol.
- One of the best natural insect repellents that I've discovered is made from the clear real vanilla. This is the pure Vanilla that is sold in Mexico. It works great for mosquitoes and ticks, don't know about other insects.

When all else fails — get a frog.

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

State Parks of the United States

Compiled by Mrs. Murna Lindsey, NAM Director

State	Web Site	Phone	Annual Pass	Fees*	Reservations
ALABAMA	www.alapark.com	800-252-7275	n/a	call	1-800-ala-park
ALASKA	www.dnr.state.ak.us	907-269-8400	no	\$10-15	call
ARIZONA	www.pr.state.az.us	602-542-4174	\$45-100	\$10-22	call
ARKANSAS	www.arkansasstateparks.com	888-287-2757	n/a	\$10-27	call
CALIFORNIA	www.parks.ca.gov	800-777-0369	yes-varies	\$11-40	call
COLORADO	www.parks.state.co.us	303-866-3437	\$55	varies	call
CONNECTICUT	www.ct.gov/dep	860-424-3200	\$40-60	varies	*www.reserveamerica.com
DELAWARE	www.de.stateparks.com	877-987-2757	\$24	varies	call
FLORIDA	www.floridastateparks.org	850-245-2157	\$80 family	\$8-15	www.reserveamerica.com
GEORGIA	www.gastateparks.org	800-869-8420	n/a	varies	call
HAWAII	can't pull an rv to Hawaii!				
IDAHO	www.idahoparks.org	866-634-3246	\$25	\$12-22	call
ILLINOIS	www.dnr.state.il.us	217-782-6302	n/a	\$8-20+	call
INDIANA	www.in.gov/dnr	800-622-4931	\$18-46	varies	www.camp.in.gov
IOWA	www.reserveiaparks.com	877-427-2757	free	\$9-20	call
KANSAS	www.kdwp.state.ks.us	620-672-5911	\$19-24	varies	call
KENTUCKY	www.parks.ky.gov/stateparks	n/a	no fees	varies	www.reserveamerica.com
LOUISIANA	www.crt.state.la.us/parks	888-677-1400	\$50	varies	www.reserveamerica.com
MAINE	www.maine.gov/doc/parks	207-287-2209	\$60	varies	207-624-9950
MARYLAND	www.dnr.state.md.us	410-260-8186	\$75-100	varies	888-432-2267
MASSACHUSETTS	www.mass.gov/dcr	617-626-4969	\$45	\$8-17	www.reserveamerica.com
MICHIGAN	www.michigan.gov/dnr	517-373-9900	\$29	\$16-29	call
MINNESOTA	www.stayatminnparks.com	888-646-6367	\$25	\$11-18	866-857-2757
MISSISSIPPI	www.mdwfp.com	800-467-2757	no	varies	www.reserveamerica.com
MISSOURI	www.mostateparks.com	800-334-6946	n/a	\$8-20	call
MONTANA	www.mt.gov	406-444-3750	\$25	varies	call
NEBRASKA	www.ngpc.state.ne.us	402-471-0641	\$20	varies	call
NEVADA	www.parks.nv.gov	775-684-2770	\$90	\$10-15+	call
NEW HAMPSHIRE	www.nhparks.state.nh.us	603-271-3628	\$50-100	varies	call
NEW JERSEY	www.state.nj.us/dep	800-843-6420	\$50	\$20	call
NEW MEXICO	www.emnrd.state.nm.us/prd/	888-667-2757	\$44+	varies	877-664-7787
NEW YORK	www.nysparks.com	518-474-0456	\$59	varies	www.reserveamerica.com
NORTH CAROLINA	www.ils.unc.edu/parkproject	919-733-4181	\$40	\$14-20	call
NORTH DAKOTA	www.ndparks.com	701-328-5357	\$25	\$5-19+	800-807-4723
OHIO	www.dnr.state.oh.us/parks	614-265-6561	\$25	\$15-37	866-644-6727
OKLAHOMA	www.oklahomaparks.com	800-654-8240	n/a	\$8-26	call
OREGON	www.oregon.gov/OPRD/PARKS	800-551-6949	\$25-40	\$10-17	www.reserveamerica.com
PENNSYLVANIA	www.dcnr.state.pa.us/stateparks	888-727-2757	n/a	\$14-19	call
RHODE ISLAND	www.riparks.com	401-222-2632	free	\$18-35	call
SOUTH CAROLINA	www.southcarolinaparks.com	803-734-0122	\$25-50	varies	www.reserveamerica.com
SOUTH DAKOTA	www.state.sd.us	605-773-3391	\$23	varies	www.campsd.com
TENNESSEE	www.state.tn.us	888-867-2757	free	varies	call
TEXAS	www.tpwd.state.tx.us	800-792-1122	\$60	varies	call
UTAH	www.stateparks.utah.gov	877-887-2757	\$70	\$9-21	call
VERMONT	www.vtstateparks.com	802-241-3655	\$25-75	varies	888-409-7579
VIRGINIA	www.dcr.virginia.gov	800-933-7275	\$33-110	varies	www.reserveamerica.com
WASHINGTON	www.parks.wa.gov	800-233-0321	\$50	varies	888-226-7688
WEST VIRGINIA	www.wvstateparks.com	800-225-5982	n/a	varies	800-225-5982
WISCONSIN	www.dnr.wi.gov	608-266-2181	\$10-35	\$12-17	www.reserveamerica.com
WYOMING	www.wyoparks.state.wy.us	307-777-6323	\$25-40	varies	877-996-7275

* Discounts are available for seniors, veterans and residents. Contact park office for more information.

This list was compiled by our own Mrs. Murna Lindsey (Illinois Representative, Member of the Board of Directors [NAM]). Murna is very actively working to help victims of what appears to be a "Willow Creek Campground Scam."

She began by trying to find out what discounts might be available to campers - but the programs were so varied that we could not summarize them in the space available here.

Some state parks honor Passport America memberships, some do not. Some have their own discount program for seniors. It's simply best to contact them by phone ahead of time and see what they have to offer.

Pass the Word !

Dan Hopper, Editor

Your friends need to know:

1. Never pay money up-front to sell a campground membership or a time-share.
2. Always find out, before the purchase, how you terminate your membership when you no longer wish to pay annual dues.
3. Never try to settle a dispute over the phone.
4. Get it in writing. If it isn't in writing — it didn't happen.

Can you think of anything I've forgotten?

I am only one,
But still I am one.
I cannot do everything,
But still I can do something;
And because I cannot do everything
I will not refuse
to do the something
that I can do.

- Edward Everett Hale

(From Page 1)

Excellence

Mr. Napier recovered over \$1.3 million dollars that was distributed to nearly 2,000 claimants. It took about 11 years.

No greater success could have been expected if Mr. Napier had the backing of the most powerful law firm in the country and his single-handed determination and legal skill produced success and restitution for many people. In addition he stopped the financial institutions from profiting from the technicalities of the law, which might have otherwise shielded them from any recourse and cause incalculable harm to our members. At the outset of this terrible situation our members not only had lost their camping privileges but most were faced with the specter of having to pay off debts honestly incurred but for which no services were to be performed. These debts were cancelled through the efforts of Mr. Napier. He was always resolute in his effort to protect his clients who are now his friends and who will always be grateful for his personal and professional integrity and skill.

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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>

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Voice: (937) 236-2882

Cell: (937) 902-4486 (After 9:00 PM)