Resort Trades

Every Resort; Every Month

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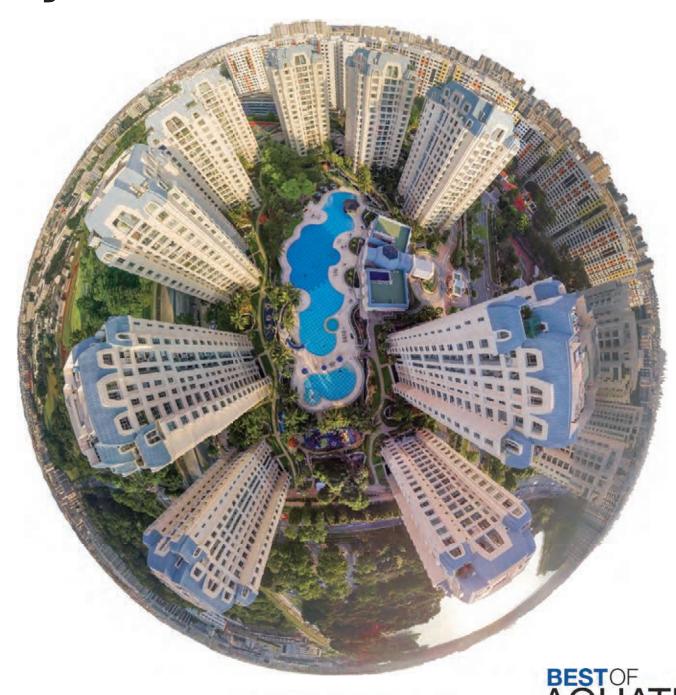
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BEST PLACE TO WORK, EVER!



Sharon Scott Wilson, RRP Publisher Resort Trades



So, you work for a timeshare resort or vacation ownership organization and think yours was the best job opportunity, ever! If so, then it's evident you are happy and satisfied in your place in the resort industry. You are *prima facie* evidence that you are working in a terrific environment. Great resorts equal great employees, and vice versa.

The Trades is pleased to introduce a new series: "Best Place to Work." Perhaps you saw the first of these articles in our February 2019 issue featuring Holiday Inn Club Vacations (HICV)

on pages 8-9 (and pictured here, below). Our beloved writer Marge Lennon will be profiling resorts which we understand are doing a superior job in hiring, training, and mentoring employees, making them truly love their work.

In Marge's article she quotes HICV's Marco Madrazo as saying, "It all comes down to a key word: empowerment." Are you empowered by your organization? Do you think your company is the Best Place to Work, Ever? Send us an email to Sharon@ TheTrades.com with your name and phone number.

There is absolutely no charge for your resort or company to be featured and no resort or vacation ownership company is too small or too large. We just want the BEST! But please hurry as the Best Place to Work articles are only appearing every other month this year!

Congratulations and may you continue to enjoy your career path in the vacation ownership industry!

Sharon Scott Wilson, RRP

Every Resort; Every Month

Resort Trades

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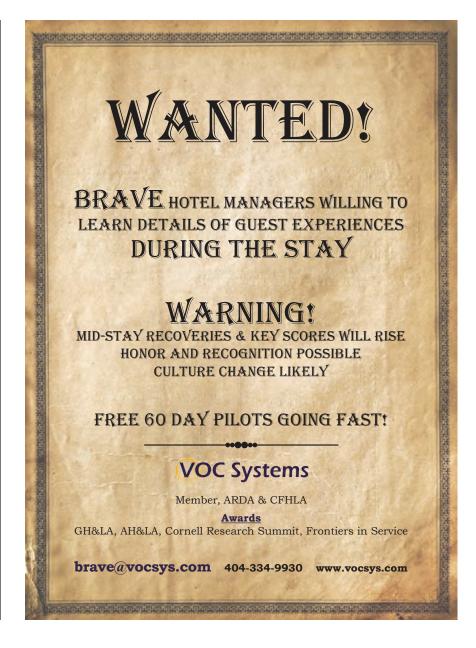


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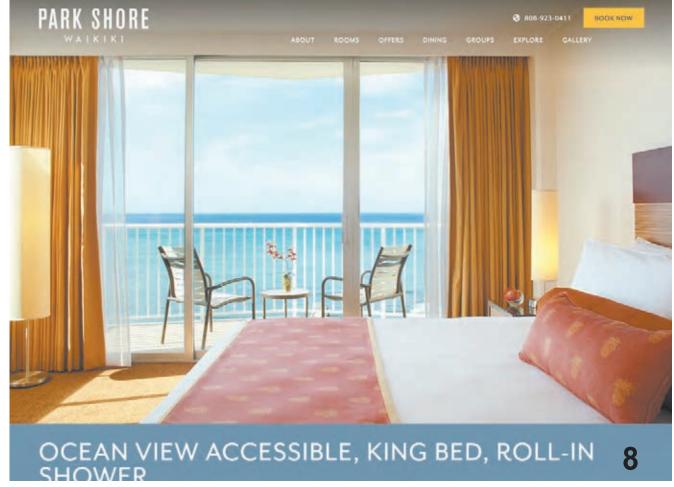




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Real Time Rewards

The Benefits of E-commerce Platforms

By Judy Kenninger



Just about everyone has caught on to the fact that rental revenue can be a lifeline for struggling resorts, a source of prospects for resorts in sales, and an important tool for owner satisfaction when owners' plans don't allow for a vacation in a given year.

In fact, the ARDA International Foundation's State of the Vacation Timeshare Industry 2018 study reported rental revenues of \$2.3 billion in 2017, with number of nights rented increasing to nearly 12 million. That's up dramatically from the \$1.6 billion the group reported for 2012 in an earlier version of the study.

However, when these rentals are done through Online Travel Agency (OTA) sites such as Expedia and Hotels.com, commissions take a



bite out of profits. To avoid those commissions, having a resort website that's inviting, easy to use and offers competitive rates is a must, as well as a strategy to drive visitors to your site from search engines.

That's where e-commerce platforms come in.

"Resorts can spend thousands of dollars building beautiful and stunning websites in hopes of attracting more visitors and driving more bookings," says Steffan Berelowitz, vice president of Digital Platforms at Travel Tripper. "However, these websites often turn out to be digital brochures that are so disconnected from the booking engine that they cause inconveniences and fail to deliver satisfying results." He compares the way many sites book accommodations to if Amazon simply showed pictures of items but you had to click to another area to find the price and purchase an item.

TravelTripper, Switchfly, and other travel-oriented ecommerce platforms simplify the process of

marketing rental inventory online, while also providing the ability to include ancillary products such as activities, airfare and car rentals. "We can do this all in a single transaction," says Justin Steele, vice president of product at Switchfly.

How Does It Work?

Both companies white-label websites for their clients, using resort or brand's look and feel, logos and color palette. "We start by creating the website, always in your brand, then we determine the inventory you want to include, add all the connectivity, adjust the rules engine and how consumers are segmented," Steele explains. For example, owners at your resorts could receive special pricing based on their membership tier. For developers with points programs, the sites can be configured to accept your club's currency.

They also offer digital advertising solutions with Google Ads and other sites. According to Berelowitz, Travel Tripper offers Real Time Ads (RTAs), an innovative new advertising

technology that enhances advertisements by inserting real-time data about the hotel such as room scarcity, popularity, and price. RTAs helped a hotel achieve a 68 percent boost in conversion rates by enticing guests to click their ad over OTA ads.

A key element for ecommerce travel platforms is the ability to manage rates in real time, ensuring that visitors always receive the best rate by booking directly on your site. "There can be more than 200 different parameters, from the very basic as far as member tier, to the more complex," Steele says. "We're always adjusting based on client needs."

Switchfly can also offer your inventory on its network of sites, such as airlines and credit card issuers.

By using an ecommerce platform, resorts keep customers for themselves, including their data. Berelowitz adds, "Then you can add them to your email marketing base." Once the initial booking has been made, resorts can continue the relationship, offering activities and other ancillary products.

Regulatory compliance, including privacy regulations, ADA requirements (see sidebar), and credit card (PCI) acceptance, are all included with the platforms.





How Do You Get Help?

Instead of artificial intelligence or chatbots, both companies assign real people to assist clients. At Switchfly, a client services specialist will determine your needs and then once your site is built, you'll work with account managers to strategize the best ways to maximize profits. "There are scheduled quarterly meetings, but customer service is available all the time," Steele adds. "We've been doing this for 17 years, so we have a lot of experience to offer."

Robust reporting features are part of both ecommerce platforms, and their staff will help you determine the best metrics to focus on. "The benefit of Travel Tripper is that you're working with a single company," Berelowitz says. "You have a revenue expert, a marketing expert and a web expert, so that frees up your people to work more efficiently and effectively."

Pricing is of course dependent on scale and services that are included. Generally, there is a one-time set up charge and then ongoing fees. "We try to keep the implementation fee close to what it costs us to offer the service," Steele explains. "The monthly fees are based on the idea that we want to earn through a booking fee. The more transactions our clients process, the better it is for us."

New Frontier for ADA: Resort Websites

According to a Feb. 17 article in the Wall Street Journal, the number of website-access lawsuits filed in federal court under the Americans with Disabilities Act reached 2,250 in 2018, almost three times the 814 filed in 2017. Among the problems that can affect people with visual disabilities are website features that can't be properly translated by screen readers. Think photos that lack appropriate tags describing the images. For those with hearing issues, an audio alert must be accompanied by a visual cue.

According to Nate Lane, senior director of Digital Platforms at Travel Tripper, resorts will want to ensure that their sites are compliant in two important ways. The first is the technical aspects, such as the image coding mentioned before, and the second is ensuring that the information travelers with disabilities need to book their rooms is accessible in the same way as information for everyone else.

"Resort websites need to provide comprehensive information about the entire on-property experience before guests arrive," Lane says. "It needs to describe each area as well as the journey to and from each area — including potential obstacles along the way, and any areas that are inaccessible."

An ADA-compliant website also needs to meet certain technical criteria. Guests with visual or audio impairments use assistive tools and technologies to help navigate websites, so the code on your website and booking engine must support screen readers, keyboard navigation, color contrast/high-contrast modes, browser zoom and closed captions on video content.

Once set up, you need to for monitoring your site to ensure compliance. To assist, there are online accessibility testing tools, such as Google's Lighthouse Scanner found at https://web.dev

Judy Kenninger of Kenninger Communications has been writing about the vacation real estate industry for nearly two decades.

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Adopting Technology to Humanize Experiences

By Kelley Ellert



Today's travelers crave one-of-a-kind experiences and moments that truly stand out. They also love the convenience and ease of technology and want to use it on their own terms – whether it be from an app on their phone, computer or social media.

How does the travel industry meet the demand for the touch of a caring human being with the convenience of technology? It begins with realizing that while technology creates opportunity and ease, using it to humanize experiences is a process that requires innovation mixed with personality.

"At Capital Vacations, we have made it our number one priority to create quality vacations. We are investing not just money, but time, effort, and strategy



Travis Bary

into technology and content," said Travis Bary, Chief Operating Officer at Capital Vacations. "Some of the innovations we are deploying will make it easy and enjoyable for guests to connect with Capital Vacations and our resorts: from adding a central reservations center to partnering with a top-performing CRM (Customer Relation

Management) software, Salesforce, are focused on the complete customer journey – from booking, to the vacation experience, and poststay."

Bary shared insight on how Capital Vacations is using technology to create better experiences, and how the industry can make an effort to truly meet customers' needs.

Opportunity in Discreet Details

There are opportunities to enhance customer experiences at every turn; you just have to look close enough. For example, Disney World is renowned as a magical place. When visitors are asked why it's so wonderful, the most common responses might be the characters, colorful rides and other obvious experiences. However, founder Walt Disney was innovative in finding opportunity in the small details.

Walt knew that a clean amusement park was vital to customer satisfaction, and litter could be a problem, so he studied parks and discovered that people would rarely walk more than 30 steps without littering. Consequently, he strategically placed trash cans and staffing specific to this detailed research. He did not just say "let's increase the trash cans." Instead, he studied exactly what would be the perfect frequency of cans.

What does Disney World's trash can placement teach us about using technology to humanize an experience? It shows that the simplest and most discreet details matter. Take a look at your technology, and you might say "We have online bookings." But if you investigate and track exactly how many clicks it takes to go from your home page to booking, you might find pieces that could run better, quicker or be more visually pleasing.

Small changes can impact experiences in big ways. Think of how much better a booking experience would be if you could reduce the page visits and numbers of clicks by two or three. In a world growing accustomed to Amazon's "One-Click Ordering," the more ease you build into customers' digital experiences, the happier they will be. Customers won't recognize a reduced number of clicks, but they will recognize that they just booked their vacation with ease.

Creating Consistency & Efficiency in Customer Service

Technology has added more places for customers to connect with resorts and management companies. Where there used to be solely front desks and land line telephones, there are now mobile phones, emails, chat boxes, Facebook, Instagram, Twitter, Google, Yelp, TripAdvisor, comment cards, texts and more. It's vital that customers receive the same level of service if they choose to contact you on Facebook or via a phone call or chat box.

According to Bary, the Capital Vacations call center connects with customers via phone, email, website chat boxes and even social media, and tracks and analyzes all of these touchpoints to ensure that the customer service level is positive, helpful, efficient and consistent.

"We've implemented technology to establish, track and measure Key Performance Indicators (KPIs) to enhance the customer service we provide in our call center," Bary said. "By establishing these we are able to constantly improve the level of service we offer, engage in ongoing training, ensure consistent experiences and help our customers quickly and easily at a quality level."

The technology initiatives they have added not only assure guests receive streamlined customer service, but it's also personalized by tracking all touchpoints with a customer. For example, say a guest has spoken with customer service agents and expressed an interest in

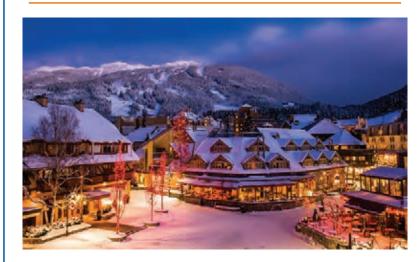
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Myrtle Beach. The next time they call, the agent can see this and tell them about specific deals in Myrtle Beach, or they could receive emails fine-tuned to the interests they have previously shown.

Connecting with Customers through Personalization

Technology provides resorts and management companies with opportunities to connect their resorts or vacation ownership products with the right customers.

In the past, choosing a resort for your vacation meant driving down the road looking for "Vacancy" signs, but now consumers have the entire internet competing for their attention.

Smart companies can use technology to personalize messages to get their resorts in front of the consumers who are seeking their products in real time. Thanks to Google, you can create an ad with a photo of your resort's amazing indoor pool to be shown to consumers who are at that exact moment searching for resorts with indoor pools.

There are also location-based opportunities for OPC efforts with technologies such as geo-

fencing. Let's say you operate an OPC booth at an attraction, and getting customers is dependent on them walking past your booth and showing interest. With geo-fencing you can show any consumers currently at that attraction an ad with an offer and hook that incentivizes them to seek out the booth.

Travel is a life-changing experience, and the process of planning it is closer to people's hearts than almost any other transaction they will make. By adopting technology and adding personal touches, companies can humanize travel planning experiences enough to create business opportunities, while also delivering memorable and pleasant moments to guests.

Kelley Ellert is the Director of Marketing for Capital Vacations, one of the largest timeshare management companies in North America with 71 properties for which she oversees the marketing and communication efforts. She resides in Myrtle Beach, South Carolina where Capital Vacations corporate headquarters are located.



Lifetime Value of a Timeshare Owner and the Role of Alternative Accommodations

By Charles Patton



For those for whom the term, Lifetime Value, as we use it in this case, is new, think of it as the sum of all the money a family pays for vacations over their entire life.

In a narrower sense, it also could be defined as the sum of all the money spent by a vacationing family to purchase and maintain a timeshare interest, for the period that they own and use that interest. If you are in the business of selling or managing timeshare, which I will refer to herein as "developers," one of your goals probably is to capture as much of what your timeshare owners spend on vacations as you can.

When you consider the amount of money that vacationing families spend on their vacations, the timeshare industry has done a great job in capturing their share of that lifetime amount. The timeshare product is all about capturing, upfront and for many years after, the vacation lodging expenditure of the owners who buy that product. However, most of the large timeshare companies, even those with the most innovative product designs, are leaving some of this "value" on the table.

When you think about the lifetime vacation "spend" of families, the amount spent breaks down into these components: transportation, lodging, food & beverage, and activities (entertainment and shopping):

The best timeshare companies have already captured most of the lodging part of this formula, which amounts to about 30-35% of the lifetime value of their owners. They probably capture a bit more of this 'value" when they include in their product other travel benefits such as transportation (e.g., Hertz discounts, theme park discounts, etc.), and by offering food & beverage and shopping with on-site stores. If a developer has 500 owners, capturing just one more percentage point of their Owner's spend could put another \$1,600,000 in their pocket. However, additional value exists that most developers have NOT yet captured and are leaving on the proverbial "table" unnecessarily.

	Family of 4, 7 nights		#Yrs/Life	LTV	
Transportation	5	1,500			
Accommodations	5	1,300			
Activities	5	400			
Food	\$	1,120			
	5	4,320	50	\$	216,000
	Family of 2, 4 rights				
Transportation	5	750			
Accommodations	5	743			
Activities	\$	200			
Food	S	560			
	\$	2,253	50	\$	112,64)
1 long vacation	5	4,120			
1 short vacations	5	2,253			
	5	6,573	50	\$	328,643

The opportunity lies in the owners' alternative vacations.

It is a known fact that timeshare owners do NOT spend ALL of their vacation time at their respective timeshare resorts. They spend a lot of time, as much as 5-15 days per year, at "alternative accommodations," such as cruises and, especially, the vacation rental homes one finds on HomeAway.com, AirBnb.com, Booking.com, Expedia.com, TripAdvisor.com, and

other online marketers of vacation rental homes, condos, and cabins. often, these "alternative accommodations" serve needs of vacationing families that are not well supported by timeshare accommodations, such as family reunions with lots of people, urban short-term trips, smaller destinations in less-traveled areas, etc. Many vacation rental homes are available in locations not available through the developer's resort network or even through a timeshare exchange.

"alternative accommodations" not only fill the non-timeshare vacationing needs of timeshare owners, but they also compete with and may serve as alternatives to the actual use of an owner's timeshare each year. So, they may even become a factor in the abandonment of timeshare ownerships or result in reduced reload propensity.

"alternative accommodations" may fulfill a vacationing family's needs so well that prospective timeshare buyers may see less value in buying a timeshare, or if they already own, say, one week, they may see the availability of "alternative accommodations" as a reason not to buy more timeshare. In other words, these "alternative accommodations" are taking business away from timeshare companies as well as, in some cases, taking away from the usage of the timeshare interests they already own. But developers don't need to stand by and let this happen.

What can a timeshare company do to mitigate this competitive factor that is siphoning-off some of the lifetime value of their owners? They can incorporate "alternative accommodations" into their timeshare product. Through a branded thirdparty website, "alternative accommodations," the same ones seen on HomeAway.com, Booking.com, Expedia.com, Airbnb.com, etc., can become part of a developer's timeshare product offering (referred to below as "the added benefit"). These accommodations can be set up for booking with points, cash or a combination of points and cash. When a developer makes these otherwise competing accommodations available to their owners as a benefit

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of their club, their owners need to look no further for ANY and ALL of their vacation needs. This added benefit also provides a new counter-argument on the sales table when a prospect says that they can use these alternative accommodation websites more easily and have greater flexibly. With this added benefit attached to your product, your sales person will be able to respond that the capability to reach the same alternative accommodations is a feature included in their ownership with you.

Having this added benefit available to your owners, through your club, also will save your owners money, because such rentals, when offered through a club, are often available at a discount and with fewer fees when compared to the cost of renting a vacation home online, through the websites mentioned above. And, as their developer, there are opportunities for benefiting financially through these arrangements. This added benefit can provide another opportunity for incremental revenue, through an option that provides for the pre-purchase (or rental guarantee) of an entire year's availability of select vacation rental homes. Such guarantees can ensure that your owners have access to high-season availability and the best quality homes, as well as creating additional opportunities for savings and revenue.

Providing this added benefit to allow your owners to book vacation rental homes, through their club, increases the real value of the time-

share interest that an owner owns and might encourage the owner to own more. There exists anecdotal evidence of higher close rates from having this added benefit, as well. This benefit also binds the owner/member more tightly to their club, creates an additional reason for holding onto their ownership, and keeps all their vacation spend focused around their timeshare company. Adding vacation rental homes as a vacation alternative for your owners will benefit your owners and your bottom-line.

In summary, the ability to book alternative accommodations through your club is no longer a nice benefit to offer but has become an essential benefit -- provided you want to capture and retain as much lifetime value of your owners as possible.

Charles Patton is Senior Vice President of Business Development for VacayHome Connect, a Chicago-based B2B distributor of Vacation Rental inventory. He is a veteran of the Timeshare industry with past senior leadership roles at RCI, Disney, Marriott, Orange Lake, Gold Key Resorts, Four Seasons USA, and Grand Crowne Resorts.

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HEALTH INSURANCE

Finding the Best Plan for Your Employees

By Phillip M. Perry



With health insurance premiums rising faster than inflation, employers continue to search for affordable coverage. The Trump administration is attempting to reduce costs by broadening the availability of less expensive health care alternatives. Employers, however, need to make sure that such plans provide sufficient coverage for expensive medical procedures.

How do you find good health insurance for your employees? It's a tough question, with answers that never seem to get easier. The challenge is especially acute for businesses with too few people to bargain effectively with insurance carriers.

"Affordability continues to be a challenge for smaller employers," says Michael Thompson, President and CEO of The National Alliance of Healthcare Purchaser Coalitions, a Washington, D.C.,-based umbrella organization of some 12,000 employers and other health insurance purchasers in nearly 40 states. "They are looking for any solution that can help them sustain affordable coverage."

Costs rise

The latest figures show the extent of the problem. The average family premium for employer-provided health insurance has hit \$19,616, according to the "2018 Employer Health Benefits Survey" from the Kaiser Family Foundation (kff.org). That represents a rise of five percent

from the previous year, a pace far greater than the 2.6 percent wage hike and 2.5 percent inflation clocked over the same time period.

The new figure continues a long-term trend, notes the Kaiser report: Over the past 10 years average family premiums have increased 55 percent, twice as fast as workers' earnings (26%) and three times as fast as inflation (17%).

Employers searching for the right coverage find themselves navigating a confusing and shifting terrain. Making the picture murkier are recent challenges to the Affordable Care Act (ACA), the federal legislation passed in 2010 to solve the health insurance conundrum.

"The recent upheavals in the marketplace have been challenging for employers," says Julie Stich, Associate Vice President of Content at the International Foundation of Employee Benefit Plans (IFEBP), Brookfield, Wisconsin (ifebp. org). "The current administration has been fighting the ACA and there has been some turmoil legislatively, as well as through regulatory actions and the judicial system. All of this has created uncertainty about the law as a whole."

Indeed, the very survivability of the ACA is under question, given the late-2018 decision by a federal judge invalidating the law. The judge did not bar its enforcement until the Supreme Court can resolve the issue—a task which is not expected to be accomplished before 2020.

Despite the changeable environment, employers must deal with the ACA as it now stands, says Stich. "Maybe it will end up in the Supreme Court, but the fact remains that the ACA is the law of the land."

Moderating trend

While no one likes escalating costs, the Kaiser survey offers a bit of good news: insurance rate increases have actually been slowing down. "Family premiums increased 20 percent from 2013 to 2018," says Gary Claxton, a Kaiser vice president. "That pace is less than the 29 percent and 40 percent increases during the previous five-year periods."

What's causing the moderation? One big factor is managed care: nearly all employees with employer-based health insurance are enrolled in a program such as a Preferred Provider Organization or an HMO, according to Kaiser.

The ACA, of course, was intended to help lower costs as well as increase access to care. Did it do so? The answer is "yes" for one group of employers: Those with poor experience ratings resulting when one or more employees incur expensive treatment. "Prior to the ACA, employers with big health care bills were particularly challenged in getting insurance at a reasonable cost," says Thompson. "These employers can now purchase policies at the same rate as employers with good experience ratings."

Beyond such extreme cases, though, ACA's effect on premiums is less certain. "The guaranteed issue requirements of the ACA did improve access to coverage but did not necessarily improve affordability," says Thompson.

And employers in general have a love-hate relationship with the law. "The general attitude of employers toward the ACA is a mixed bag," says Cheryl Larson, President & CEO of Midwest Business Group on Health, a Chicago-based consortium of 125 employers of some 40,000 workers (mbgh.org). "Employers do like some of the law's provisions. They are glad that everyone is covered, and they

Continued on page 16

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throughout the US and Caribbean Islands with marketing services ranging from strategic market planning to campaign development and implementation, I continue to work with InnSeason Resorts and still look forward to reading Resort Trades."

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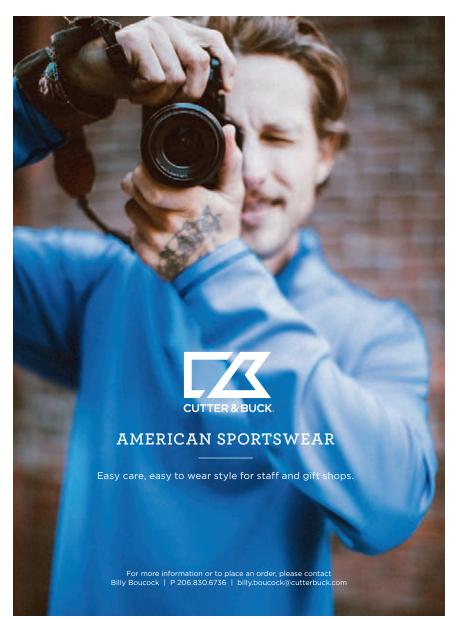






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Continued from page 14

like the coverage for pre-existing conditions and for employees' children up to age 26. Even though there is some cost increase with these provisions, employers recognize they help their employees have peace of mind."

Keeping insurance

Despite the hassles and expense required to compare competing plans and manage paperwork, employers as a whole do not want to drop health insurance as a benefit. Some 57 percent of all firms offer some health benefits, according to Kaiser. The figures are 98 percent for businesses with over 200 workers; 70 percent for those with from 10 to 199 workers, and 47 percent for those with three to nine workers.

The fact that all those figures have remained fairly steady over the past couple of decades testifies to the sticky quality of the benefit: Employers who offer health insurance are reluctant to let it go. The reason's not hard to figure: Quality employees expect good health insurance and may jump ship for a competing firm if the benefit is dropped. That's a particularly believable threat given the nation's low unemployment numbers. "We have a shortage of labor right now," says Claxton. "Employers have to provide competitive wages and attractive benefits or people will go somewhere else."

Sharing costs

Rising health care costs, of course, can erode the bottom line. Employers are stemming the tide by asking employees to shoulder more of the premiums. "Today's employees experience a significant dent in their takehome pay as a result of health insurance premiums," says Drew Altman, president and CEO of the Kaiser Family Foundation. "Their cost sharing has been rising much faster than their wages."

Of the total premiums of \$19,616

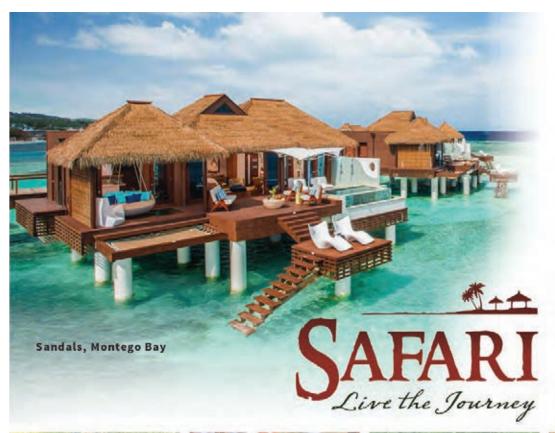
for family coverage in 2018, employers paid an average of \$14,069, with employees kicking in \$5,547, according to Kaiser. The average employee premium cost sharing varied from 26 percent at large firms to 38 percent at smaller ones.

Employers are also asking their workers to accept higher deductibles when they go to the doctor's office. The average deductible has risen from \$735 ten years ago to \$1,573 today. That's a much faster pace than the time frame's corresponding 26 percent increase in wages and 17 percent inflation. "Over 26 percent of workers have deductibles of at least \$2,000 a year, with higher ones more common at small firms," says Kaiser researcher Matthew Ray.

Mandated coverage

The 2017 tax reform act reduced the penalty to zero dollars for individuals who failed to meet their individual mandate. But that change in the law did not affect businesses with 50 or more people who are deemed to be full-time equivalent employees (FTEs). "If you do not provide coverage you will be charged a penalty," says Stich. "And the IRS has already been sending out penalty letters."

Employers with fewer than 50 FTEs are not required to offer any coverage at all. Does your own business qualify for an exemption? The answer can be elusive. "In many cases it can be difficult to determine who is a full-time employee," says Ryan Moulder, a partner at HealthCare-Attorneys.Com, a nationwide consultancy based in Santa Monica, CA (healthcareattorneys.com). "A lot depends on how good your internal data is." For help in calculating your own FTE, go to healthcare.gov/ shop-calculators-fte. You may also want to consult with your accountant.



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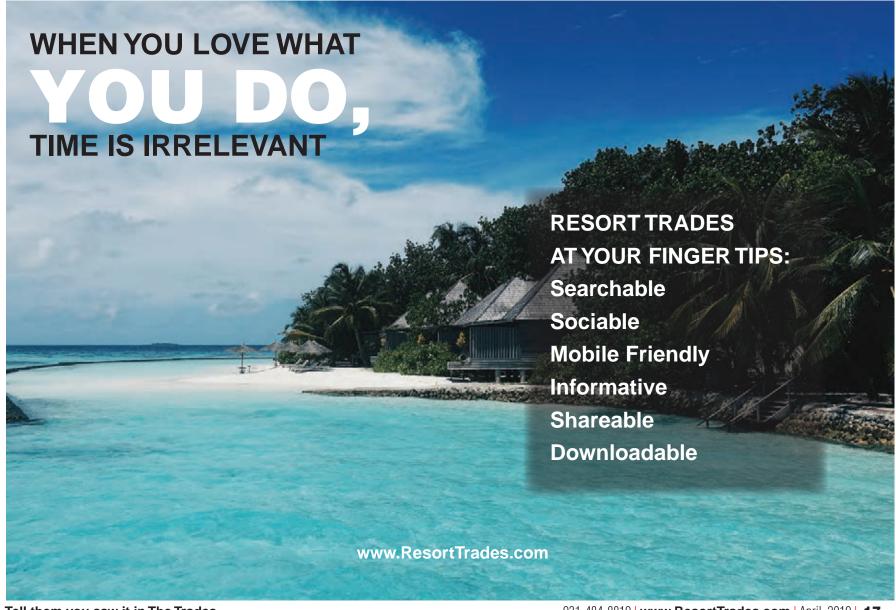




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Shopping around

So how can you reduce your own health insurance costs? Start by making sure you compare all of the available plans in your region. "It's important for smaller employers to go out to bid for plans," says Larson.

Does shopping around really make a difference? Apparently so, judging from the Kaiser numbers. "There is a substantial variation in the average amount that people pay for premiums," says Claxton. "Fifteen percent of workers are in plans that have premiums of more than \$24,000, and nine percent are in plans with premiums of less than \$14,000." While the variance may stem from many causes (including regional variances), the experts say employers who spend the time comparing offers can snag better deals.

If you employ fewer than 50 full-time workers your first stop should be to The Small Business Health Options Program, or SHOP, the ACA-sponsored Internet-based insurance marketplace. SHOP policies are available through insurance brokers.

"For smaller employers in many states, SHOP is a great resource," says Steven Eastaugh, a Washington, D.C.,-based health economist, speaker and consultant (eaglestalent.com/ Steven-Eastaugh). "It allows them to get the pricing that only larger employers enjoyed before." Another benefit is flexibility. "Small business can enroll in SHOP coverage any time of the year," says Eastaugh. "And if you add one or two new people during the year you can cover them by locking in new start times."

Also, take advantage of the tax credits available for SHOP participants if you have fewer than 25 FTEs, with average annual wages of less than \$50,000.

Some awkward sign up procedures and a lack of sufficient publicity, says Eastaugh, has kept the program from expanding very quickly. "Today just under 30 states are offering SHOP programs, and even in those states the program covers only two of every 100 employees. But I estimate that by the end of 2019 SHOP should be covering about 190,000 Americans, and maybe 250,000 by the end of the following year." For more information about SHOP, go to www.healthcare. gov/small-businesses/.

Not thrilled with the SHOP selection? Investigate the offerings of any private health insurance exchanges that have sprung up in your state. These are often set up by insurers, brokers or consulting firms. Like SHOP, these exchanges take care of the basic human resource functions (such as tracking which employees are signed up with which polices). But they offer more choice and plan customization.

More information about private health exchanges can be found through an organization called The Private Exchange Evaluation Collaborative at THEPEEC.com.

Cheaper plans

The Trump administration is attempting to expand the insurance choices for smaller employers by championing an expansion of less costly short-term insurance policies, association health plans, and more flexible health reimbursement arrangements (HRAs).

Smaller employers may especially like the bare-bones policies which sometimes go under the rubric "fixed indemnity plans" and sport monthly premiums as low as \$200. They typically offer more limited benefits and require greater cost sharing. "While larger employers can afford to absorb some of the costs of rising premiums, smaller ones often find themselves in the difficult position of making decisions about what expenses must be cut next," says Larson. "As a result, many smaller employers have opted for high deductible plans that shift more costs to employees."

Many states are setting up roadblocks to these plans, given their lack of catastrophic coverage. "What is cheap is not always what is good," says Eastaugh. "I do not like plans that say things in fine print like 'we will cover two days of a hospital stay if you need heart surgery,' or 'if you need chemotherapy, we will cover four visits.' The actual care take a lot more time than that."

Employers, then, need to realize that such plans can backfire. "We're seeing that many

Continued on page 20

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I was diagnosed with breast cancer in March of 2016 at the age of 53. I had chemotherapy, followed by surgery and 6 weeks of radiation completed by December of 2016. In January of 2017, I developed a staph infection in the right breast and had emergency surgery on the breast. This surgery left a hole 4 inches wide and required a wound vac machine for one month. After the wound healed, I waited until October of 2017 to have the breast reconstructed.



This has been quite a journey for me and my family. Breast cancer is a family affair! It's an experience that I Never dreamed would happen to me, Never thought I could survive and Never want it to happen to anyone I know.

I know I'm blessed to have a wonderful network of family and friends who helped me survive and now I'm ready to thrive. A vacation would be just what I need to reset my life.

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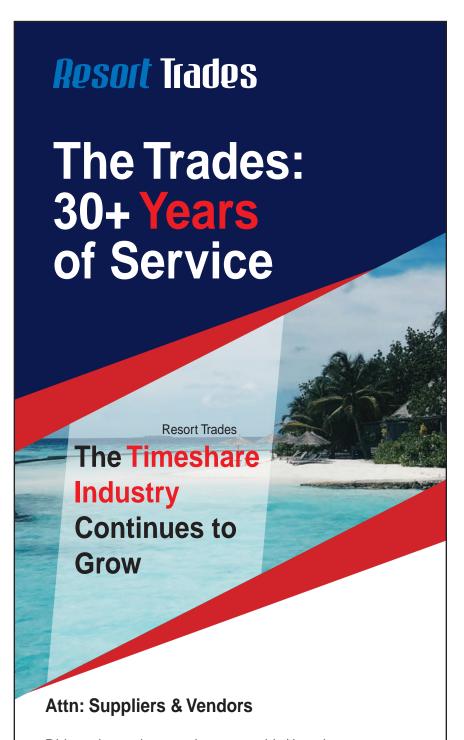
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employees who select the least expensive plans with the highest deductibles often avoid getting the medical care they need because of the required out of pocket costs," says Larson. "This is a particularly serious issue with low wage workers who do not have the money to pay high premiums and deductibles. The result for employers is often a decline in productivity because workers may struggle with managing their health issues such as diabetes.'

Again, many states are setting up roadblocks to such plans, fearing they will erode the strength of the ACA-mandated health insurance exchanges, and in some cases might even open the door to fraud.

Association plans

Yet another pathway to coverage are association plans. Severely limited by the ACA, these programs have gotten a new lease on life from the Trump Administration, in the form of new Labor Department rules expanding their legality.

"Association plans would be especially attractive for smaller employers, because aggregating numbers can often get you a better price," says Larson. "The risk, though, is that the plans may introduce costly additional levels of support to administer the

The Labor Department has stated that the association plans will not be able to deny coverage or charge higher rates to employees with pre-existing conditions. However, some critics note that the plans are exempt from many consumer protections detailed in the ACA. These include coverage of what the ACA deemed "essential health benefits" such as mental health care, emergency services, maternity care, and prescriptions drugs.

Some four million people could be covered by association plans in the coming years, according to Labor Department estimates. Again, though, some state insurance regulators are blocking the initiatives, fearful they will undermine the state exchanges. For information go to https:// www.dol.gov/general/topic/ association-health-plans Health Reimbursement Arrangements

Finally, Health Reimbursement Arrangements (HRAs), another coverage pathway blocked by the ACA, are getting a boost from the Trump Administration. HRAs are tax-sheltered accounts, owned and funded by employers, from which funds are withdrawn to reimburse employees for health care they receive on the open market, including on the state public exchanges. These may become legal in early 2020.

The danger of these plans is that employers may be tempted to dump sick employees on the open market rather than include them in the company group plan. The new rules will supposedly contain guardrails to prevent this.

Again, states may block these arrangements for the reasons already stated.

An alternative arrangement is to increase the salary of employees with the idea that they can—but are not required—to use their additional income to buy their own insurance. Such an increase, though, would be subject to payroll taxes. (Additionally, businesses with 50 or more FTEs, and for that reason are subject to the employer mandate, would incur penalties because the increased salary on its own does not constitute health insurance coverage).

New channels

As employers continue to grapple with a confusing health insurance environment, changes in federal regulations and marketplace innovations are opening new channels of coverage. These changes will be particularly helpful for smaller businesses which lack the clout to deal effectively with insurance carriers.

Despite these alterations in the health insurance environment, the quest for affordability is not likely to end any time soon. "Health care is expensive for most employers," says Altman. "Finding the right insurance remains an ongoing, chronic headache."

Phillip M. Perry is an award-winning business journalist based in New York City. He covers management, employment law, finance and marketing for scores of business magazines.



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7 Tips On Writing Amazing Content For Resort Websites

By Grace Carter



You already know everything there is to know about effective marketing for attracting prospects on your resort site. But now that visitorsthey are there - how do you keep them? And how do you turn them into customers that stick with your brand and your resort?

There is one answer for this problem - good, engaging content. Since the travel niche is so competitive and saturated with services and websites as well as blogs, the smart way to stand out and make your site successful is to produce and share excellent content that really speaks to your readers. So, how to create content that captivates your readers?

Here are some expert tips:

Research your audience

The most important thing when creating content is understanding what kind of content your audience wants. To do this, you need to research who your audience is. Get to know them, understand what's important to them, what are their



problems and hopes in life. This way, you can create content that will really speak to them and not the content you think works.

Make it skimmable

One surefire way to make people skip your site is to share big blocks of text. However, if you want people to stay, you should share readable content. Use bold words where you want to draw attention, different types of headings and subheadings as well as leaving a lot of white space for readers to rest their eyes. Add relevant images, graphs and videos that will make the content easier to digest.

Also, do what you can about the design to make the content readable - the best way to go is black font on a white background since it's natural. Keep natural tones around your content and remove all distractions.

Share value

No matter what kind of content you create, make sure that you provide value for your users. Don't share information that has already been written about on other sites. Find a new approach on telling them things that are already familiar and well-known. Turn your content into video for everyone who doesn't want to read.

Include infographics and interesting images as well.

Make sure your content explores your topic in-depth and that it really gets the message across to your readers instead of just confusing them

"People often just share content that's already on other sites, just in different words. But this is a mistake. Be original, different, add something new to the narrative," says Jodie Armstrong, a content writer from OXEssays.

Perfect your writing

One of the important points of content creation is always minding the grammar and spelling. If you make many mistakes in this area, your readers might bounce just because of that. It doesn't come off as professional and caring.

Here are some tools to help you with this:

- Viawriting.com, Grammarly.com and Writingpopulist.com are grammar resources well-known for helping people realize their most common mistakes and learn the ways to avoid them. With excellent guides and expert tips, you'll never make another mistake again.
- Academized.com and Ukwritings.com are online proofreading tools recommended by UKServiceReviews.com for their efficiency and accuracy. This service can provide you with polished wordings with zero

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Board Members: Don't get caught in a scam in making your last decisions. Beware of any one that says, "we can do it all, and you will make a lot of \$\$". Marty Kandel is a former Assistant Attorney General, member of the Board of ARDA, timeshare developer and consumer advocate. Re-purposing does not have to be the new "resale scam" and might not be the right solution for your resort. TARS works with you towards the best solution for your resort!

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engagement with interesting topics.

Immerse the readers into the text

Make sure that you always tell a good story with your content. For instance, immerse your readers into the experience of being in a destination when writing about possible trips. Tell the tale of how great it is to ride a train. Use all senses here and do your best to show them just how great it would be if they could travel there. They just might get your services because of that.

Create a compelling title

Focus on titles last, once you already know what your subject is. However, you can stick to some known audience attractions like numbered titles, asking a question, having a how-to article or a "Complete guide" article. "Do's And Don'ts" are also very popular. Do your best to avoid clickbait and create an honest and relevant titles.

Always have a CTA

At the end of each article, include

a simple yet inviting call to action that will invite your readers to do something - buy a service, visit another article, share, sign up to the newsletter or something else. This is your main goal - to compel your readers to act at the end of an article.

Content marketing isn't a new thing and definitely not a difficult one either. You need to understand your audience and answer their questions and problems. Hopefully, these tips will help.

Grace Carter is an online writer and business coach at Assignment Writing Service and Paperfellows websites. She manages analytics of various online e-commerce websites. Also, Grace teaches business writing at Big Assignments educational service.

FACES & PLACES

Not enough credit has been given to **Keith Trowbridge**, "The Father of Timeshare," for spearheading the introduction of the concept to North



Keith Trowbridge

America. If you ever felt the urge to learn about his contributions, while at the same time being immensely

entertained, you now have an excellent opportunity: In *Time to Share*, the new book he wrote with **Barbara Hill Freeman**, Keith starts at the beginning and traces his wild ride. There's tragedy, comedy, and drama, love and hate, rags and riches. It's a primer on real estate development. It's also a cautionary tale.

A natural-born storyteller, in *Time to Share* Trowbridge introduces us to the people, places, and circumstances that shaped him. It's an inspiring, and at times shocking, story that begins in Sarnia, Ontario, with a large and colorful extended family, all part of a centuries-old farming and fishing dynasty. A childhood that might have led to menial work in a Canadian oil refinery instead fostered his innate qualities of determination and perseverance. He made good...and then some!

Long a legend in the real estate industry, Trowbridge now looks back on an exciting life, first as a boy setting his sights on something better than he was given, and then as an exceptional student and leader, head of a large and fascinating family, mover and shaker on Sanibel, where he was a resident for thirty years, restaurant owner, conservationist, avid fisherman and boater, and even briefly a movie producer. He also drops a few names of famous people he's met along the way, John F. Kennedy and Ted Turner among them, and tells about his experience being interviewed by Jane Pauley on the Today show. It's all part of how he spent his "dash," the time between his birth and today: 1937-

Trowbridge's co-author is Barbara Hill Freeman of Sanibel and Maine. Little did she know when she and her husband purchased two interval ownership weeks on Sanibel in 1983 that one day she'd write about "The Father of Timeshare." Her background as an award-winning reporter and feature writer - "an exceptional journalist" according to Time magazine veteran editor Ray Cave – was helpful during the weekly interviews with Trowbridge over the course of more than a year. Freeman is the author of The Sparetime Gardener and co-author/photographer for a comprehensive coffee-table book about Coastal Maine Botanical Gardens, where she was director of communications.

Time to Share is available in paperback (232 pages with 83 photos) at Amazon. com, Sanibel Historical Museum & Village, MacIntosh Books & Paper, and at book signings in Southwest Florida. A Kindle edition is available.

State of the Industry

The American Resort Development Association-Resort Owners Coalition (ARDA-ROC), representing more than 1.5 million timeshare owners, strongly supports (FL HB 435/SB 1430), a bill that provides consumers with many of the same protections they are afforded when they originally purchased their timeshare.

Wesley Financial Group, Reedhein & Associates, which does business as Timeshare Exit Team, and at least two other companies operating in the timeshare exit space have hired powerful lobbyists to fight the bill and the common-sense regulations it provides.

"These exit companies are strongly against this bill because it eliminates their ability to take upfront fees, in many cases in



Ken McKelvey

excess of \$5,000, until the service they promise is delivered," said ARDA-ROC Chairman **Ken McKelvey**.

"Currently these firms use much of this money to market to new customers and not for services."

HB 435/SB 1430 provides the following common-sense protections for timeshare owners engaging with third party exit companies:

- Defines what constitutes timeshare exit assistance or relief services, and clearly identifies and prohibits timeshare exit industry practices that are harmful to consumers.
- Requires written agreements prior to performing the promised exit services, the delivery of important information to the consumer prior to entering into any agreement, and provides consumers with a meaningful cancellation right.
- Protects consumer funds by prohibiting advance payment or requiring escrow of such funds until promised services are completed.
- Prohibits false and misleading representations used to recruit consumers to engage an exit company.

The timeshare industry, with more than \$9.6 billion in annual sales and over nine million owners strong, has become a target for unscrupulous individuals and companies. Many third-party exit companies present owners with misleading information, often using scare tactics, in order to get unsuspecting owners to sign up for services that require large upfront fees. "We need to protect our owners from becoming victims. Owners are being scammed and told information that is not true by third-party entities. As a result, the industry is moving to communicate better with owners who want to understand what options are available for exiting their product" continued McKelvey. This information can be found at www. ResponsibleExit.com.

States are cracking down on these deceptive practices. "A top priority for our industry and owners, and for law enforcement and other agencies, is to protect consumers from dishonest individuals or companies trying to take advantage of them," continued McKelvey. "This legislation will help accomplish that priority"

Most recently, the Supreme Court of Tennessee disbarred attorney Judson Wheeler Phillips, founder of the Castle Law Group, on a myriad of charges relating to consumer fraud complaints.





Robert Clements

owners and federal and state agencies are putting on disreputable timeshare exit companies has again produced a positive result for the consumer," said **Robert Clements**, Vice President of Regulatory Affairs and General Counsel for ARDA.

"Seeing significant actions against these companies sends a very clear message to others trying to take advantage of timeshare owners: You won't get away with it." Clements continued.

Here are a few red flags of exit and resale scams that owners should keep top of mind:

- Someone contacts an owner and says that they have an "interested buyer" for the timeshare.
- Someone calls claiming to be a representative of ARDA or ARDA-ROC. Owners are contacted by ARDA and ARDA-ROC only when requested [by the consumer].
- A company promises to modify, cancel, or transfer an owner's timeshare for a large upfront fee.
- An exit company requests an upfront fee, or the wire transfer of money for a "service," "tax," or other "requirement" for the sale or transfer to be completed.
- If an offer sounds too good to be true, it likely is.

Winners To Watch

Hanalei Bay Resort, managed by Grand Pacific Resorts, has been voted for the second consecutive year as Best Mid-Range Hotel or Resort in Kauai by Hawai'i Magazine's Readers Choice Awards.

"We are honored and humbled to be recognized and receive this impressive award from the readers of Hawaii Magazine," says **George Costa**, General Manager of Hanalei Bay Resort. "Our

FACES & PLACES

team is committed to making Hanalei Bay Resort the best it can be for our guests, and it's because of them that we have received this honor. We extend a joyful "mahalo" to the many vacationers that selected us in this category."

Hanalei Bay Resort boasts Kauai's only swim-up bar, breathtaking views of the mountains and waterfalls, and is a short walk from a private beach in Princeville. Grand Pacific Resorts also manages two other Kauai properties: Makai Club Resort and Kauai Beach Villas

The national award-winning interior design team of Clive Daniel Hospitality has been selected to provide

extensive interior design services for Sérénité at Camelback Mountain, located in Tannersville, in the

heart of the



Clive & Daniel Lubner

historic Pocono Mountains in northeastern Pennsylvania.

With a design budget exceeding \$25m, Clive Daniel Hospitality has been engaged to provide all design selections, furnishings, accessories and backgrounds for the spacious, top-ofthe-line vacation ownership units as well as the interior design for the multifunctional Clubhouse. Nancy Woodhouse, IDS, is Clive Daniel Home's VP Hospitality Division and Business Development. She has over a decade of experience in commercial design both domestically and internationally in renovations and remodels of the most celebrated clubhouses in Southwest Florida, all of which have won major awards for design excellence.

With groundbreaking scheduled for winter 2019, the 100-acre community will include both shared ownership and single-family whole ownership vacation residences for up to eight guests. Construction will be completed in phases. The first phase of the one- to three-bedroom vacation ownership units will include 21 residences in three 2-story buildings with generous living

spaces and outdoor decks overlooking the Pocono Mountains. Sérénité is affiliated with the respected Interval International exchange program, providing access to 2,400 vacation destinations across the globe.

Commented Woodhouse, "These exquisite and spacious units will enjoy a high residential feel with fireplaces in living and master suites, total kitchens featuring top-of-the-line appliances and quartz waterfall edge countertops."

Sérénité at Camelback Mountain is being developed by Jefferson-Werner, LLC of Allentown, PA, a full-service real estate development company with over 25 years of experience and scores of successful projects in their portfolio, including Montage Mountain Resort. Their vision is to bring their experience and market driven creativity to areas outside major metropolitan areas. With over 800 hotels in the Poconos area, Sérénité will be one of the first new residential developments in ten years.

Commented Charlie Jefferson, partner of the firm. "In our search for the most qualified company to handle interiors for our new project, we reached out to Clive Daniel Hospitality because of their extensive expertise in vacation ownership and clubhouses. Nancy and her team have provided everything for the total build out, to include CAD drawings, renderings, interior design and furnishing selections. The result will be interiors that capture the magic of our mountainside location matching it to the lifestyles of today's guests and timeshare owners. Using their firm eliminated the need for us to outsource many other specialists. We are delighted with their work."

Global Connections, Inc. (GCI), a well-known travel club fulfillment and service provider of Global Discovery Vacations (GDV), has been selected as a Finalist in three categories in the ARDA Awards program.

At the core of GCI's success is its strong customer service culture. Two of its team members were selected as Finalists in the Owner/Customer Relations Administrative Support Professional category: Julie DeFosset and

Danyaha "Dani" Williams. Also selected as a Finalist was Global Connections' Employee Newsletter: Global Explorer, a monthly digital publication focused on creating loyalty and camaraderie among its employees spread out in numerous locations. GCI received a fourth Finalist recognition for its Employee Recognition Event:

Employee Appreciation Week.

According to Melanie Gring, Chief Strategic Alliances and Brand Officer for GCI, "We are honored to share these finalist recognitions with so many outstanding vacation industry companies and individuals. The "ARDY" Awards shine the light on Global Connections and our team of exceptional professionals."

GCI employs over 150 professionals at its corporate office in Overland Park, KS, member fulfillment and property management offices in Clearwater, FL, Orlando, FL and Myrtle Beach, SC and resorts in Florida, Tennessee, Colorado and California. Global Connections' travel club, Global Discovery Vacations, is marketed and sold through independent sales distributorships located in cities across the United States.

Speaking of awards, our own eNewsletter – **Resort Trades Weekly** – has just been named a "Constant Contact

All Star for 2018." Thanks to our subscribers and readers, Resort Trades Weekly has a consistent open rate of



Marla Carroll

more than 25 percent every week, for example. The average overall open rate covering all industries is 16.19 percent and click-through rates average 7.06 percent, according to https://knowledgebase.constantcontact.com. The open rate measures the percentage of emails opened compared to the number sent. The click-through rate compares the number of people who clicked on a link within an email against the unique number of opens. "This award is definitely something we want our advertisers to know about," says Resort Trades Marketing Associate Marla Carroll. "With the introduction of our new content marketing initiative, THE TRADES INK, we will also be looking to refresh our website and other digital properties. We're going to make 2019 a huge year for The Trades!'

Holiday Inn Club Vacations®, a leading vacation ownership brand operated by Orange Lake Resorts, was honored with 11 prestigious awards at the 13th Annual Stevie® Awards for Sales & Customer Service, hosted in Las Vegas on Feb. 22. Two Holiday Inn Club Vacations sales leaders won the highest level, the Gold Stevie Award: Jorge Ramirez for Sales Director of the Year and Kathleen Holder for Sales Representative of the Year – All Other Industries. Additionally, the company received a Gold Stevie Award in the Demand Generation Program of the Year category for its Post-Package Purchase Program.

"I am so proud of everyone on our team and the fantastic work they do every day," said John Sutherland, Executive Vice President of Sales and Marketing at Orange Lake Resorts. "We strive to hire the top talent in the industry and provide them with the very best training to be successful. The Stevie Awards is wonderful recognition of the talents, drive and commitment of our team to provide great service to our owners and potential owners. Jorge and Kathleen are a perfect reflection of this commitment."

Silver Award Winners Woman of the Year in Sales - Joanna **Tadich**

Inbound Marketing Program of the Year – Inbound Call Transfer Program Contact Center Professional of the Year

- Becky Taylor

Award for Innovation in Sales – All Other Industries – iVacation

Bronze Award Winners Contact Center Professional of the Year - Shevy Gill

Sales Training or Education Professional of the Year - Tim Stofer National Sales Team of the Year -Founder's Club Sales Representative of the Year – All

Other Industries – Jose Rangel

The Secrets to a Successful **Activity Program**

By: Marge Lennon



rand Pacific Resorts, a timeshare management company based in Carlsbad, California, is dedicated to creating a robust activities program for each of their nineteen resorts throughout California and Hawai. Their success lies in their devoted team of associates who are passionate about the vacation experience.

"We believe our activity programs are essential to creating a memorable, exciting experience for our owners and guests," says Nigel Lobo, Chief Operating Officer of Grand Pacific Resorts. "Activities are the essence of what we do and central to our core purpose of enriching lives by creating experiences worth sharing. We want our guests to fondly remember the fun experiences they had at our resorts and want to come back to do it all again." So, how does Grand Pacific

Resorts find the right hospitality professionals to help curate such a positive, engaging activities experience for guests? According to Nigel, "Our activity teams have a passion for having fun with guests of all ages. Their positive energy is infectious. Whether they're helping a child with arts and crafts or helping an adult make a Triple Berry Mojito, they always have a smile on their face—and not because it's their job, but because

they truly love what they do."

Thanks to the management company's dedication to finding the right associates to help provide such memorable vacation experiences, three of their activity directors and two resort activity programs described below were named as finalists at the 2019 American Resort Development Association Awards, with the winners announced at the April convention.

Grand Pacific Resorts believes that having so many finalist in the activities categories is a testament to their thriving activity programs and passionate teams.

Ryan Gaut, the spirited Activities Director at 252-unit, Grand Pacific Palisades Resort and Hotel in Carlsbad, California, makes an impression on everyone he meets, engaging with guests before, during and after each

event, constantly letting them know about upcoming activities. Ryan has made hundreds of meaningful connections with guests for over seven years. "Guest interaction is definitely my favorite," says Ryan when asked what he thought the best part of his job is. "I love the hospitality aspect. I love seeing people having fun and enjoying their vacation." His programs generate vacation memories that last a lifetime, and are consistency reflected in resort reviews.

Dexter Carranza, Activities Director at Carlsbad Seapointe Resort, believes being able to connect guests with each other generates a more meaningful and memorable experience Carranza for everyone involved. "The

goal for the activities department, I believe, is to be that human touch point," explains Dexter. "My objective is to make sure they feel as welcome, comfortable, and happy as possible.'

At the 132-unit Carlsbad Inn Beach Resort, Claudia Anguiano is Activities Director as well as Culture Champion for her resort,

serving as the liaison between **Grand Pacific** Resorts' Home Office and frontline associates at Carlsbad Inn, helping spread

the BE EPIC spirit and operational initiatives. As Activities Director, she is known for offering exceptional guest experiences that blend culture and the natural resort environment, creating an enjoyable atmosphere for families to bond, along with opportunities to make new friends while on vacation. Her annual Ping-Pong Tournament is the #1 resort activity with as many as 15 families participating and looking forward to the event year after year.

"We strive to infuse a high level

Contined on page 29

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Continued frompage 26

of fun, laughter and camaraderie into our owners' vacation by providing unforgettable experiences for all ages," says Claudia. "We believe this kind of memory-building enriches the value of vacation ownership.' Their robust activities schedule changes seasonally to include special winter activities such as Carlsbad Village Walking Tours, Los Angeles excursions, casino night and wine tasting, while summertime reflects more family fun activities.

MarBrisa, a Grand Pacificmanaged resort in Carlsbad, was also named an ARDA finalist in the Activities Program category. The 312-unit resort has developed a unique and collaborative partnership with the Aqua Hedionda Lagoon & Discovery Center, a local nature center dedicated to environmental education and outreach. Thanks to this partnership, MarBrisa offers guests the opportunity to participate in a weekly two-mile guided Nature Hike through the canyon adjacent to the resort and also a Reptile Encounter introducing guests to indigenous creatures, including snakes, lizards, tarantulas, and tortoises at the resort's Imagination Station.

From resort posters to activity guides given to guests at check-in, Grand Pacific Resorts Activity Directors share information about their programs at every touch point. They also encourage guests to post reviews of their fun experiences on TripAdvisor via TripAdvisor cards distributed at activities, and inspire guests to leave feedback on post-stay

surveys. These efforts have resulted in higher customer service scores and greater recognition on social media.

"At Grand Pacific Resorts, we've implemented an activity program Best Practices," says Nigel Lobo. "During quarterly activity meetings, Activities Directors share details of their most popular activities, and seek feedback from their peers for ways to better engage their guests. That's our goal ... to create a memorable vacation experience that lasts a lifetime. Our award-winning activity professionals help us make this happen."

Marge Lennon has been a publicist for the timeshare industry since 1978.





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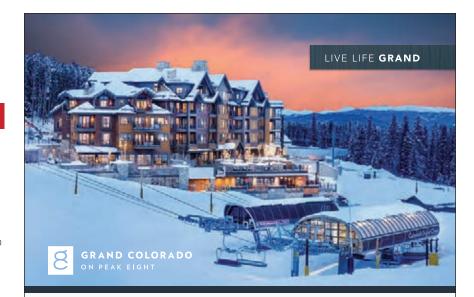
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COLLECTION SERVICES



Blackwell Recovery

4150 N. Drinkwater Blvd., Suite 200 Scottsdale A7 85251 Phone: 480-214-2995 Fax: 480-951-8879

Email: KDerry@blackwellrecovery.com Website: www.BlackwellRecovery.com

Contact: Kyle Derry

Specialty: Better debt recovery. You owe it to yourself. There's no reason for your portfolio to suffer financial headaches from non-performing obligations. Through propriety software, a consumer-focused approach and innovative tactics, our customized solutions for recovering debt will minimize your delinquent accounts and maximize your portfolio's performance. And in a tightly regulated industry, a debt recovery partner that puts compliance at the forefront is mandatory. Give us a call – we're ready to pay you back.

MERIDIAN Financial Services

Meridian Financial Services Inc.

1636 Hendersonville Rd Ste 135 Asheville, NC 28803 USA Phone 1: (866)294-7120 ext. 6705 FAX: (828)575-9570

Email: gsheperd@merid.com Website: www.merid.com Contact: Gregory Sheperd

Specialty: Meridian Financial Services, Inc. is a sophisticated third-party collection agency able to provide service to whole and partial portfolios. Meridian understands the impact of bad debt, as well as the importance of keeping your owners' accounts current, and preserving their confidence in the purchase decision. Services include third-party collections for domestic and international clients, no-cost-to-client recovery program, customized industry collection strategies, credit reporting, skip tracing, online services, and credit and collection consulting

COMPUTERS AND SOFTWARE



RNS Timeshare Management Software

410 43rd St W Bradenton, FL 34209 Phone 1: (941)746-7228 x107 FAX: (941)748-1860 Fmail: boba@rental-network.com

Website: www. Times hare Management Software. com

Contact: Bob Ackerman

Specialty: Designed for legacy fixed and floating time resorts, our software solution streamlines the reservation and accounting functions for TS resorts. Plus our responsive On-Line Booking module allows you to show the weeks available to rent (owner or association weeks) on your web site for booking by the traveler. Includes A/R module to invoice and collect owner fees. One simple package to automate your existing TS resort

TRACKResults

TrackResults Software

5442 South 900 Fast Suite 203 Salt Lake City, UT 84107 USA Phone 1: 888-819-4807 Email: sales@trackresults.net

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

COMPUTERS AND SOFTWARE



TSS International

P.O. Box 262 Bountiful, UT 84011 Phone: 239-465-4630 Email: info@timesharesoft.com Website: www.TimeShareSoft.com Contact: Monika Voutov

Specialty: TSSI provides superior service to resorts and travel clubs in US, Canada and Mexico since 1998. Enterprise-level, Web-based, Fast, Powered by Oracle. Highly customizable, infinitely scalable and configurable. "All-inclusive" affordable monthly fee for a full-feature Hosted System that includes: Maintenance Fees, CC payments, Rentals, Deposits, Reservations, Sales, Marketing, Bulk Billing, Front Desk, Owner Portal, Extensive Reporting, Custom Reports, Accounting, Integration with Expedia, Booking.com, RCI and others. Various integrations with other software. Month-tomonth. Cancel any time!

CONTENT MARKETING



THE TRADES INK Content Marketing

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

Specialty: Print and online marketing content, including blog and social media posts, feature articles, news releases, and advertorial. Full service marketing packages available including assistance with strategy and planning, writing and design, media contact, and ad creation and placement.

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.

> I definitely look at every page of **Resort Trades**

each month to see what is happening in the industry. I find it very informative and know that others on my team are reading it, too."

Jon Fredricks, CEO Welk Resorts

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

EXCHANGE COMPANIES



VACATION EXCHANGE

Dial An Exchange LLC

detailed report and a check.

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



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.

For important IInews, insights and opinions on the vacation ownership industry, I read Resort Trades Magazine.

Gregory Crist CEO, National Timeshare Owners

EXCHANGE COMPANIES

TRADING PLACES*

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



Alliance Association Bank

717 Old Trolley Rd Ste 6 Summerville SC 29485 Phone: (888)734-4567

Email: Sdyer@allianceassociationbank.com Website: www.allianceassociationbank.com

Contact: Stacy Dyer

Specialty: Alliance Association Bank is designed to provide a dynamic portfolio of financial services specific to the Timeshare HOA industry. Our products provide a blueprint to accelerate efficiency, reduce costs and increase revenue. AAB's desire is to be your business partner by continuously offering the innovative solutions necessitated by the Timeshare HOA industry. To learn more about AAB's services, please visit www.allianceassociationbank.com or call Stacy Dyer at 843-637-7181.



Concord

4150 N. Drinkwater Blvd., Suite 200 Scottsdale, AZ 85251 Phone: 480-214-2995

Fax: 480-951-8879

Email: KDerry@concordservicing.com Website: www.ConcordServicing.com

Contact: Kyle Derry

Specialty: For three decades, Concord has been a recognized leader in portfolio servicing and financial technology, delivering innovative, flexible and scalable solutions to meet the demands of loan originators and capital providers in multiple asset classes. Founded in 1988, Concord has since amassed two million consumer accounts totaling nearly \$5 billion, and is now broadening its reach into dynamic new markets. Let us show you what 30 years of redefining portfolio servicing solutions looks like.



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

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

Specialty: Founded in 1974, WithumSmith+Brown, PC ranks

Withum's Timeshare Services Team Leaders Lena Combs (Icombs@withum.com) or Tom Durkee (tdurkee@withum.com) at (407) 849-1569 or visit http://www.withum.com

FLOOR SAFETY PRODUCTS

Musson Rubber

PO Rox 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!

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

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@sunhospitalitv.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."

INSURANCE Leavitt Recreation & Hospitality Insurance

Leavitt Recreation & Hospitality Ins

942 14th St. Sturgis, SD 57785 Phone: (800)525-2060 Email: Irh@leavitt.com Website: www.lrhinsurance.com Contact: Chris Hipple

Specialty: For over 30 years Leavitt Recreation & Hospitality Insurance has been the premier niche independent agent for Campgrounds and RV Parks across the US. Insuring over 3,500 locations. Leavitt offers Property, Liability, Crime, Auto, Employment Practices, Workers compensation through several Preferred carriers. Based in Sturgis SD their employees have years of experience working with owners and managers of RV Parks. The agents live and work in the territories they serve.

LANDSCAPE AMENITIES



Planters & Garden Sculpture

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.

CapitalSource

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

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

LEAD GENERATION



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



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.

LENDING INSTITUTIONS



Whitebriar Financial Corporation

575 Mistic 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.

MANAGEMENT & OPERATIONS



Getaways Resort Management

PO Box 231586 Las Vegas, NV 891

Las Vegas, NV 89105 USA Phone 1: (844) 438-2997

Email: tjohnson@getawaysresorts.com Website: www.GetAwaysresorts.com

Contact: Thomas A. Johnson

Specialty: When you need winning strategies, not just promises from your resort management company, put GetAways more than 25 years of resort management experience to work for your resort. With close to 50,000 owners/members under management in four countries, GetAways has a proven reputation for providing Game Winning Solutions.

MANAGEMENT & OPERATIONS



Grand Pacific Resort Management

5900 Pasteur Ct Ste 200 Carlsbad, CA 92008 USA Phone 1: 760-827-4181 FAX: 760-431-4580 Email: success@gpresorts.com Website: www.gprmgt.com

Contact: Nigel Lobo

Specialty: For decades, we've created experiences worth sharing—from the moment you start dreaming of your vacation to long after you return home. We tailor our services to preserve the distinctive experience offered by your resort, delivering exceptional results based on our longevity and your vision. Our collaboration, consistency, and hands-on approach ensure your success. Owners vacation with us because they appreciate our service culture. Associations stay with us because of the financial strength we build

Liberte Management Group of the Physical Staineds, Inc.

Liberté Resort Management Group

118 107th Ave

Treasure Island, FL 33706 USA Phone 1: 800-542-3648 Phone 2: 727-360-2006 Email: liberteceo@tampabay.rr.com

Website: www.libertemanagement.com
Motto: "From NEW to LEGACY Resort Management"
Specialty: Dennis DiTinno, a 38 year Resort and Timeshare
Management Professional. Speaker and author to the Timeshare
resort industry, ARDA, TBMA, FTOG, NTOA, FVRMA, Condo Alliance.
Consulting, Mentoring and designing Timeshare Community
Managers and Boards to over 34 Resorts since 2000 using Hands on
management techniques, marketing, re-sales, rentals and much more.
Concerned for the future and Legacy status of your resort? Contact
us today at CEO@LiberteManagement.com for an open and direct

CAPITAL

Capital Vacations

discussion on your resort.

P.O. Box 2489

Myrtle Beach, SC 29578 Phone 1: (843)238-5000 ext 3080 FAX: (843)238-5001

Email: byoung@capitalvacations.com

Website: CapitalVacations.com

Contact: Bill Young

Specialty: Capital Vacations is a vacation ownership and hospitality organization which provides quality, customized management services for the timeshare industry. Capital Vacations is composed of three proven management organizations (SPM Resorts, Defender Resorts and Capital Resorts Group). Combined they have more than 70 years of experience managing resorts and offering services from human resources, accounting, operations, marketing and sales



Vacation Resorts International

25510 Commercentre Drive, #100 Lake Forest, CA 92630 USA Phone 1: (863)287-2501 Email: jan.samson@vriresorts.com Website: www.vriresorts.com

Contact: Jan Samson

Specialty: Vacation Resorts International (VRI) is a full-service timeshare management company providing 35 years of innovation, success, best practices, and solutions to over 140 resorts throughout the United States. We have the resources and solutions to generate income for your resort through rentals, resales, and collections. We invite you to discuss your needs with us today! Please contact Jan Samson at 863.287.2501 or

MINIATURE GOLF



Adventure Golf Services

PO Box 6319 Traverse City MI 49696 Phone: (888)725-4386

Email: cathy@adventureandfun.com Website: www.adventureandfun.com

Contact: Cathy Wooten

Specialty: AGS is an international design/build company with over 35 years of experience offering the widest line of miniature golf products and services in the world; specializing in outdoor concrete miniature golf, Splash Golf ™, and portable/ modular courses as well as a series of game courts and golf practice products.

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 & EOUIPMENT



AMTEX

736 Inland Center Drive San Bernadino, CA 92408 Phone: (800)650-3360 Ext 304

 ${\it Email: JAY WADHER \ jay.wadher@myamtex.com}$

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!

OUTDOOR FURNITURE



2WayChaise

2430 Deloraine Trail Maitland FL 32751 Phone: (407)801-4680

Email: patrick@paradiseapproved.org Website: www.2waychaise.com

Contact: Kate Clarke

Specialty: Designed exclusively by Kate Clarke, 2WayChaise is the only dual-sided luxury chaise lounge available. The unique, patent-pending design is both expertly designed and can be customized in several ways to match your brand and style through color, material, and branding. 2WayChaise is available in three design styles. Its features include weatherresistant fabric, metal and faux-wicker frames, add-on features and accessories. Each lounge is eco-friendly, supports up to 350 lbs and comes with a 5-year warranty. Learn more at www.2waychaise.com, call 407-801-4680 or email us at info@2waychaise.com

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.ASL88.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

field proven Residulen!

- 100% nontoxic, hypoallergenic and odor free
- Because it is 100% nontoxic.....you can Do It Yourself
- · 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

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



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.



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.

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

Whitebriar Financial Corporation

575 Mistic 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.

RENTALS AND RESALE



SellMyTimeshareNow, LLC

8545 Commodity Circle Orlando, FL 32819 Phone: 877-815-4227

Email: info@sellmytimesharenow.com Website: www.sellmytimesharenow.com

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 5.5 million visits to our family of websites and more than \$254 million in purchase and rental offers delivered to advertisers annually, we have been serving the needs of owners and non-owners alike since 2003.

Timeshares Only

Timeshares Only LLC

4700 Millenia Blvd. Ste. 250 Orlando FL 32839

Phone 800-610-2734 Fax: 407-477-7988

Email: Ryan.Pittman@timesharesonly.com

Website: www.timesharesonly.com

Contact: Rvan Pittman

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.

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."

Cunningham Management Vice President Kevin Mattoni



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

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.

For many years, my clients have advertised in the Resort Trades

with tremendous success. The publications are widely read and widely respected within the timeshare industry. The Resort Trades has also been of great assistance to my clients by helping print our press releases and photographs. They are an integral part of any public relations and advertising plan I suggest to clients."

Marge Lennon President Lennon Communications Group

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 compliment 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



Timeshare Pro Plus

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

Email: Dave@TimeshareProPlus.com Website: www.TimeshareProPlus.com

Contact: Dave Heine

Specialty: Cloud-based software handles title transfer activities, estoppel orders, account verifications and owner deeding requests: You handle owner communications; we automate the paperwork! Cloud-based software including RequestMyEstoppel.com, HoldMyEscrow.com and JiffyDocs. com – use individual modules or as a whole. Online software automates forms, collects payments and fees and produces documents. Title transfer activities, estoppel orders, account verifications, owner deeding requests: What once took weeks, now takes only hours! Call for a

11

Thank you for everything, we are starting to

get responses to our Ad already! "

Warren Smith, Vice President, Cranberry Waterfront Suites

SPLASHPADS/SPRAYPARKS



Empex Watertoys

50-12 Innovator Avenue, Stouffville, ON Canada L4A 0Y2 Phone: (480)562-8220 Fax: (905)649-1757

Email: brad@watertoys.com Website: www.watertoys.com

Contact: Brad Olson

Specialty: Empex Watertoys is a world leader in Splashpads, Sprayparks and commercial water features for kids of all ages. Made of lightweight and durable composite fiberglass, our products offer a Lifetime Corrosion Warranty and are the industry's best choice for retro-fitting old water features at lower installation costs.

TELEMARKETING



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.

TITLE COMPANIES



Timeshare Escrow & Title

3659 Maguire Blvd. #100 Orlando, FL 32803

Phone: 407-751-5550 ext. 1105 Email: dave@timeshareresaleclosings.com Website: www.Timeshareresalesclosings.com

Specialty: Trained. Experienced. Trusted

Offering several regulated services to assist buyers and sellers seamlessly and securely transfer timeshare titles. Full licensed, we perform timeshare tile transfers in 23 states, Mexico, the Caribbean and the Bahamas. Call 407-751-5550 for information about our phenomenal inventory buy-back program.

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- · Deed preparation
- Full closings
- Escrow services
- Inventory acquisition

TOUR 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.

TRADE ASSOCIATIONS



C.A.R.E. Cooperative Association of Resort Exchangers

P.O. Box 2803

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

Specialty: Established in 1985, C.A.R.E. is one of the industry's leading associations in ethical standards and value propositions. Its internationally diverse member base includes Resort Developers, Management and Exchange Companies, HOA's, Travel Clubs and Wholesalers as well as industry suppliers bringing value-added revenue enhancement opportunities. Members that possess or seek rentable inventory for fulfillment set the foundation of C.A.R.E. with a multitude of scenarios for securing client vacations, increased inventory utilization and heightened yield management.

TRAVEL CLUB



Global Connections, Inc.

5360 College Blvd, Suite 200 Overland Park, KS 66211 Phone 1: 913-498-0960

Email: mgring@gcitravel.net

Website: http://www.exploregci.com

Specialty: Global Connections, Inc. (GCI) - A highly respected resort developer and leader in the travel club and vacation industry, offering travel club fulfillment and servicing, travel search engine development, component-based products, private labeled leisure benefits, exit and affinity programs, premium incentives, resort condominium and cruise fulfillment, wholesale and exchange opportunities. GCI is the owner and developer of resorts in California, Colorado, Florida and Tennessee and further owns and leases multiple resort condominiums throughout the U.S., Canada, Mexico and the Caribbean.

TRAVEL CLUBS AND EXIT PROGRAMS



Travel To Go

7964-B Arjons Drive San Diego, CA 92126 USA Phone 1: 800-477-6331 ext. 108 Email: info@TravelToGo.com

Email: info@TravelToGo.com Website: www.traveltogo.com Contact: Jeanette Bunn

800-477-6331, ext 108

Specialty: Travel To go has been specializing for over 27 years in offering travel club and exit programs, specializing in 8 days, 7 nights luxury resort accommodations, cruises, hotels, and more at discounted rates with 5-Star service. Please contact us to demo our state of the art membership programs. We offer bookings by phone with 5-Star customer service or online options 24/7.

We are "A+" rated with the BBB, licensed and bonded and offer merchant processing.
Please contact: info@traveltogo.com



TRAVEL INCENTIVES



Executive Tour and Travel Services, Inc.

301 Indiao Drive

Daytona Beach, FL 32114 USA Phone 1: 866-224-9650 Email: Frank@ettsi.com Website: www.ETTSl.com Contact: Frank Bertalli

Specialty: ETTSI Incentive Premiums helps meet your goals with Industry leading incentive programs in travel and merchandise certificates. ETTSI specializes in offering sales premiums in support of Timeshare and Travel Club presentations. Receiving the greatest value; your customers will be serviced with utmost attention. You are buying direct from the fulfillment company. ETTSI listens, understands the needs of their clients, excel at converting that knowledge strategically and tactically designed sales incentive solutions that work!

Distributor Inquiries Welcome



True Incentive

2455 East Sunrise Blvd. Suite 200 Fort Lauderdale, FL 33304 Phone: (800)684-9419 Fax: (954)707-5155 Email: cgring@true-incentive.com Website: www.true-incentive.com

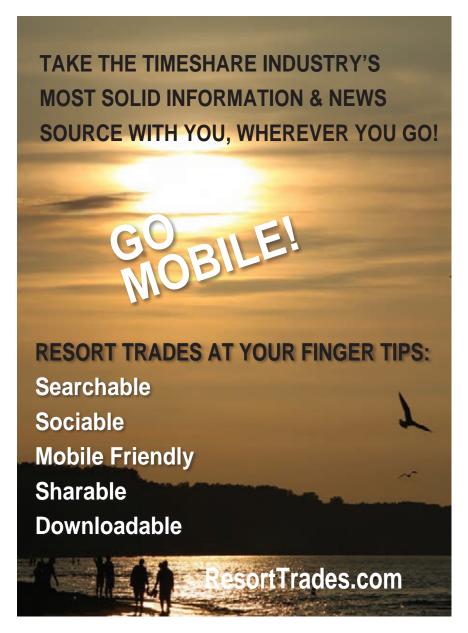
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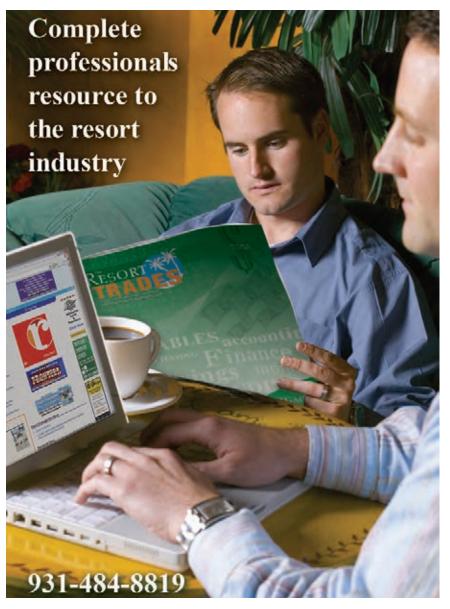
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Resort Data Processing (RDP) develops timeshare software for fractional properties, private residence clubs (PRC), and destination clubs. Guests and owners can reserve via the internet, and owner internet access includes the owner calendar and ability to view bills paid by the management company. Work orders and housekeeping history can also be accessed online. With a strong customer base and 30 years of experience in the complex area of owner managed timeshare software, the RDP system modules that are timeshare-specific are fully integrated with RDP's core property management system.RDP systems manage variations of fractional owner ship like weekly, quarter share, membership and "point-based" resorts.

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