

RESORT



Trades

Every Resort; Every Month

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THE MONEY ISSUE



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FROM THE PUBLISHER



Sharon Scott Wilson, RRP
Publisher Resort Trades

The consolidation of timeshare/vacation ownership development companies has created a great deal of paranoia on the part of those who rely on the resort business to earn a living. In many cases, resort personnel of newly acquired properties may be concerned that they will be considered redundant, as the British say. Vendors and suppliers who depended on providing goods and services to long-standing customers may find that a change in management could also mean a change in their choice of purveyors.

Last month I observed that Resort Trades advertisers are addressing the challenge of the new order by being proactive. They recognize the fact that many resorts now have stronger financial resources and renewed vigor. Better bottom lines mean increased purchasing activity. They’ve found the trick is to renew and strengthen their connections with existing clients, while soliciting new business...often from buyers whose doors may have previously been closed.

Like one senior executive of a major development company observed, when a company – particularly, a large entity – acquires a new resort or business, it needs to rely on decision-makers at the newly purchased facilities to help make most of the buying decisions. Plus, “... now you frequently have personnel changing their roles. The manager with whom a vendor previously worked may no longer be the supplier’s most appropriate connection,” she observed. Suppliers who rest on their current book of business might find themselves in trouble.

“They need to stay visible,” she added. Just like the more successful suppliers in this mercurial business, those who work onsite, in the back office, or in off-site sales and marketing will do well to make themselves highly visible.

It has become commonly accepted knowledge that all employees during a merger will be told their job is completely safe, true or not. Therefore, the best policy, even for those who think they are perfectly secure, is to avoid complacency. Update your resume and begin putting out some feelers as subtly as possible, just in case. While you don’t want to appear desperate or negative, getting a jumpstart on finding a new position should the case arise will help you build your own self confidence. If you haven’t updated your social media presence in a while, it’s not too late to start, particularly on LinkedIn.

Refreshing your resume gets you on the field; refreshing your knowledge about how to find a job is the whole ballgame. As Career Coach/Master Resume Writer Cheryl Simpson (<https://executiveresumerescue.com>) says in her blog post, “The Top 5 Job Search Strategies for Mid-Managers & Senior Executives,” you begin by networking and move on to company targeting, exhibiting thought leadership, and using an executive recruiter,

with searching online as the least effective for mid- or senior-level positions. (Read more at <https://careerdirectors.com/top-5-job-search-strategies-mid-managers-senior-executives>.)

Meanwhile, recognize that even though you may have been with the acquiring company for quite some time and have had tremendous performance reviews, most likely you will still be compared with your peer(s) in the new entity. Try to maintain a positive, proactive attitude. Think of ways to document your continued interest in the success of the enterprise, perhaps by sending written suggestions or coming up with valuable reports.

Remember that even during the most innocuous interaction with decision-makers, you are under scrutiny. Plus, try to keep yourself open to accepting new ways of doing things. Be ready to explain how you are accustomed to completing a particular task but keep your mind open and flexible if change is called for.

Above all, show up. Odds are, if you’re in the resort industry it’s because you love people. You want to help them enjoy their vacation and build memories with friends and family that they’ll treasure for a lifetime. Let this quality shine through. Oftentimes during a merger your gut tells you to hunker down and hide. The thought is if someone sees you, they’ll decide you’re expendable while the opposite is true. Your exceptionalism will get noticed. Show up and show ‘em!





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Top Team Members

Meet the People Who Make the Resort Industry Great!

by Marge Lennon

Dexter Carranza
Activities Director, Carlsbad
Seapoint Resort
Grand Pacific Resorts



As the Director of Fun and Engagement for the 95-unit Carlsbad Seapoint Resort in Carlsbad, California, Dexter Carranza is his resort's most well-known and truly loved staff member. He has been mentioned by name more than 50 times in TripAdvisor reviews during 2017 and is truly the face of the property, managed by Grand Pacific Resorts. He was recently named a finalist in ARDA's awards program in the Activities Program or Team category.

Dexter runs his activity program singlehandedly throughout the year, hiring three additional helpers during the busy summer season. This high energy, super creative Director of Fun and Engagement strives to personally meet and interact with every resort guest.

When Dexter first arrived at the resort in December 2016, he jumped in feet first and created an entirely new activities program from the ground up. His goal was simple – to make the guest experience more fulfilling by bringing people together for fun, smiles, laughter and conversation. He's certainly accomplished what he set out to do. The spirit he brings to each activity is infectious and guests can't help but to want to join in. And for Dexter, it's getting to know people, and the feeling that he is helping make wonderful memories for them, that motivates him.

"I truly enjoy learning about each guest and where they are from," he said. "It gives me the chance to take a mini-trip to their hometowns through my imagination. And working with timeshare owners enables me to help make someone's vacation memorable while sharing smiles, laughter and the beauty of face-to-face conversation – no technology needed."

Dexter was born in Guam but was raised in Southern California since the second grade. He came from the senior living industry where he was activities director at two different communities – one an assisted living facility and another an

independent senior living facility. He

attended CSU Northridge and holds Bachelor of Science Degree in Kinesiology.

Today, Dexter leads over 20 programs at Carlsbad Seapointe Resort and believes his most important responsibility is to continually engage with the guests, to see to any special needs they may have and encourage them to participate in his long list of fun events. (He personally hosts 3-5 activities each day). His biggest challenge is to ensure that his activities are attractive to all age ranges.

One of his more popular programs is Towel Origami w/Olivia, which is a class that involves one of the housekeepers teaching guests how to make the creations they see when they get to their room. A dozen or more guests often attend each class, hoping to learn how to create works of art out of towels (like cute little elephants, sea lions or swans).

Another popular program is the Wine & Paint Class, where an instructor walks guests step-by-step through creating a beautiful canvas painting. Dexter is there encouraging everyone and serving red/white wine and lemonade, along with cheese and crackers.

Guests arriving at the resort are handed a daily activity guide with their room key and more guides are posted in the elevators. Guests can also sign up to receive texts via “Zingle” to be reminded when activities are happening. And a concierge is on site to let guests know what activities and events are happening off the property.

Every Monday, Dexter and his team host a complimentary welcome breakfast to talk about the activity program and highlight what's planned throughout the week. Through his constant presence and visibility at the resort, Dexter is always "campaigning" - encouraging and inviting guests to attend his activities... from Mimosas to Margaritas to ping pong and water aerobics... all presented with a smile.

Dexter truly believes that something as simple as a guest having a sincere conversation with a staff member can result in a special, happy, and memorable vacation. When a guest feels noticed and appreciated, he knows they will have a wonderful experience and go home with great memories.



Marge Lennon has been a publicist and writer for the timeshare industry for over three decades. Her byline appears frequently in industry publications. She most enjoys writing articles that are "interview driven" and writing ARDA award nominations, with an impressive track record of wins over the years.

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ARDA World Update

In a panel entitled, “Rethinking Finance: Re-sales, International and Beyond,” a panel of four experts looked at financing for international projects as well as for non-traditional projects such as resales, travel clubs and other types of assets. The panel’s moderator **Bill Ryczek**, principal, Colebrook Financial Company shared his experience from a lender’s perspective in making loans to international developers. While Colebrook’s portfolio includes primarily U.S. developers, the company also serves resorts in the Caribbean and Mexico. In his introduction, Ryczek agreed with what is common knowledge in the timeshare world: It’s known that **Scott Preston**, managing partner, Preston Arza, is the ‘go-to’ attorney for U.S. companies dealing with resorts in Mexico, due to his command of Mexican law and U.S. regulations for relationships over the border.



Bill Ryczek



Debbie Ely

Also participating on the panel was **Debbie Ely**, president of Vacation Club Loans. Her specialty is consumer financing for resale purchasers. She works with a number of resale advertising companies and says, interestingly, that her average contract is \$11,000, a vast improvement over previous years. While many of us remember Bob Steinke from Monterey Financial Services, the newest ‘face’ from that company is that of **Chris Hughes**, president & CEO. Monterey has been known throughout the industry for years for their collections capability, as well as its ability to provide loans to borrowers of niche products such as jewelry, cosmetic surgery and trade schools. Hughes expressed an interest in lending to Canadian, as well as U.S. purchasers of products in the U.S., Caribbean and Mexico.

Around the Industry

Newly arrived to ARDA World’s exhibit hall this year was **Custom Travel Solutions**. CEO **Mike Putnam** explained, “Custom Travel Solutions’ core product is our travel benefits/club platform. By leveraging the company’s travel technology, booking and fulfillment capabilities, the travel benefits club platform harnesses the convenience, excitement and value of private, members-only travel and lifestyle benefits.”

Putnam says this company has been active



Mike Putnam

for almost 30 years building travel businesses and technologies that enable companies and organizations around the world to drive sales and boost loyalty. “Our goal?” he says. “...to help our customers build, deploy, and operate successful travel membership programs that increase retention, loyalty, and, ultimately, revenues.” Custom Travel Solutions assists a number of travel clubs in the vacation ownership/timeshare space, including a major developer located in Cancun and the Riviera Maya.

Dennis DiTinno of Liberté Management writes, “Just an update on this new Limited Deeded Ownership program. We sent out our standard ‘You’re late’ notice to our delinquent owners with the promise to pay for their Maintenance Fees this year, or next, if they recommend someone into the five years deed program. We cleared up 11 the first week and heard from another 17 the next week. Instead of paying a commission to a salesperson, we pay it to the owners (in the form of maintenance fees); actually it’s paid to the Association, so no one gets hit with delinquent fees, charges, foreclosure fees, and more. History has shown us that happy owners recommend new owners annually. This way they can be rewarded.”



Dennis DiTinno

DiTinno tells us of other benefits accruing to the Association, including getting new, paid-up-front owners, fewer delinquent owners, stabilized maintenance fees, no collection or foreclosure costs and reduction of bad debt. “Never thought the owners would become our best sales staff!” he remarks.

Resort Managers’ Corner

Bedbug Control

Rodger Williams, general manager of **Applied Science Labs**, a bed bug control company providing services to resorts and hotels, was recently interviewed about the legal threat of bed bug infestation. “The common thread in bed bug awards is jurors felt the hospitality business did not care,” he said. Some settlements have amounted to hundreds of thousands of dollars. One guest settled out of court for \$71,000 after she had been bitten 400 times and developed a chronic skin condition. “A once-and-done treatment is not enough to solve a bed bug problem, Williams said. He added, “It used to be all about response, but now it’s about prevention.”

Swimming Pool & Aquatic Facilities

Pentair Director of Compliance and Safety **Ken Gregory** announced a



Ken Gregory

new product for aquatic facilities – the Pentair BioShield UV System. “We are pleased to now offer an affordable, dependable UV product that is approved for use in hotel, motel, apartment, condo or HMAC aquatic complexes and will help to safeguard pool environments,” said Gregory.

The global public health and safety organization NSF International approved the BioShield UV System to qualify for its Component Certification Specification # 18325. “The product’s advanced engineering provides clean water and air conditions that help ensure a safe and healthy swimming environment,” he added. “For example, the BioShield low-pressure UV lamp offers up to 12,000 hours of continuous operation and reduces chlorine usage by up to 50 percent while eliminating chloramines to improve the air and water quality of aquatic facilities. In addition, the unit provides instant and ongoing protection against chlorine-resistant microorganisms such as Giardia and Cryptosporidium.”

Marketing & Corporate Content

Sharon Scott Wilson, publisher of **Resort Trades** and content writer/CEO of **SharonINK**, says she has recently expanded her content writing services to provide business-to-consumer applications, including Welcome Kits, web page content, blog and social media posts.



Sharon Scott Wilson

For almost 20 years, Wilson has been a frequent contributor to this publication, as well as to **DEVELOPMENTS** magazine, **Vacation Industry Review** and other B2B media. “I’ve been involved in the timeshare/vacation ownership industry since 1989,” said Wilson. “After working for several resort management companies, including VRI, and for Concord Servicing Corporation, I decided to return to my communication roots and began providing PR assistance to vendors and suppliers to the resort industry. All the while I continued to contribute a monthly column to **Resort Trades**, as well as taking on other writing assignments. With the consolidation of the industry, I foresee an enormous need for content that can help inform and excite consumers about vacation opportunities.”

Wilson remarks her experience in timeshare and understanding of the goals and objectives of those occupying the C-Suite, as well as her familiarity with rating agencies and their role in the ABS market, make her an excellent candidate to assist in preparing public offerings, corporate brochures and annual reports.

ARDA World Awards



ARDA Award winners from Grand Pacific Resorts

Management company **Grand Pacific Resorts** won five (5) Gold awards at 2018 ARDA World. Winners included **Kelly Brady-Snyder** – Inventory Revenue Management Manager, **Sarah Fant** – Housekeeping Manager, and **Wisam Al Saffar** – Maintenance Manager at MarBrisa Carlsbad Resort, and Grand Pacific Vacation Services – Call Center Team and Reputation Issues/Crisis Management. Grand Pacific Resorts was also a finalist in six (6) other categories. “We are extremely proud of our team and the recognition we received at ARDA World 2018,” said Co-President David Brown. “To win the same number of Gold awards as the largest companies in the timeshare industry and have so many associates selected as finalists amongst top-tier hospitality brands, is a testament to Grand Pacific Resorts’ commitment and dedication to enhancing the owner experience. It is thanks to our incredible team of associates that we continually build on our success year after year.”

Brand Tango, a branding, design, environmental and digital strategy agency located in South Florida, took home seven ARDY awards from ten finalist nominations at the convention. “Brand Tango is honored to be recognized across so many channels, from brochures to sales center design to immersive websites,” says **James Kluetz**, president and chief creative officer. “To help the industry engage the next generation of consumers, Brand Tango has expanded our capabilities to provide multi-dimensional, highly personal guest experiences. This approach provides emotional touchpoints across the entire customer journey that surprise and delight future members. Our entire team is excited with the positive response our work has received.” Kluetz gave attendees a closer look at these tactics during one of the educational sessions, “Tomorrow’s Sales Center Today,” which he moderated.



ARDA Award winners from Breckenridge Grand Vacations

Breckenridge Grand Vacations says ARDA judges selected 9 Gold award winners from among its sixteen finalists. They included the BGV Guest Member Program in the category of Marketing Programs, **Jay**

Smith as Sales Management Leader, **Greg Cohen** for In-House Salesperson, **Paul Weldon** as Salesperson: Traditional Line, the BGV Sales Administrative Team for the Project Team category winner and **Michael Dudick** for Inventory Revenue. Joanni Linton won as Resort General Manager, Rob Wilson as Resort Department Manager and the Grand Colorado on Peak 8 Front Desk Team won in the Resort Operations Team Member/Team category.

The company also was designated the #1 large Colorado company by the 2018 *Denver Post* Top Workplaces Award – a major accomplishment for the locally-owned and operated Breckenridge Grand Vacations, the parent company of Gold Point Resort, Grand Timber Lodge, the Grand Lodge on Peak 7 and their newest and most luxurious resort—the Grand Colorado on Peak 8.



ARDA Award winners from Holiday Inn Club Vacations

Holiday Inn Club Vacations, Orange Lake Resorts **Holiday Inn Club Vacations®** announced that **Joseph Pokorski**, general manager of Holiday Inn Club Vacations Holiday Hills Resort in Branson, MO, was recognized with the ACE Future Leader award this year. The ARDA Circle of Excellence (ACE) awards honor those that have attained the highest level of excellence in the timeshare industry, and whose accomplishments and dedication spur the industry to new heights. Pokorski was recognized as an emerging industry leader who continues to show leadership among his peers as well as the potential to one day lead at the executive level.

“The ARDY is our industry’s most prestigious award,” said **Tom Nelson**, President & CEO of Orange Lake Resorts. “It symbolizes the hard work and dedication these award-winners and teams have put in to make Holiday Inn Club Vacations a leader in vacation ownership. We’re so proud of their accomplishments and how they represent us every day to our owners and guests.”

In addition to Pokorski’s ARDA ACE Future Leader Award, 10 Holiday Inn Club Vacations team members and projects were also recognized with the highest honor in the timeshare industry – ARDA Gold: They are Sales Training Program or Trainer – **Cody Watts**; Training and Development Manager – **Shannon Novakoski**; Sales Verification Loan Officer/Quality Assurance Officer/Contract Manager – **Reggie Lorah**; Housekeeping Team Member – **Isabel Castillo**; Business Administration Team Member: Finance, Accounting, HOA – **Lisa Camolilla**; Inventory Revenue Management: Manager – **Megan Lovelace**; Marketing Programs – New Owner Orientation Program; Call

Center Marketing Programs – New Package Pipeline Communications; Logo Design – **Sammy’s Logo**; and Employee Engagement Campaign – C.A.T. Program.

Bluegreen Vacations (NYSE: BXG), had individual winners in the Resort Assistant Manager and Finance, Accounting & HOA categories. **Jeff Mitchell** won best Resort Assistant Manager, for helping to deliver excellent service at the Laurel Crest Resort in Tennessee. Bluegreen’s Director of Association Governance, **Kim Fries**, took home best Business Administration Manager / Team: Finance, Account & HOA. “Bluegreen Vacations seeks to hire and develop top-class talent within the hospitality industry with the goal of providing a unique and personalized experience for our owners at our over 67 properties,” said Ada Soriano-Grzywna, Bluegreen Vacations Senior Vice President of Operations. “This award recognizes the achievements of Jeff and Kim as best-in-class in a highly populated and talented hospitality industry. We are extremely proud of Jeff and Kim and the examples they have set. We are also very proud that 15 of our other employees were also recognized among the best in the industry.”

“Bluegreen Vacations seeks to hire and develop top-class talent within the hospitality industry with the goal of providing a unique and personalized experience for our owners at our over 67 properties,” said **Ada Soriano-Grzywna**, Bluegreen Vacations Senior Vice President of Operations. “This award recognizes the achievements of Jeff and Kim as best-in-class in a highly populated and talented hospitality industry. We are extremely proud of Jeff and Kim and the examples they have set. We are also very proud that 15 of our other employees were also recognized among the best in the industry.”

Attention ARDY Winners: Did you win an ARDA Gold award but don’t see your name here? Send us your name, company name, and the name of your award to news@resorttrades.com! We would enjoy helping give you the recognition among your peers you deserve.



Jeff Mitchell



Kim Fries

Dollars from Diners

Should you DIY or Partner Up?

by Judy Kenninger



Most Westgate Resorts locations feature a variety of unique restaurant, retail and spa concepts, including Drafts Burger Bar, Westgate Smokehouse Grill, Edge Steakhouse, Westgate Marketplace & Deli, and Serenity Spa by Westgate

Although a key element of vacation ownership resorts’ appeal is the idea that guests can prepare their own meals in the unit’s kitchen, that doesn’t mean they want to cook every meal while on vacation. Adding food service options at your resort provides a valued amenity for guests, and it can also be an important source of ancillary revenue. According to Court Williams, CEO of HVS Executive Search, food and beverage revenues can be upwards of 50 percent of total revenue for luxury lifestyle resorts where the restaurants and bars are also a destination for guests not staying at the resort. However, he cautions, “at HVS, we believe that profit shouldn’t be the primary motive; the main reason for having food and beverage facilities in a resort is to enhance the rooms division revenue. This enables the property to offer dining facilities for guests, while the restaurant benefits from access to a continuous stream of potential diners.”

The question is, what’s the best way to maximize revenue and enhance guest satisfaction when adding a restaurant to the amenities at your resort? Here, the Resort Trades reports on two developers who have taken different approaches and weighs the pros and cons of each.

Go Your Own Way

Westgate Resorts has found success developing in-house concepts; its Edge Steakhouse at Westgate Park City Resort & Spa, Utah, resort, for example, was recently named one of USA Today’s Top Restaurants in Park City, as well as one of Forbes Magazine’s Top 12 Steakhouses in the nation. “The key is to understand the expectations of your customer, and deliver concepts that support the price point, service level and overall experience necessary to appeal to that customer,” says Mark Waltrip, COO. “We have created a variety of concepts ranging from fast food to fine dining and everything in between. Based on the resort experience and guest profile, we choose restaurant concepts that support the experience the guest is seeking, and each concept is themed to that destination. We make sure our F&B team understands that no matter what we deliver, it has to be best in class. If we’re delivering a hot dog stand, it better be the best hot dog stand in town.

Likewise, if it’s one of our award-winning, fine dining steak houses, it better serve the best steak experience ever.”

The other reason Westgate keeps food service under its tight control is that even though the restaurants are profit centers, they’re a sideline to its core business. “At the end of the day we are a timeshare company first, and our timeshare sales program is based on delivering exceptional service at every guest touch point,” he says. “We never want to put ourselves (or our guests) in a situation where we don’t control that guest experience, and the last thing we would want is some third-party operator blowing up a potential sale over a \$10 hamburger.” This approach also allows Westgate to provide discounts on dining for its timeshare owners.

While owners and rental guests are the No. 1 priority, Westgate’s restaurants also attract guests from the local community. “One of our key strategies is to place our restaurants where the locals and outside guests can access them,” Waltrip says. “We also provide special parking and valet programs for locals, and special discounts during the slower seasons. Finally, we place great emphasis on using locally produced products, including craft beers, cheese and vegetable products that the local community can identify with.”

Partner Up

At Riverwalk at Loon Mountain in Lincoln, New Hampshire, (winner of ARDA’s ACE Domestic Project of Excellence Award in 2017), Dennis Ducharme and William E. “Billy” Curran, president and CEO, respectively, of InnSeason Resorts, have chosen to partner with local talent to develop their own award-winning concepts. “There’s good and bad in both approaches, but for the most part, I prefer to sublet the restaurant,” Ducharme says. “The important thing is to trust and know your restaurant partner, and to have a very well written lease.” According to Williams, resorts can structure their agreements with restaurant operators to be a straight lease or to include revenue-sharing arrangements.



Riverwalk at Loon Mountain guests along with members of the community rate its La Vista Italian Cuisine highly. The developer chose to partner with an experienced restaurant operator to open this amenity.

The main food service venue at Riverwalk is La Vista Italian Cuisine, which seats up to 170 when the outdoor patio is open. Cooperation makes the partnership work. “My GM and the restaurant GM hold meetings almost daily to go over occupancy and events so they can schedule the appropriate staff,” he says. “We provide a high-quality experience all around, from the food to the service to the liquor and wine menus; there’s no cutting corners. We don’t want to have any complaints.” A testimony to restaurant’s success is that about 50 percent of guests are from the local community.

According to Ducharme, the most popular meal of the day is dinner; breakfast service didn’t take off. During winter months (ski season), the resort offers a grab and go service with Danish and muffins, along with coffee and juice. “That stays pretty busy,” he says. Another wildly successful partnership at the resort is the Seven Birches Winery located right off the lobby. “You can look through the glass and see the wine being bottled.” The winery produces 2,000 to 3,000 bottles a year; they’re mostly sold to guests. “I see few people walking out without buying a few bottles,” he says.



The 7 Birches winery at Riverwalk provides resort guests with a unique experience right on site.

The wine tastings and sales have become so popular that plans now call for the winery to expand and for them to also add a small distillery.

They’re right on trend, Williams says. Today’s guests, especially Millennials, view restaurants as an important part of the overall resort concept. “It’s an important selling point because you don’t have to go anywhere,” he says. “Lifestyle hotels are all about the experience, and providing a unique food service concept makes your property one that guests will prefer.”

Foodie Trends

- In the affordable luxury and value segmented markets, quick serve and fast casual restaurants that allow the guest to place their order at a counter and then have it delivered to their table are really gaining traction. This type of restaurant brings the value of fast food with the service levels and experience of traditional sit down restaurants. We are also building Food Halls at several of our locations that give our guests multiple and completely different options, all under one roof. – Mark Waltrip, Westgate
- o In urban locations, many boutique properties whose restaurants welcome the community along with in-house guests have become gathering places, where people like to come after work or for a special occasion. Having a great restaurant becomes another way to market the property. -- Court Williams, HVS
- o Resort guests are looking for a one of a kind experience. Watching the production of our own wine in vats and barrels right there is pretty unique, and guests enjoy the experience of wine tastings along with ordering these wines in our restaurants. - Dennis M. Ducharme, InnSeason Resorts



Judy Kenninger is principal of Kenninger Communication and has been covering the vacation real estate industry for nearly two decades.



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Exit Companies: The Industry Fights Back

by Doug Milbrath

During the “Timeshare Relief” panel at ARDA World 2018 attendees were given an inside look at the various ways the industry is responding to the challenges of exit companies. While there was some brief discussion of the older “viking ship” model, the focus was clearly the newer companies offering to “cancel your timeshare contract.” Because these companies encourage owners to default on their mortgages, they pose a unique threat to entire timeshare ecosystem; one that I highlighted in an article for Resort Trades in September of last year. Naturally, I was eager to attend this session, and I wasn’t the only one: The conference room was packed with many more attendees than chairs, and no one got up to leave early despite the event running well over its allotted time. Three speakers offered three very different approaches to the problem, with Rob Webb of Baker & Hostetler serving as the moderator.

There’s certainly no love lost between Dave Ramsey and the timeshare industry, and the session kicked off with a brief video of



the “financial guru” denigrating timeshare ownership. This was effective in illustrating the opposition viewpoint (Ramsey has actually endorsed an exit company), and elicited plenty of knowing groans from the audience.

The first speaker was Maria Kalber, Senior Vice President of Customer Service and Club Operations for Diamond Resorts. Kalber’s presentation focused on Diamond Resorts’ efforts to eliminate demand for exit companies by taking extraordinary measures to keep their owners happy.

Starting with the reasonable premise that owners who are using their timeshares for memorable vacations will have no interest in responding to exit company advertising, she explained in detail the many strategies her team is using to ensure owners enjoy their timeshares. By making the customer “king and queen,” extensively training and monitoring customer service reps, educating owners, and adding value wherever possible, Diamond Resorts demonstrates a “100% commitment to bottom up top down service.” Perhaps most impressively; Kalber’s customer service team makes



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outbound calls to owners who haven't been using their timeshares to check-in, make sure they know how to use it, and make certain there is not a potential problem brewing. When problems do arise, her team will "act fast to recover at lightning speed." If Diamond Resorts continues these proactive strategies, I have no doubt they will reduce problems caused by exit companies to a negligible (and manageable) level.

Next up, Cullen Williams, Director of Legal Services & Corporate Counsel for Orange Lake Resorts – Holiday Inn Club Vacations, offered attendees his "prosecutorial" approach to combatting exit companies, while disparaging resale companies as useless to owners. According to Williams, exit companies write a high volume of complaint letters to the resort and regulatory authorities; containing boilerplate unsubstantiated allegations of wrongdoing, and demanding the resort "immediately cease & desist all communications" with the owner. The exit companies advise owners to stop all payments to the resort, which usually occurs simultaneously with the barrage of "ghost written" letters. Williams is understandably troubled by the "harm to consumers" caused by exit companies, especially the financial harm resulting from foreclosure. After explaining some common exit company red flags, he went

on to condemn all "third party companies" who can only "provide instant gratification." Repeatedly using the terms "resale" and "exit company" interchangeably, he warned of nefarious companies "infiltrating ARDA" in an effort to trick developers by trying "to convince you they're the good guys." Given that ARDA membership isn't open to exit companies, it was clear at this point Williams was referring to resale companies, and condemning them as equally bad actors. Sadly, if his presentation accurately reflects the position of his employer, it can only be interpreted as a wish to close all the exits; making Orange Lake ownership a permanent proposition, at least for owners with a mortgage. That doesn't seem like a recipe for success. One can only hope Williams' view does not spread any further throughout the industry, since the resale market, led by innovative resale companies, is the ultimate alternative to exit company shenanigans.

The final speaker of the session was Wes Kogelman, President & CEO of the resale company BuyTimeshare.com. Undoubtedly Williams was a hard act for Kogelman to follow, but he acquitted himself admirably; making the case for "trusted resale providers" as the proper solution for owners who want out of their timeshares. He explained that it is owners



who contact resale companies, not the other way around. One of the slides in his presentation even listed the differences between exit companies and resale companies; encouraging developers not to "lump everyone together." He advocated for cooperation between developers and resale providers, and hinted at possible synergies that could develop once both sides worked together. Again and again, Kogelman reiterated that trusted resale providers are pro-timeshare and employ "industry-friendly messaging." In truth, the few resale companies still standing, after The Great Recession and numerous rounds of onerous industry regulation, are as committed to the industry as developers are, and Kogelman's presentation attested to this fact.

Continued on page 14

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Exit Companies: The Industry Fights Back



It was encouraging to see the industry committed to fighting the exit companies. That being said, clearly articulating the challenge we are facing may help clear up some remaining confusion: Back in 1988, when you could buy a nice timeshare for \$7,000 with a small mortgage payable over 7 years, the resale market didn't need to be very robust. The payment was low enough not to be a burden even if money became tight. If a broker could sell it down the road for \$2,000 and take a commission, that was a fair enough deal. Thirty years of inflation later, the cost of a timeshare has

had to rise just like the cost of everything else. Today, a typical timeshare is over \$20,000, and owners who have upgraded once or twice can easily owe a \$30,000 mortgage, now on a 10 year term. For the owner who for whatever reason decides to sell, that \$500 monthly payment can easily feel like a burden. The only thing that hasn't changed in thirty years, at least according to the broker he calls, is the resale value of \$2,000. And that is when exit company ads start to look interesting.

If the timeshare industry wants to beat the exit companies' messaging, pushing back against the idea that resales have to be dirt cheap is a great place to start. In fact, resales do not have to be sold for pennies on the dollar, and higher prices are often more believable to buyers. For obvious reasons, pushing for higher prices on the resale market will need to be done by a third party company; a trusted resale provider like Bay Tree Solutions, where we help owners sell at the price they want, while advising them to continue making timely payments and refrain from spreading negativity about the product.

I thought the "Timeshare Relief" session was a success in every way: It illuminated the various ways the industry is responding to the challenge of exit companies, it was full of content that kept a packed room of industry people interested for well over an hour, and it was something that only ARDA could put together. ARDA membership allows the brightest minds in the industry to exchange ideas, inspire each other, and, sometimes, even to disagree respectfully.



Doug Milbrath is Chief Marketing Officer of Bay Tree Solutions, an eleven-year-old company that deals only with higher quality resorts. Says Milbrath, "Our clients are verifiably able to sell for prices 30-to-50 percent higher than our closest competitors."

Revolutionizing Data Analysis to Better Understand Member Needs

by Mike Flaskey



Customer service has always been at the forefront of the hospitality industry, and it is important that companies pay attention to the specific needs of each and every guest who walks through their door. One size does not fit all, and to build loyalty, it's crucial that organizations make sure they're catering, as appropriate, to their customers' desires. As such, we're somewhat expected in the industry to be mind readers. Although that isn't technically possible, we can rely on technology to help fill in the gaps, as well as discover new trends, foster creative ideas for programs and tailor experiences for our guests.

Identifying the Right Data to Create Better Experiences

With the amount of available information multiplying by the moment – as well as the ever looming data security threat – knowing how to begin analyzing the data can be overwhelming. It's imperative to understand where to start and which details to gather, to make sure it aligns with company goals. To start, we ask ourselves two major questions:

- 1) How does this information benefit the company (short- and long-term)?
 - 2) How will this knowledge enhance our key stakeholders' experience?
- The answers we've received typically encompass three key elements that vacationers seek:
- 1) Simplicity
 - 2) Experiences
 - 3) Personalization

However, it's once this information is known that the true journey and unique challenge begins: transforming that data into meaningful actions.

Instituting a Winning Strategy

Technology has introduced a variety of ways to streamline tasks, and as we've seen recently, there has been an increase in the integration of voice activated commands and AI products in the travel industry. Today's vacationer is a mobile traveler, who wants access to services and experiences at their fingertips. To keep pace with expectations, the hospitality industry is now finding ways to incorporate technology into hotel rooms and the booking process. For example, at Diamond, we're piloting online concierge services and different SMS capabilities to simplify communication for our guests. These tests will eventually yield data to tell us how many people made live or in-person requests versus online or app-driven requests. Once we know that, we can customize the check-in experience for our guests based on their preferences.

Tailoring to the Guest

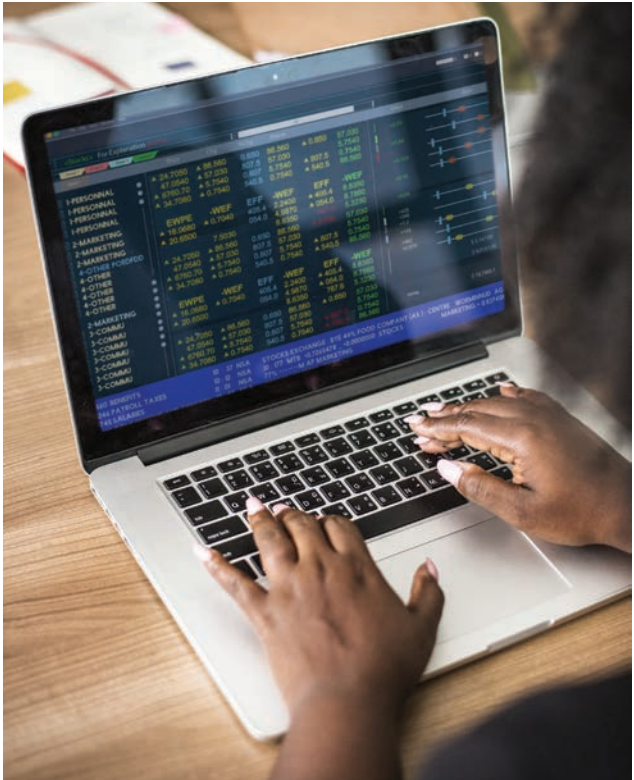
The travel industry has turned into such a competitive atmosphere, and we are constantly looking for ways to improve the experience of our members, owners and guests. One of the best methods to gauge their sentiments is to keep a close-eye on customer reviews. Our team takes a complete 360-degree approach at monitoring third party sites, including social media, and online rating sites, to track insights on what our members and guests enjoy. We then use that information to determine where we can make changes. For example, we will roll out an event at several of our resorts, and


learn that the experience only finds success in select regions. We can then revise our approach and tailor new events moving forward.

Incorporating a Personal Touch

By reviewing the data, we're able to personalize each guest's experience when they vacation with us and can focus on even the smallest details to go above and beyond, making every experience unforgettable. For example, if we know a guest is celebrating their birthday or anniversary, our team will be sure to do something special, such as deliver a bottle of wine to their room. Knowing a customer appreciates our attention to detail is what drives us to continue exceeding expectations whenever we can.

Data analysis has become an integral tool in helping us enhance the customer experience, and more importantly, in keeping our members, owners and guests happy. Technology has allowed us to tap into their needs and wants, and for new members, it allows us to utilize predictive analytics to customize vacations that fit their unique lifestyle.





Mike Flaskey, Chief Executive Officer of Diamond Resorts, has more than 20 years of senior leadership experience in public and privately-held companies, with a key focus on growth-oriented companies within the vacation ownership industry. He previously held the position of Executive Vice President and Chief Sales and Marketing Officer for Diamond Resorts from 2014 to 2016, and Executive Vice President of Sales and Marketing, North America for Diamond Resorts from 2010 to 2014. Throughout Mr. Flaskey's tenure at Diamond Resorts, the Company has achieved unprecedented growth both organically and through strategic acquisition integration.



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Standing Still at the Speed of Light

With All Our Technology, Why Does It Take as Long to Close a Loan as It Did Forty Years Ago?

by Bill Ryczek



I was talking with a customer recently, and he asked me how we managed to transact business forty years ago. After all, there was no email, no fax, no voice mail, no Federal Express, no conference calling, and no word processing. The only Cloud I knew was the one that seemed to hover perpetually over the gloomy city of Bridgeport, Connecticut, where I worked at my first banking job.

That set me to thinking. Perhaps my imagination is playing tricks on me, but I'm virtually certain it didn't take longer to close deals back in the Dark Ages, and in fact, my recollection is that they were often consummated more quickly. I know we didn't have deals that lingered in

the closing process as long as a couple of our currently pending transactions. Documents sit idly waiting to be reviewed, emails go unanswered, and everyone's patience is severely tested. We're a lean, limber finance company, and pride ourselves in moving quickly, but closing a loan involves multiple parties. It takes two to tango, and closing a loan is more like doing the Hokey Pokey, where everyone, including the borrower, the lender, their attorneys, servicing companies, title companies, lockbox banks, and others have to dance in step. All it takes is one person falling out of line to stall the entire process.

A few years ago, we closed a loan with a foreign developer. It seemed as though it took them forever to return the loan documents, and I calculated that if they had signed the documents the day they were received and walked them back to Connecticut at a pace of three miles per hour for eight hours a day, the package would have arrived sooner. And it's a long walk from Mexico. In this miraculous modern age, why are we exchanging documents at a pace that was achievable in the 12th century?

Why hasn't the closing process accelerated as dramatically as the changes in technology? Why aren't we closing loans in a week? One reason is that while the closing process utilizes automation, it is not automated; if human beings don't hit keys, pull switches, respond to requests, or create documents, the process comes to a grinding halt. We've all had the experience of sending a document by email, having it arrive instantaneously and then sit in an inbox for 60 days. What if it was 1978 and the document was sent in an envelope and arrived three days later. Would it sit unopened for 57 days? That would have been highly unlikely, because we weren't inundated with physical mail, which meant that letters usually received



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immediate attention. The volume of email most of us receive can be overwhelming. Between spam folders, wastebaskets, and just plain not paying attention, emails get buried and ignored.

Another reason for delay is that while technology makes it much easier to communicate, it also makes it much easier to avoid communicating. Caller ID, voice mail, and simply ignoring emails allow people to put off difficult tasks or potential confrontations. Despite all the changes in technology, human nature remains the same. We all want to avoid unpleasantness, and today it's much easier to do that. When I started working, most important communications took place either in person or by telephone. It requires an extremely egregious level of rudeness to ignore someone sitting across the table from you, and the unsophisticated rotary dial phone made it difficult to ignore callers. When the phone rang

you had to answer it and take your chances as to who might be on the other end. The only alternative was to have a secretary screen your calls, and that was only for important people, not the rest of us great unwashed.

Technology, in the form of conference calling, emailing, and other expanded communication formats, has also made it much easier to include multiple parties in the process. When closing loans, "the more the merrier" is generally not the case. Whenever you see 20 people on an email chain, you know things won't move quickly.

In the old days, nearly all loan closings were done in person, and it required a fair amount of traveling to conduct business on a national scale. But while the old-fashioned face-to-face closing was more time-consuming and seemingly less efficient, it actually facilitated efficiency. Setting a closing date forced everyone to focus on getting things done by the deadline. When someone shows up in your conference room, they're harder to avoid than a message sitting in your inbox.

A second innovation that has changed the closing process is the evolution from typing to what we first called "word processing." Computerized word processing enabled the production of much longer documents, and what were 25 or 30-page loan agreements became 80 pages, because it was so easy to create and revise them. In the old days, the phrase "cut and paste" actually involved scissors and glue, not a couple of icons, and it was a great imposition to

make extensive changes. We all remember the secretary who, at the end of an arduous closing, looked as though they'd been dipped in a bucket of lime--their arms and face covered with "white-out" correcting fluid.

When document changes are difficult, one generally doesn't make or request them unless they're critical. But when documents can be revised easily, there's a tendency to get wordy and picky. That takes time, because while it might be relatively easy to make revisions, they then must be circulated for review, often to several parties.

The final impediment to rapid closings is something some of you may remember from business school—critical path analysis. There are several components to any process and the

Continued on page 18





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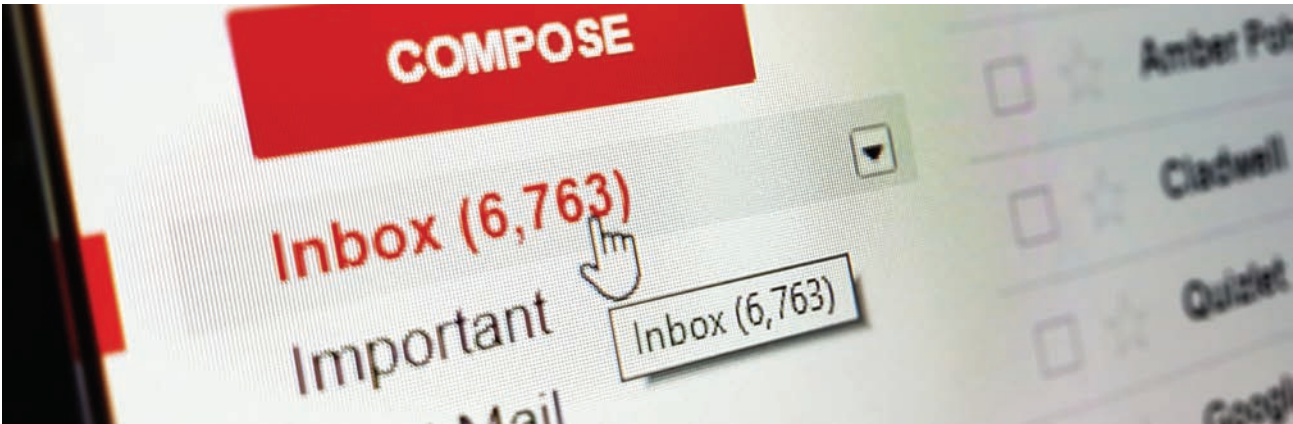
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Continued from page 17

Standing Still at the Speed of Light



process can move only as quickly as its slowest part. While one facet may be highly automated and speedy, the entire process won't be done until the slowest component is complete. For instance, two parties may exchange and execute documents with lightning-like speed, but nothing can happen without governmental approvals that move at government-like speed.

We thought technology was going to do for loan closing what airplanes did for travel, but that hasn't happened. Technology can only provide the tools; we need to figure out how to use them and using technology to achieve quicker closings means doing a few things differently.

The first job is to identify the critical path and the one component that will probably take the longest amount of time. Either start it first or see if you can eliminate it altogether. To return to our Mexican example, we learned that notarization, which is a simple procedure in the U.S., is expensive and involved in Mexico, although it generally includes lots of pretty ribbons and seals. Getting a document notarized brought things to a grinding halt. We asked our attorney if our documents really had to be notarized in order to be valid. They didn't, so we eliminated the requirement and sped up the process.

A second way to speed up closings requires some fortitude. Don't avoid difficult communications. When the phone rings and the caller ID displays the name of someone you're unprepared to talk with, or who may initiate a difficult conversation, grit your teeth and pick up the receiver, even if it's 5 o'clock on a Friday afternoon. Don't let it roll to voice mail and then return the call when you think they won't be there. We all know the intention of a voice mail left on an office phone at 7:30 p.m.

Set deadlines and stick to them. Even though you don't have a physical closing, find a reason to pick a date by which everything will be done. Perhaps one of the principals or lawyers is going on vacation and things must be done before they leave. Maybe a contract expires on a certain date. Processes without deadlines tend to drag on forever, no matter what time-saving technology is available.

Don't create, expand, or revise documents just because it's easy to do so. Although blacklining has sped up the review process, multiple people reviewing long documents can be a

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can't possibly be wrong. Use your brain and understand that even well-designed systems sometimes require independent thought. After all, they're designed by fallible humans, and not every situation can be reduced to mathematical formulae. Systems aren't a substitute for thought and shouldn't be allowed to derail a process.

Technology is a great weapon, but since we're not closing loans much quicker than we were 40 years ago, we seem to be losing the battle. We can win the war if we think about what we're doing, take advantage of technology's benefits, and avoid the pitfalls. So pick up that phone, respond to that email, forget that revision, and let's close some deals!

never-ending process, particularly if every reviewer wants to make a few changes of their own. And resist the urge to include too many people in the process, particularly those who have no vested interest in moving things along.

The guiding principle behind any effective process is thinking. A disturbing trend in all aspects of modern life is the almost blind reliance on systems and processes, with the concurrent abandonment of skepticism and independent thought. If someone's computer screen says that the sun is shining, the water that's falling out of the sky onto your head must be your imagination. After all, the system

Bill Ryczek is a principal of Colebrook Financial Company, a lending institution specializing in timeshare finance. The above article appeared in a recent edition of that company's newsletter, The Colebrook Chronicle. To subscribe, visit www.colebrookfinancial.com.





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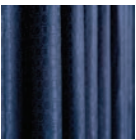

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Assessing and Understanding Organizational Risk in the Vacation Ownership World

by Lena Combs, Partner – CPA, CGMA, RRP

Organizational risk comes in many forms, encompassing many different types of risk – budgetary, investment, legal liability, security, safety, just to name a few – and also includes all of the risk concerns as defined by its stakeholders. Many companies do not devote enough attention to determining these risks. Managing risk is often done reactively after a triggering event, not proactively through thoughtful consideration of “what if” and strategic planning.

Getting Started

A risk assessment and planning session is often perceived as a daunting task and that the end result will cause more work for team members who don't have any more time to give. However, the opposite is often true: the results of a session like this could result in time savings and allow people to perform their tasks more effectively and in less time, as well as offer a level of preparedness for the future and security for the present. Regardless, though, it is important for members of governance and management to sit down and perform a risk assessment to determine where risks lie. It is not probable that all of the risk areas identified can be addressed and changed in one, three or sometimes even five years. Prioritizing the resulting areas identified is key to success.

The process can be started by an exercise as simple as asking the following questions and brainstorming the responses:

- Where is the resort exposed?
- Do we monitor and report risks regularly and effectively?
- What is our risk tolerance?
- Do staff throughout the resort understand the concept of assessing and managing risk?
- Are we paying enough attention to operations?
- What types of risks do we need to consider?
- How do we mitigate our own risk?
- Have our service providers done a risk analysis and do they have plans in the event of a disaster?

The answers to these questions and others are what will lead the risk assessment and eventually shape a plan to address the risks identified.

Inherent Risks

The travel and leisure business is susceptible to many risks inherently. Part of the process is identifying a resort's particular set of inherent risks. Performing this assessment with a group of staff, management and stakeholders at various levels and in various positions is beneficial as there are many

points of view and experiences to be considered. Some inherent risks for resorts are (but not limited to):

- Information security and data privacy concerns
- Technology and infrastructure and systems failures
- Economic developments and their effect on the supply and demand cycle
- Risk of litigation
- Access to adequate and affordable insurance coverage
- Ability to borrow funds if needed for projects or disasters
- Public perception of brand identity
- Hiring and availability of qualified staff
- Guest behavior
- Consolidation trends
- Tax exposure
- Effects of new regulations or accounting pronouncements

The participation of various team members will assist the process by providing a more complete picture of where risks lie. But it is important to keep in mind that not all significant matters identified can be addressed quickly or economically. The most important and potentially damaging risks should be considered the highest priority and those that are easy to fix should be addressed quickly.



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In 2004, after my fight, they gave me a pink ribbon and said I was cured. Only to find out years later that the same pathology from the last two cancers was back and had spread.

There is no map or a guide with this news. I was angry and saddened that my life could soon end and I would leave my son in the hands of someone else. Then my life changed. It was at that moment I started questioning & researching everything. I added

My son and I were close but Christopher became my number one supporter and such a trooper through this past year. I implemented an organic water system, toothpaste, soap and a hundred more things into my daily life, all in hopes of creating a body that the cancer could not live in. I started yoga, and eating vegan meals. I obsessively read about people in remission and took up whatever I could add into my routine.

I eventually got my affairs in order but focused on living too. I wasn't angry anymore. I was happy to be in the moment and it felt good. On 1/5/18, I was NED, which means NO EVIDENCE OF DISEASE. I am a miracle!

I am living with stage IV Breast Cancer and I have survived with it since 2004. A vacation would be amazing! I know the support and emotional empowerment will further benefit my life in so many ways and I am ready to embrace complete healing of the body, mind and spirit.

Andrea

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Risk Rating Criteria and Making a Plan

Once risks are identified, they should be placed into groups. One way is to use a scaled system with 1 being the lowest impact and most insignificant risks and a risk rating of 5 having the most impact and significance. The following table describes a potential risk rating scale and the impact of the mitigation:

Risk	Impact	Description
1	Low	No impact on operations; items can be delegated to staff
2	Low to Moderate	Consequences can be absorbed in normal operations; items can be delegated to middle management
3	Moderate	Short- to mid-term negative impact on administration or operations; financial impact is considerable; senior management and Board must be involved
4	Moderate to High	Short- to mid-term negative impact on administration or operations; financial impact is considerable; senior management and Board must be involved
5	High	Long-term negative impact on administration or operations; financial impact is significant; probable Board action to address; major impact to implementing strategic plan

The next step is to determine the likelihood of an occurrence. The following rating table can be used for this purpose:

1 - Remote	Only in exceptional circumstances; less than 5% probability in upcoming year
2 - Unlikely	Could occur at some time; more than 5% but less than 25% probability in upcoming year
3 - Possible	Should occur at some time; more than 25% but less than 50% probability in upcoming year
4 - Likely	Will probably occur; more than 50% but less than 90% probability in upcoming year
5 - Almost Certain	Expected to occur; more than 90% probability in upcoming year

Obviously, the magnitude of the impact of a risk and the likelihood of its occurrence greatly vary and drive the course of action in cost, timing and planning. The higher the risk rating and probability, the higher the impact to the resort and the greater need for decisive and well-planned action.

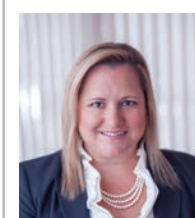
Follow Up

Once risks are identified, stratified and a plan is in place, the mitigation begins and risks are addressed. However, the risk assessment process is not a one-and-done exercise, or even an every second or fifth year exercise. The process should be performed every year as things change – previous risks identi-

fied may no longer be risks and risks that were not present previously can appear. Further, both market and physical conditions can change and a resort will need to address how these changes affect the risks identified. Some of the changes that can occur which would affect risk assessment are:

- Change in the leadership team or management
- A natural disaster and minimal to large-scale damage
- Market conditions for rentals, collection and general economic trends
- Litigation threatened or pending
- Change in competition in the operating market
- Access to qualified labor
- New identified risks found while mitigating other risks identified

It is also important to review the effectiveness of the actions taken previously and adjust the plan accordingly. A resort that properly implements a risk assessment process and follows through with decisive and effective action is likely to be healthier and more nimble in the face of challenges that present themselves. An added benefit of the process is the engagement of team members, management and stakeholders towards a common goal, which increases effectiveness and productivity.



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The Forgotten Ones

How to Lower Your Marketing Costs and Increase Your Portfolio Yield

by Harry Van Sciver

An old joke among timeshare veterans goes like this: “Nobody ever wakes up in the morning and exclaims to their spouse, *‘Hey sweetie, let’s run out and buy a timeshare today!’*”

That old joke is also an excuse. An excuse for high Vacation Ownership marketing costs, and for low interest rates on Vacation Ownership portfolios.

We hear Vacation Ownership is not sought-after. So, to close just a few sales - we must contact, wine and dine, host and incentivize many prospects. This gets expensive, whether we are dropping 10,000 pieces of mail, developing 1,000 internet leads, or buying 100 tours.

We hear that buyers are turned-off by our developer financing, especially buyers with good FICO scores and high incomes. So, they either pay-off our high yield receivables, or they demand concessionary interest rates. Either way, our Portfolio income is curtailed.

There are millions of consumers who actually desire Vacation Ownership, both in the United States and internationally. But we ignore them. These eager buyers want to be Vacation Owners today and are willing

MARKETING STRATEGY

to pay higher interest on their financing. They will close at higher percentages and lower costs than we are accustomed-to, and they are enthusiastic about quality resorts (even if yours aren’t Five-Star). They are also brand-loyal and can be easier to upgrade.

So, who are these eager buyers we are ignoring? Who are the ‘Forgotten Ones’? They are Moderate Income consumers. Some may have marginal credit or insufficient credit history. Others are hard-working families craving a little luxury, who can’t afford a vacation home or a big out-of-pocket expense. They

may be millennials, retirees on fixed incomes, young families, or recent immigrants. They are all folks who deserve a break and want to join in the fun, but whose options are limited.

Timesharing was invented for Moderate Income consumers. But we have forgotten them as our lenders, underwriters, even regulators have pushed us towards high income, sophisticated consumers with great credit. Compared to those privileged few we are chasing, the ‘Forgotten Ones’ are a far larger market segment. They are not obsessed with the

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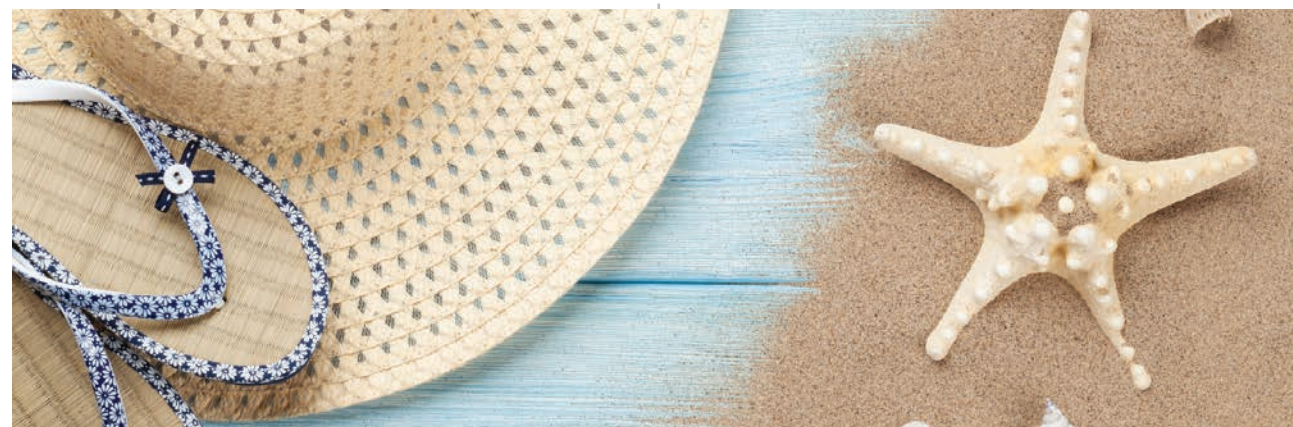


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financial return on their Vacation Ownership. They do not demand unlimited vacation options, costly amenities or the most exclusive locations. Moderate Income consumers are just looking for a good vacation value, something exciting and useable which they can afford.

Knowing the whole pie is out of their reach, such aspirational buyers begin with a slice that fits their budget. An affordable monthly payment is far more important to Moderate Income buyers than a low interest rate. Accustomed to paying rates that approach usury (18% to 21% in today's market), we find they are content paying premium rates (12% to 17%).

In our experience, the significantly higher yields on Moderate Income Portfolios far exceed slightly higher losses due to delinquency. Especially because 'Forgotten Ones' are content purchasing right-to-use, trust certificates, contracts-for-deed or other titles which eliminate Developer foreclosure expense if a customer cannot continue their payments, and which ensure inventory control.

A less obvious benefit of financing Moderate Income owners is that lenders reduce their advance rates. This is because receivables financiers do not control the end-user like the Developer does and must treat the receivable as unsecured. So, a 600 FICO will not get us the same advance rate as a 700 FICO. Why is that a benefit? Because Moderate Income consumers close at higher percentages, developers burn less cash originating the sale and we don't need to borrow so much. When we borrow less our debt service costs go down; we also we build equity and reduce leverage. A "Marginal Credit" Portfolio yielding 16% with a 70% advance rate can generate more profit for the developer than a "Good Credit" Portfolio yielding 12% with an 80% advance rate.

We see many Moderate-Income consumers buying at projects or clubs which are drive-to or regional, so that they can afford regular use. Although exchange remains important, they are less interested in exotic locations or complex networks and systems. They just want a good vacation that is useable and affordable.

As noted above, the Developer controls the end user and therefore has a huge influence on Vacation Owner satisfaction and likelihood to pay every month. In giving "Forgotten Ones" what they want, Developers can also improve operating margins: Mini-golf instead of championship courses; Casual restaurants instead of fancy dining; Zip-lines and game rooms instead of water parks; Kiddie pools instead of infinity pools; good Wi-Fi instead of movie theatres. How about clean, comfortable units near the beach.... instead of Beachfront Villas? And don't forget friendly, family-oriented, multi-lingual staff.

Finally, never forget the future. Bob Dylan sang, "The first one now will later be last, and the times they are-changin'". Indeed, many of today's "Forgotten Ones" will be tomorrow's top prospects. Economics, demographics and disposable income all will improve for millennials, for recent immigrants and young families. If they are already in your Portfolio, they will make prime upgrades.



Harry Van Sciver has been a receivables financier since 1986, and a developer since 1995. He is the President of Whitebriar Financial Corporation (see www.whitebriar.com), and also a Director of Resorts Group, Inc. Whitebriar offers receivables financing, portfolio valuation, workout consulting and resort equity. Harry can be reached at 508-428-3458, or via email at hvswhitebriar@aol.com.

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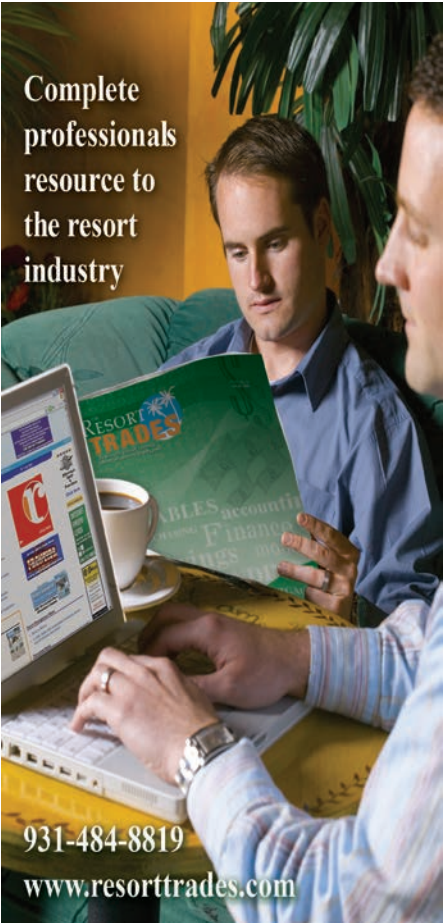


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Website: www.trackresults.net
Contact: Ryan Williams

Specialty: TrackResults tracks and reports sales and marketing activity for people with no time to waste. Used in over 100 travel club and 50 timeshare sales centers because it is easy to use, fool-proof, and intuitive. Plus, it includes both custom dashboard and blazing fast analytical reporting to uncover the gaps and inefficiencies that slow you down.

- Real-time digital tour manifesting
- Web-based. No installation, equipment or IT department required.
- Data level security to protect your business.

CONTENT MARKETING



SharonINK

P.O. Box 261
Crossville, TN 38557
Phone: 310-923-1269
Email: Sharon@SharonINK.com
Website: www.SharonINK.com
Contact: Sharon Scott Wilson, RRP

Specialty: Writes print/online content for blog posts, feature-length articles, and social media. Content Manager Sharon Wilson is experienced in planning and implementation of online marketing strategy and is a prolific business writer. Her timeshare industry-focused B2B articles have appeared on numerous occasions in Resort Trades, DEVELOPMENTS (ARDA's magazine) and other media. She frequently contributes B2C blog posts and materials for clients on behalf of her PR firm, SharonINK PR & Marketing

DIRECT MAIL AND MARKETING



LogiCall Marketing

4411 S 40th St, Ste D-10
Phoenix, AZ 85040 USA
Phone 1: 602-483-5555 xt. 101
Email: tpranger@logicall.net

Website: www.logicall.net
Specialty: Day Drives and Mini-Vacs for Timeshare and Vacation Clubs. Direct Mail, Internet Marketing and Inbound Telemarketing
With our multi-faceted campaigns, it's never been easier to generate prospective buyers. With 40 years of industry knowledge, we know how to keep our clients ahead of the competition. Call today to discuss which marketing platform is best suited to achieve your goals and learn why we are the future of tour generation.

ESTOPPEL PROCESSING



RequestmyEstoppel.com

3659 Maguire Blvd #100
Orlando, FL 32803
Phone: (833)877-7638
FAX: (321)281-6009

Email: Dave@requestmyestoppel.com
Website: www.RequestmyEstoppel.com
Specialty: Online software for Estoppel Processing. You handle owner communications; we automate paperwork! Saves your staff time, is customized for your operation and can be accessed through a desktop or mobile device. Automates the entire process digitally including producing the estoppel package, handling correspondence and recording each detail. If the resort charges a fee for producing the estoppel, RequestMyEstoppel.com will collect it up front, sending the resort/management company a detailed report and a check.

EXCHANGE COMPANIES



Dial An Exchange LLC

7720 N 16TH ST STE 400
Phoenix, AZ 85020 USA
Phone 1: 800-468-1799
Phone 2: 602-516-7682

FAX: 602-674-2645
Email: michelle.caron@daelive.com
Website: www.daelive.com

Contact: Michelle Caron

Specialty: Simple, no fuss exchange service with a priority on personal service for the consumer. We offer members and business partners:

- A free membership option
- A Gold Advantage membership option
- 24 hour access to live worldwide inventory
- Prepaid exchange voucher programs
- Prepaid bonus week voucher programs
- Revenue share programs
- A Brandable exchange platform that can be used as a compliment to any internal exchange program



RCI

9998 N Michigan Rd
Carmel, IN 46032 USA
Phone 1: (866)913-2370 TOLL FREE
Email: RCI.Affiliates@rci.com
Website: www.RCIAffiliates.com

Specialty: RCI is the worldwide leader in vacation exchange with approximately 4,500 affiliated resorts in more than 100 countries. RCI pioneered the concept of vacation exchange in 1974, offering members increased flexibility and versatility with their vacation ownership experience. Today, through the RCI Weeks® program, the week-for-week exchange system, and the RCI Points® program, the industry's first global points-based exchange system, RCI provides flexible vacation options to its over 3.8 million RCI subscribing members each year.



A Better Way to Exchange

Resort Travel & Xchange

521 College St
Asheville, NC 28801 USA
Phone 1: 828-350-2105 Ext. 4448
Email: cviolette@rtx.travel
Website: www.rtx.travel

Contact: Corina J. Violette, Director of Resort Partnerships
Specialty: Resort Travel & Xchange (RTX) is a timeshare and vacation ownership exchange company based in Asheville, N.C. RTX works with a number of resorts and developers to provide the best exchange options possible to its members. In addition to exchange services, RTX offers a number of travel benefits and discounts to members. Additionally, RTX provides low-cost benefits to partners including opportunities for rental income through assistance with resort inventory. RTX has approximately 70,000 members.



Trading Places International

25510 Commercentre Dr Ste 100,
Lake Forest, CA 92630
Phone: (800)365-1048
Fax: (949)448-5141

Email: jesse.harmon@tradingplaces.com
Website: www.tradingplaces.com
Contact: Jesse Harmon

Specialty: At Trading Places (TPI), customer service isn't just a friendly voice; its offering what our members really want. TPI recognizes the outstanding performance of the vacation ownership industry, and has developed, for over 40 years, a collection of vacation products and services which vacation owners, developers, and resort associations consider truly valuable – including our FREE Classic exchange membership allowing members to trade through TPI with no annual fee.

FINANCIAL SERVICES



ResortCom International L.L.C.

6850 Bermuda Road
Las Vegas, NV 89119 USA
Phone 1: (702)263-9650
FAX: (619)683-2077
Email: sbahr@resortcom.com
Website: www.rsortcom.com

Contact: Scott Bahr

Specialty: ResortCom provides timeshare management software, financial services, and call center solutions to the hospitality industry. Our full suite of client services includes innovative contact center solutions, reservations, member services, and financial services, enabling our clients to grow at a quicker pace. As the most established provider of member services exclusively to the hospitality/timeshare industry, we are ready to be your partner, helping you achieve exceptional results with rock solid security.



WithumSmith+Brown, PC

1417 E Concord St
Orlando, FL 32803
Phone: (407)849-1569
Fax: (407)849-1119
Email: lcombs@withum.com
Website: www.withum.com
Contact: Lena Combs

Specialty: Founded in 1974, WithumSmith+Brown, PC ranks in the top 30 largest public accounting and consulting firms in the country with offices in New Jersey (including its Princeton headquarters); New York City, NY; Orlando and West Palm Beach, FL; Philadelphia, PA; Boston, MA; Aspen, CO; and Cayman Island. For more information, please contact Withum's Timeshare Services Team Leaders Lena Combs (lcombs@withum.com) or Tom Durkee (tdurkee@withum.com) at (407) 849-1569 or visit <http://www.withum.com>.

FLOOR SAFETY PRODUCTS



Musson Rubber

PO Box 7038
Akron, OH 44306 USA
Phone 1: (800)321-2381
FAX: (330)773-3254
Email: rsegers@mussonrubber.com
Website: www.mussonrubber.com
Contact: Bob Segers

Specialty: Musson is a manufacturer and distributor of rubber, vinyl and aluminum stair treads, nosings, entrance matting, carpet walk off mats, custom logo mats, weight room matting, anti-fatigue matting and a variety of other specialty flooring products for a variety of applications throughout commercial facilities. If you have a flooring need, we have a solution!

GROUND'S MAINTENANCE



Mean Green Mowers

4404 Hamilton Cleves Rd Unit 2
Hamilton, OH 45013
Phone 1: (513)738-4736
FAX: (513)738-0516
Email: chrisc@meangreenproducts.com
Website: www.meangreenproducts.com
Contact: Chris Conrad

Specialty: Powerful, quiet, lithium-electric commercial all day mowers, hand held equipment and cordless electric backpack blowers. Made in the USA. Zero emissions, low noise, no routine maintenance and zero fuel. Mean Green provides a complete line: CXR 52/60" ZTR, 48" Stalker stand on, 33" WBX-33HD walk behind, MGP-20 push mower, BLAST! Backpack blower, and operator-cooled battery backpack line trimmer with attachments. Perfect for hotel and resort communities by providing a low noise alternative to lawn care!

HOSPITALITY INTERIOR DESIGN



Hospitality Resources & Design, Inc.

919 Outer Road Suite A
Orlando, FL 32814
Phone: 407-855-0350
Fax: 407-855-0352
Email: rich@hrdorlando.com
Website: www.hrdorlando.com
Contact: Rich Budnik

Specialty: Hospitality Resources & Design is a licensed interior design firm. Services include interior design, LEED AP, kitchen & bath, purchasing, project management and installation. We strive to create long-term partnerships with clients by listening to and understanding their unique goals. The team uses their expertise to provide clients with innovative design while completing projects on time and in budget. Regardless of scope or location, we are happy to travel to you to begin a successful collaboration.

HOUSEKEEPING SERVICES



Jani-King International Inc.

16885 Dallas Parkway
Addison, TX 75001 USA
Phone 1: 800-552-5264
Phone 2: 972-991-0900
Email: enewburn@janiking.comm
Website: www.janiking.com

Contact: Eric Newburn, Director of Hospitality
Specialty: Jani-King provides housekeeping and cleaning services to timeshares/resorts worldwide. Jani-King is trusted by industry leaders for our commitment to owners and guests' satisfaction. Our superior quality control system ensures accountability on our side so that your resort receives unmatched service.



Sun Hospitality Resort Services

4724 Hwy. 17 Bypass South
Myrtle Beach, SC 29588 USA
Phone 1: (843)979-4786
FAX: (843)979-4789
Email: dfries@sunhospitality.com
Website: www.sunhospitality.com
Contact: David Fries

Specialty: We are a turn-key housekeeping provider for the timeshare industry with over 40 years of combined hospitality operations and resort services experience. Sun delivers unparalleled accountability with tailor-made services to meet your unique operational needs. Sun maintains high standards for quality through our fully trained staff. From our Inspectors to our Regional Directors, our supervisors are accredited with Sun Certified Inspector (SCI) designation. "Fresh and Clean... Every time."

HOUSEWARES



Lodging Kit Company

13492 State Route 12
Boonville, NY 13309
Phone 1: (800)328-8439
FAX: (315)942-5622
Email: emartin@lodgingkit.com
Website: www.lodgingkit.com
Contact: Eric M. Martin

Specialty: Lodging Kit is an international supplier of housewares, linens, and furnishings to the resort and hospitality industries. From it's three US distribution centers in New York, Florida and Nevada, the company can supply open stock items as well as unit packed kits for new installations and refurbish projects.

BUSINESS DIRECTORY

LANDSCAPE AMENITIES



The Brookfield, Co.
4033 Burning Bush Rd
Ringold, GA 30736 USA
Phone 1: (706)375-8530
FAX: (706)375-8531
Email: hgjones@nexband.com
Website: www.thebrookfieldco.com
Contact: Hilda Jones
Specialty: The Brookfield Co. designs and manufactures fine concrete landscape furnishings. Offering 70+ styles/sizes of planters plus fountains, benches, finials and stepping stones, this company provides the best in customer service. All products are hand cast and finished in fiber-reinforced, weather durable concrete. Many beautiful finishes are offered. Custom work is available.
Still run by the two founders and designers, the 30 yr. old Brookfield Co. sells direct to landscape professionals, developers and retailers. Site delivery nationwide. All products ship from Ringgold, GA

LEAD GENERATION



LogiCall Marketing
4411 S 40th St, Ste D-10
Phoenix, AZ 85040 USA
Phone 1: 602-483-5555 xt. 101
Email: tpranger@logicall.net
Website: www.logicall.net
Specialty: Day Drives and Mini-Vacs for Timeshare and Vacation Clubs. Direct Mail, Internet Marketing and Inbound Telemarketing
With our multi-faceted campaigns, it's never been easier to generate prospective buyers. With 40 years of industry knowledge, we know how to keep our clients ahead of the competition. Call today to discuss which marketing platform is best suited to achieve your goals and learn why we are the future of tour generation.

LENDING INSTITUTIONS



CapitalSource
5404 Wisconsin Avenue
Chevy Chase, MD 20815 USA
Phone 1: 301-841-2717
Phone 2: 800-699-7085
FAX: 301-841-2370
Email: jgalle@capitalsource.com
Website: www.capitalsource.com
Contact: Jeff Galle
Specialty: CapitalSource, a division of Pacific Western Bank is a commercial bank headquartered in Los Angeles, California. We lend to Resort Developers and Operators throughout the United States and Canada. With a resort portfolio of more than \$1 Billion, we are the leading lender in the resort industry. We provide \$5-\$30 MM inventory loans and \$10-\$60 MM hypothecation loans. Knowledge of the industry and demonstrated financial strength differentiate us from our competition



Colebrook Financial Company, LLC
100 Riverview Center Ste 203
Middletown, CT 06457 USA
Phone 1: (860)344-9396
FAX: (860)344-9638
Email: bryczek@colebrookfinancial.com
Website: www.colebrookfinancial.com
Contact: Bill Ryczek
Specialty: Colebrook Financial Company, focusing on timeshare lending, provides hypothecation and other financing products for small and mid-sized developers and can offer loans in amounts ranging from \$100,000 to \$30 million or more. We have an innovative approach to financing with rapid turnaround, personal service and no committees. You'll always talk to a principal: Bill Ryczek, Jim Bishop, Fred Dauch, Mark Raunikar and Tom Petrisko, each of whom has extensive timeshare lending experience

LENDING INSTITUTIONS



Wellington Financial
1706 Emmet St N Ste 2
Charlottesville, VA 22901 USA
Phone 1: 434-295-2033 ext. 117
Email: sbrydge@wellington-financial.com
Website: www.wellington-financial.com
Specialty: Wellington Financial has financed the timeshare industry without interruption since 1981. Specializing in receivables hypothecation, inventory and development loans of \$10,000,000 and up, we've funded over \$5 Billion with our group of lenders. Focused solely on lending to resort developers, we are the exclusive Resort Finance correspondent for Liberty Bank. With over 35 years of expertise in the vacation ownership industry, we lend to credit-worthy borrowers at attractive banks rates.



Whitebriar Financial Corporation
575 Mystic Drive PO Box 764
Marstons Mills, MA 02648
Phone: (508)428-3458
Fax: (508)428-0607
Email: hvswwhitebriar@aol.com
Website: www.whitebriar.com
Contact: Harry Van Sciver
Specialty: Receivables Financing. We can Lend or Purchase, including: Low FICO, No FICO and Credit Rejects. Fast Fundings of up to \$5 million. Non-Recourse Financing available, with no Holdbacks. We also Finance Inventory and HOA's, and assist in Workouts. Resort Equity and Bridge Financing available.

MINIATURE GOLF



Cost of Wisconsin, Inc.
3400 Harbor Ave SW Ste 242
Seattle, WA 98126
Phone: (800)221-7625
Fax: (206)223-0566
Email: cfooster@costofwisconsin.com
Website: www.costofwisconsin.com
Contact: Chris Foster
Specialty: Since 1957, COST has been an industry leader in theme construction services. Our highly specialized team works collaboratively with resort owners and developers to deliver customized miniature golf courses that will turn unused, or underutilized, resort space into a profit center. Whether interests include prefabricated miniature golf kits, such as our Micro-Golf® system, or our on-site constructed Adventure Golf, our courses can be developed to fit nearly any space and any realistic budget. Please contact us for more information

NON-JUDICIAL FORECLOSURES



Cunningham Asset Recovery Services
1030 Seaside Drive
Sarasota, FL 34242 USA
Phone 1: 844-342-1196
Email: kmattoni@msn.com
Website: www.timesharenonjudicialforeclosure.com
Contact: Kevin Mattoni
Specialty: Since 1987, Cunningham Property Management has specialized in vacation ownership. Our newest service, C.A.R.S., offers lowest cost, fastest, non-judicial foreclosure to associations, lenders, developers in several states. Resolve delinquency, probate, divorce, no name or address, in 5-6 months. Title insurance available. Large and Small accounts welcome. Large accounts \$265, less than 100 accounts \$345. 100% client repeat and referral. Let us solve your delinquent account problems

OPERATIONS SUPPLIES & EQUIPMENT



AMTEX
736 Inland Center Drive
San Bernadino, CA 92408
Phone: (800)650-3360 Ext 304
Email: JAY WADHER jay.wadher@myamtex.com
Website: www.myamtex.com
Contact: Sujay Wadher
Specialty: AMTEX is a leading national distributor of hotel lodging and maintenance supplies. Specializing in bedding, textiles, housekeeping supplies, room amenities/accessories.

OUTDOOR AMENITIES



Kay Park Recreation Corp.
Janesville, IA 50647 | USA
Phone: 800-553-2476
FAX: 319-987-2900
Email: marilee@kaypark.com
Website: www.kaypark.com
Contact: Marilee Gray
Specialty: Manufacturing "America's Finest" park equipment to make people-places people-friendly, since 1954! Product line includes a large variety of outdoor tables, benches, grills, bleachers, litter receptacles, drinking fountains, planters, pedal boats, and more!

PEST CONTROL



Applied Science Labs
PO Box 2416
Mckinney, TX 75070
Phone 1: (619)825-2121
FAX: (732)892-0085
Email: appliedsciencelabs@att.net
Website: www.vaxinatewith88.com
Contact: Rodger Williams
Specialty: Bed Bugs! ONE and DONE. The ONLY product proven to eliminate or prevent bed bug infestation in ONE Treatment!
• Kills on contact Knock 'em down and keep 'em down.
• Eliminates or.... Prevents for up to 12 months with lab and field proven Residulen!
• 100% nontoxic, hypoallergenic and odor free
• Because it is 100% nontoxic.....you can Do It Yourself and save!
• Back-in-service the SAME day!

PEST CONTROL/DISINFECTANT



SteriFab
PO Box 41
Yonkers, NY 10710
Phone: (800)359-4913
Fax: (914)664-9383
Email: Sterifab@sterifab.com
Website: www.sterifab.com
Contact: Mark House
Specialty: Approaching its 50th year on the market. STERIFAB continues to set new standards as it continues to be the only EPA registered product that both disinfects and kills bed bugs and other insects. This ready to use product is available in all 50 States and is ready to use. Available in pints, gallons and 5- gallon containers. STERIFAB.COM 1-800-359-4913

ADVERTISING OPPORTUNITY

- Find the right employee,
- Sell a property,
- Sell a piece of equipment.

Your Classified Ad in Resort Trades can run monthly in our print publication and everyday online at www.ResortTrades.com. Contact Marla at Marla@TheT-rades.com or call 931-484-8819.

PET SANITATION



DOGIPOT
2100 Principal Row, Suite 405
Orlando, FL 32837 USA
Phone 1: 800-364-7681
Website: www.dogipot.com
Contact: David Canning
Specialty: DOGIPOT® has numerous product designs made from various materials to help fit all of the possible needs of our customers in helping solve their dog pollution issues. We have the most aesthetically pleasing, commercially durable products on the market that are very economical. No one can match our experience, customer service, selection of products or reputation in the market. DOGIPOT® products offer dependability that saves you money!

POOL & WATER FEATURES EQUIP. & MAINT



ChlorKing, Inc.
6767 Peachtree Industrial Blvd
Norcross, GA 30092
Phone 1: 770-452-0952
Phone 1: 800-536-8180 Toll-Free (US)
FAX: 770-685-6576
Email: steve@chlorking.com
Website: www.chlorking.com
Contact: Steve Pearce
Specialty: ChlorKing® Saline-Based Pool Sanitization Systems ChlorKing® salt systems give commercial swimming pools, spas and water parks the most cost-effective, safest water sanitization system available. Patented, heavy-duty ChlorSM® salt chlorination and NEX-GENpH® onsite batch chlorine generation systems keep water clean and lower annual operating costs substantially while eliminating the need handle toxic chlorine, which can cause fires or create dangerous gases when mishandled. Combine with Sentry UV systems to enhance control of pathogens. Finance systems over 36 or 60 months.



Hammerhead Patented Performance
1250 Wallace Dr STE D
Delray Beach, FL 33444
Phone: (561)451-1112
Fax: (561)362-5865
Email: info@hammerheadvac.com
Website: www.hammerheadvac.com
Contact: Customer Service
Specialty: For 20 years, Hammer-Head has led the way in low-cost, safe, easy-to-use manual pool vacuum systems. Our portable, rechargeable, battery powered vacuums are designed for speed and simplicity. Remove debris without using the filtration system and cut your pool vacuum time in half, without shutting down the pool. Hammer-Head cleaning units are made in America and are the #1 choice of military, cruise line, resort, fitness club, and city managers from Key West to Okinawa.

POOL & WATER FEATURES EQUIP. & MAINT



LaMotte Company
802 Washington Ave
Chestertown, MD 21620
Phone: (800)344-3100
Fax: (410)778-6394
Email: rdemoss@lamotte.com
Website: www.lamotte.com/pool
Contact: Rich DeMoss
Specialty: The Mobile WaterLink® SpinTouch™ lab is designed to be used onsite. The precise photometer can measure 10 different tests in just 60 seconds to obtain perfect water chemistry. All the tests results can be viewed on the touchscreen or can be transferred into our DataMate water analysis program. Achieve precision without time consuming test and clean-up procedures. Visit www.waterlinkspintouch.com for more information.

POOL RENOVATIONS



RenoSys Corporation

2825 E 55th Place
Indianapolis, IN 46220
Phone: 800.783.7005
Fax: 317.251.0360
Website: www.renosys.com
Contact: Kym Webster
Specialty: For three decades RenoSys has been Fixing North Americas Pools, Gutters and Decks. Our cost-effective pool renovation solutions have been used by over 5,000 facilities to make old pools like new again. We also manufacture new stainless steel spas and pools, slip-resistant pool decking, pool gutters and grating, and safety padding. We also offer chloramine removal solutions for indoor pools. Call today for a free quote.

PUBLIC RELATIONS



GBG & Associates

500 West Harbor Drive #822
San Diego, CA 92101 USA
Phone 1: 619-255-1661
Email: georgi@gbgandassociates.com
Website: www.gbgandassociates.com
Contact: Georgi Bohrod
Specialty: Public Relations: Positioning Strategy, Placement and Reputation Management
Let GBG create a positive platform for new business development and increase awareness. We provide resources and spearhead tailor-made B2B or B2C strategic plans incorporating both paid and earned media, as well as social media campaigns and marketing collateral materials. We manage many moving parts for an effective, comprehensive communications and reputation management program. Three decades of vacation industry success..

RECEIVABLE FINANCING



Whitebriar Financial Corporation

575 Mystic Drive PO Box 764
Marstons Mills, MA 02648
Phone: (508)428-3458
Fax: (508)428-0607
Email: hvswhitebriar@aol.com
Website: www.whitebriar.com
Contact: Harry Van Sciver
Specialty: Receivables Financing. We can Lend or Purchase, including: Low FICO, No FICO and Credit Rejects. Fast Fundings of up to \$5 million. Non-Recourse Financing available, with no Holdbacks. We also Finance Inventory and HOA's, and assist in Workouts. Resort Equity and Bridge Financing available.

RECREATIONAL GAMES



The Chess House

PO Box 705
Lynden, WA 98264 USA
Phone 1: (360)354-6815
FAX: (360)354-6765
Email: raphael@chesshouse.com
Website: www.chesshouse.com
Contact: Raphael Neff
Specialty: Unplug the gadgets and refresh with a great game for sheer fun. Improve IQ, focus, and face to face time with your loved ones. Chess House has helped countless parks and resorts obtain a low cost, high visibility Giant Outdoor Chess that's easy to maintain and fun for everyone from toddlers to veterans.

RENTALS AND RESALE



SellMyTimeshareNow, LLC

100 Domain Drive, Suite 105
Exeter, NH 29585
Phone: 877-815-4227
Email: info@sellmytimesharenow.com
Website: www.sellmytimesharenow.com
Contact:
Specialty: SellMyTimeshareNow.com is the largest and most active online timeshare resale marketplace worldwide. We provide a proven advertising and marketing platform to timeshare owners, while offering the largest selection of resales and rentals to buyers and travelers. With over 5.1. million visits to our family of websites and more than \$270 million in purchase and rental offers delivered to advertisers annually, we have been serving the needs of owners and non-owners alike since 2003

RENTALS AND RESALE



Timeshares Only LLC

4700 Millenia Blvd.
Ste. 250 Orlando FL 32839
Phone 1: 800-496-1400
Fax: 407-477-7988
Email: paul.rotter@timesharesonly.com
Website: www.timesharesonly.com
Contact: Paul Rotter
Specialty: Timeshares Only is a cooperative advertising company that has served the timeshare resale market for over 20 years. We connect timeshare buyers, sellers, and renters on our online resale platform. Timeshares Only also enhances the timeshare product value by providing owners with maintenance fee relief, numerous monetization options, and exclusive access to the largest selection of travel benefits at remarkable prices. It's a whole new timeshare resale experience



Vacation Management Services

3200 Ironbound Road
Williamsburg, VA 23188
Phone 1: (855) 201-8991
Email: info@vacationmanagementservices.com
Website: www.VacationManagementServices.com
Specialty: Vacation Management Services offers free management services for timeshare point owners. Looking for a free, reliable closing tool? Or to preserve confidence in an owner's purchase decision? Our program ensures point owners have a reputable resource for generating revenue to help cover maintenance fees. Relieve your potential buyers of the worry of paying for unused vacation time. Our program promises to make their ownership experience great, allowing enjoyment of their investment on their own terms.

RESALES



Bay Tree Solutions

400 Northridge Rd., Ste. 540
Atlanta, GA 30350
Phone: 800-647-4130
Email: DMilbrath@BayTreeSolutions.com
Website: www.BayTreeSolutions.com
Contact: Doug Milbrath
Specialty: Bay Tree Solutions is an advertising and marketing company that specializes in assisting owners to resell their vacation ownership interests at a fair price. By avoiding desperate sellers and distressed properties and by using our consultative method, for eleven years we have repeatedly guided clients who sell for prices 30-to-50 percent higher than our closest competitors. Bay Tree provides resort operators, as well as servicing and collection agencies, with a trusted ally.

RESERVE STUDIES



Advanced World Concepts Inc.

2237 Del Mar Scenic Parkway
Del Mar, CA 92014
Phone 1: 858-755-8877
FAX: 858-755-2754
Email: sales@prasystem.com
Website: www.prasystem.com
Contact: Bill Chaffee
Specialty: Since 1989 PRA Consultants, certified reserve professionals licensed and trained in implementing the PRA System, have prepared the most accurate timeshare Reserve Studies. They utilize property plat maps and model floor plans for planning and scoping how reserve items will be grouped, budgeted and tracked based on the property's common areas, buildings, and unit model configurations. This provides for a reserve management plan that is easily understood providing optimized contributions projecting that sufficient reserve funds will be available when needed.

SALES AND MARKETING



Resort Management Services

10745 Myers Way S
Seattle, WA 98168
Phone: (888)577-9962
Fax: (206)439-1049
Email: doug@resortmanagementservices.net
Website: www.resortmanagementservices.com
Contact: Douglas Murray
Specialty: Resort Management Services provides resort developers and HOAs with customized sales programs that generate revenue and enhance benefits for current owners, We reinvigorate membership usage and specializes in meeting with owners and members in their communities. Targeting users and non-users, RMS develops innovative new benefits tailored to improve specific member needs.

SHADE PRODUCTS



FiberBuilt Umbrellas & Cushions

PO BOX 9060
Fort Lauderdale, FL 33310
Phone: (866)667-8668
Fax: (954)484-4654
Email: jordan@fiberbuiltumbrellas.com
Website: www.fiberbuiltumbrellas.com
Contact: Jordan Beckner
Specialty: FiberBuilt is the leading manufacturer of contract grade fiberglass ribbed umbrellas for the hospitality industry. Our innovative rib construction ensures strength, resilience and durability across our full line of shade products. Our wide selection of custom cushions and pillows make a fashion statement at competitive prices. Every pool area, outdoor lounge and al fresco dining space is enhanced and made more comfortable with FiberBuilt's umbrellas and cushions which complement your design aesthetic and fit your budget.

SHARED OWNERSHIP SERVICES



Dial An Exchange LLC

7720 N 16TH ST STE 400
Phoenix, AZ 85020 USA
Phone 1: 800-468-1799
Phone 2: 602-516-7682
FAX: 602-674-2645
Email: michelle.caron@daelive.com
Website: www.daelive.com
Contact: Michelle Caron
Specialty: Simple, no fuss exchange service with a priority on personal service for the consumer. We offer members and business partners:
• A free membership option
• A Gold Advantage membership option
• 24 hour access to live worldwide inventory
• Prepaid exchange voucher programs
• Prepaid bonus week voucher programs
• Revenue share programs
• A Brandable exchange platform that can be used as a complement to any internal exchange program.

SHARED OWNERSHIP TECHNOLOGY SOLUTIONS



SPI Software

2600 SW 3rd Avenue, 5th Floor
Miami, FL 33129
Phone: (305)858-9505
Fax: (305)858-2882
Email: info@spiinc.com
Website: www.spiinc.com
Contact: George Stemper
Specialty: SPI is the preferred software for selling and managing timeshare properties, vacation ownership clubs and resorts. SPI's Orange timeshare software is a comprehensive suite of services that includes sales and marketing, property management, billing maintenance and more. SPI is a global company with our software installed on five continents providing a breakthrough product based on over 30 years of industry experience. This includes an advanced user interface, all major integrations and cloud-based extendible applications.

SOFTWARE



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FAX: (321)281-6009
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Harrisonburg, VA 22801
Phone: 800-636-5646 (U.S. & Canada) 540-828-4280 (Outside U.S. & Canada)
FAX: 703-814-8527
Email: info@care-online.org
Website: www.care-online.org
Contact: Linda Mayhugh, President
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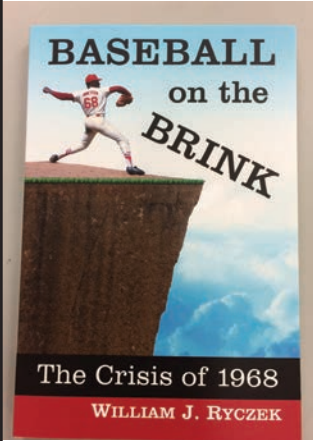
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OTHER



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Congratulations to Colebrook Financial’s Bill Ryczek on the publication of *Baseball on the Brink, The Crisis of 1968*, available at mcfarlandpub.com. The book examines the perfect storm created by lagging interest from fans, inept attempts to expand the league for the 1969 season, plus the impact of societal disruption during the Vietnam War Era, and how it almost brought the game to its knees. Ryczek’s thoughtful narrative is accompanied by the same keen wit evidenced in his other contributions to the sport, including *When Johnny Came Sliding Home: The Post-Civil War Baseball Boom, 1865–1870*; *Crash of the Titans: The Early Years of the New York Jets and the AFL and Baseball’s First Inning: A History of the National Pastime Through the Civil War*. Ryczek is well known among resort industry professionals as a principal of the lending firm, Colebrook Financial Corporation.

“ I don’t know of a resort manager who isn’t familiar with the publication,” says Cunningham Management Vice President Kevin Mattoni. “In fact, whenever I visit a manager, Resort Trades is almost always somewhere handy in their office. The fact that a manager keeps it close by shows they’re reading it. Managers have too much clutter to hold onto anything they’re not reading.”

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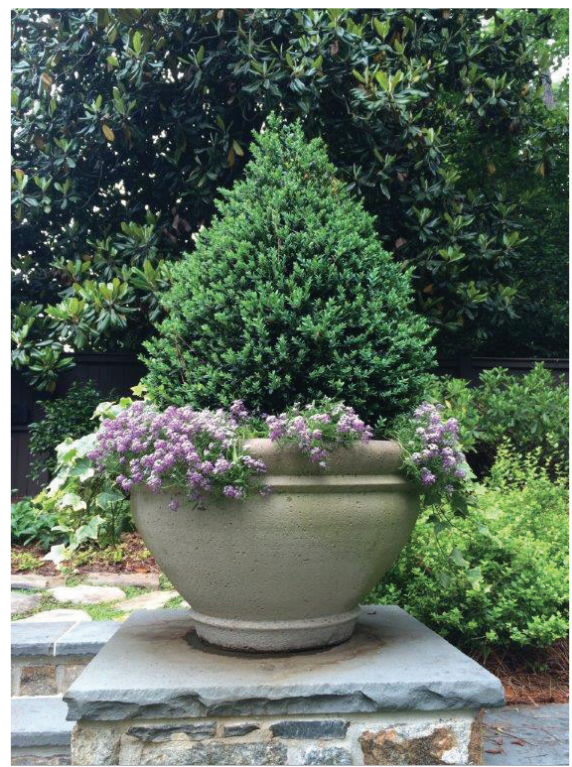


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