

Members' Committee Report

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26 July 1998

OHIO BANKRUPTCY HEARING

THE BOTTOM LINE

The Ohio Plan for Reorganization has been approved in the bankruptcy of Thousand Adventures of Ohio. Several objections were made but the judge stated that the best test of the sincerity of this bankruptcy filing is to "Let them try it."

- It was revealed that David Vopnford is still the President of Thousand Adventures of Ohio!
- Members should note that the "Modified Disclosure Statement for Members" that was mailed to some members prior to the hearing on the Plan, is not identical to the Amended Disclosure Statement and Plan that was sent to "Secured Creditors" (the "Plan").
- The Debtor was asked if they intend to honor all of every contract. The response was to the effect that they - AND THEIR SUCCESSORS, TRAVEL AMERICA, would honor the contracts EXCEPT as noted in the Disclosure Statement.
- The Plan seems to state that they will:
 - increase dues,
 - charge nightly fees beginning with the 8th day,
 - "Free Stays" will be limited to 7 days (as opposed to 14 days in other camping systems),
 - they will NOT honor the resale agreements.
- The Plan states that they will honor "Lifetime" memberships; members read this as "Lifetime Dues Paid" memberships. Members across the country report that Travel America, the designated successor to Thousand Adventures of Ohio, is telling many members that they WILL NOT honor the Dues Paid for Life agreement after the 6th year.
- The Debtor agreed that they do NOT own any accounts receivable relating to membership contracts and are not entitled to collect contract payments from members.

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Florida Report

It appears that members of Thousand Adventures of Florida may actually get some of their money back. The Trustee, Mr. Cuthill appears to have recovered enough money to allow him to make some kind of distribution to members. More on this when the word is official.

Many members have asked: "DO I HAVE TO PAY DUES to Travel America or anyone else?" The answer is NO!

You are, however, expected to send them a letter saying so. Our Committee has drafted a letter that you can use to notify them that you don't plan to pay any past or future dues and if they have any questions, they should contact your attorney, Mr. Napier (the class-action attorney for ALL TAI members from every state who feel that they have been cheated by TAI, etc...) This letter presupposes that you have registered for that class-action by sending the form letter (in this newsletter) to Mr. Napier. There is no cost to register as part of the class. Just a 32 cent stamp.

The next question is: "DO YOU HAVE TO PAY CONTRACT PAYMENTS related to your membership?" I DON'T THINK SO!

I must state clearly that I am not an attorney. I do, however, offer what I believe is a reasonable opinion: The membership installment contract that was financed through Thousand Adventures, Inc., was offered to several loan companies by Thousand Adventures as collateral for loans to Thousand Adventures and David Vopnford, etc. Thousand Adventures had a continuing obligation to honor all the terms of your membership agreement and assured the loan companies that they would do so. Thousand Adventures might have then had the right to go after you for the contract payments IF they had continued to honor your contract. They did not.

If you decide not to continue paying your contract payments and either TAI or someone else attempts to collect payments by filing suit, you should send a copy of any correspondence you receive or court documents to Mr. Napier. He will be able to advise you. (NOTE: Also contact our Committee and we will try to get in touch with your Attorney General to find out if your tormentors are in violation of a restraining order or if there needs to be one in your state.) (Continued on page 3 - Bottom Line)

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(I had half of a page left over. Thought you might enjoy these missives that members have sent to me...)

Items from the Internet – HMMMmmmmmm....

What happens if you get scared half to death twice?
How do you tell when you run out of invisible ink?
A clean desk is a sign of a cluttered desk drawer.
There's no future in time travel.
If you choke a Smurf, what color does it turn?
Radioactive cats have 18 half-lives.
Corduroy pillows-they're making headlines!
All those who believe in psychokinesis, raise my hand.
Polynesia-memory loss in parrots.
Oh Lord give me patience, and give it to me NOW!
A good pun is its' own reward.
Laughing stock-cattle with a sense of humor
Why do psychics have to ask you for your name?
Wear short sleeves! Support your right to bare arms!

SAD NEWS

It's always difficult to bring sad news, but I thought that you should know...

There has been a great loss today in the entertainment world. The man who wrote the song "Hokey Pokey" has died.

What was really horrible is that they had trouble keeping the body in the casket. They'd put his left leg in, they put his

well, you know the rest.

YOU ARE NEVER ALONE

Right Now.....

Somebody is thinking of you.
Somebody cares about you.
Somebody wants to give you a hug.
Somebody thinks the world of you.
Somebody hopes you are having a good day.
Somebody wants you to be happy.
Somebody hopes you aren't in trouble.
Somebody hopes everything will turn out alright.
Somebody wants to be your shoulder to cry on.
Somebody is thanking God for the gift of you in their life.
Somebody is praying for you.

Sometimes in the hustle and bustle of life, we neglect our friends, and the little things that friendships entail.

These things are precious, as are our friends. They are forever. Don't let them go !!!!

SPECIAL NOTE TO TAI VETERANS WHO REFUSE TO BE VICTIMS AGAIN

Make sure that you "document" any telephone call or correspondence you get from representatives of Travel America, Thousand Adventures, their representatives, etc. that you find offensive or threatening. Some states have an injunction requiring the payment of "fines" for this kind of infraction of consent agreements or court orders. Other states are seriously contemplating such a remedy. Your story could tip the balance if you make a note at the time it happens and then forward it - and a letter of explanation, to your Attorney General's Consumer Protection office.

It would also be helpful if you send a complete copy of your letter to our Committee and to Mr. Napier.

HOW TO CONTACT THE COMMITTEE:

Internet Site: <http://www.bv.net/~taimembers/>
eMail Address: 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.

**THE FORM TO JOIN
THE
CLASS-ACTION
LAWSUIT CAN BE
FOUND ON PAGE 5**

(Continued from Page 1 – Bottom Line)

My opinion is that if you want to continue to use the limited facilities offered by Thousand Adventures or their successors and you are willing to tolerate their objectionable business practices - you should continue to pay the associated fees. If you want out - be confident that they have violated your membership agreement and thereby severed your obligation to pay.

You should also note that you do not forfeit your claim against TAI by getting out of Travel America, etc.

You should also note that you are NOT required to bring your dues “up-to-date” in order to get out as some of their representatives are alleging over the phone to several members.

DON'T TAKE ANY WOODEN NICKELS (or verbal promises) Remember, it was rosy (and broken) promises that got you into this in the first place.

**** CAUTION ** BE WARY:**

It seems apparent that if you pay dues and “sign up” with Travel America, you may lose the right to later get out and you may lose your right to stop paying on your installment contracts. The Ohio Plan does not make any of this clear and we don't know for sure what they will do. We just don't want to see anyone have to go through this ordeal again with Travel America/TAI/TAO.

Keep in mind that your window of opportunity to get out of TAI/Travel America may be narrow.

The above paragraph seems consistent with rulings of Attorneys General in several states and with the opinions of private attorneys that members have hired to represent them in individual lawsuits.

HOWEVER: If you took out a loan from your own bank, etc., to pay for the membership agreement, you may have a different situation. Talk to your banker. See what, if anything, they will work out with you. If you still owe a significant amount of money on this kind of contract, you

(Next Column ->)

UNCLE SAM HELPS MEMBERS

(A little bit)

The Members' Committee has applied for and received “tax exempt status” from the Internal Revenue Office. Donations to the Committee are now TAX DEDUCTIBLE. Donations made since January 1st of this year may be listed as charitable donations on your next income tax return.

Thank you for helping us with this struggle.

Thank you for caring.

Dan Hopper, Chairman
Members' Committee
of the National Association for Members
of Campground Resorts,
Condominiums, and Timeshares

might still have rights that could protect you. You should talk to an attorney. Why did the bank loan you the money? Did they know what you were going to use it for?

Keep in mind that there are companies out there that will try to trick or bully you into paying money to them relating to your past association with Thousand Adventures. If they can get your money this way - they are money ahead. Report them to the Attorney General in your state and in theirs, the Better Business Bureau in your state and in theirs, and send a copy of your letter and the documentation that you include with it to our Committee. You might also send a copy to the Federal Trade Commission. Be sure that you have a copy of our January article about how to protect your credit rating. Make copies of it and pass it on.

You should also be wary of what we call the “Remarketing Scheme”, companies that want \$2-400 additional money up-front in exchange for a promise to advertise your membership for sale. At least one of these businesses is under investigation by the Florida Attorney General and has a side business in partnership with the Vopnford family. Members report that this same company is being identified by representatives of Travel America as a company that is “Purchasing” memberships for around \$2,500. Contacts with that company reveals, however, that it is charging \$200+ to advertise the sale and that it is NOT purchasing memberships.

You should note that some memberships are being offered FOR FREE on the internet - with no takers.

Be sure to reproduce this newsletter and pass it on to your friends and family. Your experience might save them quite a headache.

Dan Hopper, Chmn

**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.

DRAFT LETTER

REJECTING TRAVEL AMERICA

(Continued from page 1- Ohio)

A representative of the Debtor has stated in sworn testimony in Iowa, and again in the Ohio bankruptcy, that members who want out merely need to send a letter to Travel America stating that they want out. THE MEMBERS' COMMITTEE HAS DRAFTED A LETTER TO THAT EFFECT. 

It is not clear at this time if the payment of money to Travel America or Thousand Adventures of Ohio will renew an obligation to continue payments to the respective company as a result of this bankruptcy. Note that a Travel America contract was included in the Plan. Will members be required to sign yet another contract that might discard the agreements made in the Thousand Adventures contracts? The answer to this question is not answered to our satisfaction.

Members in Ohio, Iowa, Kansas, and other states should know that the Attorneys General in these and other states have enjoined Thousand Adventures, their representatives, sales agents, successors, etc., from trying to collect dues, contract payments, or filing adverse credit reports relating to memberships in Thousand Adventures. Be sure to report this kind of action to your Attorney General's Consumer Protection office. You should also include a summary of the unfair treatment you have received and a summary of actions you are aware of by other Attorneys General.

GOOD NEWS FOR SOME MEMBERS:

Those of you who wish to remain committed to Travel America (and Thousand Adventures of Ohio) will retain the use of 5 Ohio campgrounds: Big Turtle, Country Music, Indian Mill, Tomorrows Stars, and Swift Hollow. We tried to get them to be honest and clear about what you were being offered. We did the best we could. Travel America is promising a long list of additional campgrounds that you can use but it seems that many of these promised campgrounds are either not available, or are at risk of loss due to bankruptcy and foreclosure. We have done the best we could for you but now you must

Members throughout the country have been harassed by representatives of Travel America for dues payments. None of us are required to continue paying dues to this company if we do not intend to use their facilities. A representative of that company has testified under oath in several bankruptcy proceedings that we are not required to. We were told that we are supposed to send a letter telling them so. The Committee has drafted the following letter for that purpose. You will need to fill in the required information [*in italics*] and mail it to the address indicated.

[Date goes here]

[Your Address goes here]
[City, State, Zip]

To: Travel America, Inc.
[The address where]
[they want you to]
[send your money]

I do not want to join Travel America.

I do not owe nor do I intend to pay any past or future dues to your company.

Thousand Adventures sold me a membership under false pretenses. They do not intend to honor my contract nor could they if they even wanted to. They, and you, have willfully violated the terms of my contract.

I believe you owe me the unused portion of the money that I paid for services that neither you nor Thousand Adventures intend to provide.

I have joined the class-action lawsuit and have filed a proof-of-claim in several states where the subsidiaries have filed bankruptcy and in Iowa where Thousand Adventures, Inc. is in bankruptcy.

Do not call me nor send me any more bills. You will be hearing from my attorney, Mr. Napier, at an appropriate time.

Sincerely,
[Your Signature]

2 Atchs

1. Proof of Claim, Iowa (Copy)
2. Class-Action Registration (Copy)

Thousand Adventures, Inc. – Class Action Information Sheet

Date: _____

Please fill out and mail to:

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

A copy of your contract and Addendum would be useful, but not required at this time

Name: _____

Street : _____

City: _____ State: _____ Zip: _____

Phone: () _____ - _____

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

Is your membership still active?

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:

- | | |
|---|---|
| <input type="checkbox"/> Didn't honor resale agreement | <input type="checkbox"/> Was told that I couldn't sell membership |
| <input type="checkbox"/> Sold membership but didn't pay | <input type="checkbox"/> Sold membership and received only partial payments |
| <input type="checkbox"/> Didn't receive promised prizes/discounts | |
| <input type="checkbox"/> Didn't receive promised services - Campground Facilities | |

OTHER _____

Important — ASAP: Copy this blank form and — HURRY !
Give to other members and former members

TAA

Members' Rally



White Elephant Sale

(Please Bring Donated Items at 2:00)

Sunday, August 30

— 2:30 —

Bath Township Park at Fairborn , OH

(Across from Rona Hills)

Music Pot—Luck

News Questions & Answers

Bring Friends,
Covered Dish,
& something from your
Garage Sale for the 'White Elephant'

Directions:

Dayton I-675 Bypass to Exit 22 (Route 235)
Turn West to stoplight across from concrete plant.
Turn onto Yellow Springs-Fairfield Rd. for .6 mi.
On the right across from the Rona Hills Fire Station.

Information:

Call Nila Kaempf
(937) 878-1994