

Lifetime Dues Paid ?

Travel America (TA) Violates Bankruptcy Commitments

Many former TAI members were notified by TA this March that a major commitment made to secure approval of the reorganization plan in Ohio is "out the window"!!

TA, as a prerequisite to securing approval of the Ohio Plan for Reorganization, specifically stated in that plan:

The Debtor will specifically assume all of its membership agreements in effect as of the Petition Date. The membership agreements are set forth in the Debtor's Schedule G. **The effect of this assumption is that the terms and conditions of each member's contract with the Debtor, including any addenda, will remain the same.** For example, a member whose dues are contractually frozen for life will continue to have their dues frozen for life. On the other hand, the Debtor will retain its contractual right to amend the rules and regulations from time to time. A copy of the rules and regulations is attached as Exhibit G.1. These contracts will be assigned to **Travel America, who will abide by the terms and conditions in effect at the time of the filing of the Petition. There will be no increase in annual dues, unless a specific member's contract provides for an increase.** [Ohio Reorganization Plan – Pages 12 and 13]

The March 2001 letter from TA, signed by Ray Novelli, states
Continued on Page 2 [Travel America Violates]

Former Camp Operators (David and Barbara Vopnford) Plead Guilty

July 24, 2001

By SHANNON HENSON, Omaha WORLD-HERALD STAFF WRITER

A divorced couple who ran a nationwide camp-membership business out of Blair, Neb., have pleaded guilty in federal court to filing false tax returns in 1995.

David Vopnford and his ex-wife, Barbara Vopnford, were indicted for allegedly failing to pay taxes on about \$1.25 million in income from their company, Thousand Adventures. The unpaid tax was estimated at between \$70,000 and \$120,000.

The Vopnfords face up to three years in prison, a \$250,000 fine or both.

Barbara Vopnford of Blair will be sentenced at Oct. 2. David Vopnford of Picayune, Miss., will be sentenced Oct. 4.

Through Thousand Adventures, the couple operated about 60 resort campgrounds in the United States.

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TAI Class Action

STATUS REPORT

The Iowa Bankruptcy

The bankruptcy of Thousand Adventures, Inc. is chugging along at a slow, but forward pace. The Trustee has settled a few adversary proceedings and has brought some money into the estate. Unfortunately, the majority of the TAI assets appear to be beyond the reach of the Trustee. There are a few remaining actions that may bring in some money into the estate. On a positive note, the bankruptcy judge ruled that the class of members are entitled to a Consumer Deposit Priority which will entitle the class to receive all the estate proceeds, after payment of the administrative expenses. This puts the members before the IRS. Counsel for the class, Douglas Napier, continues to monitor the bankruptcy to look for ways to benefit the members.

Princip Settlement

Class legal counsel and the Trustee for TAI reached a settlement with Princeton Capital Finance Company worth in excess of \$1.4 million. The agreement provided that Princip would turn over real estate located in Oklahoma to the Trustee to sell, along with \$200,000 cash. The settlement was approved by both the Bankruptcy Court and the Iowa District Court where the class action is pending. The Trustee has already received a confirmed offer to purchase part of the real estate (Red River Ranch) for \$1.2 million. The Trustee is in the process of selling the real estate. There are some smaller, residential building lots located in Falconhead Resort, which will still be available for sale. The Members and the Trustee will equally share the proceeds from

Continued on Page 3 [Class Action Status]

Ohio Members "Hang in There"

Former members of Thousand Adventures of Ohio have not given up in their efforts to collect what is due them from the bankruptcy of that company.

These "Creditors" have filed claims in several cases attempting to get the Ray Novelli companies to keep their promise to pay the debts of that bankrupt company.

Tennessee "Marketeer" gets caught by the Tennessee Attorney General's office

[See Page 2 Tennessee Attorney General Goes After the Bad Guys]

— Please —
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Copies of this Newsletter**

Tennessee Attorney General Goes After the Bad Guys

The Tennessee State Attorney General (AG) sued McDill Columbus Corporation and president Maynard Fernandez (Owner-operator of Tennessee Lakes Campground in Tennessee) for violation of the TN Membership Camping Act. Any action that violates the Tennessee act is a violation as to each individual member, and consequently, the penalty owed is \$1,000 times the number of members. (More than 1,000 members.)

Tennessee has a Membership Camping Act that includes a non-disturbance clause. The owner sold off the amenities of the resort, which were supposed to be available to the members and property owners at TN Lakes. The owner then filed bankruptcy in the state of Florida, alleged home office of McDill-Columbus. The AG filed a claim in that bankruptcy to recover the penalties.

This action does not necessarily mean that the members are going to realize any of that money, but it does show that the Tennessee AG is actively trying to defend the rights of member campers.

An organization of members of this RV Park is working to restore the rights of members to use the campground and amenities. We will report on their progress as the situation develops.

How many states have a non-disturbance clause in their membership camping laws? We don't have the answer to that... but we do appreciate the efforts by the Tennessee AG's Office to enforce their law that protect consumers.

Does your state have a non-disturbance clause in its laws regarding campground resort membership? Which government agency is in charge of the membership campground resorts in your state?

YOU CAN HELP NAM MAKE A CHANGE FOR THE BETTER – Contact NAM to find out how.

Barbara Mozingo
VP NAM
Member Liaison

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Travel America Violates

that “your (lifetime dues paid) annual maintenance fees will be [increased to] \$198...[and] may increase [still further].” We believe that his action is in specific violation with the covenant made with the Federal Bankruptcy court in Ohio and with the creditor members in that bankruptcy.

Mr. Novelli new that there were a substantial number of “Lifetime Dues Paid” memberships in Thousand Adventures of Ohio.[and other TAI subsidiaries], as evidenced by the reorganization plan. It is not something he learned ‘after the fact’ of the Plan confirmation.

Part of the cost of stepping into the shoes of the Ohio Debtor, was the assumption of all membership contracts “including the Addenda” that he hoped to acquire in that bankruptcy.

We believe that, if you are denied access to a TA facility because of this new tactic by Mr. Novelli's companies, you may be entitled to take legal action against them.

We also believe that we can find both Federal and State attorneys and Judges that will agree that this is a fraudulent and deceptive practice of Mr. Novelli and his companies in order to secure confirmation of the Plan.

You are not alone! You CAN fight back. They may even owe you some kind of “Punitive Damages” for what they have done.

Dan Hopper, Chmmm NAM

Age is a very high price to pay for maturity.

Before you criticize someone, walk a mile in his shoes.

That way, if he gets angry,
he'll be a mile away - and barefoot.

**GOD bless America
– and Please GOD –
HURRY!**

Class Action Status

the sale until the administrative expenses in bankruptcy are paid and then the remaining proceeds will be paid into the Common Fund established for the members. Distribution to members will be determined at a later date.

Travel America

Class legal counsel, Douglas Napier, has commenced an adversary proceeding against Travel America as part of the Iowa bankruptcy. Napier has asserted claims against Travel America involving the unlawful and fraudulent collection of dues. A motion to certify the class of members has been submitted to the court since March, but the court has not yet ruled on this motion. Hopefully, the class will be certified soon and class counsel can turn up the heat against Travel America. It is still class counsel's opinion that TAI members have no obligation to pay Travel America dues, unless they voluntarily and knowingly agree to become members of Travel America.

Various Collection Efforts

There have been various efforts by lenders to collect payments from members for retail installment contracts executed by members to purchase their memberships. Legal counsel for the class has had success in getting collection agencies to cease collection efforts. Once the collection agency is informed of the class action and the lawyers for the class inform the agency that they represent all members regarding these debts, the agencies have backed off. In some cases, refunds were obtained for members. Remember, if you have any doubts about whether you should pay. Contact Doug Napier BEFORE you pay. It is very difficult to get the money back once you mailed it. Also, if you are contacted by phone, insist that you be given written notice of their request. Send a copy of any correspondence to class counsel.

Class Counsel, Mr. Napier, can be contacted at:

doug4law@aol.com or Mr. Douglas H. Napier
Napier, Wolf & Napier
607 8TH ST.
Ft. Madison, IA 52627

Case Against the Lenders -Get Ready to Prove your Claim

Because the prospects of getting any money from Thousand Adventures is looking bleak, Doug Napier has sought other ways to seek recovery for the members. Recently, Napier has expanded the class members lawsuit to include eighteen additional defendants. The defendants were lenders that took assignment of the retail installment contracts executed by members in conjunction with the purchase of their membership. These lenders actually received the monthly contract payments. Under a federal law, those contracts were required to include language which preserved the rights of the members to assert any claim they have against TAI against the lenders. Principap was one of these lenders who have now settled. Legal Counsel for the Class of Members is optimistic that more lenders will settle. Serious discussions are under way with three other defendants. Class counsel has reached a tentative agreement with one, subject to notice to the class members and court approval. The claims against the lenders may be limited only to those members whose contracts were assigned to that particular lender. In cases where the members cannot be identified specifically, the settlement proceeds will be paid into the Common Fund to be distributed to all members at a later date.

Speaking of distribution. ***Some of the settlements will require a claim process.*** Some members have filed proofs of claims in the Iowa bankruptcy and some have send copies of contracts to class counsel. But this may be insufficient to make a claim in the class action settlements. The lenders may require additional proof of payment on the retail installment contracts, including down payments to TAI. To be prepared, you may want to start collecting copies of cancelled checks, credit card statements, bank statements, or other evidence of payment on your membership contract. You will then have this handy if you are required to submit a claim.

— ATTENTION — FORMER TAI MEMBERS

If anyone 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 think we can 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. Napierat the above address.

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.

IF YOU WANT HELP
– DO IT NOW –
WHAT “YOU” DO COUNTS!

*This newsletter is provided for information and educational purposes by the
National Association for Members (NAM)*

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.

(Attach your comments and suggestions.)

Thank you,
Dan Hopper, Chmn

Please send this information to:

Secretary/Treasurer, NAM
4740 Silver Oak Street
Dayton, Ohio 45424-4650

Get in touch with us:

INTERNET SITE: <http://www.natlassoc.com>

eMail Address: chmn@natlassoc.com

Voice Nr: (937) 236-2882

Get the newsletter: (No other cost.)

Send us 5 or 6 Self-addressed,
Stamped, size #10 (Business Size) Envelopes.

MAKE A DONATION GET A COOKBOOK

We have published a cookbook called the

“RV Kitchen Companion”

This may be the last cookbook you will ever need...

It will be distributed nationally and used to raise funds to help pay some of the expenses of the NAM.

We will send a copy as our way of saying thank you to everyone who donates \$6 or more to the NAM. (One dollar is for postage). Remember that your donations to the NAM are tax deductible.

Send your donation to:

National Association for Members (NAM)
4740 Silver Oak Street
Dayton, OH 45424-4650

No individual receives compensation of any kind from this effort. All donations are used to help the NAM work toward its goals. (See the column on the left ‘What is the NAM’.)

We can stop fraud and protect the rights
of campground members with your help...

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.

We want your input.

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Vopnford Guilty

Memberships gained access to each of the campgrounds. Money from those memberships and from concession sales at the parks was sent to the Blair office and sorted into piles of large and small denominations, according to the U.S. Attorney’s Office.

Anything larger than \$10 went into the large cash pile, which was taken by the Vopnfords and not included on their individual tax returns, prosecutors said.

Anywhere from 60,000 to 70,000 motor-home owners paid Thousand Adventures an average of \$3,500, plus annual dues, for the lifetime right to stay at 57 campgrounds in 21 states before the company began to run into financial difficulty.

Thousand Adventures was forced into bankruptcy in 1997.

This “Threat of imprisonment” is what they get for not paying taxes on the money they took from TAI members. What is their penalty for mis-using money we paid to maintain the parks? What is their penalty for making false promises to extract money from thousands of people who trusted them? What about the OTHER company officials who participated in their schemes? What will their penalty be? You or I would already be in jail !!!

NAM *Committee News*

Based on the convictions of former members of Thousand Adventures of Ohio, the claims of 81 creditors in the bankruptcy of that company filed claims in the 3 bankruptcies of companies owned and/or controlled by Ray Novelli (a total of 243 claims). Those bankruptcies are (1) The Apollo Group, (2) Ponderosa, and (3) Delta Isle. All 3 bankruptcies were filed in Youngstown, OH even though 2 of those companies were headquartered in California and the other in Nevada.

Efforts continue to find a Youngstown bankruptcy attorney to handle the case but those efforts, so far, have not been successful.

In an effort to keep informed while looking for an attorney, your committee chairman filed a notice with the court asking to be notified of all filings in those cases. The attorney for Mr. Novelli objected based on the fact that your chairman is not an attorney. The Judge agreed with them and denied our request.

Our prospects in this effort don't look encouraging – but we haven't given up.