

# NAM Members' Committee Report

*"We stand alone and our voice is small. — We stand together and we will be heard."* Barbara Mazingo, NAM

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## ALERT !

### ELITE RESORTS MEMBERS: PROBLEMS - SOLUTION

Several members of Elite Resorts have complained that they are having trouble getting the company to honor their contracts and getting fair treatment from Elite.

Elite had initially assured our Committee that they would operate quite differently from Thousand Adventures (better, they said) and that each membership they sold would include an affiliation with the Consumer Protection Association of America (CPAA). The CPAA is an association that pledged to represent members in disputes that might potentially result from the membership with Elite.

(See ELITE Page 3.)

### RV CAMPERS TO FORM ACTION TEAMS

How Many of These Questions Can You Answer?

1. Does your home state
  - A. Require a license for a resort owner to sell campground resort memberships?
  - B. Require marketing firms to register to sell memberships at campground resorts?
  - C. Have legislation to protect you and others from unscrupulous sales people?
  - D. Have a non-disturbance clause in a campground resort act?
2. Do you know
  - A. Which state agency has jurisdiction over campground resorts?
  - B. Which state agency is actually in charge of consumer affairs?
  - C. What happens to your membership if the campground resort files for bankruptcy?
  - D. Is it legal for another company to "take over" your campground membership?

We have learned these and other questions in the past three years, but not enough answers. We need to multiply our efforts. This is important to you as an RV camper.

(See ACTION TEAMS on Page 3.)

## TA OF OH

### DEADLINE OCTOBER 29

NOTE: I am not a attorney. I do, however, have some thoughts about the recent salvo fired by the attorney for Ray Novelli and his gang in the OH bankruptcy of Thousand Adventures of OH (TA of OH).

The attorney for TA of Ohio, Sara Daneman, has objected to ALL (See OHIO on Page 2.)

### IOWA TRUSTEE GETS TOUGH!

The Trustee in the bankruptcy of Thousand Adventures, Inc., has filed several "Adversary Complaints" in Des Moines in his effort to recover assets that belong to TAI. Several of them are listed below:

(See IOWA TRUSTEE GETS TOUGH! on Page 4.)

## TA OF OHIO STATUS

TA of Ohio failed in their recent attempt to get the Ohio Judge to order Ray Novelli to sign documents transferring property to another corporation. The implications of this are not clear yet. Indian Mill is in foreclosure and is being repossessed by the former owner.

### OUTDOOR WORLD RESORTS

We have reason to be concerned about a growing attempt by membership campgrounds to extract dues and other payments FOR THE LIFE OF THE MEMBER. Then, when the member wants out for some reason they generously offer to "allow" the member to exit if the member will pay some kind of exit fee. These fees do not seem to be justified by the contractual agreement and by proper, clear, information at the time the contract is offered.

There 'may' be a violation of the law in some states. We intend to shine a spotlight on these practices that we believe to be unjustified and quite possibly illegal. Check with your state Attorney General's office and keep us posted. If the problem doesn't stop - we may have to formulate an action plan to deal with it.

### TENNESSEE AG LOOKS AT TAI CAMPGROUND

(See NEW DEVELOPMENT on Page 5.)



### ***In Memory of Sheldon Baird***

It is with great sorrow that we learn of the passing of Sheldon Baird, a volunteer from Dayton, OH. He was a calm and wise counsel in our efforts to help others. His advice and suggestions remain with us as we go about our work. His good works live on. We hope we can continue to deserve the support that he gave us.

Sheldon was a good man whose thoughts were often for the good of others before himself. We will miss him.

Sheldon made a difference in this world - for the better.

Dan Hopper, Chmn  
Members' Committee (NAM)

### **ACTION TEAMS (From Page 1)**

Is there something we can do to make changes and still support campground resort development? Is there some way to have viable contracts with the resort owners, developers and reciprocal use systems?

*There is if we work together.* The NAM would like for members from each state to form teams to find answers to these and other issues. We started the National Association for Members to lead this effort, and now you can be an important part of this effort.

The informal groups could have one voice to make ourselves known to the Office of Consumer Affairs in each state and with developers and owners. We could help each other when something goes wrong.

These teams could give input to NAM to be published in the newsletter and on the internet to benefit all members nationwide. We need to get this valuable information to each person!

For more information or if you want to get involved please e-mail: [Barbara@NationalAssociation.com](mailto:Barbara@NationalAssociation.com) or write to her at Barbara Mazingo, General Manager

National Association for Members  
Action Teams  
259 Doe Run Blvd  
Clinton, TN 37716  
(423) 457-9228

## **TA OF MICHIGAN STATUS**

The Michigan bankruptcy of Thousand Adventures of Michigan is not finished. We spoke to the attorney for the Trustee in that bankruptcy and they are still going after assets that belong to that company. We will continue to monitor and report on their progress.

Why is it that when you transport something by car, it's called a shipment, but when you transport something by ship, it's called cargo?

### **ELITE (From Page 1)**

I spoke with Mr. Ron Baker who represented himself to be the Sales Manager at Elite Resorts about problems that the NAM has been hearing about with that organization. He first assured me that Elite was still affiliated with the CPAA and that there are no complaints from any member about the practices of that company. Their web site still brandishes the CPAA logo. He said that he had lunch with one of the founders of CPAA just a week ago and everything was OK. He later admitted in that same conversation that his company stopped participating in the affiliation with CPAA quite some time ago. (After only 3 or 4 months of participation according to CPAA.)

I later confirmed that he had indeed NOT met with a representative of CPAA, but merely encountered one of them as he passed through the hotel lobby at a Campground Developers Association meeting in California.

**It appears that the CPAA has sued Elite Resorts** regarding certain misrepresentations made in sales, etc. A default finding was obtained and a class-action lawsuit is being considered.

CPAA discontinued their relationship with Elite Resorts over a year ago due to changes in management and policies at the Elite Resorts' properties.

CPAA has honored all actions submitted by members of Elite Resorts, whether their names were submitted to them by the resort or not.

**NOTICE:** *We want to hear from you if your contract is not being honored in total or if you are not being treated fairly. . . .*

We will need to know the details of the problem and who at Elite you have talked to about the problem. We will also need to know how to get in touch with you to follow up on the problem and on possible solutions.

There is no cost for this. We just want to get things on track.

DO NOT GIVE UP!  
FOLLOW THROUGH  
WE WANT TO HEAR FROM YOU

## **WHY SO LONG BETWEEN NEWSLETTERS?**

We need to save money. It costs us a lot to gather information and publish the newsletter. Your SASEs help cut down on the mailing expenses but we need to stay in business so that we can continue to do our jobs. Our only income has been your donations. Thank you for helping. We are trying very hard to make a difference for the better. With your help, we can continue.

# IOWA TRUSTEE GETS TOUGH!

(This is my understanding of the documents I have looked at.)

TRAVEL AMERICA, INC., RAYMOND NOVELLI, FIRST NATIONWIDE RESORTS MANAGEMENT, INC., ADVENTURE RESORTS OF AMERICA, PRINCETON CAPITAL FINANCE COMPANY, ALLSTATE FINANCIAL CORP., TRAVELERS DATA SERVICE, TRAVELERS ACCEPTANCE CORP., AND WESTERN AMERICAN NATIONAL BANK

To avoid and recover fraudulent transfers of money, campgrounds and other company assets.

Wrongful conversion of TAI's property by Travel America.

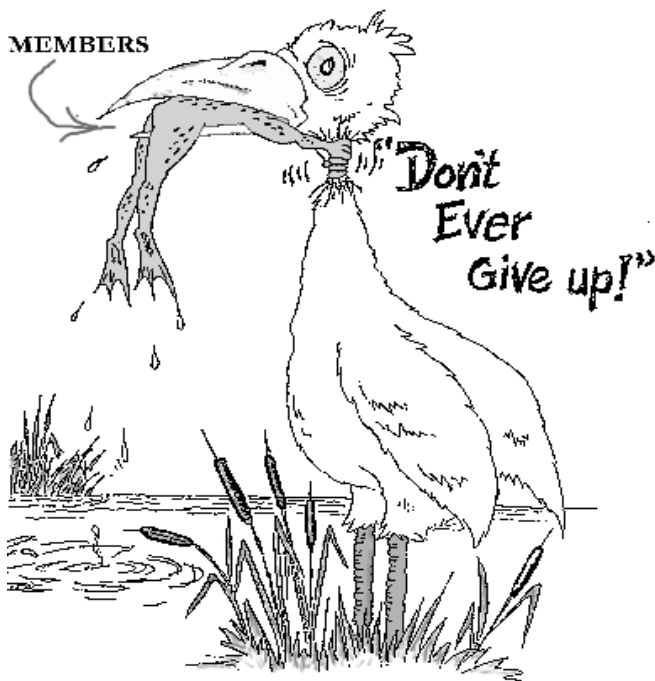
Trademark infringement.

Declare Travel America responsible for the debts of Thousand Adventures. "Travel America and the purchasing lenders conspired to convey the assets from Thousand Adventures to Travel America and evade the liabilities of Thousand Adventures."

Princeton Capital for Breach of Contract. The promised funds that they didn't deliver in good faith.

The purchasing lenders breached the agreement with TAI... (and resulted in) the transfer of Thousand Adventures' business to Travel America.

Void liens against the assets of Thousand Adventures and subordinate the claims of the purchasing lenders to all other claims... and etc...



We are told that there is a copy of this on an office door at Travel America. Apparently it means something different to them than it does to us!

REDLAND & ASSOCIATES, INC.

Avoid and recover fraudulent transfers.

INSURANCE AGENTS, INC.

Avoid and recover fraudulent transfers.

JETT AIRE EXECUTIVE SERVICES, INC.

Avoid and recover fraudulent transfer of property and funds.

FIRST NATIONAL BANK OF OMAHA

Avoid and recover fraudulent transfer of property and funds.

STUMP, STOREY & CALLAHAN, FIRST UNION CORPORATION /B/A FIRST NATIONAL BANK OF FLORIDA AND WILLIAM T. PINEL

(First Union, NAL Acceptance CORP.,)

Avoid and recover fraudulent transfers of legal fees, property, and funds.

GEORGE FOLIOS

Avoid and recover fraudulent transfer of property and funds pertaining to the "Walton County" campground.

There is another action against Falconhead Development Corp., Thousand Adventures of Oklahoma, Rio Rojo Ranch, Inc., RV Holdings Corp, Travel America, Inc., Consumer Loan Portfolios, Inc., Princeton Capital, Western American Nat'l Bank, etc. apparently seeking to recover property.

MORE TO COME...

The conspicuous absence of actions against the Vopnforfs, O'Hanlon, and others is noted. We will seek an understanding of these missing defendants.

## BUGS, BUGS, BUGS...

An easy way to remove bugs from your RV is offered by the "Road Princess" (Janet Wilder). Janet is a noted author in published journals, in print, and on the internet:

Mix about a quarter of a box of Cascade dishwasher soap, powder, not liquid, with 2 gallons of water in a bucket and just use your RV cleaning brush.

So simple. It seems to work.

Thank you Road Princess.

Why do we drive on parkways and park on driveways?

*This newsletter is provided for information and educational purposes by the National Association for Members.*

**— NEW DEVELOPMENT —**  
**THOUSAND ADVENTURES OF TENNESSEE and ALL TAI MEMBERS**

You may be able to use Tennessee Lakes Campground in Crossville, TN, under the Tennessee Membership Camping Act of 1985. The act has a non-disturbance clause that may entitle you to continue camping there.

The current owner, however, refuses to permit members the use all of the facilities in apparent violation of the Tennessee Membership Camping Act.

You should join other members and have your voice heard on this issue. Here is a form you can copy, fill in some information and send to the Consumer Affairs Office in Tennessee. (Address below)

Mr. Charles Randalls of the Consumer Affairs Office wants to hear from you. His office may act on behalf of members to regain use of the park facilities if he gets enough complaints.

For more information contact : Gary Harvey, 544 Pebble Creek Road, Knoxville, TN 37918, (423) 938 - 7799.  
POC for all TAI members who use or want to use the Tennessee park.

This applies to ALL TAI MEMBERS.

## Tennessee Consumer Complaint Form

**Fill out this form and mail it to:**  
**Department of Commerce and Insurance**  
**Tennessee Division of Consumer Affairs**  
**500 James Robertson Parkway, Fifth Floor**  
**Nashville, TN 37243-0600**

Your name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_ ZIP \_\_\_\_\_

Telephone Numbers ( \_\_\_\_\_ ) \_\_\_\_\_

Email Address \_\_\_\_\_

Who is your Complaint Against? Maynard Fernandez  
Name of company: McDill Columbus Corp.  
Tampa, FL 33677

Product or Service: Membership contract that included use of Tennessee Lakes facilities in Crossville, TN

Amount paid for the contract \_\_\_\_\_ Method of Payment \_\_\_\_\_ Date of Contract \_\_\_\_\_

Have you contacted the company about your complaint? Mr. Maves Contacted them for me.

Other agencies contacted about the complaint? None Private legal action taken? None

What should they do? Provide unrestricted use of and access to the indoor swimming pool, water slide, putt putt golf course, chapel, playground, access road, etc.

Was this product or service advertised? Yes If so, when and where? Mail and Telephone solicitation., high pressure salesmen on site.

DESCRIBE YOUR COMPLAINT IN DETAIL.. I own a membership contract that includes use of the facilities and amenities of Tennessee Lakes. I object to the present owner having sold 100 acres of our park containing our indoor swimming pool, water slide, putt putt golf course, chapel, playground and fishing lake to a private individual (Mr. Joe Godwin and wife) who have fenced off all of the above including public roads and refuses to permit us the use of it in violation of the Tennessee Membership Camping Act.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# 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 members should have in their contracts. 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, the rights you get in your contract.

## 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:

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 in my state. State: \_\_\_\_\_
- Attend hearings in my state.
- Join a state team. (See page 1)

We also want your comments and suggestions.

\_\_(Please attach your comments and suggestions.)\_\_

Please send this information to:

NAM  
4740 Silver Oak Street  
Dayton, OH 45424-4650

Thank you,  
Dan Hopper, Chmn

*Note: The NAM may "not" obligate you in any way to pay money for any purpose without your explicit consent.*

— Why isn't phonetic spelled the way it sounds? —

## TAKE A STAND and MAKE A DIFFERENCE

I listen for the morning stillness  
But hear a distant rhythmic thumping.  
Distant drumming, distant footsteps  
Droning over nearby hills.  
Dust clouds rising,  
Turning soft blue sky to muddy brown.  
Footsteps drumming  
Thumping - thumping on the hard dry ground.  
Metal clanging - armor and sword.  
Ka-Rump, ka-Romp of marching soldiers.  
The battle comes.  
I stand my ground.

For the sake of others I must not fail.

The air thickens with dust  
From the approaching enemy.  
My mouth is dry.  
The electric, copper, taste of fear  
of anger  
of purpose  
and finally of courage  
brings me to my feet.

I stand!

Even if I must stand alone.  
I stand - because my cause is just.  
I stand because I must...

Who will stand with me?

Dan Hopper (c)1999

### Get in touch with us:

INTERNET SITE: <http://www.natlassoc.com>

eMail Address: [chmn@natlassoc.com](mailto:chmn@natlassoc.com)

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:

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

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 to help with our expenses. We are registered with the government as a non-profit organization and your donations to NAM are tax deductible. We try to send a token of appreciation to those who send a donation of \$10 or more.

### **NOTICE TO PEOPLE WHO SIGNED UP with the MEMBERS' COMMITTEE or the TAI MEMBERS' COMMITTEE**

Our work isn't finished! We ask your permission to add your names to the roster of the "NAM". We expect that you would not object but we believe that we owe you the chance to do so. We are the same people trying to do the same job. We just needed to incorporate to protect our volunteers from threats of lawsuits. We will continue to protect your privacy as we have in the past. Please let us know before November 1st if you do NOT want us to do this. *Dan*