

*"Alone and our voice is small. — Stand together and we will be heard." Barbara Mozingo, NAM
 "Many voices make a platform on which all of us can stand" - Murna Lindsey, NAM*

TAI Class Action Update

Douglas H. Napier, Esq.

The trustee for the Thousand Adventures Bankruptcy indicated in his recent status report that the TAI bankruptcy case is near finalization. He anticipates that it will close sometime in the fall of 2004.

*What does this mean for former TAI members?
 [See Page 2]*

All Seasons Resorts/Travel America Conceal Bankruptcy from Members and Park Residents.

Many members of these camping clubs attended high-pressure sales meetings, toured the Orlando RV Park, and purchased memberships in that campground. Several of them, mostly retired seniors, purchased lifetime memberships. Some of them lived there full time and called the park home. These people received bills from the resort and paid those bills to the **Orlando RV Resort** at the company address in Irvine, California.

These 'membership owners' don't understand why they were never told that their home was in jeopardy, involved in bankruptcy, and foreclosed upon. They appear to possess written contracts that promise future camping services at that campground – but they were never informed that those promised services were in jeopardy. The thousands of dollars spent by these people appear to have purchased little more than temporary gate passes. What can they do now?

See Orlando RV Resort Problems - Page 3 and "Special Info for Orlando Members" Page 3

New Coast-to-Coast Policy Angers Members

[Letters to NAM from Coast-to-Coast Members]

Many changes have taken place in Coast-to-Coast over the years, but none as damaging and costly as the ones effective January 1, 2004.

Their requirement that we purchase cards in advance was awkward, but acceptable. The cards sometimes got lost. The policy of using different color cards with different dollar values was confusing for members and some campgrounds. We didn't always have the card with us that we needed for the occasion. The value of cards changed. We got by and forgave their method of managing member benefits. That has all changed now – and not for the better.

[See Page 4 - Coast to Coast]

The Federal Trade Commission (FTC) Wants to Hear from YOU

If you have been cheated, coerced, or threatened unjustly concerning your campground membership or timeshare – the FTC wants to see your complaints!

If they get enough complaints they can and will put the weight of the Federal Government into an effort to shut down the scam artists and crooks and put them out of business and/or behind bars! Don't wait for us to put a link to their complaint forms on our web site. Write to them at:

Ronnie Brooke, Staff Attorney
 Consumer Sentinel Program Team
 600 Pennsylvania Ave. N.W.
 Washington, D.C. 20580

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*Help us pass the word —
 Make at least 3 copies of this newsletter and
 pass it on to others...*

*National Association for Members
 of Campground Resorts, Condominiums, and Timeshares
 Voice: (937) 236-2882
 eMail: nam@natlassoc.org
 web site: http://www.natlassoc.org*

FORMER TAI MEMBERS?

What does this mean?

- It means that one chapter of this TAI saga (the bankruptcy) will close.

The trustee will pay to our Thousand Adventures Trust Fund all the remaining proceeds in the bankruptcy estate. This will be added to the settlement proceeds from our Princip settlement, the Allstate settlement and other funds that we have worked with the Trustee to recover.

It is too early to tell how much we will receive from the bankruptcy, but judging from the bank statements I have seen, it will be around \$200,000.

Our purpose in not making distribution now is we don't want to dilute the settlement shares by excessive postage and printing costs. You can imagine the postage and printing costs to contact 75,000 members!! If we can send everything out at one time, that will increase the amount the members will get.

This will not affect our continued efforts against the other defendants (Travel America, Liberty Bank, Allstate, Western American National Bank and others) in our state court proceedings.

- The class-action on behalf of former TAI members is *not* closed.

We continue in our battle on behalf of former TAI members and are still making progress. We hope to be able to report some additional settlements this summer.

Sincerely,

Douglas H. Napier
NAPIER, WOLF & NAPIER
607 Eighth Street
Suite One
Fort Madison, IA 52627
(319)372-2934

Timeshare Resale Schemes AGAIN!

We believe that any company that charges a fee prior to the actual resale of a timeshare is inexperienced, incompetent, or just plain crooked! So far – many complaints we have received about bogus guarantees to sell, failures to sell after collecting an 'up-front' fee, etc. have proven this opinion to be true.

Consumer Protection offices in Florida, California, Minnesota, Ohio, New York, and other states have extensive files of complaints about this kind of scheme.

Why would anyone pay such a fee when there are so many companies that will try to sell your timeshare with NO UP-FRONT FEE! We found several at the following web site:

<http://www.timeshares.com/index2.asp>

If you don't have a computer send us a size #10 SASE and we'll promptly send you a list of some of the ones we've found. There is no fee for this service but any donation is appreciated. Note that we do not endorse any timeshare reseller. This is simply a listing of some of the ones we've found out about.

So you still want to sell your timeshare

(See Page 6 - Required Reading for Timeshare Resellers)

5 STAR (MS) SCHEMES

NAM has received more reports of this Mississippi campground allegedly trying to extort money they are not entitled to from people in Kentucky, Texas, Florida, and other states.

A Mississippi attorney has agreed to represent victims of the schemes of this company. His contact information is:

James F Thompson, Esq.
2317 14th St.
Gulfport, MS 39501
(228) 864-0233
(800) 275-0657

We continue to encourage the victims of this scheme to also file complaints with the Attorney General's Office in their state, in Mississippi, and with the Federal Trade Commission. Let us know if you need help finding an address or filling out a complaint form.

Orlando RV Resort Problems

These folks were abruptly informed by what they learned was a 'Receiver' that the memberships they paid for were no longer valid and would not be honored at the park.

The primary camping season in Florida is over now. Most campground members who call this their 'home park' have ended their winter retreat to sunny Florida. Those who remain are devastated, confused, and want to know if there is anything they can do.

Nearly 20 of these people met recently to try to figure out what, if anything, they can do and what their rights are. The National Association for Members [NAM] sent a representative of that non-profit advocate group to the meeting to see if there was anything NAM could offer that might help these people.

The group selected a committee of spokespersons to assemble their concerns and meet with an attorney to discuss their options. An Orlando attorney with experience in these matters agreed to meet with them. That group will meet again and decide what action they will take.

This RV park has been under the control of a Mr. Ray Novelli or one of his companies since the mid-1980s and has actually been involved in several bankruptcies. It has been moved from one Novelli company to another for reasons that are still not clear. Some of those bankruptcies were dismissed by the courts as either fraudulent or not filed in good faith. Knowledge of the most recent bankruptcy, filed in Youngstown, OH, takes the membership owners by complete surprise.

The Florida Attorney General's Office has received several complaints about the campground.

State Officials encourage people to register their complaints callers using the toll-free Florida Consumer Hotline, 1-866-966-7226.

For more information contact:

Rose Marie Tomaszczuk-Rivers
247 Misty Ridge Lane
Davenport, FL 33897
(863) 420-4327

We will publish additional information when it becomes available.

SPECIAL INFORMATION FOR ORLANDO RV RESORT MEMBERS

The Orlando RV Resort is an asset of The Apollo Group, a company that filed a 2001 chapter 11 bankruptcy in Youngstown, Ohio.

That bankruptcy is case number 01-41620 (Judge Bodoh). The Trustee in charge of the case can be reached at:

Office of the US Trustee
Attn: Mr. Derrick Rippy
200 Public Sq., Ste. # 3300
Cleveland, OH 44114
(216) 522-7800

Paragraph 4.04 of the plan for reorganization of the bankrupt company arbitrarily suspends members' right to notice of the bankruptcy and to file a claim.

This happened without notice to the campground members of the bankruptcy and without what we think should be their right to benefit of advice from an attorney.

We at NAM are not attorneys. We are just campers who care. We don't understand how a Federal Judge and a Bankruptcy Trustee could allow this company to conceal such important facts from people that the plan acknowledges should be legitimate interested creditors.

We also wonder if a competent attorney for members might have convinced the court that these claims are mis-classified and should really be priority unsecured creditors who should be entitled to special rights?

We at NAM are interested in this issue. Please write or email us if you have any information that might help these people.

NAM@natlassoc.org

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

Problems with Coast to Coast

Coast has raised the fees for member benefits, ie: campsite usage, rental units, and added charges to be able to use the system. They have hurt campers most by their mandatory new point system (in lieu of cards), where we must pay for the points on a non-refundable basis in advance of our camping needs. The total cost per night is paid for by using points. This requires a sizable deposit of money in our Coast-to-Coast accounts.

Use of their Good Neighbor parks, or the campground rental units can now be very expensive, as our fees must be paid to Coast-to-Coast in advance for their points. For example a one-week stay at a Good Neighbor park can cost 9,100 points (\$91.00) and staying at a rental unit requires many, many more points.

Before the point system, a card would cost \$1.00 per night and the balance per night of \$12.00 would be paid to the park in cash.

We used to buy 10 cards (good for a one night stay) and get one free. Now if we can't order by computer on line, they charge \$5.00 extra for each phone order...

If we travel extensively we must now have a sizable (non-refundable) dollar investment of points in our Coast-to-Coast account to fully use their new point system. They will give a discount if 300 or more points are purchased at \$1.00 each.

Their new program is based on the members use of an Internet computer, which many members don't have with them as they travel. All parks must now either process everything on a computer, or phone Coast-to-Coast at the time of our check in to have our points deducted.

Some parks do not have qualified computer personnel or immediate computer access at the campground.

They have discontinued the widely used campground atlas which was previously included in the annual campground directory, making it difficult to plan our trips.

Letters to Coast-to-Coast have gone unanswered regarding comments and complaints about their new policies.

The no refund and no reply approach to problems of Mr. Grant Miller (President) hurts Coast members and the parks within the system. We can only use their 'points' and they state "if we are asked to pay for the stay by cash" we should call member services immediately. They want total control and to have our money invested in their bank for their benefit – not ours. The end result this new scheme may be a reduction in the number of Coast-To-Coast memberships, and/or parks in the system.

Best Regards,
A Long Time Member of Coast-to-Coast

NAM Comment: It is curious that Coast now charges an 'extra' \$5.00 to process orders for 'points'. They apparently make use of the money members pay in advance for 'points'. Who gets the interest on these funds paid in advance for future camping privileges?

The general practice of requiring that campers pay in advance for the promise of future camping privileges has too often predicted financial and legal problems for several camping organizations. Is Coast-to-Coast headed for financial problems? If yes – what happens to the money they collect in advance for the promise of future camping benefits?

Coast-to-Coast essentially created an industry that benefited both campers and campgrounds. It is disappointing to see what can only be described here as a grab for cash at the expense of their members.

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- *You need only two tools: WD-40 and duct tape. If it doesn't move and it should, use the WD-40. If it moves and it shouldn't, use the duct tape.*
 - *Dogs have owners. Cats have staff.*
 - *Growing old is inevitable, growing up is optional.*
 - *I know God won't give me more than I can handle. I just wish He didn't have so much confidence in me.*
 - *Going to church doesn't make you a Christian any more than standing in a garage makes you a car.*

NAM Members Help Prepare for Weather Emergencies

What do you think RVers and timeshare guests should do to be prepared for a weather emergency? You are an important person. People look up to you, as a member of NAM, for guidance and advice.

NAM applauds the concern that **Treasure Lake RV Resort in Branson, MO**, has for its guests. They distribute instructions at the time of check-in explaining how their guests can protect themselves in case of a weather emergency.

Those instructions explain in brief and clear terms:

1. What is a weather emergency
2. How guests will know that there is a weather emergency
3. Where are the safest places in the park
4. Employee duties in case of a weather emergency

Does your campground have a plan to protect their guests in case of such an emergency?

This is where YOU come in.

- Contact your park manager and ask if they have a plan to protect their guests in case of a weather emergency?
- How do they notify guests about this plan?
- Will they work with you to develop a plan, print instructions for guests, and distribute a copy of the plan to each guest at the time of check in?

Do you have other important safety matters to share with members? Please submit them to NAM for publication.

Barbara Mozingo, NAM

EXAMPLE

STORM WARNING PROCEDURE TREASURE LAKE RV RESORT BRANSON, MISSOURI

The following Statement of Policy is issued in order to ensure the safety of the members, guests and employees during their stay on the Park.

The scanner in the security truck is programmed to local law enforcement agencies, civil defense and the National Weather Service frequency. When a weather watch or warning is issued for this area, the following procedure shall be implemented.

Security and the Welcome Center will monitor channel 9 on the CB. Radio to inform persons that call in.

For the purpose of this policy:

WATCH is normally issued when weather conditions are right for thunderstorms or tornado activity.

WARNING shall mean that severe or threatening weather has been located on radar or by visual sightings and is near enough to pose a threat to the area.

THUNDERSTORMS are usually associated with wind and heavy rain. They are upgraded to severe status if accompanied by lightning, hail or high winds.

TORNADOES are often accompanied by heavy rain, lightning and hail.

THUNDERSTORM or TORNADO WATCH

The on-duty security officer will be responsible for notifying the Welcome Center and other Park employees of the type of warning that has been issued (thunderstorm/tornado), the area covered and the time limit of the warning. While no further action is required, all employees will continue to monitor radio traffic and visually monitor the weather for changes.

THUNDERSTORM WARNING

If the Branson area is in the path of the storm, security shall immediately notify the Welcome Center. If the storm is classified as "severe" by the National Weather Service or a local agency, security will use the vehicle PA system to issue warnings in all phases of the Park, advising of the type of weather expected (i.e., high winds, heavy rain, hail, lightning) and to advise of shelter locations. In the event of lightning all persons should be asked to leave the swimming pools. Bathhouses, the Lodge and Club House will be unlocked in the event they are needed for shelter. Security will continue to monitor the weather and provide any assistance for our members, guests and employees.

When an all clear signal is received from the weather service or local agencies, notify the Welcome Center and circulate in the phases to inform members and guests.

TORNADO WARNING

A tornado warning will be issued by the National Weather Service when there has been a visual or radar sighting. If the sighting is in or entering Taney County, the city tornado sirens will be sounded.

Security will immediately notify the Welcome Center and use the vehicle sirens and PA system to alert all phases of the impending danger. Persons should be advised to seek shelter immediately. All persons should be told the lower level of the Club House is the best shelter area. Other locations that are favorable to staying in an RV include the bathhouses, the Lodge, any low lying area or other permanent structures.

The Park Manager will be notified as soon as possible.

All employees should remember that our prime concern is the safety and security of all persons on the Park.

Required Reading for Timeshare Sellers

So you still want to sell your timeshare?

The following web links should be required reading prior to your efforts to sell it:

- <http://www.timeshares.com/index2.asp>
- http://www.state.fl.us/dbpr/lsc/timeshare/information/faq_resale.shtml
- <http://www.tug2.net/advice/ts-sales.html>
- http://money.cnn.com/2002/03/21/pf/yourhome/q_timeshare

If you don't have a computer or you're not hooked up to the internet:

Go to the nearest library and ask the librarian to help you look at these web site on their public computer. There is usually no charge for this service at most libraries.

Bottom Line:

- More sellers than buyers
- Timeshares do NOT increase in value

If you insist on giving your money away - up front - there are many scam artists willing to take it; there are also honest brokers willing to try to sell it for you if your expectations are realistic.

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 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.

GET IN TOUCH WITH US:

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

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

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

We also want your comments and suggestions.

Please send them to us at:

NAM
4740 Silver Oak Street
Dayton, OH 45424-4650

Thank you,
Dan Hopper, Chmn

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