

"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

Pay-Till-You-Die Scheme



“They told me that I would never have to pay another initiation fee if I would give them an extra couple thousand dollars – so I did!
 NOW they tell me that I have to make annual “dues” payments — until I die! —
 That isn’t what they told me when I joined their camping club...
 What can I do?”

This is the most common complaint NAM receives from campground members. There IS something you can do to stop this scheme.

There is also something we can do.
 (See *Pay-Till-You-Die Scheme* - page 3)

**Apollo/Novelli Companies
 — Abuse of Bankruptcy**

Orlando RV Resort in Clermont, FL Sold

The Ohio bankruptcy court has finally agreed with courts in California, Michigan, and others that Novelli is abusing the bankruptcy system. The Ohio bankruptcy, filed more than 2 years ago has finally been converted to a Chapter 7 liquidation.

The bankruptcy court in Youngstown, OH, ruled that:

- * Debtor co-mingled Debtor’s bank accounts with other non-bankrupt related entities;
- * Debtor has entered into transactions that required Court approval without obtaining such authorization; and
- * Debtor has used its bank account, which is protected from attachment and levy for the benefit of non-bankrupt related entities.

(See *Novelli vs US Government* — Page 2)

Happy Easter

We must not forget why we care about and want to help others. It’s because we have a duty to our faith and to our fellow man.

Tomorrow – the world around us will be different because of choices you make today. Make those changes for the better.

NOW is a good time to renew your commitment to your family, your friends, your community, your fellow man (sure, girls too.)

**Remember:
 Because we care – you are not alone.
 Because you care – others are not alone.
 God cares for all of us – we are never alone.**

**TAI Class Action Status
 vs
 TAI Bankruptcy Status**

Douglas H. Napier

“Many TAI members have been receiving notices from the Iowa Bankruptcy Court regarding the final report and distribution of funds. Many of you have asked, “What does this mean?” and “Do I need to do anything?” I will try to answer those questions.

First of all, Thousand Adventures was put in bankruptcy by us because we were aware that many assets were “disappearing”. While we had hoped that the Trustee would have been more successful in recovering assets, there were some successes. Many have voiced concern about the amount of money spent on administering the bankruptcy. Granted, the sums are large and I have complained as bitterly as anyone else. In the end we were able to reduce those amounts by nearly \$250,000 so that more money could come to the class members. In addition, we were able to structure one of the settlements so that some of the money would come directly to the class members with the remaining dollars being paid through the bankruptcy.

(See *TAI Class Action Status* — Page 2)

TAI Class Action Status *(From Page 1)*

What do these mailings mean? They mean the bankruptcy is now over and Thousand Adventures is no longer. The remaining proceeds in the bankruptcy have been paid over to our office and placed in the Thousand Adventure Members Trust fund and added to the other money we have collected on behalf of the members.

Do you need to do anything in response to the bankruptcy mailings? No. There is nothing more to do there. Everything else will flow from the state court action.

Good news! We have completed our settlements with three more defendants. Those settlements should be approved by the end of March (see notice on website). This will add more money to the settlement fund.

What's next? We will continue to fight on behalf of the members in state court. We have several more defendants who we are pursuing.

When will you see any money? That is more difficult to project. Because postage and delivery is so expensive, we do not want to dilute the settlement distribution with handling costs. Therefore, it is likely the court will wait until the entire case is settled before issuing guidelines on distribution. This could take a couple more years.

Keep up the faith. We are making progress.”

Douglas H. Napier

NAPIER, WOLF & NAPIER
607 Eighth Street
Suite One
Fort Madison, IA 52627

Novelli vs US Government

(From Page 1)

The Novelli companies have abused many of their members and played the bankruptcy courts like a fiddle for many years. That chapter of their activities may be coming to an end. Several events appear to be combining to end their abuses:

- * Bankruptcies have been dismissed or thrown out in California and Michigan that we know of. There may have been others.
- * Apollo, alleged parent of some of these companies filed bankruptcy in Youngstown, OH, alleging that their only asset was the Orlando Resort real estate in Clermont, Florida. The mortgage holder foreclosed with the blessing of the bankruptcy court and the campground has been sold.
- * Apollo's other creditor, the US Government, is pursuing lawsuits for back taxes against all of the Novelli companies alleging that they are ALL alter-egos of just one entity controlled by Mr. Raymond Novelli.
- * The bankruptcy court has converted the bankruptcy in Youngstown to a 'Chapter 7' liquidation. It appears that any assets of the 'real' debtor, Mr. Novelli and his cronies, might be vulnerable to consolidation, seizure, and liquidation by the creditors.

This time — they are not marching their bevy of heavy-handed, in-house attorneys into war with some poor little old lady who cannot afford to fight back or small town attorney who does not know how or cannot afford to go after the assets of this abusive organization.

This time they seem to have picked a fight with someone who is known for tenacity and thorough prosecution of their cause: the US Government.

There has never been any question that the Novelli companies routinely move equipment, people and money from company to company in the course of everyday business. This includes their most lucrative asset, the campground memberships and the millions of dollars they produce annually.

So what does that mean to us?

It may mean the end of the extortionist practice of demanding money from people for the rest of their lives, people who want nothing to do with them.

It may mean the eventual end of deceiving and downright fraudulent sales and collection practices by some of the companies.

It may also mean the campgrounds that survive might eventually be run by a more reputable organization.

Pay-Till-You-Die Scheme *(From Page 1)*

What YOU can do...

Here is what others have done to stop the harassment:

1. Send a letter to the people demanding money stating that you do not intend to use their facilities, they should cancel your membership immediately, and you do not intend to pay any future dues.
2. Do NOT argue with them over the phone. Tell them to send it to you in writing - then hang up.
3. When they send you a bill anyway - send them a letter, return receipt required, telling them "In accordance with the US Fair Debt Collections Act, do not contact you about the alleged amount owed. Such communication will be reported as a violation of Federal Law.
4. File a complaint with NAM.

What WE can do...

NAM is engaged in discussions with several state Attorneys General and with the US Federal Trade Commission concerning this "Dues-Till-You-Die Scheme". Official complaints are being compiled and consolidated in anticipation of actions that will put an end to this kind of scheme.

It is important that you file an "Official Complaint" when this happens to you.

You can file your complaint with NAM, your AG, and with the US FTC from our web site:

www.natlassoc.org/forms/

Contact us if you do not have access to the internet and we will help you obtain, fill out, and file the complaint.

Don't be intimidated. Get ANGRY and FIGHT BACK!

Willow Creek Resort Update

Eighteen months ago the Illinois Office of the Attorney General began an investigation into member's complaints regarding their lifetime memberships. The owner of the resort and his "representatives" were soliciting more money from members for various reasons. Periodically through the years, members would receive phone calls to attend one-on-one "special meetings" regarding their memberships and were being offered several ways to avoid having to pay dues for the remainder of their "lifetime" memberships, which in most cases, was a 99-year contract. Several schemes were offered.

The resort closed in 1999 and members had no knowledge that the dues they were paying each year had not been used to maintain the resort. The resort opened this past summer, supposedly under new management, yet members have continued to receive statements for past dues owed.

In August 2003 I began my own investigation into "all things Willow Creek", my husband and I have been members since 1986. I have been contacting members to inform them about the many issues and complaints that have been filed with the Illinois Attorney General's Consumer Affairs and the Federal Trade Commission.

As of February 2005, an investigation by the Illinois Attorney General is "on-going".

Their office has met with members and is compiling information to determine what action can be taken.

Many issues need to be resolved regarding campground membership contracts and most of those issues relate to ensuring the rights of the consumer.

In my opinion, most of the existing legislation that regulates campground memberships, and the bylaws of the campgrounds themselves are written to protect the rights of the campground owner/contract seller and do not include provisions to protect the consumer/purchaser.

I will continue work toward resolving the many issues regarding these "perpetual" membership contracts. I am committed to continue to inform, educate and protect member's rights.

Murna Lindsey

President, Illinois chapter

National Association for Members

SPECIAL NAM WEEKEND BROWN COUNTY STATE PARK

in Southern Indiana

APRIL 22-23, 2005

Public Welcome

The annual NAM meeting will be at Brown County State Park. The Board of Directors will meet at 2:00 PM, on the 23rd. All RV campers and Timeshare owners are welcome to attend and participate.

Contact us for a reservation.
Hope to see you there.

Dan Hopper, Chairman

National Association for Members
of Campground Resorts, Condominiums, and Timeshares

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web site: <http://www.natlassoc.org>

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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 '.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

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