

NAM *Members' Committee*

21 January 2001

"We stand alone and our voice is small. — We stand together and we will be heard." Barbara Mozingo, NAM

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MISSISSIPPI ADVENTURES *(formerly Thousand Adventures of Mississippi)* **"FREQUENTLY ASKED QUESTIONS"**

*A Reply from the Buffalo/Mississippi Adventures
Chapter 7 Trustee*

1. What is the current relationship with Travel America?
We still have a reciprocal relationship.
[editor-the nature and extent of the relationship was not made clear.]
2. What is the current relationship with RPI?
We still enjoy a reciprocal relationship.
3. What is the current relationship with Coast to Coast?
I do not know when the relationship ended, but believe it did end well before even the Chapter 11 was filed in late 1999. The cost of establishing a relationship at this time is too expensive.
4. What is the status of lifetime memberships? What is the status of membership agreements with frozen dues?
A number of members who have agreements which provide that no dues or dues frozen at a rate lower than \$296 per year may be collected have stepped forward to aid the life of the parks and assumed the increase to \$296 per year in dues. A few have not, and surprisingly, the majority of those who refuse to carry their fair share live year-round or occupy the parks longer than most.

I will honor those contracts, but strictly, both as to no increase in dues and to my right as management to determine site usage, length of stay, charges, number of guests allowed, length of season and all other matters and restrictions on use as may be reasonably necessary to ensure the maximum availability of each of the parks for use by the membership as a whole. Use and charges for that use by those with lifetime or frozen dues contracts will be structured to ensure the maximum and fair use of the parks by all members.

(See Page 3 - MS Adventures)

- It is easier to get older than it is to get wiser.
- If God wanted me to touch my toes, he would have put them on my knees.
- The only time the world beats a path to my door is if I'm in the bathroom.
- I wish the buck stopped here; I could use a few.
- It's not hard to meet expenses — they're everywhere!

— Please —
Reproduce and
Distribute
Copies of this Newsletter

— ATTENTION — FORMER TAI MEMBERS

If Travel America, Thousand Adventures (in California), or anyone else has demanded money from you since March, 1997 based on your old TAI membership but you do not want anything to do with them – we need your help – especially if you had to send money to get them to leave you alone.

ASAP, send copies of the bills, letters, memos for record, etc., and copies of cancelled checks or other evidence that you paid them money to: Mr. Douglas H. Napier, Napier, Wolf & Napier, 607 8TH ST., Ft. Madison, IA 52627.

We think this kind of activity by them is fraudulent and needs to be stopped. We also think that the money must be returned to members.

YOU CAN HELP – DO IT NOW – WHAT YOU DO COUNTS!

TAI Veterans Reunion in Florida

(See Page 3 - Veterans)

OHIO BANKRUPTCY STATUS

It was like a day in "Wonderland" – through the looking glass.

At a hearing on January 8, Travel America, proponent for the Reorganization Plan for Thousand Adventures of Ohio, asked the judge to rule that the bankruptcy is substantially complete.

Their attorney, Mrs. Daneman, told the court that checks written to 'her' had bounced and she was negotiating payment by Travel America. Members reported through their attorney that the minuscule checks to them had bounced and they had to pay penalties to their banks, one of the major creditors reported to the court that a large check written to them in June 2000 had bounced – and was still outstanding.

The judge stated that he had 3 options: Dismiss the bankruptcy, rule it substantially completed, or convert it to a Chapter 7 liquidation. He chose the second option.

What does this mean to former TAI members who had approved claims?

(See Page 2 – Ohio)

NOTE: *The Ohio bankruptcy status is not expected to have any substantial impact on the bankruptcy of TAI (in Iowa) or the class action lawsuit.*

OHIO STATUS REPORT

The attorney for Ohio members, Mr. Pettigrew, was asked several questions that I thought you would want answered. The questions and his answers are printed below. His answers are in BOLD print with a dot ‘•’ in front of it. My comments are in brackets “[]”. I hope it provides helpful information.

1. Do you intend to send a letter to your 86 clients or will you send something to me that I can forward to them?
‡ [No Answer – probably not.]
2. The Judge ruled that the Ohio bankruptcy is “Substantially Completed”. What does that mean concerning member claims or the TAO contracts.
 - **I have reviewed the agreement with members regarding this case.**
 - **I undertook to assist the recovery of sums due to members out of the bankruptcy estate of TAO, Inc, Case No 97-54478.**
 - **The ruling in the 1/18/01 Order of Judge Calhoun is that the plan has been substantially consummated.**
 - **In plain English, the case is done unless someone files an appeal.**
3. Do they (Travel America) have to honor Thousand Adventures of Ohio (TAO) contracts now?
 - **The court made no ruling on the duty of Travel America to honor TAO contracts.**
[I am not an attorney but I believe that: If ‘members’ keep their dues current - Travel America is bound, according to the Reorganization Plan, to honor all of the terms of the contract ‘EXCEPT’ the resale agreement. I don’t think if they got relief from the ‘frozen dues’ or the ‘all present or future Coast to Coast parks’ provisions where those provisions are made part of the TAO contracts by the “Addendum” part of the contract-Chmn.]
4. Can Travel America make former TAI members pay dues or contract payments now – even if they don’t use their campgrounds and do not want to be a member?
 - **I know of no legal principle for TA to compel payment of dues. If TA violates a contract, then you or any one else has the right to sue for breach of contract.**
5. What happens NOW if someone wants to continue using their campgrounds according to the ‘TAO’ contract and ‘Travel America’ violates the TAO contract?
‡ [No Answer]
6. What is the status of member claims? Judge Calhoun DID approve certain unsecured priority claims that have not been paid. Travel America DID promise to pay the obligations of TAO. Most of these Unsecured Priority claims (of members) have NOT been paid.
No arrangement has been made to pay these claims. Does Travel America have an obligation to pay some or all of these ‘Priority Unsecured’ claims?
ARE THEY DEAD?
 - **the [Ohio claims are] done since the court has said that what has been done is all that is required of TA in this case.** [[Read Below - ‡]]
7. Do [former TAI] members have to (or can they) do something to preserve their entitlement to the \$1,950 claims they were entitled to so that they can go after Travel America for it?
 - **Anyone who wants to challenge or to compel more or a different result must APPEAL the court’s ruling by Jan 28, 2001 or the first business day after that date.**
8. The Judge made statements to the effect that people who are owed money could go after it in “STATE COURT”. What could he have meant by that?
 - **Once the jurisdiction of the bankruptcy court is released any contractual responsibility to a party/ creditor can be pursued in the state courts if you can get jurisdiction over the corporation.**
 - **Therefore, I believe that Judge Calhoun was saying to all those who were in the room that any future litigation would be in another court, namely, a state court.**‡ [[Mr. Pettigrew was not in the room when the decision was made and explained. Others, more qualified than I who were in the room, explain that it was not the Judge’s intent to allow Travel America to avoid paying the Unsecured Priority claims. They would just have to be adjudicated in a ‘State’ court.]]
9. Would you please either ask the Judge’s law clerk what the Judge meant by that
or
b) file some kind of document asking for clarification?
 - **I don’t plan to file any more pleadings in this case. Anyone who wants and needs further court interpretations in this case can call the Judge’s law clerk or file something with the court.**
10. It seems incongruous that the Judge would issue one order requiring that certain claims (your clients) be paid and then another order effectively saying “Oh, never mind.”
 - **The courts orders were for the claims to be paid according to the plan. The court said that the payments that were made were sufficient to release the jurisdiction and to consider the plan substantially performed. That may be distasteful, but that is what the court [ordered].**

FORMER OHIO TAI MEMBERS WILL NOW DECIDE IF THEY WANT TO GO TO STATE COURT, ETC...

MORE MISSISSIPPI ADVENTURES QUESTIONS

Who owns and controls the RV parks that comprise Mississippi Adventures if the attempted “Resurrection” of the company does NOT succeed? Doesn’t Denver Large still have a significant claim that has not been contested?

Why have members whose contracts have been abridged been denied notice of, and the opportunity to file a claim, in that bankruptcy? (Not just LOCAL members.)

Does “Mississippi Adventures” actually have any members? Who has a contract with “Mississippi Adventures”?

Isn’t it fair that people who are expected to pay increased dues or fees should expect some added protection for their “Investment” in the success of Mississippi Adventures? What kind of inducement could the Trustee offer for this kind of cooperation? Why should he?

MS Adventures FAQ

5. What is the status of resale agreements?
In none of the agreements that I have reviewed is there any obligation of Buffalo, MAI, or any predecessor of either to do anymore than assist in the member's resale of his or her membership. As Trustee, I shall not sell any new memberships without specific Court authority. Sandy Stewart at Mississippi Pines has been directed to assist buyers and sellers of memberships by keeping a list of prospective purchasers and sellers. If you are interested in selling or buying a membership, please provide the necessary information to Sandy Stewart so that she may maintain a proper and current listing of buyers and sellers for your use or to answer any inquiries of prospective purchasers.
6. Who owns the company if the reorganization is successful?
This is not a reorganization or Chapter 11 bankruptcy proceeding. It is a Chapter 7 bankruptcy proceeding with the unusual twist of continued operation for a limited time. Eventually, the assets will be liquidated and sold to a third party. That liquidation may be deferred if the value to the estate is thereby enhanced through continued operation for a limited time. It is my belief that getting a handle on the debt and putting the parks back on steady operating feet enhances the value to the estate. I may then sell a park or the parks and/or the stock in MAI as will best realize the greatest value for the creditors. We are pursuing a number of possibilities on sale of all or part of the assets of this estate, so I am unable at present to say who will be the owner of the company or of the parks.
7. What do members get in exchange for the increased fees they are being asked to pay?
I have visited each of these parks twice. They are all beautiful and full of potential that can be realized with the money that has before been diverted. The increased fees will enable me to bring current all of the debts, keep the Parks open and free from foreclosures by mortgagees and/or governmental entities, and to make improvements to the parks.
Since my appointment, the Park Managers, upon my authorization, have been making improvements to the parks, i.e. full hookups, refurbished kitchens, repairs to the clubhouses, bathhouses, etc. which also benefit the members and is paid for by the increased dues and fees.
8. Why should members care who owns the Parks?
If they care about the parks, they should care about who owns the parks. It is their money which should be used and used only for their parks and their benefit. In the past, that has not been the case and that is why we have mortgage holders, government taxing agencies and unpaid vendors knocking at our doors wanting to take the parks away. A responsible owner would not let this happen.
If there are other questions, please post them through Dan and I will answer them as quickly as possible.

W. Steve Smith, Trustee

(See Page 2 - More Questions)

TAI VETERANS REUNION AT OKEECHOBEE, FLORIDA

(Blue Cypress Resort)

Former TAI members who frequented the "Big 0" campground at Okeechobee, FL, became close friends five years ago as they tried to save their park during the TAI of Florida bankruptcy. They participated in many activities to raise funds for the park that led to a pool heater, and other park additions. Remember their mascot, "Little Splash"?

Once the park was lost, most people moved to new homes, but the "PPP", Pool and Park Projects committee, maintained address lists and began a "reunion" each February. Last year 140 people had a potluck dinner at Blue Cypress Resort and enjoyed a stage show hosted by the PPP.

The **4th Annual Reunion will be at noon this Valentine's Day**, and is a potluck dinner again **at Blue Cypress in Okeechobee**.

They welcome hearing from folks who camped at the "Big 0" and invite you to join them if you are able, or let them know where you are and how you are doing.

PPP committee members are Marlene Burns, Annamae Willenborg, and Betty Northcutt.

Contact the PPP by writing to: Marlene Burns (PPP)
13801 Hwy 441 SE #203
Okeechobee FL 34974
(863) 357-3537

A "HUSBAND'S" RECIPE FOR FAST, EASY, PERSONAL PIZZA

OK, try this: Open a tin of those inexpensive ready made biscuits. Remove one and smosh it up in your fist 8 or 9 times.

Then spread it out as big (and as thin) as you can.

Make the top of it red with anything that has tomatoes in it (catchup, pizza sauce, spaghetti sauce, tomato paste, etc...).

Sprinkle some finely chopped onions, small pieces of pepperoni, shredded cheese (salt and pepper?) on top.

Bake it in the oven at the temperature specified on the tin that the biscuits came in. (I use one of those small electric ovens found in most motorhomes.)

5-7 minutes later, you probably have something edible (and I think, tasty).

Make several. The wife will probably want one too.

Who says husbands can't cook. We can do anything! (And sometimes it works the way it is supposed to.)

I'll bet you have an easy, tasty recipe you should share. Send it to us so we can put it in our "RV Kitchen Companion".

Dan

WARNING - this recipe is not approved by anybody's wife!

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 members should have in their contracts. 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, the rights we get in our contracts.

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 to help with our expenses. 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: The NAM may "not" obligate you in any way to pay money for any purpose without your explicit consent.

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 in my state. State: _____
- Attend hearings in my state.
- Join a state team.

We also want your comments and suggestions.
____(Please attach your comments and suggestions.)____

Please send this information to:
National Association for Members
4740 Silver Oak Street
Dayton, OH 45424-4650

Thank you,
Dan Hopper, Chmn

WE WANT TO PUBLISH YOUR...

Recipe(s) Anecdote(s) Tip(s)

Anything related in any way to the RV cooking experience...

REALLY ! No cost to you.

We plan to publish a booklet called the "RV Kitchen Companion". It will be distributed nationally and used to raise funds to help pay some of the expenses of the National Association for Members of Campground Resorts..., (NAM).

No individual receives compensation of any kind from this effort.

We will list your name as the contributor or author if you tell us it is ok. We can also publish your email address, or postal mailing address if you specifically tell us you want us to. We will respect your privacy.

- A funny story or joke about RV cooking
- A tasty, easy to prepare dish
- Tips about RV kitchen organization, storage, food preparation, etc...

This can be FUN...

We will raffle 5 free copies to people who participate.

We must have your contributions by February 28, 2001.

Send your items to:

Norma Hopper, Secretary
National Association for Members (NAM)
4740 Silver Oak Street
Dayton, OH 45424-4650
or
email to: momahoppa@natlassoc.com

Get in touch with us:

INTERNET SITE: <http://www.natlassoc.com>
eMail Address: chmn@natlassoc.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:

Treasurer, Members' Committee (NAM)
4740 Silver Oak Street
Dayton, Ohio 45424-4650

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

How can we stop fraud and protect the rights of campground members?

We want your ideas and your support. Send us a letter, email, or anything else that you think might help.

This can be important to you, your neighbor, and your children.

Please contact us now. We want your input.