

# Members' Committee Report

— 26 June 1998 Volume 5—

## Hearings in Nebraska

Committee Chairman, Dan Hopper and his wife Norma recently traveled to Nebraska specifically to attend the May 19, 1998 deposition in Blair, NE, of Mr. John O'Hanlon, TAI's legal counsel for approximately 14 years, and of Ms. Barbara (Vopnford) Martin on May 20, 1998, in Omaha, NE. Attendees at the hearings included attorneys John O'Hanlon, Dan Childers (Attorney for Mr. Eric Lam, Iowa Trustee), Doug Napier (Attorney for the Class-Action Lawsuit for Members), Benjamin Bellus (Assistant Iowa Attorney General - Consumer Protection Office), Tom Feigan (Attorney for Cascade Finance), Mr. Mike Dolan (Mgt. Dir. of Cascade Finance), Dan and Norma Hopper (Members' Committee Representatives).

Mr. Childers was in charge of the depositions. He questioned Mr. O'Hanlon for a long time. Mr. O'Hanlon appeared cooperative and answered many questions. He disagreed with prior testimony of other TAI officials concerning the alleged transfer of funds to his "Trust Account". After Mr. Childers finished his questioning, others in attendance had the opportunity to ask questions.

*(Continued on Page 2 - Hearings)*

## All Seasons Bankruptcy "AGAIN" (STILL?)

After at least 11 years of bankruptcy in California, the All Seasons parks, owned and controlled by Mr. Ray Novelli (according to records in California) are in bankruptcy again! This time in Michigan - under the name of "The Apollo Group", a company also under the control of Mr. Ray Novelli (again, according to records in the California bankruptcies).

The Michigan bankruptcy has been dismissed with a finding by the Judge of "Bad Faith". Several personalities participating in the Ohio bankruptcy of Thousand Adventures were mentioned. Additional details will be provided in our next newsletter and will also be made available to other interested parties.

This is important to Thousand Adventures members because the All Seasons parks are alleged to be part of the supposed "Merger" hyped by Travel America in order to make membership in that system more attractive to TAI members.

Our Members' Committee intends to establish contact with the California attorney that represented All Seasons members in the California bankruptcies.

*(Continued on Page 2 - All Seasons)*

## THORENHAVEN PROBLEMS?

It has been reported that the park manager at Thorenhaven in Weeping Water, Nebraska, has abandoned the park and that the members are making a valiant effort to keep the park in service.

It is reported that several items disappeared from the park at the same time. Missing items include the mower that members raised money to purchase as well as other items. It is not clear if the telemarketing activity run by employees of Mr. Ken Vopnford are still in residence.

The new manager is having problems since the equipment he needs is missing.

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## Ohio Votes on Reorganization Plan

Creditors apparently voted to accept the Plan for Reorganization in the bankruptcy of Thousand Adventures of Ohio in recent balloting. Members voted about 50% for the plan and about 50% against it. Many members did not vote or did not put the value of their claim on their ballots.

A deciding factor in the balloting was the last minute switch of a major creditor, Princeton Capital's vote to favor the plan. It is interesting that the pivotal criteria of Princeton was that the Debtor, TA of Ohio, agreed that if the plan DOESN'T WORK, they get their parks back without having to go through a courtroom fight to get them. There was also a concession from another creditor, Heller, who also had a claim on the same parks that Princeton holds first mortgage to.

Other creditors, Jay Thomas entities and Springfield Federal also switched their vote to favor reorganization.

There will be another hearing on July 13th. It is expected that members concerns might be addressed at that hearing.

# ANOTHER OFFER FOR TAI ORPHANS

**Sugar Beach Resorts, of Robertsdale, Alabama**, is offering TAI orphans a special membership rate for either of their two parks in Alabama (Wilderness RV Park or King George RV Resort). Dues are \$199 per year with no other cost or fees. It can be dropped after the first year or kept if you wish for as long as your dues are current. They offer two weeks in and one week out. You can also choose to transfer your Coast-to-Coast membership affiliation to their park.

About 200 members of TAI or All Seasons have accepted the offer so far. For additional information call George Kalaris at (800) 852-1206. They are not associated with TAI or Travel America.

The Members' Committee does not solicit advertising from campground operators. We will, however, pass on what we think sounds like a legitimate offer. LET US KNOW WHAT YOU THINK!

[I accidentally left out part of the phone number last time I ran this article. - Sorry]

*(Continued from Page 1 – Hearings)*

There was an apparent and unexplained interest by Mr. Steve Alleman, self-proclaimed membership campground “consulting expert”, in who did or did not attend the depositions, etc.

Mr. Childers and Mr. Napier went through some of the documents that are in storage in the Blair, NE, warehouse. They reviewed documents on the spot and Mr. Childers took some of them back to his office. Mr. Ken Vopnford and his brother Chris were at the storage building and apparently in charge of the warehouse and the documents, cars, boats, etc. located there.

On May 20, 1998 Ms. Martin was deposed (questioned). She appeared cooperative and seemed to answer each question. A record minutes book of one of the corporations was made available to Mr. Childers.

The official transcripts of the hearings were not very revealing, however, the most informative parts of the meetings occurred “off-the-record.”

We had a very pleasant visit with the Members' Committee Team in Lincoln, Cathy and Mike Torske. They have been a tremendous help to the Committee and to the folks they have helped in Nebraska and elsewhere.

We also visited with Mr. Napier at his office before returning to Ohio. The trip took 7 days. It was helpful to have attended these examinations, etc.

*Dan Hopper, Chmn (and Norma)*

## WHO IS RESPONSIBLE?

- for filing honest, timely, complete, and accurate reports within bankruptcy proceedings?
- for applying income to the benefit of bankrupt subsidiaries?
- for trying to force changes in the membership agreements without consent from the members?
- using money we paid in good faith for purposes OTHER than the maintenance and improvement of the parks or to pay the bills?
- engaging in “finger-pointing exercises” trying to pass the blame rather than to accept responsibility for their own irresponsible decisions?

*(Continued from Page 1 – All Seasons)*

This scheme is an apparent effort to cement an arrangement where the membership contracts are separated from the parks and subordinate them to Travel America - also owned/controlled by Mr. Ray Novelli, his business partners/family members.

Documents on file in the Michigan bankruptcy allege that bankruptcy was filed in bad faith; that FRAUD was enabled by the filing of FALSE and MISLEADING INFORMATION to that court and other parties in interest; that the identity of the debtor was unclear and was intentionally obscured; that the debtor engaged in a complicated scheme with the apparent purpose of siphoning cash from the debtor and affiliated debtors to Travel America; and that the “debtor’s designated representative, Steven Alleman, knows nothing about the debtor or its history, and serves no apparent purpose other than to further the fraudulent scheme...”

## HOW TO CONTACT THE COMMITTEE:

Internet Site: <http://www.bv.net/~taimembers>  
eMail Address: [taimembers@aol.com](mailto:taimembers@aol.com)  
Voice Hotline: (937) 236-1007

Get the newsletter:

Send us 5 or 6 Stamped, Self-addressed, Business size (#10) (Business Size) envelopes to:

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

Send us a letter: \_\_\_\_\_ (Same Address as above)

**REMEMBER**, your donations make our activities possible... traveling to and presenting member concerns to hearings in various states and publishing these newsletters. We have NO OTHER SOURCE OF INCOME. Please help if you can. You are not required to donate in order to get the newsletters but it does help. Send us your SASEs.

This newsletter is provided for information and educational purposes by the Members' Committee.

# PROTECT YOUR CREDIT RATING

The following quotation is from a letter by the Consumer Protection Association to the 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.

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 )*

**FORMS TO JOIN  
THE  
CLASS-ACTION  
LAWSUIT CAN  
BE OBTAINED BY  
CONTACTING  
THE MEMBERS'  
COMMITTEE**

**IMPORTANT:** In any meeting with Travel America/Thousand Adventures of Ohio, etc. representatives...

**ASK SPECIFIC QUESTIONS**

— **DEMAND SPECIFIC ANSWERS**

**BE SUSPICIOUS OF ANY GENERALITY**

**GET IT IN WRITING !**

A common tactic is to misdirect your attention to issues that do not pertain to your contract.

**MAKE THEM FOCUS ON YOUR CONTRACT.**

**DON'T BE MISDIRECTED TO IRRELEVANT ISSUES.**

# Member Alert – Warning !

## Intimidation of Members

Members across the country are being contacted by various “Collection Agencies” that threaten to report the member to credit bureaus or to “take them to court”. These “Agencies” are bogus! Their threats are bogus! They are trying to scare you into sending money to them in payment for an alleged contract that is not enforceable. If you are contacted by one of these companies just tell them to contact your attorney. (See the article on this page.)

One of these companies operates from a telemarketing office with the number (800) 255-2314 out of Weeping Water, NE. Some members are reporting similar operations in other states. We will report them too as we confirm their activities.

Remember this: If they can trick you or scare you out of your money – it’s their money.

Attorneys General in several states (Alabama, Kansas, North Carolina, Iowa, Ohio, New York, etc.) have already taken aggressive action against this practice and the parties involved.

Follow these steps:

- 1) Immediately make a note of who contacted you, their address and phone number, the date and time of the contact, and everything you can remember about the conversation. Keep the original of this note for your records.
- 2) Write a letter to the Attorney General – Consumer Protection Office in your state. Include a copy of your note and any documentation that you think they would need to understand why the company/person is being unfair. (A copy of your contract would also be appropriate.) You should also send a copy to this Members’ Committee and another to Mr. Napier.
- 3) BE SURE TO PROTECT YOUR CREDIT. (See the article elsewhere in this newsletter.)

An Ohio lady called our HOTLINE to report a threatening phone call from a Mr. Bob Jones, (800) 255-2314. She alleged that he demanded that she send him money for her (former) Thousand Adventures membership. He allegedly called her a name and threatened to see her in court within 10 days.

She responded "I guess I'll see you in 10 days."

He was lying to the Ohio lady. He didn't sue her. This suggests that he was simply trying to intimidate this defenseless lady into sending him some money.

I called Mr. Jones at the above number to find out who he worked for. He said that he works for Thousand Adventures and for Travel America working out of Weeping Water, Nebraska. (Thorenhaven?)

The Ohio Attorney General's Consumer Protection Office has a consent agreement in force that prohibits anyone from trying to collect dues, contract payments, or making adverse credit reports against Ohio members for contract payments or for dues. There is presently a lawsuit by the Ohio Attorney General's Office for apparent violations of that agreement.

Other states have similar agreements and/or injunctions.

To the best of my knowledge, NO ONE HAS A CONTRACT WITH TRAVEL AMERICA INC. – YET so I'm not sure how we will deal with their 'future demands' for money. We'll have to cross that bridge when we get to it.

Mr. Jones has been reported to the Ohio Attorney General's office and will be reported to the appropriate Federal authorities.

If you receive a communication like this, just tell them to contact your attorney, Mr. Douglas Napier (See article on this page.)

Of course, be sure you register for the class-action lawsuit You can get the form from our Committee.

My name is Dan Hopper. I am the Chairman of the National Association for Members and the Chairman of the Members Committee. I can be reached at our HOTLINE: (937) 236-1007.

I gave Mr. Jones my phone number too. He indicated when I called him that he knows who I am. More importantly, he knows who our Committee is.

I am proud that our Committee has given people the courage to stand up to those who would extract (extort?) money from folks who have already lost a lot of it to them, stand up to those who would use threatening and oppressive tactics to achieve unjust goals, and to stand up to those who appear to care little about the rights of decent people, but instead pursue their last dollar.

These are NOT appropriate tactics for a company that says it wants to resurrect itself.

### **IF YOU HEAR FROM AN ATTORNEY OR 'COLLECTION AGENCY' ABOUT YOUR TAI CONTRACT/MEMBERSHIP**

Remember this: You are represented by legal counsel (as are all TAI members in every state). His name is:

Mr. Douglas Napier, Esq.  
Napier, Wolf & Napier  
607 Eighth Street, Suite One  
Fort Madison, IA 52627

Just tell them to contact your attorney about the matter.

# Warning — Protect your Children !

People who have NEVER been a member of any campground system are now getting dues notices from “Travel America”. The letter starts out “Dear Member,” It then goes on to ask for dues from these people.

The people who appear to be getting these notices are CHILDREN OF TAI MEMBERS AND OF FORMER MEMBERS!

The only way these names and addresses could be available to Travel America is from the data collected when the member joined Thousand Adventures.

It seems more important than ever to make sure that your children, your friends, and your neighbors know about the problems with Thousand Adventures, Travel America, All Seasons, and the people who run them.

## Devious Collection Tactics

### From an OHIO Member of TAI:

Date: 06/25 9:11 PM  
From: .....@...com  
To: Taimembers@aol.com

Daniel W. Hopper  
TAI Members Committee

I received phone call from Albert Gomez of Travel America today (6/25/98) at approximately 4:35pm. Phone #714/474-0404 x412

(snip)

Mr. Gomez informed me that CAMPGROUND MEMBERSHIP OUTLET of Florida was offering around \$2,000 for TAI memberships. He would not give me their phone number until I had paid my 1998 dues. Furthermore, they were not authorized to sell the membership until they received a dues clearance from Travel America.

//Member's Name etc.//

### Our Committee's Reply:

The Members' Committee has been getting reports from TAI members that Travel America or people representing them are now demanding payment of dues so that a company in Florida can purchase their memberships for \$2000 (only if the dues are first made current). The company in Florida is identified by the representative as CAMPGROUND MEMBERSHIP OUTLET. Note that these people have the following associations with Thousand Adventures Personalities... You may want to consider this information obtained from the Florida Department of State as you make your decision to pay dues or remain affiliated with any of the companies involved:

CAMPGROUND MEMBERSHIP OUTLET is a Florida corporation located at: 1011 S Highway 27, Clermont, FL 34711-3229, Phone: (352)242-0401. The owners are Linda and Larry Loughlin. They were still in business in February 1998.

These are the same people who are (were?) in business with David Vopnford, Jr., Kenneth Vopnford, Lyn Vopnford, etc. under the name of PREMIER ADVANTAGE, INC. at this same address. TAI members will recall that this is the company that was hawking memberships in this RPI-like organization at TAI campgrounds in Florida while the Florida TAI system was in bankruptcy. One of the campgrounds that was alleged to be associated with them was a Disney campground. Telephone calls to the Disney campground revealed that the Disney campground had not agreed to participate in the Premier Advantage scheme.

The Loughlins were also in business with David T. Vopnford (Sr.), Barbara Vopnford (now Martin), and Kenneth Vopnford, all of Blair, Nebraska. This company name is CMO ASSOCIATES, INC. at the same address. The registered agent is Scott W. Callahan. There was an administrative dissolution for an annual report for this company in September 1997.

Other businesses that the Loughlins seem to be involved in Florida are: MARKETING GROUP INC., same address, January 1998, and VACATION RESALES, INC., same address, January 1998 (formerly LOUGHLIN-JONES REALTY, INC.-1994)

## More Irregularities

Another state, Alabama, has joined the growing list of states that have filed actions against Thousand Adventures, Travel America, All Seasons, their various subsidiaries and principals for Fraud, misrepresentation, high-pressure, and misleading and deceptive sales practices. Other states include New York, Iowa, Kansas, Missouri, North Carolina, California, Ohio, Minnesota, etc.

Neither members nor prospective members have been told of these problems by the companies involved.

The companies involved have not made ANY effort to promise members that these practices will change. They even refuse to admit the problems to members. They seem content to point the finger of "blame" at our Committee for "Blowing the whistle" on these unsavory practices.

Every bankruptcy that we have had a chance to examine has faced allegations by creditors of "Bad Faith Filing" of the bankruptcy and in some cases "Bankruptcy Fraud". We do not understand why the various Trustees and other bankruptcy authorities have not examined these allegations more closely.

Our Committee expects that members will be coerced into signing contracts with Travel America in an apparent attempt to force members to pay dues to this 'new' company in perpetuity and/or to continue payments on contracts for promised services that cannot be provided.

Our advice is to be wary, be alert, be critical. Don't take ANY verbal assurance that everything is or will be OK!

- 1) What happens if you decide that you want out next week, next year, etc?
- 2) What happens to your membership if THEY go bankrupt?

You can do something  
for every TAI member  
that we cannot!

Every TAI member  
needs a HUG!

## TAI Member Rallies

Members in Ohio have been helping to raise money to cover some of the costs incurred by the Members' Committee by sponsoring picnics, bake sales, white elephant sales, auctions, etc. These efforts supplement donations by members but it isn't enough. THE NEXT OHIO PICNIC IS SCHEDULED FOR JULY 26 AT 2:30. (Flyer in next newsletter.)

The money is used to help defray the costs involved in accumulating documentation concerning problems with Thousand Adventures (20-50 cents per page), appearing at hearings where issues important to members are heard/examined, publishing the newsletter, Internet access for research, responding to e-mail queries from members, and hosting our web page, etc.

Our participation in the Texas bankruptcy proceeding yielded information that would not have been available to members, etc. any other way. It cost about \$900 (2,000 miles - 2 weeks). Participation in Iowa and Nebraska proceedings cost about \$500-600 per trip (1,600 miles 1-1 1/2 weeks). Liaison with attorneys and government officials in other states are similarly expensive.

We try to save money by doing this by mail or by phone when we think we can save money and produce useful and timely results in that manner. Our first \$230 phone bill was a shocker!

The cost of mailing the newsletters has been covered mostly by members supplying stamped, self-addressed, size #10 (business size) envelopes.

Many of you have selflessly donated to help pay the way. WE ALL THANK YOU VERY MUCH.

We can't continue to ask these same people and members of the Committee to pay the whole cost.

WILL YOU PLEASE CONSIDER sponsoring a bake sale, white elephant sale, garage sale, craft sale, etc. at your church, your campground, or in your neighborhood in order to help out?

Many of our members were tricked or coerced into paying money they couldn't afford for the promise of services that they are now denied. Many of these people just can't afford to donate and still they need our help. Any ideas you have are very welcome.

*Sincerely,  
Dan Hopper, Chairman*

### **Remember this truth:**

**The world around you changes each day because you are there - even if you do not wish it so. Your task is to try to make that change for the better.**

**Don't give up,  
don't give in,  
have courage!**

**Show those around you that you care.**