

"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

TIMESHARE Scam Report

Complaint from one of our members in Texas

Offending Company:

American Time Share Marketing, LLC ("ATM")
 1104 S. Powerline Road
 Pompano Beach, FL 33069
 888-500-5005

Complaint Description:

Timeshare resale.

- Will ask for big \$\$ to **list** your property in their inventory;
- High-pressure, **promises** to sell and get top dollar.
- If/when you follow-up, you will hear "**showing your property now**" and then get the news it has an offer on it *BUT* you have to pay more money to go to closing, a "marketing fee" or something like that.

Other/similar examples with same company can be found at <http://www.RipoffReport.com>.

What I Have Done:

1. Did not pay the additional marketing fee.
2. Notified the BBB, FTC, and credit card company.
3. Sent copy of info to ATM to indicate current status of communication with credit card.

How to Complain to the Authorities *and get action...*

Your complaint will get a 'quick look' by a staff person. They need a quick, short answer to these questions if you want them to help you:

1. What is your 'REAL' complaint and is it really a *contract* dispute that should go instead to an attorney?
2. What financial or other loss have you suffered because of the problem?
3. What have you done to try to resolve the problem?
4. Why should the people you are complaining to take action?

Don't be timid! You deserve an answer and you deserve help.

Membership Campground Tips

Membership Camping is an increasingly popular way to take vacations or plan for retirement. Camping "Marketeers" often claim that membership in a campground/camping club is a way to save money. Others say this is nonsense. Consider the risks and the benefits carefully before you sign a contract.

There are two basic types of membership plans. In a *deeded plan*, you buy an ownership interest in a piece of real estate, sometimes called an Undivided Interest (UDI). In a *non-deeded plan*, you buy a lease, license, or club membership that lets you use the facility for a particular number of years. With both types, the cost of your membership is related to the length of time you want to buy, the number of campgrounds you will be able to visit, or the geographic area where your campground(s) you can use are located.

The purchase will cost thousands of dollars. Before you sign any papers or pay any fees, understand what you're buying. Consider these points when you're making your decision.

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WHO ARE YOU?

Several complaints we have from our web site describe your complaint - but fail to tell us who you are or how to get in touch with you. We understand your concern since you have already been ripped off by the bad guys.

NAM, however, does NOT charge you a fee and does not pass your personal information on to any non-governmental entity. Our only goal is to help you if we can.

We cannot help you if we don't know who you are and how to get in touch with you...

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Memberships

- **Practical Factors.** One reason you might buy a membership is the convenient location of the facilities. Is it close to your location? Another is pre-retirement planning. Still another reason is the expectation that you might actually “save money” as you camp. Consider whether you’ll be able to use your membership year after year. Are your vacation plans sometimes subject to last-minute changes, or do they vary in length and season from year to year?

Are you now — and will you be in good enough physical and financial health to travel and actually use your membership? If you’re evaluating a membership plan with units in several locations, ask whether the club has enough sites to satisfy demand.

Are the facilities located where you can use them (in route to and at your destinations)? Will sites be available at the agreed price when you get there? The number and convenience of sites are often exaggerated by the marketeers.

BE REALISTIC as you estimate the actual number of days that you will use your camping membership in the first 3 years. Estimates beyond that time should not be relied upon because your health and financial situation could change dramatically in that time.

- **Investment Potential.** Never consider the purchase of a campground membership as an investment. Resale of this kind of membership is usually difficult. You will face competition from the original seller and from other members who simply want to exit the camping system. Camping journals, newspapers, and the Internet contain many offers to sell campground memberships at a fraction of the original cost.
- **Total Costs.** The total cost of your camping membership includes payments on the membership contract *and* finance charges, other expenses, such as travel costs, annual maintenance fees, nightly or seasonal camping fees, utilities, and other miscellaneous charges. Some campgrounds have started charging for things like A/C usage, TV hookup, sewer hookup, etc. that were once thought of as “expected and included” services. Annual maintenance fees can range upwards from \$300. Since these fees can rise at rates that exceed inflation, it’s important to ask if there’s a fee cap for your plan. Keep in mind that many of these fees must be paid whether or not you use the membership. To help evaluate the purchase, compare your total costs with costs for similar accommodations and amenities for the same time and in a nearby location.

Is the membership you are being offered an “Entry level” membership? Will you be required to pay additional money for full use or full access to the campground/camping club facilities?

- **Document Review.** Don’t act on impulse or under pressure. Take the documents home to review. Ask a professional or someone familiar with campground memberships to review the paperwork before you buy. If the seller won’t let you take the documents, this isn’t the deal for you. A good offer today usually will be a good offer tomorrow. Legitimate businesses don’t expect you to make snap decisions. Find out if the contract provides a “cooling-off” period during which you can cancel and get a refund. If not, ask to include this clause.

- **Oral Promises.** Make certain all promises made by the salesperson are written into the contract. Honest salesmen will not hesitate to put any promise made at the time of sale – in writing. You are being asked to sign a contract to pay a significant amount of money. When a salesman says: “What’s the matter? Don’t you TRUST me?” The answer is NO! Insist that all promises be in writing – and in the contract. It has nothing to do with trust.

- **Reputation Research.** Your resort will be a good place to vacation only if it is run properly. Research the track record of the seller, developer, and management company before you buy. Ask for a copy of the current maintenance budget. Learn what will be done to manage and repair the property, replace furnishings as needed, and provide promised services. Will these arrangements be adequate? Visit the facilities and talk to current owners about their experiences. Local Better Business Bureaus and Consumer Protection Offices also are good sources of information.

- **Unfinished Facilities.** Purchasing a membership in an undeveloped property is extremely risky, but if you decide to buy anyway, get a written commitment from the seller on when the facilities will be finished.

- **Default Protection.** A common life span of a membership camping system is 3-5 years. What will happen to your membership rights in the unhappy event that the one you are looking at files bankruptcy or is sold to another owner?

Learn your rights if the developer or management company has financial problems or defaults. Check to see if your contract includes two clauses concerning “non-disturbance” and “non-performance.” A *non-disturbance provision* should ensure that you will continue to have use of your membership or site in the event of default and subsequent third party claims against the developer or management firm. A *non-performance protection clause* should allow you to keep your membership/ownership rights, even if a third party is required to buy out your contract. Contact an attorney who can provide you with more information about these provisions.

Happy Easter

from your friends here at NAM...

Tips on Saving GAS

at the pump

The rising price of a gallon of gas has changed my traveling habits. Bet it has yours too. The following information was forwarded to us by one of our readers.

1. Only buy or fill up your car or truck in the early morning when the ground temperature is still cold. Remember that all service stations have their storage tanks buried below ground. The colder the ground the more dense the gasoline, when it gets warmer gasoline expands, so buying in the afternoon or in the evening your gallon is not exactly a gallon. In the petroleum business, the specific gravity and the temperature of the gasoline, diesel and jet fuel, ethanol and other petroleum products plays an important role. A 1-degree rise in temperature is a big deal for this business. But the service stations do not have temperature compensation at the pumps.

2. When you're filling up do not squeeze the trigger of the nozzle to a fast mode. If you look you will see that the trigger has three (3) stages: low, middle, and high. In slow mode you should be pumping on low speed, thereby minimizing the vapors that are created while you are pumping. All hoses at the pump have a vapor return. If you are pumping on the fast rate, some of the liquid that goes to your tank becomes vapor. Those vapors are being sucked up and back into the underground storage tank so you're getting less worth for your money.

3. One of the most important tips is to fill up when your gas tank is HALF FULL. The reason for this is, the more gas you have in your tank the less air occupying its empty space. Gasoline evaporates faster than you can imagine. Gasoline storage tanks have an internal floating roof. This roof serves as zero clearance between the gas and the atmosphere, so it minimizes the evaporation.

Another reminder, if **there is a gasoline truck pumping into the storage tanks when you stop to buy gas, DO NOT fill up** - most likely the gasoline is being stirred up as the gas is being delivered, and you might pick up some of the dirt that normally settles on the bottom.

Hope this will help you get better value for your money.

Popcorn to the Rescue!

I've been told that my great-grandfather, Thompson Hopper, invented a way to use popcorn as a cereal. Don't know what his secret was but here's mine...

1. Fill a large bowl half full of popped corn.
2. Sprinkle some sweetener and a dash of cinnamon over it.
3. Pour milk over it.
4. Eat!

Really — it's good.

POPCORN COOKIES

4 cup freshly popped corn that has been coarsely chopped in your food processor

1 cup chopped nuts (I used peanuts-not chopped)

1/2 cup sugar

1/8 teaspoon salt

1/2 teaspoon baking powder

3 egg whites

1. Preheat oven to 300 degrees
2. Combine chopped popcorn with the nuts.
3. Beat egg whites until frothy, add salt and baking powder.
4. Continue to beat whites until stiff.
5. Add sugar gradually and beat until well blended. (This is when it gets really stiff.)
6. Fold beaten whites into popcorn/peanut mixture.
7. Drop by teaspoonfuls onto greased baking sheet about 2 inches apart.
8. Bake at 300 degrees for 12-15 minutes or until browned.

Makes 2-dozen cookies.

You better use some popcorn now
- before they use it all to make gas for our RVs.

Dan

God's Problem Now

When the grave side service had no more than terminated, there was a tremendous burst of thunder accompanied by a distant lightning bolt and more rumbling thunder.

The nearby little old man looked at the pastor and calmly said, "Well, she's there."

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• **Exit Rights.** What happens if or when you decide that you no longer wish to be a member? Usually you cannot simply decide to stop paying dues or contract payments. Be sure you clearly understand the procedure for canceling your membership and any obligation to continue payments. Some sellers conceal the fact that they expect you to pay every year "Until you die"!

In summary:

- a. Be realistic when you estimate the number of days per year you will use your membership. Most of us would like to camp more than we actually do.
- b. Don't be misled by the sales hype of marketers. There are valid reasons to join a campground/camping club, but for most people – it is not a way to save money.
- c. Get *all* promises in writing.
- d. Understand every aspect of the contract before you sign it even if it means taking the contract home to study it or to get help understanding it. Any legitimate company would encourage you to do this. If they try to discourage you – a red flag should go up immediately.
- e. Know how to terminate the contract if the campground/camping club doesn't live up to their part of the contract (because of bankruptcy or any other reason).
- f. Know when and how you can terminate the contract if, for any reason, you simply decide that you no longer wish to be a member.

Camping is an enjoyable recreation and a rewarding lifestyle. Don't let the "Marketeers" ruin it for you.

Dan Hopper, (NAM)

Your Donations Help



This "Thank You Gift" does not need batteries. Just shake it a few times and it will stay lit for several hours - then just shake it again.

Easily carried in your purse, pocket, or tool box. (Grandkids can hide it under their pillows if they are afraid of 'night goblins'.)

Please send a tax deductible donation to:

NAM
4740 Silver Oak St.
Dayton, OH 45424-4650

We will send you a receipt for your donation and one of these amazing, no-battery, "Forever Flashlights" as a **Thank-You gift.**

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>
eMail: chmn@natlassoc.org
Voice: (937) 236-2882