

Members Committee Report

(TAI Members Committee)

— 10 January 1998, Volume 1—

The following communication, provided by the TAI Members Committee, is from the attorney for ALL of the members of TAI, Mr. Doug Napier.

To Thousand Adventures Members: **CLASS ACTION STATUS**

Dear members:

It has been a while since I have personally updated you on the progress being made on the legal front. We have seen a lot of activity and mostly attempts by the debtor and some insider creditors to frustrate our efforts to protect the members. Nonetheless we have kept up the good fight and we are making strong progress.

As many of you know, we filed a class action lawsuit which resulted in a judgment in your favor on July 10, 1997. The result of the lawsuit was a certification of the class action and an award of the relief prayed for in the petition. Of course, nothing has been collected from Thousand Adventures yet and they have refused to acknowledge the lawsuit until recently.

We became aware that many of the assets of TAI were being shuffled around, hidden, and siphoned away from TAI in an attempt to leave the company penniless and saddled with millions of dollars of debts. This meant, of course, that the members went home empty handed. In order to “stop the bleeding” of assets, we filed an involuntary bankruptcy petition in Iowa. A hearing was scheduled and one day before the hearing,

(Continued on page 2 Status)

PROTECT YOUR CREDIT RATING

The following quotation is from a letter by the Consumer Protection Association to the TAI Members Committee. It answers a question that many around the country have been asking - I quote:

“We are aware that TAI members are being aggressively solicited to pay dues and/or contracts relating to their memberships or some new packaging thereof called Travel America. Please note, both statute and case law have clearly established that the member cannot be held liable for contract payments or dues payments where the services or products purchased have not, are not, or cannot be delivered by the seller. More simply stated, members cannot be forced to pay for that which they did not receive.”

Members around the country are reporting that they are being threatened by individuals purporting to represent Thousand Adventures or Travel America. These members are being told that if they don't pay anyway, the caller will take their property and ruin their credit ratings.

We intend to explore these issues and to report our findings to people who can make a difference...

Clearly, if you don't fight back - they win.

(Continued - Credit Rating Page 5)

Note: We haven't sent out as many newsletters as we would like. We are trying to conserve the money you have donated. Please consider donating if you haven't already. Thank you.

TA OF OHIO FILES PLAN!

Thousand Adventures of Ohio has filed a Plan for Reorganization and a Disclosure Statement. They are inadequate.

The debtor still does not acknowledge that the contract changes recorded in the ‘Addendum’ to your contract is a valid and binding part of the contract you signed. It is, in every case, the criteria upon which we made our purchase decisions. They do, however, state that they will ‘assume’ all memberships. What does that mean? They don't say. The disclosure statement states that they will charge nightly fees and it says that if a member doesn't want to remain a member - the debtor will consider their request. How generous. It's past time for them to stop behaving like bullies in a school yard and start talking business. Members will negotiate but we will NOT be commanded.

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Our primary interest remains in the well being of the members. We believe that it is in the best interest of the members that a surviving campground system must be based on honest books, integrity of leadership, and fairness to the members. Crossing the 'T's and dotting the 'I's in the court documents are only the first step. What will this company do to earn the confidence of the members?

So far, no one from the company has made an effort to work with us. We want to help – we simply have standards that may be too high.

OHIO DEADLINES

January 16, 1998 -

Deadline to file objections to the Disclosure Statement.

January 30, 1998 -

Hearing on the Disclosure Statement.

Three secured creditors have filed documents with the Ohio Bankruptcy court to get Turtle Creek, Alum Cove and Indian Mill campgrounds back from TAI/Travel America; parks that the debtor has claimed are essential to its' recovery from bankruptcy.

Remaining Ohio parks are closed for the winter or have restricted service for the season. All parks are and have been charging members extra for services that are already paid for according to their contracts.

WHO HAS A CONTRACT SIGNED BY TRAVEL AMERICA?

Why would anyone who does NOT have a signed contract with them send them a check for hundreds of dollars?

Who is "Travel America" anyway? What is the track record of these individuals for fair and honest dealings with their own members?

NOTICE:

Our devoted friend Nancy Gray, who helped get the Nebraska part of our team organized, is trying to recover from a serious illness. Your prayers will give her strength.

eMail Address for the Committee:

taimembers@aol.com

New Hotline Phone: (937) 236-1007

(Status from page 1)

Mr. Napier's Letter (Continued)

TAI filed its own Chapter 11 petition in Houston, Texas. (How many of you knew TAI had an office in Texas?) How many campgrounds did TAI have in Texas? (None) How many members are from Texas? (Very few).

We filed motions in Texas to have the case transferred back to Iowa. In the meantime, TAI tried to convert the case to Chapter 7 claiming they had no assets and no cash flow. (Actually, they showed they had \$1,625 in assets (no, that's not a typo) and \$57 million in debts.) A few insider creditors appeared and resisted our effort to transfer the case and supported the conversion to a Chapter 7.

On January 6th, I flew to Houston and we had a lengthy hearing on the pending matters. At the end of the hearing, the judge ruled that the case should be transferred back to Iowa. (I have not seen the written order yet and I have heard that one or more creditors may appeal the decision.)

Having this case in Iowa is a significant victory for our side. It is clear that TAI and some creditors don't want this case handled on our turf. They also don't want it closely supervised where we can interfere. But we intend to follow this case until we obtain fair treatment for the members.

We go now to Columbus, Ohio where we will working to coordinate the two bankruptcies and to avoid further fraud by TAI.

The "smoke" is beginning to clear and the "mirrors" are losing their luster. Travel America is being revealed for what it is (and isn't) and the players behind the scenes are being identified.

Be very wary of Travel America.

You have no contracts or contractual obligations to Travel America. They are attempting to divert dues and contract payments away from TAI and into the pockets of the creditors who own Travel America. That money is not being used for your benefit.

If any one has paid their dues to Travel America but made the check out to Thousand Adventures, PLEASE SEND ME A COPY OF THE CANCELED CHECK.

We will continue to work diligently for you. Thank you for your support and trust. I hope that we see this matter to a satisfactory conclusion.

Sincerely,

Douglas H. Napier

Napier, Wolf & Napier

(This communication is between the attorneys for the class of members and their clients and is intended to be a privileged communications and is not intended for distribution to any other party or to be used for any other purpose.)

This document is published by the TAI Members Committee. It is provided for information and educational purposes. We will continue to present documented information and to identify opinions as such. If you have information you believe will be useful to other members, please send it to the address where you send your envelopes:

TAI Members Committee
4740 Silver Oak Street
Dayton, OH 45424-4650

TEXAS

Thousand Adventures, Inc., the 'alleged former' parent company of TAI subsidiaries in several states packed up its' books and moved to Texas, where it gave away the stock in some of the subsidiaries and filed Chapter 11 bankruptcy. A hearing was held on 21 October where TAI president David Vopnford was expected but failed to attend. The meeting was rescheduled for 4 November and the attorney for TAI was directed to have Mr. Vopnford in attendance. He was also directed to have the agreement between TAI, Travel America, and RV Holdings, the financial statements that were required as part of the Chapter 11 application, and other documents available prior to the hearing.

Neither Mr. Vopnford nor the required documents were available prior to or at the rescheduled hearing.

Mr. Vopnford, instead, authorized his attorney to convert the bankruptcy from Chapter 11 to a Chapter 7 liquidation rather than submit the documents. A hearing was set for January 6, 1998 in Houston, TX. See the letter from Mr. Napier, the attorney for the members, on page 1 of this newsletter.

None of these antics are new to those of us who have been following this smoke and mirrors financial restructuring game.

KANSAS

The TAI parks in Kansas have been lost in the conversion from Chapter 11 bankruptcy to Chapter 7. The conversion was recommended by the US Trustee because Thousand Adventures of Kansas (TAK) had repeatedly broken promises to the bankruptcy court to file the required documentation and other reasons. They did finally file a disclosure statement and a reorganization plan in Kansas as required, but these documents did not provide credible indication that they had the will, intent or ability to save Thousand Adventures of Kansas.

It appears that there may have been some irregularities in the court testimony of some of the "Officers" of Thousand Adventures.

Members of TAK now await the outcome of the Chapter 7 bankruptcy, the Class-Action Lawsuit in Iowa, and the bankruptcy of the parent corporation to find out what value remains of their memberships.

IOWA

Iowa campgrounds are operating under an agreement that was negotiated with the Iowa Attorney General's Office. Thousand Adventures of Iowa has blatantly violated the agreement. Look for additional action against them by the Iowa Attorney General's Office.

HOTLINE REPAIRED - RELOCATED

The work of the committee has made it difficult to keep up-to-date information on the "Hotline" ('Not-so-Hotline?') Sorry. We have now relocated the service and will be better able to respond to calls to the Hotline.

THE NEW HOTLINE NUMBER IS:

(937) 236-1007

This phone number is where you can find out about the latest developments in the Class-Action Lawsuit and the latest development or two in the various bankruptcies of Thousand Adventures/Travel America/etc.

We will continue to rely on this newsletter to provide detailed information/guidance. Please keep in mind that the newsletter, the Hotline, and more importantly, our efforts to find the latest information for you, is funded ONLY by your donations.

WE ARE TRYING TO HELP

It is more important than ever that all members keep in touch with the Members Committee by sending stamped, self-addressed, size 10 envelopes to the following address:

Treasurer, TAI Members Committee
4740 Silver Oak Street
Dayton, OH 45424-4650

Some of you can't afford to make a donation and you are not required to. Please donate if you can. **YOUR DONATIONS PAY FOR THE NEWSLETTER AND THE NEW HOTLINE.** We still need your support in order to continue our efforts. Don't depend on the "Other Guy" to do it. He's depending on YOU!

AN EDITORIAL

"Where is David Vopnford and where are the corporate books?" The people running his companies frequently reply that they don't know or they aren't sure!

Bankruptcy proceedings in several states have demanded documents from Thousand Adventures that have yet to be provided; corporate books, the agreement between Thousand Adventures, RV Holdings, Travel America, and other documents.

An employee of "Travel America" (alleged new owner of Thousand Adventures subsidiaries) stated in a Texas hearing that the corporate books of Thousand Adventures are with Mr. David Vopnford. He didn't know where Mr. Vopnford was with the books.

This just doesn't look as clean as it should. Do the actions of the people running Thousand Adventures/Travel America have the appearance of honesty, integrity, and sincerity that members, and the courts, have a right to expect?

MICHIGAN UPDATE

TAI has consistently passed the blame for their financial troubles on to the members of TAI and the TAI Members Committee. The bankruptcies in Maryland, Michigan, and Georgia, however, were left to the devices of TAI corporate planners. We did not intervene even though we had the means to do so. How did the company do on its' own? Who can they blame for things that went wrong in these and other states?

Maryland is gone, Georgia is gone, other states - gone too; Michigan - we'll see.

RECENT DEVELOPMENT

The US Trustee in Michigan has filed a motion to convert Thousand Adventures of Michigan (TAM) (the debtor) from a Chapter 11 recovery to a Chapter 7 liquidation. The reasons given by the US Trustee follow:

1) The debtor has failed to attend the creditors' meeting after requesting two times for the meeting to be re-scheduled.

2) The debtor is affiliated with a number of other corporations operating campgrounds and owned by the same principals as the debtor. A number of the affiliated companies are also either in Chapter 11 or Chapter 7 proceedings in different areas of the country.

3) The debtor agreed to amend its' schedule to provide names and addresses for the camper creditors but has failed to prepare and file such amended schedules. Debtor's failure to amend its' schedules to schedule these debts and to provide notice to these creditors evidences unreasonable delay prejudicial to creditors which constitutes grounds for conversion of this matter to a Chapter 7 proceeding.

4) Debtor has failed to provide documents requested by the US Trustee including proof of opening debtor-in-possession bank accounts and proof of closing pre-petition bank accounts. Debtor's failure to provide this information evidences unreasonable delay prejudicial to creditors and constitutes grounds for conversion of this matter to a Chapter 7 proceeding.

5) Debtor failed to file operating reports since the case has been filed. To date, debtor should have filed financial reports for the months of July, August, September, and October 1997. Debtor's failure to file required financial reports evidences debtor's inability to effectuate a plan of reorganization and unreasonable delay prejudicial to creditors which constitute grounds for conversion of this Chapter 11 case to a Chapter 7 proceeding.

6) Debtor failed to pay fees owed to the United States Trustee for the 3rd quarter of 1997 of at least \$250 and will owe US Trustee fees for the 4th quarter of 1997 as well. Debtor's failure to pay required fees constitutes grounds for conversion of this matter to a Chapter 7 proceeding.

.....} end of US Trustee's motion {.....

These are not new developments! These are the kind of things that they have done in Florida, Maryland, and elsewhere. Who will they blame for this one?

TAI and their associates have held several meetings in Michigan and elsewhere making grand promises; promises that they very well may NOT be able to keep. We assume that they actually intended to keep the promises they have made to us.

COMMITTEE POLICY — GOALS

The TAI Members Committee would like to see a strong company survive - yet the TAI/Thousand Adventures policy makers continue to regard us as adversaries. They have yet to take us into their confidence and allow us to help. Our prerequisite is that they be honest, responsible, and willing to compromise. Our standards may be too high. It may be too late—in Michigan.

Major creditors of TAI don't seem to understand the imperative nature of cooperation from the members nor how to obtain our confidence and trust.

Members of TAI remain determined to NOT be bullied by TAI, the finance companies, or anyone else. Not all of us are too old or too tired to fight back if that is our only option.

Our Committee is taking steps to help the members of TAI whether the company survives or not.

Committee expenses have amounted to considerably more than donations. The difference has, so far, been absorbed by committee members and the donations that we have received. Many meetings with court officials, attorneys, and government officials in several states have been required. If you haven't been helping, please do so. Many members want to help but don't have the means. We will continue to do what we can. You can pitch in by mailing a contribution to our Treasurer. .

Thank you.

Dan

(Credit Rating from Page 1)

If the services you purchased are no longer available or if your contract has been violated, according to the above quotation, you should not have to pay and it would be unscrupulous for a company to try to force you to do so. You may have a duty to yourself to notify the credit bureaus identified below.

Here are the addresses for you and a few tips.

There are three main Credit reporting companies. Most people aren't aware of all of them but different companies and organizations use one or the other of them, so the information on their credit reports, are often different. It is important that you write Each One separately.

They like to get as much information as possible so they can be sure you are who you say you are, but not very lengthy. They usually like only one information sheet.

Their addresses are:

Equifax Credit Bureau
PO Box 740241
Atlanta, GA 30374-0241
(800) 685-1111

TRW NCAC
PO Box 2104
Allen, TX 75013
(800) 682-7654

Transunion
134 S. Tampa
PO Box 3307
Tampa, FL 33601
(I don't have the phone number for this one.)

Remember to send copies of any documentation relating to the fraud, unconscionable acts, high pressure sales, etc. or any newspaper clipping or other documents associated with it.

Provide, as a minimum, the following information to prove that you are who you say you are:

Name: _____

Date of Birth: _____

Social Security Number: _____

Address: _____

Copy of Driver's License: _____

As unfair as it is, if they don't have enough evidence or information, they will just throw your letter in the trash. This lets them know that you are serious and prepared to handle the matter.

ALWAYS send the letter via "certified", return receipt mail. It is very convenient. That lets you know that they have received it

They have an obligation not only to consumers but for the well being of the economy. That is why our "credit rights" were established.

(by Sherry Cattrell with help from Dan Hopper)

Alone we are each a small voice in a strong wind.
Together - we are a strong voice that can
change the world for the better!
(Barbara Mozingo)

FRAUD?

All of us are upset that TAI has filed bankruptcy in many states and seems to be in serious trouble. Filing bankruptcy is, in itself, not a crime. Courts assume that most debtors who file for protection of a Chapter 11 bankruptcy are honest business people who have fallen on hard times and want to recover. Sometimes that is not the case.

It has been shown in lawsuits by Attorneys General in several states that TAI under the direction of the Vopn-fords and other TAI corporate officers have broken the law. New York, Kansas, Idaho, Ohio and others have sued TAI for their unconscionable acts and other illegal practices. TAI usually seeks consent agreements, and promises among other things, to stop selling memberships in those states. Today, only Mississippi allows TAI to sell memberships in their state.

Nearly EVERY STATE where TAI or its' subsidiaries have done business has documented evidence of similar acts that deprive consumers of their rights. Unfortunately, each states' investigation and enforcement actions have been limited to the boundaries of their own state. They apparently don't have the authority to pursue the cul-prits across state lines. Who has that kind of authority? Some states, such as Florida and Nebraska, simply don't think that the issue is important enough for them to take action.

Government bureaucracies are notoriously unrelenting but difficult to get involved in this kind of issue. Some of these bureaucracies have become defacto allies of TAI and companies like them by virtue of the fact that they are the only bodies that have means and the authority to take action yet they have not done so.

ON THE OTHER HAND, were you lied to, deceived, coerced, etc. about material facts pertaining to TAI, its' services, or practices? Did you believe the lies? Did you take actions based on that information? Did it cost you money? Did they use the telephone or the mail to commit these acts or to perpetuate or conclude them? Did you make notes or keep copies of documents or records of them? Consider this matter seriously, hard, and NOW.

REMEMBER, YOU ARE NOT ALONE. Thousands of people across the country and in two foreign countries were given the same sales pitch that you received. Thousands of people across the US were charged fees in violation of their contracts just like you were. Some of us have cancelled checks, few of us got receipts, many were required to pay cash.

WE WON'T GIVE UP IF YOU DON'T!!

The work of our Committee has been endorsed by the National Association for Members of Campground Resorts, Condominiums, and Timeshares (NAM). Their encouragement is in the form of advice and support, however, and is not accompanied by donations to help cover our expenses.

COAST-TO-COAST

The TAI Members Committee has contacted the owners of Coast-to-Coast to find out what their policy is toward the many TAI members who enjoyed their system. They are to be congratulated on their apparent sincerity and fairness.

- Coast-to-Coast parks will continue to honor TAI members through 31 December 1998.
- Beyond 1998, members are expected to have selected another home park that is affiliated with Coast-to-Coast and resume their normal relationship with that organization.
- Members are expected to keep their Coast-to-Coast dues up to date.
- A home park will be required after that time. Permission will NOT be required from TAI.

Some renegade parks are refusing to cooperate with this program. They are too greedy and not to be trusted.

Coast-to-Coast has suggested particular home parks to many of us, but we are not required to join *that* park. Some of these suggested parks have made aggressive overtures to some of us, implying that we have no choice in the selection of our home park. This was not the intent of Coast-to-Coast. You are not required to join the park that sent you a letter telling you that you have been “assigned” to them. You have until the end of 1998 to make your selection.

If you have questions about your Coast-to-Coast affiliation, call Coast-to-Coast at (800) 570-2844.

SOME RV PARKS ARE TOO GREEDY!

They want to take your money away from you while you are most vulnerable.

These parks won't honor your Coast-to-Coast membership even though they are listed in the Coast-to-Coast book. They are parks that want to hook you for a quick thousand bucks or two - their GREED betrays them. They are poison. Report them to Coast-to-Coast and find another park. It will take a while to weed them out. Our Committee believes that there are honest campground owners out there - we just have to find a way to identify them. Maybe they are providing that for us.

If you have a problem selecting a home park call our new Hotline at (937) 236-1007 and let us know. We may have additional information for you by then.

The TAI Members Committee has also contacted the owners of several membership campgrounds to find out what, if anything, they plan to do for ‘orphaned’ TAI members. One of the responses we received follows. It is from a company called Elite Resorts. (There will be more on other campgrounds in the upcoming newsletters).

We have no experience dealing with Elite Resorts. We are interested in your opinions and observations concerning them. They purchased The Big ‘O’ and Otter Springs in Florida and are investing in the renovation of those parks. They assure us, however, that they are NOT affiliated with Thousand Adventures or Travel America.

Elite Resorts offers a membership in either the Big ‘O’ or Otter Springs for a period of up to 3 years. The application fee is \$59 and quarterly dues are an additional \$71.25 plus tax. (First quarter will cost \$130.25 plus tax.) At the end of the 3 year period you will be expected to “UPGRADE” to a more expensive program. If you decide you don't want to remain a member, just don't pay the next dues installment. We think they should do better but that's their offer. The “If you don't like it, just quit - no foul, no harm.” policy is a fairly new wrinkle to membership campground systems. The balloon membership fees at the end of the program has a rank fragrance Members - you tell me. Am I being too harsh? I expected a more serious offer.

A membership will entitle you to your first year's Coast-to-Coast dues if you haven't already paid it; annual dues to an organization called “Consumer Protection Association of America”, regular use of your selected park for 2 weeks at a time, and Coast-to-Coast access to the other 3 parks in its' campground system.

(Note: We are in the process of assessing the effectiveness of the Consumer Protection Association of America. They seem to be a new development in the industry. We will let you know the result of our assessment as soon our research allows.)

Contact Elite Resorts at (352) 685-1900 if you want further information about them.

The TAI Members Committee neither endorses nor refutes the above information provided by Elite Resorts.

A campground that wants membership fees to pay the bills and make a profit - would want a lot of members. That's what we offer. Too many membership camping systems, however, want the big bucks initiation fees and upgrade fees. Money ends up going into something other than maintenance and improvements. That's where companies like TAI and the like get into trouble - eventually.

We will publish additional sincere offers from campground owners when we receive them.

AND THAT AIN'T ALL

We have information from other campground owners that looks promising but our discussions are not at a stage where we can publicize them. The next newsletter will contain more information on this topic that you will find useful.

=====> **Important — ASAP: Copy this blank form and
give it to other members and former members** <=====
Thousand Adventures, Inc. – Class Action Information Sheet

Please fill out and mail to:

**Napier, Wolf & Napier
TAI Class Action
607 Eighth Street, Suite One
Fort Madison, IA 52627**

Date: _____

Name: _____

Street : _____

City: _____ State: _____ Zip: _____

Phone: () _____ - _____

Date Membership Purchased ____/____/____ Type of Membership _____
(6/10/99 year, Pioneer/Trial/Centennial, etc.)

Do you still have your membership?

If YES: Annual Dues = \$ _____

Where do you send dues (and membership payments?)

If NO: Sold? Selling Price: \$ _____ Did Thousand Adventures Sell it? Yes ___ No ___

Transferred? To whom? _____ When? ____/____/____

Date sold, transferred, dropped, etc.?: ____/____/____

Problems with Thousand Adventures:

____ Didn't honor resale agreement

____ Was told that I couldn't sell membership

____ Sold membership but didn't pay

____ Sold membership and received only partial payments

____ Didn't receive promised prizes/discounts

____ Didn't receive promised services - Campground Facilities

OTHER _____
