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# *Resort* Trades

*Every Resort; Every Month*

## THE MONEY ISSUE

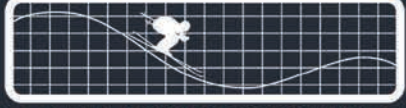
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# The Element of Money



Sharon Scott Wilson  
Publisher

Resort Trades’ July issue is traditionally focused on the element that keeps all the balls in the air and the plates spinning: Money. In these pages we’ll indirectly take a look at several aspects of our topic-of-the-month that involve preserving your assets, watching how a pro management team operates, and using the most advanced tools of our time to give owners a good old-fashioned handshake.

One major aspect of caring for your assets is preparing for exigencies such as fires, tornadoes, and hurricanes, plus being prepared to deal with the accounting issues afterwards. WithumSmith+Brown, PC, Partners Lena Combs and Erik Halluska have given us a very informative article about these matters in "Accounting for Disasters and Insurance Proceeds: Is Your Resort Prepared?", beginning on page 10. Combs and Halluska are well acquainted with the budget limitations and challenges faced by resort associations, which makes this article a rubber-meets-the-road set of plans for managing your resort’s risks.

Traditionally, Resort Trades has honored individuals who have made giving guests great vacation experiences their life’s work in our series, "Top Team Members." Most recently, we are also taking a look at a few resort companies whose employees have told us is the "Best Place to Work." This month, our star is VSA Resorts in Virginia Beach (see page 14). We’ve been friends with Co-owners Michele Colson and Lori Overholt for perhaps 30 years. Along with VSA's Sr. VP of Administration Mark Richard, they have quietly and doggedly labored to inspire their staff, sharing their own positive and caring attitude toward the people they serve. Our hats are off to this team.

In the resort industry, our business is to give each guest a superior experience. Bob Kobek explains how accumulating and using data amassed through technology helps us down that two-way street of owner communications. In his article beginning on page 18, Bob discusses various tools that help you "Shake Hands With Your Owners."

Under the moniker, "Cool Stuff," Resort Trades asked Rob Webb of Baker & Hostetler LLP to give us an overview of an industry first: He and Anthony Polvino of Taylor English Duma LLP were asked to take classic Pro and Con positions during a debate on various timeshare industry issues during the 2019 ARDA World convention. For many readers, it would appear that we’ve saved the best for last with Rob’s intriguing article beginning on page 20.

Beginning on page 24, we would encourage you to peruse our Business Directory. These fine companies have demonstrated their commitment to our industry by choosing to be included each month. Here is where you will find vendors who are knowledgeable about the industry and eager to compete for your business. When you do call on them, please let them know that you "saw it in The Trades'!

  
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Kate Clarke is a professional interior decorator with a long-standing reputation for exquisite taste, unique design, and a very outstanding record of great style. Originally from the UK, Kate has been adding her

designed to withstand harsh outdoor weather conditions and extensive use over time. Each chaise is constructed with a highly durable frame made of aluminum that will not rust. The sling fabric is weather resistant



exceptional touch to homes for over 25 years. She has decorated many luxury custom homes and feature homes such as The New American Home and the New Southern home. Kate was inspired to create 2WayChasie



and can be replaced at any time quickly.

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suit a range of uses. Each design includes a frame, Sunbrella cushion, and sling material. The frame can be powder-coated to match your brand's desired color perfectly. Options are also available to add a faux-wicker exterior, as well as accessories such as a drawer with secure locking capability, solar charger, and personalized logo plate.

The faux-wicker exterior is available in two attractive shades: brown or grey, chosen by our interior designers. The beautiful Sunbrella fabric cushion is available in a wide

2WayChasie is available by special request. To place an order, contact us for a personal design consultation at 407-801-4680 or [info@2waychasie.com](mailto:info@2waychasie.com), or visit our virtual showroom online at <https://www.2WayChasie.com>. Our team of expert designers will discuss how to customize 2WayChasie to match your brand, style, and unique personalization needs.



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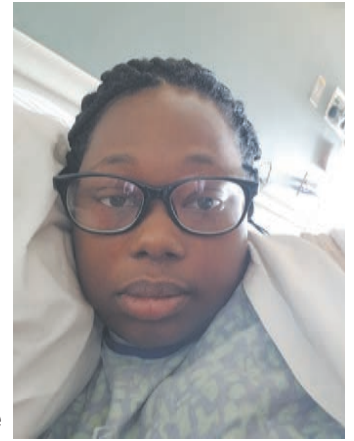
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My name is Dannielle and I'm 32 years old. I'm a mother of three kids, Thaddis 8, Jecorey 5 and London 4 and I am battling breast & brain cancer. It all started September 20, 2017. It was the day before Thad's birthday, the worst day of my life. In short, I lost everything, weight, hair, breasts, career, life. I literally couldn't do anything for myself and I felt completely helpless. Some how, some way. we got through it.



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# Accounting for Disasters and Insurance Proceeds: Is YOUR RESORT PREPARED?

By: Lena Combs, CPA, CGMA, RRP - Partner  
and  
Erik Halluska, CPA - Partner, WithumSmith+Brown, PC

Dealing with insurance claims can be a daunting task. Resolutions that meet the needs of the interested parties that are also agreeable to the insurance carriers are not easily achieved and can involve a substantial amount of time and effort on the part of the claimant. Mutually agreeable resolutions become increasingly more involved as the size of the claim increases. With damages in recent years resulting from increased activity of hurricanes, tornadoes, fires, and other natural disasters, resorts have had their hands full.

Probably the least of anyone's worries, but to add another layer of complexity, there is plenty of uncertainty and diversity in practice in accounting for

these claims from a financial statement perspective. Following the massive devastations of Hurricanes Katrina and Rita in 2005, the need for accounting guidance was evident. As a result, guidance was released by the American Institute of Certified Public Accountants ("AICPA") that provided

**"...there is plenty of uncertainty and diversity in practice in accounting for these claims from a financial statement perspective."**

an overview of accepted accounting methods for these types of situations. While the guidance provided a general overview that can be applied to many industries, it can easily be interpreted how vacation ownership resorts should treat such matters. The guidance is-

sued by the AICPA covers four main areas: impairment, insurance recoveries or proceeds, required disclosures, and the use of a separate fund to account for the damages. The following discussion will address the salient points of the guidance applicable to resort operators and managers.

## Impairment

Most vacation ownership resorts do not have significant capitalized property, and in general, common property (i.e. buildings, elevators, furnishings, common

areas, possibly amenities, etc.) is not capitalized on a resorts financial statements. Developers and entities that own parts of these types of assets would have them recorded. Either way, if an entity has capitalized assets on its

balance sheet, those assets should be evaluated for impairment if they were damaged by a natural disaster. If it has been determined that an impairment exists after evaluation (i.e. the carrying value exceeds the fair value), the entity needs to determine the amount of the asset's carrying value which is not recoverable that exceeds the fair value. This impairment loss should be recognized in the period the impairment occurs, which may be the same period as the natural disaster regardless of when any proceeds may be received.

## Insurance Recoveries or Proceeds

Under accounting guidance, an involuntary exchange occurs when a non-monetary assets (e.g. damaged resort property) are exchanged for monetary assets (e.g. insurance proceeds). These types of transactions represent gain contingencies if they are still open at the end of a year and should not be accrued (i.e. recorded as a receivable) until the realization of the insurance recoveries are estimable and **probable**. Common practice defines probable as "likely to occur" and should consider whether all contingencies related to the claim have been resolved. If the insurance claim is subject to litigation, settlement negotiations, adjustor evaluations, or other uncertainties, it is generally not considered **probable**. At the time the recoveries are both probable and estimable, the entity should record them in the financial statements in the period the criteria were met. If the recoveries relate to assets that have not been capitalized, such as common property of a vacation ownership resort, the proceeds should be recorded as revenue in the financial statements. On the other hand, if they represent recoveries for a previously capitalized asset, the entity should recognize a gain or loss from the difference between the carrying value disposed of and the proceeds received.

Other factors to consider include the nature of the loss, the timing of the loss, and the ability of the insurer to fulfill the claim.



### Example of Accounting Treatment

For example, if in 2018, an entity filed an insurance claim for property damages but had not determined the amount and likelihood of collection by December 31, 2018, no revenue or related receivable would be recorded for 2018. Once the insurance claim was approved and collection was deemed probable (and estimable), the revenue and related receivable would be recorded in the period the claim met these criteria in a later period. On the other hand, using similar facts above, if the amount of insurance proceeds was determined to be probable and estimable as of December 31, 2018, the revenue and receivable would then be recognizable in the 2018 financial statements. Whether the revenue is recorded at gross or net is determined by whether the entity capitalized the assets damaged.

### Property Damages and Liabilities

The accounting for loss contingencies is similar to that of gain contingencies, although measuring the likelihood and amount of the loss liability may be different. It is rarely difficult to see that a loss has occurred, especially when discussing property losses from natural disasters. The "loss" can represent any costs needed to bring the property back to working order, including but not limited to contractor costs, sales taxes, assembly, and installation. In the case of vacation ownership resorts, this may include expenses typically recognized in the replacement fund as well as general repairs and maintenance costs. The difficulty arises when trying to estimate the amount of the loss. Regardless of whether the costs to repair or replace property are attributed to capitalized or non-capitalized property (association common property), the liabilities and associated expenses or construction in progress should be recognized in the period the loss occurred. Although proceeds may be delayed, expenses should not be deferred on the balance sheet and should be recorded as expenses when incurred.

In many cases, insurance proceeds are received in a different period than the related expenditures are incurred. As a result, revenue and expenses could be recognized in different periods resulting in drastic reporting differences from year to year.

### Insurance Proceeds Versus Insurance Expenditures

It is not uncommon for the costs of repairs to exceed the amount of insurance proceeds received, especially when there are large deductibles to consider. When this occurs, an association has the right to charge a special assessment to the owners, obtain financing, or find other methods to complete the necessary repairs.

Alternatively, if the amount of the insurance proceeds exceeds the amount of the repairs, the association must decide how to use the additional funds. Although not a common occurrence, if the proceeds do exceed the costs of repairs made a resort's board of directors must decide how to handle the excess funds.

### Insurance Fund

Although not required, some time-share associations create an insurance fund in addition to the operating and replacement fund to better track incidences of natural disasters and manage the impact, while avoiding the commingling the funds related to the insurance proceeds and expenses. Many resort governing documents have specific guidance on how to treat substantial losses in these situations, and boards and management should be sure to refer to these documents when accounting for losses.

### Business Interruption Income

In addition to the physical losses incurred as a result of an insurable event, a resort may incur business interruption loss associated with the resort being unable to operate. Common examples of business interruption loss include lost rental income, lost food and beverage income from resort food and beverage services, or lost recreational revenue. This insurance reimbursement, if applicable, would be considered a gain contingency and requires that all contingencies related to the reimbursement be resolved and collection be estimable and probable in order to be recorded in the financial statements.

### Financial Statement Presentation Matters

#### Balance Sheet

Insurance recoveries receivable and associated liabilities do not generally meet the conditions to offset and should be recorded separately on the balance sheet. This is a result of the fact that typically the insurance carrier is not the entity engaged to complete the repairs and the association would not have the legal right to offset unpaid claims with incurred repair or re-construction costs.

#### Statement of Cash Flows

Classification of proceeds received should be classified on the statement of cash flows based on the nature of the loss recorded. Accordingly, recoveries associated with rental income loss would be recorded in operations while proceeds related to loss of a building asset would be shown as investing activities.

### Disclosure Requirements

#### Loss Contingencies

Disclosure requirements generally have a broader range than the actual recording of a contingency. For example, disclosure in the fi-



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financial statements of the nature of a loss contingency is required when the loss is "reasonably possible" in contrast to "probable". A disclosure could be required even when the actual accounting for the loss does not meet the criteria for recording.

#### Going Concern

In certain cases, the natural disaster may have caused such severe devastation that a resort's ability to continue as a going concern is in jeopardy. When this issue arises, detailed descriptions of the events causing the doubt and management's plan to overcome it are required.

#### Subsequent Events

If a natural disaster occurs after a year end, but before a financial statement is issued, detailed disclosures of the event and financial impacts may be needed to effectively warn the reader of potential issues down the road.

Natural disasters are unpredictable and can happen at any time. When these events occur, the first steps taken by a resort's management and board should ensure the presence and safety of all guests and owners. In the days to come, following a thorough safety assessment, the process of rehabilitation and renovation can commence. It is important to be patient and

properly evaluate the results as opposed to rushing and underestimating damages. While the mental and physical repairs may not come easily, an understanding of the guidance related to accounting for insurance claims can make recording the impacts of these events easier in the aftermath. As always, a resort should consult a professional to ensure they are capturing the transactions that are occurring in the proper way and be sure to properly disclose such matters in the financial statements to keep owners and stakeholders properly informed of events.



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Withum provides clients in the hospitality, vacation ownership and other industries with assurance, accounting, tax compliance and advisory services. For further information about Withum and the services they provide to the industry, contact Lena Combs (LCombs@withum.com) or Erik Halluska (EHalluska@withum.com) at (407) 849-1569 or visit www.withum.com.

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# VSA Resorts: Value, Service, Atmosphere

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Adds CEO Lori Overholt, “There are many corporate characteristics that make us unique. I can’t speak for other similarly-sized management companies, but at VSA we continuously focus on our mission of providing positive, memorable experiences for our owners and guests. What’s not to love about fulfilling vacation dreams? Our entire staff has a truly positive attitude about our business and life in general. For us, it is paramount to deliver the best customer and employee experience!”

“We believe to be successful in fulfilling our mission, all employees and departments must work together toward the same common goal,” continues Lori. “Every member must contribute for the total team to be successful. We know that our resorts are literally ‘owned’ by the timeshare owners and we work for them!”

The proof of their dedication to owners is evidenced by high customer service scores from exchange companies and past guests. All three resorts have received Certificates of Excellence from Trip Advisor; RCI has awarded Silver Crown status to the Ocean Key and Atrium Resort and Ocean Sands has earned RCI’s Hospitality designation.

Added Dawn Cox, Mortgage & Portfolio Manager, “I love working at VSA because we serve people who love to vacation and spend time with their families. This makes my work more enjoyable because I know our team can positively impact on a guest’s vacation when we provide them with optimum level of service.”

Although it is surrounded by larger and sometimes nationally branded hospitality companies in a popular vacation destination, VSA has consistently maintained a strong work force with top quality associates. About 45% of management company employees have been with the company more than ten years and 40% of the developer company employees have been staffers for more than five years. Including seasonal operators, about 20% of the total staff have been on board more than five years.

Benefits. Employee benefits are critical in maintaining staff. According to VSA co-owner and Sr, VP of Administration, “We are continuously adding benefits for our staff. Depending on departments, these include health/dental/life insurance, employee assistance program, 401K matching programs, vacation time and RCI exchange weeks. There are bonus plans, monetary rewards and SPIFFS when an employee is mentioned positively in a comment card or online review.”

### Fast Facts & Company History

VSA Resorts was originally founded in 1986 by The Breeden Company, a real estate development firm in Virginia Beach, VA. In 2009, three company executives – Lori Overholt, Michele Colson and Mark Richard – purchased the company from Ray Breeden. VSA’s three Virginia Beach Resorts include: Ocean Key Resort with 142 rooms, which converted to Vacation Ownership in 1990; The 90-unit Atrium Resort, converted to vacation ownership in 1991; and The Ocean Sands Resort, with 104 units, which converted to vacation ownership in 1999. Today, over 130 hospitality professionals serve more than 13,000 owners at the resorts. [www.vsaresorts.com](http://www.vsaresorts.com)

HR job link <https://vsaresorts.com/about-vsa/career-opportunities/>

### Working Business Owners

#### Lori Overholt, CPA

As a co-owner of VSA Resorts, Lori Overholt serves as President and Chief Financial Officer. She originally joined the company as its CFO in June 2005. Previously, she spent over a decade in

public accounting, specializing in small business consulting and tax planning. Lori is an active member of ARDA’s Board of Directors and CFO Council. In 2015, she was selected as Virginia’s top CFO for small companies.

#### Michele R. Colson, PCAM, AMS, CMCA

Michele Colson is co-owner of VSA Resorts and the SVP of Associations for VSA Association Management, LLC, with a portfolio of 18 condominium, property, and community association clients. She is also President of the HOAs for the three resorts currently managed by VSA Management Corp. She began her career in the association management industry in 1996 and specializes in property management, board relations, and reserve-study areas. She earned an MBA early in her career and several highly respected professional designations.

#### Mark E. Richard

As Senior VP of Administration for VSA Resorts since 2006 and as co-owner since 2009, Mark Richard oversees the entire sales administration process,

including contracts, credit underwriting, funding and inventory control. His responsibilities also include mortgage collections, portfolio management, IT, and inventory recovery, including foreclosures. Mark began his career at VSA Resorts in 1994 as a Systems Administrator/Programmer, responsible for maintaining the entire computer networking system, including the sales and reservations software. Mark holds a BS degree in Computer Science and Engineering Science

#### Welcome to VSA Resorts

Since its formation 33 years ago, VSA Resorts has remained a highly-respected employer and corporate community citizen. After initially developing their resorts, the company continues to market and sell timeshare units as well as manage the operations of their properties. Today, they are stand proud as an independent property management company with three family vacation ownership resorts spanning across the heart of the Virginia Beach oceanfront and successfully serving 13,000 families year after year.



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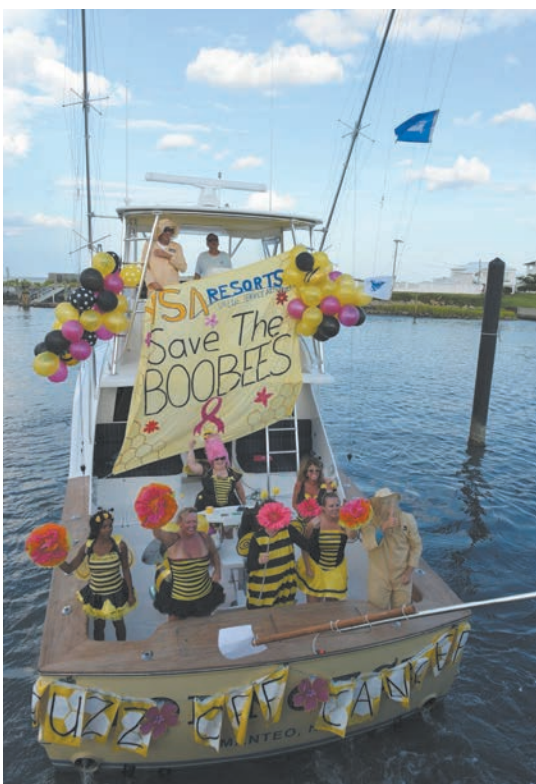
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**Zaida Smith**, vice president, international sales, at 866.294.7120, extension 6747; [ZSmith@merid.com](mailto:ZSmith@merid.com)

Training programs are conducted for all levels of associates. Shared VSA co-owner Michele Colson, Senior VP of Associations, "We hold Fred Pryor seminars and offer their library of courses. We host speakers from our Employee Assistance Program to train on communication and stress relief and provide regular customer service training plus video training for housekeeping."

And who doesn't love to party? At VSA Resorts, there is a celebration



at every turn, keeping staffers enthused about events around each corner. Special events have included picnics, holiday parties, monthly PB&J sandwich making for homeless, customer service week, employee-appreciation day, office Olympics, random National Day celebrations, food truck day, pot lucks, and more.

Philanthropy. VSA believes investing in its community is important. They support the area in which they live and work in by encouraging team members to serve on charitable and community boards. They host a monthly event where team members make sandwiches for the homeless and underserved populations. Staff members regularly collect for and volunteer at the Food Bank, Samaritan House and PIN (People in Need) Ministry for homeless.

Adds Lori, "Not everyone participates in corporate philanthropic endeavors but several years ago, we had the employees choose the organizations we support. I think participating is important because it allows team members who work together on a charity project to get to know each other beyond their typical work day interactions. It also highlights that we are a company about serving others, whether it be our



owners and guests or the community at large."

Team members teach classes for the Change Makers program with PIN, which helps get homeless people back in the workforce. The company also hires new staffers from this program. They donate free stay and vacation certificates to various charities for silent auctions and participate in various walks and marathons benefiting ALS and Cancer research. Always thinking of others, they donate linens and blankets for the homeless and participate in charity golf tournaments and annual wine, women and fishing tournaments for cancer research.

VSA team members most love the family atmosphere, seeing owners return year after year and having fun in the workplace. The sense that they are in someone's vacation memory for life and that they are making a difference is an emotional connection. From their southern beach resort with access to fishing, surfing, and quality family time, to the centrally located oceanfront property in the middle of all the action, to their "gateway to the beach" property with the largest suites for any size group, VSA provides the perfect destination for every traveler ... and the perfect place to work for hospitality professionals.



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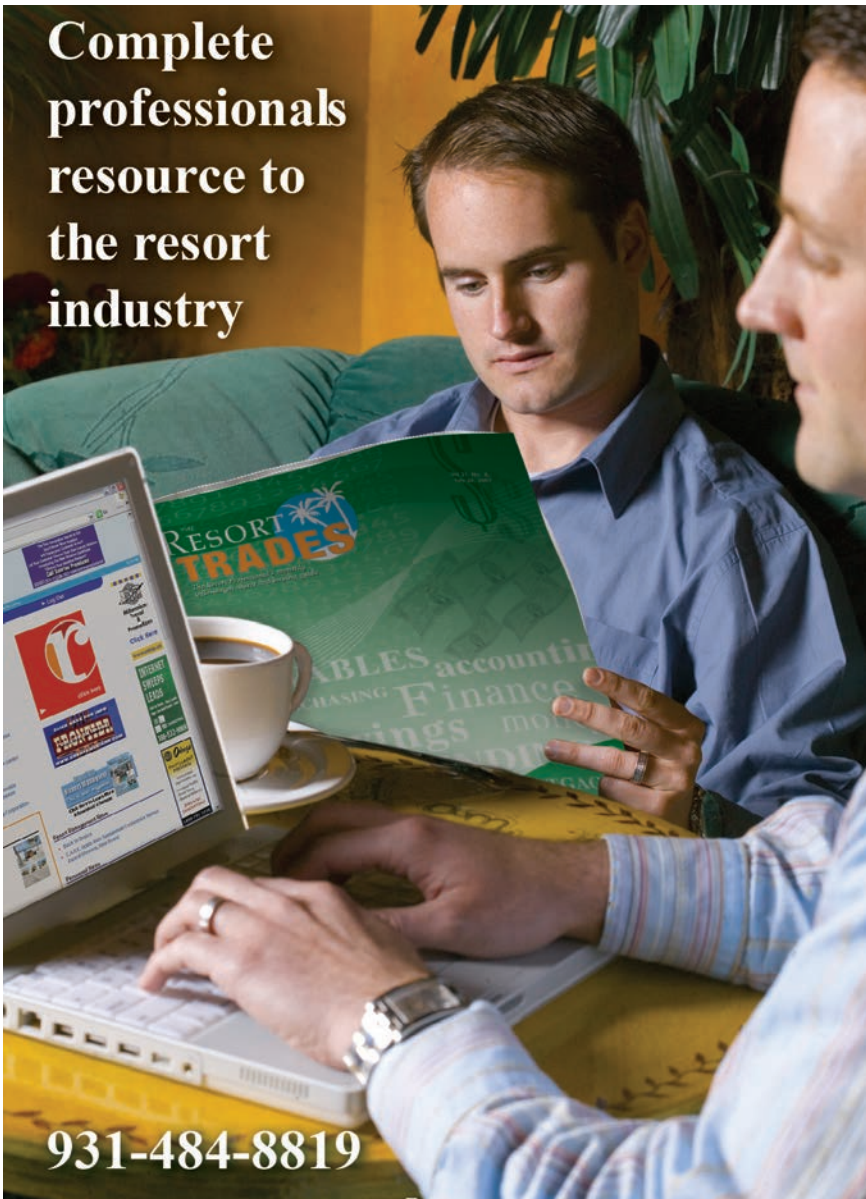
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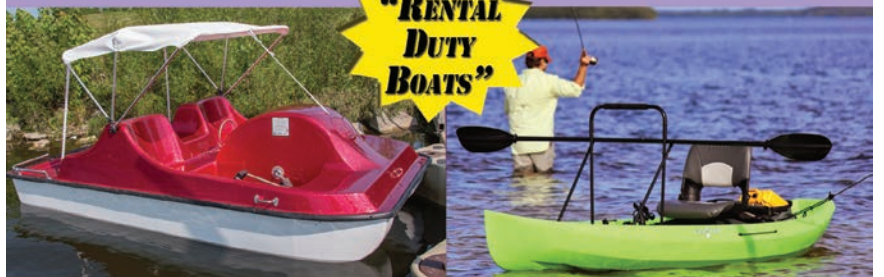


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# Shake Hands With Your Owners?

By Bob Kobek, RRP  
President, CustomerCount® and Mobius VP, LLC

The basic premise of this article is simple – communication leads to accessibility – accessibility leads to credibility – credibility leads to loyalty.

So, view every communication with an owner as a handshake. A warm, friendly genuine handshake. Even if it's maintenance fee billing!

Let's consider the many reasons we must communicate with our owners. And then, let's look at some ways to connect the touch points from the prism of opportunity.

If you are a resort operator – manager or board member, you are very aware of the need to communicate with your owners and guests. Some are mandated by your HOA By-laws, while others are meant to inform your stakeholders (from owners/members to guests to investors).

Not utilizing technology available today for myriad reasons provides a particular “excuse” to continue to use archaic methods.

## **SaaS and Customer Communications Management**

Delivering these handshakes to owners over a variety of technologies is a lot easier if you use technology to do so. SaaS (Software as a Service) technologies and CCM are very valuable in your quest to communicate efficiently and minimize your need to focus on each element.

SaaS is a great tool if you prefer to let the system “do the heavy lifting” and focus only on the results you seek.

Customer communications management software enables resort operators to develop maintenance

fee statements, annual meeting notices and much more that are customized to each HOA and owner, using a cloud-based dashboard, says Bryan Ten Broek, Vice President, Business Development for Nordis Technologies, the leading CCM solutions provider for vacation ownership companies.

Operators also can designate and update how the owners will receive these communications, including mail, email, SMS/text and digital wallet, all adapted to each owner's preferences, which often is a mix of those channels.



## Consider the Smart Phone Technology and all it can do.

But wait. "Our owners are too old and prefer to hear from us the old-fashioned way." For example, the reliance is on the owner/guest to pick up the weekly schedule, call the front desk (assuming there is one) or find and fill out the comment card left in the room, then delivering it back to the resort upon check out. (Since the core of our CustomerCount feedback system is a customer survey, the comment card is one that is of particular interest to me!)

A few facts to consider: 77% of adult Americans own a smart-phone. 92% of millennials, 85% of Gen X, 67% of Baby Boomers own and use the smart phone as their preferred method of communication. (Source: Pew Research Center, 2018).

Also, according to Pew in the same study: Texting is the most widely used application on a Smartphone with over 97% of Smartphone owners texting at least once a day.

According to Anthony Link of The Connections Group a Florida based company specializing in mobile communications "text communications is one of the very few trusted methods of communication and can enhance the guest experience in many ways, including providing information of on-site activities". He adds, "it comes down to both speed of delivery, ease of use, and the way the guests want to communicate".

These numbers don't exactly prove the thinking that our owners and guests are too old.

Link says, "Text communications is one of the very few trusted methods of communication and can enhance the guest experience in many ways, including providing information of on-site activities". He adds, "It comes down to both speed of delivery, ease of use, and the way the guests want to communicate".

*NOTE: The Federal Communications Commission treats text messaging as it would any phone call. Be mindful of the importance that your message contains nothing solicitous. And, to be on the very safe side, express written consent is advisable.*

**Tell them you saw it in The Trades**

## Sample: Express Permission Language\*

I consent for ABC to use an automatic telephone dialing system to call and/or text me at the phone number provided below with advertisements of its products and services. I understand that I am not required to provide consent to be eligible to make a purchase.

*\*Talk to your attorney*

## EMAIL

Who does not have an email account? I mean, really.

As much as email is maligned by other delivery methods, it still has an incredibly high "open" rate in the hospitality market. According to Constant Contact, as of March 2019 what they call "Accommodations" (Hotels, Inns, B&B, Campgrounds):

Open Rate	Mobile/Tablet
15.77%	61.46%
Desktop	Click Through
48.54%	7.79
Bounce	Unsubscribe
8.08%	0.03%

And, email affords the very best opportunity to "drip" information like upcoming board votes and maintenance billings. In addition, links are embedded to make doing business with you very convenient. It is used to deploy pre-check-in information and gather pre-check-in information. It is used to deploy marketing messages and post stay surveys. (NOTE: any email that reinforces an affinity to your property will drive higher response rates. For example, our post-stay surveys will return a response rate of 30% to 40%.).

But, (there is always a "but") a secret to email is to be careful not to create email fatigue. Always be relevant.

## Digital and Social

Then there is, of course, digital. The new kid on the block and we should all be paying attention to this one.

Rating sites like TripAdvisor, Yelp, Google Reviews and a host of others delivering insight into your operations and culture like never before. Ignore them at your peril. While you are at it, you should become a social media junkie – Facebook, Snap Chat, WhatsApp, and Instagram are all talking about you. You need to show that you are listening by responding.

Emily Collins of EVC Marketing, a UK based timeshare digital marketing firm points out, "Until recently, owner/resort communications was limited to an annual newsletter typically sent with a maintenance fee bill. If a resort had something to sell, they might make a phone call with a sales pitch. Or, where data was available, send an email. These often went unread, or worse, there was no interest, response or engagement".

Emily adds "Then came social media. With social being the key word. Being in touch and communicating with your owners has never been easier. Being able to immediately respond, share, like and comment has never been easier for your owners. Engagement has increased and so has owner advocacy. They can now be part of the conversation and it is paramount to business success. Reputation matters. Using technology for your reputation and brand management is not the future, it is now."

## PR - Invaluable

When I spoke with Georgi Bohrod of GBG& Associates, a San Diego communications firm she reminded me that "Part of any company communications plan is a strategy focusing on with crisis and disaster. As awful as the prospect of a hurricane or a lawsuit may be, it is important to be ready to address the issue in a preemptive manner. This means having templates ready

for email communications, message points in place for consumer engagement professionals and a plan for company executives that may need to talk with the media. Every owner and/or member is vested in the company image, and a good communications plan will take this into account."

She adds, "On a more positive note, traditional PR stories online, in broadcast and in print are a good way to solidify the pride of ownership and owners and members should be notified when good news happens!"

## It really is a handshake!

With so many opportunities (there's that word again) to reach out and touch our members, it is important to use the best vehicle for the intended purpose. This is why we frequently survey members about what method is most preferred way to hear from us. With the technology explosion some of the methods in this article may be quickly replaced next year-- so staying on top of communications trends is not just for marketers anymore. It is an important strategy factor for Member Services departments, HOA Boards and other resort departments who engage consumers.

Robert A. (Bob) Kobek, RRP – President and CEO, Mobius Vendor Partners and CustomerCount® – specializes in the design, implementation and marketing of products and services. Bob Kobek has designed more than 150 outbound telemarketing, inbound customer service and order processing operations and interactive information systems. In 2007 Bob and Mobius launched CustomerCount® a feature-rich, cloud based survey solution providing intuitive real-time reporting, fast turnaround on updates, and detailed and dynamic data gathering for process improvement and customer loyalty to improve your bottom line. The system is the only feedback system designed specifically for the leisure travel industry. Mr. Kobek is a member of the American Resort Development Association and sits on the, Membership Committee, Reputation Management Committee and the Federal Issues committee. Bob has also served as the Interim President of the American Teleservices Association and serves as the chair of the PACE Government Affairs committee.



# THE GREAT DEBATE

## Anthony Polvino and Rob Webb Take On Burning Timeshare Industry Issues at ARDA World

By Robert J. Webb



On Wednesday, April 10, 2019, at the ARDA World Convention in Orlando, two longtime timeshare industry attorneys, Anthony Polvino of Taylor English Duma LLP and Rob Webb of Baker & Hostetler LLP, met to debate several of the major legal issues that form the foundation for, and that shape and challenge, today's timeshare industry and timeshare products.

The debate was moderated by Jason Gamel, SVP Legal at Wyndham Destinations, Inc., who has more recently taken the helm as ARDA's CEO and President. Jason explained that the purpose of the program was to present the audience with both sides of each of these legal issues for their consideration, and that the presenters would in the process be required to argue positions in this debate that they would rarely or never take in the ordinary course of their prac-

tices as developer and industry advocates. Furthermore, in order to make the program more interesting (and entertaining), the moderator would randomly assign the pro and con positions on each issue, and might even require the presenters to switch positions mid-argument.

There were fourteen industry issues discussed during the program, presented here with their major pro and con positions in no particular order of importance:

**1. To deed or not to deed: right-to-use timeshare plans are superior to deeded timeshare plans.**

PRO: Right-to-use plans don't require owners' associations or judicial foreclosure of mortgage or assessment liens. These plans give owners what they want (use rights) and not what they don't (management input and control).

CON: Right-to-use plans impose unfavorable federal and state tax consequences and regulatory consequences on developers, and expose purchasers to significantly greater risk should the developer fail financially.

**2. Developers should not "disable" features of their timeshare products so that resale purchasers cannot acquire those features from resale sellers.**

PRO: Purchasers in the secondary (resale) market should receive the same timeshare product features and benefits as purchasers from the developer receive; otherwise, resale purchasers become second class members, and the overall value of the timeshare product is diminished.

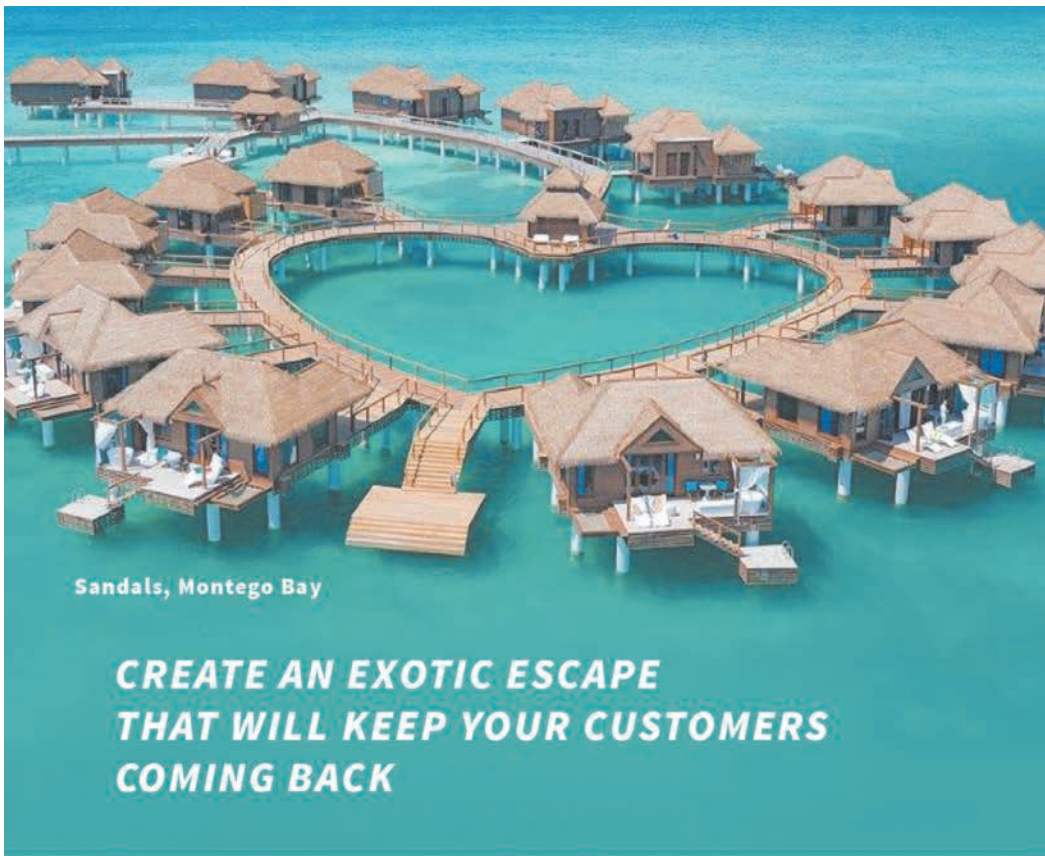
CON: Resale purchasers are only entitled to receive the timeshare

product features and benefits that "run with the land." State laws prevent some benefits from being assigned to resale purchasers. If you want all of the features and benefits provided by a developer, buy from the developer.

**3. Timeshare management fees should be capped by statute.**

PRO: Timeshare management fees are getting too expensive relative to the value provided. Increasing levels of timeshare assessments are one of the industry's biggest challenges.

CON: The marketplace will determine the appropriate levels of timeshare management fees. Different managers and management contracts provide different benefits and quality of management services to timeshare purchasers, and a statutory management fee cap would



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discourage competition to provide these benefits and services.

#### 4. Rental platforms like Airbnb hurt the timeshare industry.

PRO: Airbnb and similar platforms are attracting leisure travel customers away from the timeshare industry without providing the consumer protections and product integrity of timeshare products, and in many cases without complying with transient occupancy, zoning, and health / safety laws.

CON: Forty years ago, timeshare was a disruptor to the resort hotel industry. Timeshare products should adapt to provide their customers with the flexibility offered by these online platforms.

#### 5. ARDA should advocate for a federal timeshare law.

PRO: A federal timeshare law that pre-empts state timeshare laws would be a boon to the industry, providing a single legal compliance standard for developers, lenders, managers and consumers.

CON: A federal timeshare law that does not pre-empt state timeshare laws (think: federal and state securities laws) would create another layer of compliance bureaucracy

for an industry that doesn't need any more regulation.

#### 6. Resale and transfer legislation promoted by the industry has helped to curb the activities of bad actors.

PRO: These disclosure and substantive laws have helped consumers better understand their options and risks when being solicited for resale or transfer services and have reduced the number of "Viking ship" assetless entities being used to take title to timeshare interests.

CON: These laws have broad exceptions for practicing attorneys, which have led to the rise of scurrilous exit attorney solicitations that cause even greater problems for the industry.

#### 7. A resale broker licensed in her home state should also be required to be licensed in every state in which she does business.

PRO: Residents of a given state deserve the protections afforded by the real estate licensure laws of that state, particularly with regard to timeshare interests located in that state, regardless of where a resale broker dealing in those interests is located.

CON: If the resale broker does not physically enter a given state, but only deals with residents of that state and timeshare interests located in that state via Internet, U.S. Mail or telephone solicitations or communications, the regulatory protections of the resale broker's home state licensing authority are more than adequate to protect consumers and resale product in-

CON: Bad players, who only want to prey on consumers' vacation dreams without providing any value or substance to them, would be emboldened by deregulation and would cause serious legal and public relations issues for established developers. Regulation creates both legal and criminal risks for this fraudulent activity and protects timeshare consumers and

**“ The audience for The Great Debate appeared to enjoy the presentation, and Jason [Gamel] closed the program with a suggestion that ARDA might try this format again at a future conference. ”**

tegrity. Requiring duplicative state licensure is an unnecessary and unreasonable burden on interstate commerce.

#### 8. ARDA should advocate for timeshare industry de-regulation so that the industry can continue to grow.

PRO: Enough with the laws! The timeshare industry has matured, such that the costs of doing business for developers and sellers should be reduced by reducing or eliminating state timeshare regulation.

timeshare product integrity.

#### 9. Developers have an obligation to support the growth of a robust timeshare secondary market.

PRO: Timeshare is inherently a transferable product, which is the reason most state laws make timeshare resale purchasers jointly and severally liable with their resale sellers for unpaid product assessments. Without a viable secondary (resale) market for timeshare interests, timeshare owners / members who no longer want their products have few ways to get rid of them,



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and are hampered by that statutory liability.

CON: Timeshare products offered by reputable developers and maintained by strong managers already have a viable secondary market, and these developers and managers cannot be held responsible for encouraging the transfer of timeshare interests that are poorly maintained or that have simply outlived their usefulness and demand. Laws permitting the termination and dissolution of these older, fully depreciated timeshare projects should be adopted or strengthened.

**10. Salaried salespeople are less likely to commit sales abuses than commissioned salespeople.**

PRO: If salespeople are paid the same regardless of how many timeshare interests they sell, they will be less likely to apply high pressure or to misrepresent their products, and consumers will enjoy the sales process more.

CON: If salespeople are paid the same regardless of how many timeshare interests they sell, why should talented salespeople sell timeshare when there are many other, more lucrative opportunities for them? Because timeshare is not a sought good but is rather a good that must be sold, developers need skilled salespeople to help them achieve volume and control sales costs, and commis-

sions provide an important way for developers to sort the skilled from the unskilled.

**11. Timeshare salespeople should not be required to have real estate licenses.**

PRO: Timeshare salespeople do not sell for multiple developers, or directly solicit the public, or work for real estate brokers who sell multiple kinds of real estate. Developers are legally responsible for the acts or omissions of their salespeople and train those salespeople, and consumers clearly understand whose interests these sales agents are representing, so the reasons for and purposes behind requiring a real estate license for timeshare salespeople are simply not present.

CON: Real estate licensure laws provide for education and discipline for licensees, and these two purposes / benefits are sufficient to justify the imposition of general real estate licensure requirements on timeshare salespeople.

**12. Multisite timeshare plans are superior to single site plans linked by exchange.**

PRO: Multisite timeshare plans have a mandatory central reservation system that links the component sites or participating resorts in the plan. Multisite laws provide important disclosures and regulation of these reservation systems,

resulting in greater consumer protection and product integrity.

CON: Single site resorts joined by a voluntary exchange network operated by an exchange company provide all of the flexibility necessary for timeshare consumers to enjoy their products, and this is the structure that made the timeshare industry so successful. Multisite regulations are unnecessary and do not provide significant incremental consumer protection.

**13. Developers should not accept trade-ins of competitors' inventory.**

PRO: Just like the trade-in of an existing car for the purchase of a new car helps the automobile business function more effectively, the trade-in of a timeshare interest for the purchase of a new timeshare interest provides flexibility and exit options for timeshare owners.

CON: But a viable market exists for used cars, which means that cars traded in will end up in the hands of paying owners. The absence of a viable resale market for many timeshare interests means that trade-ins of those interests could exacerbate the consequences for the resorts and other owners of traded-in interests if those interests are subsequently cast away in Viking ships or other assetless entities.

**14. Developers should be obligated to take back time-**

**share interests from owners / members who no longer want them.**

PRO: If developers will not support a viable secondary market for their timeshare products, and if timeshare purchasers are statutorily liable for timeshare plan assessments until they successfully transfer them, at some point in time the purchasers should be able to give their interests back to their developers or owners' associations in order to cut off that assessment liability.

CON: This might make sense at some point in time for right-to-use, contract-based timeshares, where the developer maintains the underlying ownership and control of the timeshare asset throughout the timeshare plan term, but there are serious adverse tax and accounting implications of requiring developers of asset-backed timeshare interests to take these interests back.

The audience for The Great Debate appeared to enjoy the presentation, and Jason closed the program with a suggestion that ARDA might try this format again at a future conference.

*Rob Webb, senior hospitality partner at BakerHostetler, maintains a diverse international hospitality law practice with a strong emphasis on timesharing, resort development and the travel and leisure industry. He can be reached at rwebb@bakerlaw.com or at (407) 649-4060.*

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The powerful 12 volt Hammer-Head pool cleaning machine will reduce your cleaning session by 50% or more. Sand, leaves, sticks, and even coins are quickly pulled into our high-capacity reusable debris bag, saving you time and effort, and saving the pool's filtration system from unnecessary strain.

**Big jobs or small, the Hammer-Head can handle it all — faster!**

Ask your pool equipment supplier about Hammer-Head Resort-30 cleaners or visit us at [hammerheadvac.com](http://hammerheadvac.com) to find the dealer that's best for you.



Proudly made in the USA since 1997.  
561-451-1112

## AFRICAN & TROPICAL THEMED MATERIALS



### Safari Thatch, Inc.

7040 SW 21st Place  
Davie, FL USA 33317  
Phone: (954)564-0059  
Fax: (954)564-7431  
Email: nickw@safarithatch.com  
Website: www.safarithatch.com  
Contact: Nicholas Wight  
Specialty: Supplying tropically themed architectural building materials to Zoos, Resorts, and Theme parks since 1984!  
Products: Natural and synthetic thatched roofing and umbrella kits, bars and bar counters, concession stands, and cabanas. We also have natural and synthetic wall coverings and ceiling treatments, as well as lodge poles, bamboo, and other rustic timbers, fencing and screening solutions, ropes, netting, and even flooring solutions. It's a jungle out there! Call us, and we'll ship it to you!

## ALTERNATIVE DISPUTE RESOLUTION (ADR) SERVICES



### International Fair TimeShare Agency®

3001 N Rocky Point Dr E, Ste 200  
Tampa, FL 33607  
Phone: (305)204-5123  
Email: patrick@paradiseproved.org  
Website: www.ParadiseApproved.org  
Contact: Patrick Dougherty  
Specialty: International Fair Timeshare Agency® (IFTA) is an organization, providing mediation and arbitration (B2B, B2C), company ratings and consumer reviews for the timeshare/vacation ownership marketplace. Through a comprehensive application process, timeshare/vacation ownership companies can become Paradise Approved®, ensuring that the company adheres to a strict Code of Ethics and Business Practices. Consumers and companies alike know they can trust an organization that has the IFTA Paradise Approved® Seal. Visit www.ParadiseApproved.org to learn more.

## AMENITIES



### Essential Amenities

Phone 1: 800-541-6775  
Email: diana.johnson@essentialamenities.com  
Website: www.essentialamenities.com  
Contact: Ms. Diana Johnson  
Specialty: Essential Amenities, Inc. is a well established guest amenity company providing high quality guest room toiletry products and accessories to boutique hotels, bed & breakfast inns, and resort properties. We offer a wide range of exclusively licensed collections that include Hermes from France, Exotic Coral, Poggesi, Ecu New York, Little Green, Dickens & Hawthorne Cucumber & Acai, Joseph Abboud, Whytemor & Keach, and Lanvin Orange Ambre. All of our products are in stock and ship within 24 hours.

## APPLIANCES



Make any day a weekend

### Kenyon International, Inc

P.O. Box 925  
Clinton, CT 06413  
Phone 1: (860)664-4906  
FAX: (860)664-4907  
Email: sowens@cookwithkenyon.com  
Website: www.cookwithkenyon.com  
Specialty: Kenyon International, Inc. is the world's leading manufacturer of specialty cooking appliances for residential and recreational use. Kenyon's compact and sustainable ceramic cooktops, in traditional knob and Lite-Touch™ control models, in one or two burners, are available in your choice of 120, 208, or 240 Volts. Kenyon's All Seasons™ Electric Grills are flameless, smokeless and safe for cooking indoors or out. All products designed and built in Clinton, CT and backed by a 3-year warranty. BIM objects available. Visit us at www.CookWithKenyon.com.

## ARTICLES, BLOGS, WRITING



CONTENT MARKETING

### THE TRADES INK Content Marketing

P.O. Box 261  
Crossville, TN 38557  
Phone: 310-923-1269  
Email: Sharon@TheTrades.com  
Website: 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.

## BATHROOM & KITCHEN FIXTURES



### Hotel Vanities International, LLC

400 Johnson Road  
Mooresville, In 46158  
Phone 317-831-2717  
FAX: 317-831-3660  
Email: anna@hotelvanities.com  
Website: www.hotelvanities.com  
Specialty: Hotel Vanities International offers a broad line of products for the kitchen and bath areas and beyond. Focusing on the Hospitality and Multi-Family industries, we offer vanity and kitchen tops, furniture quality wood and laminate bases, kitchen and bath cabinets, shower and tub wall surrounds, plumbing fixtures and accessories.

**“ I think the Trades has taken the lead in cutting edge reporting on issues that really matter to independent resorts. ”**

**R. Scott MacGregor of CaryMacGegor The Asset & Property Management Group, Inc.**

## BUSINESS INTELLIGENCE



by MOBIUS VENDOR PARTNERS

### CustomerCount

3925 River Crossing Parkway, Suite 60  
Indianapolis, IN USA  
Phone 1: 317-816-6000  
FAX: 317-816-6006  
Email: bobkobek@customercount.com  
Website: www.customercount.com  
Specialty: CustomerCount is a flexible online customer feedback solution providing intuitive real time reporting, fast turnaround on updates, detailed and dynamic data gathering with comprehensive reporting for process improvement and customer loyalty to improve your bottom line. It is the only feedback system designed specifically for the timeshare industry and is capable of segmenting satisfaction report data for any and all prospect, owner and guest touch points

## CERTIFICATE FULFILLMENT



### LogiCall Marketing

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

## CHILDREN'S PLAY STRUCTURES



### iPlayCo

215-27353 58 CRES  
Langley, BC Canada V4W 3W7  
Phone: (604)607-1111  
Fax: (604)607-1107  
Email: sales@iplayco.com  
Website: www.internationalplayco.com  
Contact: Kathleen Kuryliw  
Specialty: At iPlayCo we design, manufacture, ship and install commercial Indoor playground equipment and interactive play solutions worldwide. Our experienced staff can help you do it all, from design to installation. Receive the highest quality and most creative play structures available in the world when you choose IPLAYCO! We welcome the opportunity to build new relationships and introduce our clients to the amazing industry of children's play structures

**Do YOU see your company HERE?  
If not call us at  
931.484.8819**

## CLEANING SERVICES



The King of Clean™

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.com  
Website: www.janiking.com  
Contact: Eric Newburn, Director of Hospitality  
Specialty: Jani-King, the leader in contracted housekeeping services provides comprehensive cleaning services to the hotel/timeshare industry. Jani-King takes care of your housekeeping needs so you can take care of what's really important; your guests.

## COLLECTION SERVICES



### Blackwell Recovery

4150 N. Drinkwater Blvd., Suite 200  
Scottsdale, AZ 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 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

**TAKE THE  
TIMESHARE  
INDUSTRY'S MOST  
SOLID INFORMATION  
& NEWS SOURCE  
WITH YOU,  
WHEREVER YOU GO!**



## COMPUTERS AND SOFTWARE



### RNS Timeshare Management Software

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



### 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: TSS 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-to-month. Cancel any time!

## CONSULTING



### TrackResults Software

5442 South 900 East 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



Tell them you saw it in The Trades

## CONTENT MARKETING



### THE TRADES INK Content Marketing

P.O. Box 261  
Crossville, TN 38557  
Phone: 310-923-1269  
Email: Sharon@TheTrades.com  
Website: 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 our generation.

## ESTOPPEL PROCESSING



### RequestmyEstoppel.com

3659 Maguire Blvd #100  
Orlando, FL. 32803  
Phone: (407)751-5550 ext. 104  
Fax: (321)281-6009  
Email: dave@timeshareresaleclosings.com  
Website: www.timeshareresaleclosings.com  
Tags: estoppel, iphone, plus, pro, processing, request, resort, staff, table, timeshare  
Category: Estoppel Processing  
Specialty: Online software for Estoppel Processing. You handle owner communications; we automate paperwork! Saves your staff time, is customized for your operation and can be accessed through a desktop or mobile device. Automates the entire process digitally including producing the estoppel package, handling correspondence and recording each detail. If the resort charges a fee for producing the estoppel, RequestMyEstoppel.com will collect it up front, sending the resort/management company a detailed report and a check.

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For MATTER**

## EXCHANGE COMPANIES



### Dial An Exchange LLC

9998 North Michigan Road  
Carmel, IN 46032  
Phone: 800-468-1799  
Fax: 602-674-2645  
Email: adrian.garrett@daelive.com  
Website: http://www.daelive.com  
Tags: dial, exchange, ownership, services, shared  
Contact: Adrian Garrett  
Specialty: Simple, no fuss exchange service with a priority on personal service for the consumer. We offer members and business partners:

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



### RCI

14 Sylvan Way, 3rd Floor  
Parsippany, NY 07054  
Phone: (866)913-2370 or (317)102-1787  
Email: RCI.Affiliates@rci.com  
Website: http://www.rciaffiliates.com/  
Tags: exchange, ownership, points, rci, resorts, vacation, weeks  
Contact: Dave Howard  
Specialty: RCI is the worldwide leader in vacation exchange with approximately 4,500 affiliated resorts in more than 100 countries. RCI pioneered the concept of vacation exchange in 1974, offering members increased flexibility and versatility with their vacation ownership experience. Today, through the RCI Weeks® program, the week-for-week exchange system, and the RCI Points® program, the industry's first global points-based exchange system, RCI provides flexible vacation options to its over 3.8 million RCI subscribing members each year.



*A Better Way to Exchange*

### Resort Travel & Xchange

521 College St  
Asheville, NC 28801 USA  
Phone 1: 828-350-2105 Ext. 4448  
Email: cviolette@rtx.travel  
Website: www.rtx.travel  
Contact: Corina J. Violette, Director of Resort Partnerships  
Specialty: Resort Travel & Xchange (RTX) is a timeshare and vacation ownership exchange company based in Asheville, N.C. RTX works with a number of resorts and developers to provide the best exchange options possible to its members. In addition to exchange services, RTX offers a number of travel benefits and discounts to members. Additionally, RTX provides low-cost benefits to partners including opportunities for rental income through assistance with resort inventory. RTX has approximately 70,000 members.

## 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.



### ResortCom

6850 Bermuda Road  
Las Vegas, NY 89119  
Phone: 702-263-9650  
Fax: 619-683-2077  
Email: sbahr@resortcom.com  
Website: www.resortcom.com  
Contact: Scott Bahr  
Specialty: ResortCom provides timeshare management software, financial services, and call center solutions to the hospitality industry. Our full suite of client services includes innovative contact center solutions, reservations, member services, and financial services, enabling our clients to grow at a quicker pace. As the most established provider of member services exclusively to the hospitality/timeshare industry, we are ready to be your partner, helping you achieve exceptional results with rock solid security.

**“** y 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 LLC

## FINANCIAL SERVICES



### Vacation Club Loans, LLC

16403 Brookfield Estates Way  
Delray Beach, FL 33446  
Phone: 800-334-2334  
Email: info@vacationclubloans.com  
Website: www.vacationclubloans.com  
Contact: Debbie Ely

Specialty: Assisting single site resorts in increasing sales and cash flow by providing frontline sales or resale financing to those doing less than \$1 Million in sales annually. No minimum loan amounts, no annual sales volume required, and no upfront commitment fees. Buyer's interest rates are based on creditworthiness from 13.9%.



### WithumSmith+Brown, PC

1417 E Concord St, Orlando, FL 32803  
Phone: (407)849-1569 Fax: (407)849-1119  
Email: lcombs@withum.com  
Website: www.withum.com  
Contact: Lena Combs  
Specialty: Founded in 1974, WithumSmith+Brown, PC ranks in the top 30 largest public accounting and consulting firms in the country with offices in New Jersey (including its Princeton headquarters); New York City, NY; Orlando and West Palm Beach, FL; Philadelphia, PA; Boston, MA; Aspen, CO; and Cayman Island. For more information, please contact Withum's Timeshare Services Team Leaders Lena Combs (lcombs@withum.com) or Tom Durkee (tdurkee@withum.com) at (407) 849-1569 or visit www.withum.com

## FLOOR SAFETY PRODUCTS



### Musson Rubber

PO Box 7038, Akron, OH 44306 USA  
Phone: (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!

## GROUNDS MAINTENANCE



### Mean Green Mowers

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

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

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## HOSPITALITY INTERIOR DESIGN



### Hospitality Resources & Design, Inc.

919 Outer Road Suite A  
Orlando, FL 32814  
Phone: 407-855-0350 Fax: 407-855-0352  
Email: rich@hrdorlando.com  
Website: www.hrdorlando.com  
Contact: Rich Budnik  
Specialty: Hospitality Resources & Design is a licensed interior design firm. Services include interior design, LEED AP, kitchen & bath, purchasing, project management and installation. We strive to create long-term partnerships with clients by listening to and understanding their unique goals. The team uses their expertise to provide clients with innovative design while completing projects on time and in budget. Regardless of scope or location, we are happy to travel to you to begin a successful collaboration.

## HOUSEKEEPING SERVICES



### 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.com  
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: (843)979-4786 FAX: (843)979-4789  
Email: dfries@sunhospitality.com  
Website: www.sunhospitality.com  
Contact: David Fries

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

## HOUSEWARES



### Lodging Kit Company

13492 State Route 12, Boonville, NY 13309  
Phone: (800)328-8439 Fax: (315)942-5622  
Email: emartin@lodgingkit.com  
Website: http://www.lodgingkit.com  
Contact: Eric M. Martin  
Specialty: Lodging Kit is an international supplier of housewares, linens, and furnishings to the resort and hospitality industries. From its three US distribution centers in New York, Florida and Nevada, the company can supply open stock items as well as unit packed kits for new installations and refurbish projects.

## INSURANCE



### Leavitt Recreation & Hospitality Ins

942 14th St.  
Sturgis, SD 57785  
Phone: (800)525-2060  
Email: info-lrhi@leavitt.com Website: www.lrhinsurance.com  
Contact: Chris Hipple  
Specialty: Specialty: For over 40 years, Leavitt Recreation & Hospitality Insurance has been the premier independent agent for Resorts, RV Parks, and various other recreation & hospitality oriented businesses across the U.S. Insuring over 3,500 locations, LRHI offers Liability, Property, Crime, Commercial Auto, Employment Practices Liability, and Work Comp Coverage through several preferred carriers, some of which are exclusive to Leavitt Rec. Centrally located in the heart of America, our home office is based in Sturgis, SD; however, Leavitt Rec.'s employees are stationed around the country and have years of experience working in the territories they serve. Call today to receive your FREE NO OBLIGATION QUOTE!

## LANDSCAPE AMENITIES



### The Brookfield, Co.

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

## LEAD GENERATION



### LogiCall Marketing

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



## LENDING INSTITUTIONS



### CapitalSource

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



### Colebrook Financial Company, LLC

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



### Whitebriar Financial Corporation

575 Mystic Drive PO Box 764  
Marstons Mills, MA 02648  
Phone: (508)428-3458  
Fax: (508)428-0607  
Email: hvswwhitebriar@aol.com  
Website: www.whitebriar.com  
Contact: Harry Van Siver  
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



### Capital Vacations

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



### Getaways Resort Management

PO Box 231586  
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.



### 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.gprgmt.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.

“ 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 LLC  
Tell them you saw it in The Trades

## MANAGEMENT & OPERATIONS



### Liberté Resort Management Group

118 107th Ave, Treasure Island, FL 33706  
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 DiTunno, 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 discussion on your resort.



### 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 jan.samson@vriresorts.com.

## 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.

“ 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

## MINIATURE GOLF



### COST of Wisconsin, Inc.

4201 Highway P, Jackson WI 53037  
Phone: (800)221-7625  
Fax: (206)223-0566  
Email: cfoster@costofwisconsin.com  
Website: www.micro-golf.com  
Contact: Chris Foster  
Specialty: Since 1957, COST has been an industry leader in theme construction services. Our highly specialized team works collaboratively with resort owners and developers to deliver customized miniature golf courses that will turn unused, or underutilized, resort space into a profit center. Whether interests include prefabricated miniature golf kits, such as our Micro-Golf® system, or our on-site constructed Adventure Golf, our courses can be developed to fit nearly any space and any realistic budget. Please contact us for more information.

## OPERATIONS SUPPLIES & EQUIPMENT



### AMTEX

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

## OUTDOOR AMENITIES



### Kay Park Recreation Corp.

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

## 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 weather-resistant 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

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## 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 and field proven Residulen!  
• 100% nontoxic, hypoallergenic and odor free  
• Because it is 100% nontoxic.....you can Do It Yourself and save!  
• Back-in-service the SAME day!

## PEST CONTROL/DISINFECTANT



### SteriFab

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

## 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!

“ Thank you for everything, we are starting to get responses to our Ad already! ”

Warren Smith, Vice President,  
Cranberry Waterfront Suites

## 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.

## POOL & WATER FEATURES EQUIP. & MAINT



### LaMotte Company

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

## POOL RENOVATIONS



### RenoSys Corporation

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

## 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.

28 | The Resort Professionals' monthly News Journal since 1987

## PUBLIC RELATIONS



### THE TRADES INK Content Marketing

P.O. Box 261  
Crossville, TN 38557  
Phone: 310-923-1269  
Email: Sharon@TheTrades.com  
Website: 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.

## RECEIVABLE FINANCING



### Whitebriar Financial Corporation

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

## RECREATIONAL GAMES



### The Chess House

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

## RENTALS AND RESALE



### SellMyTimeshareNow, LLC

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.

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

Gregory Crist  
CEO, National Timeshare Owners

## RENTALS AND RESALE



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

## RESALES



### Bay Tree Solutions

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

## RESERVE STUDIES



### Advanced World Concepts, Inc.

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

## SALES AND MARKETING



### Resort Management Services

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

## SHADE PRODUCTS



### FiberBuilt Umbrellas & Cushions

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

## SHARED OWNERSHIP SERVICES



### Dial An Exchange LLC

9998 North Michigan Rd,  
Carmel, IN 46032  
Phone: 800-468-1799  
Fax: 602-674-2645  
Email: adrian.garrett@daelive.com  
Website: <http://www.daelive.com>  
Tags: dial, exchange, ownership, services, shared  
Contact: Adrian Garrett  
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.

**SPLASHPADS/SPRAYPARKS**



**Empex Watertoys**

50-12 Innovator Ave,  
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  
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.Timeshareresaleclosings.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.

- Title Searches
- Deed preparation
- Full closings
- Escrow services
- Inventory acquisition

**Tell them you saw it in The Trades**

**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.explorepci.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.

**“ I think the Trades has taken the lead in cutting edge reporting on issues that really matter to independent resorts. ”**

**R. Scott MacGregor of CaryMacGegor The Asset & Property Management Group, Inc.**

**TRAVEL CLUBS AND EXIT PROGRAMS**



**Assured Travel**

5958 Priestly Drive, 2nd Floor  
Carlsbad, CA 92008  
Phone: (800) 939-5936  
Email: randyf@AssuredTravel.com  
Website: www.AssuredTravel.com  
Contact: Randy Fish, ARP  
Specialty: Assured Travel is an Accredited A+ BBB Rated business boasting a 4.5 star YELP rating. Assured Travel specializes in tour premiums, exit program and First Day Incentive's. Our newest product is our CLIX Collection which provides Resort and Luxury Resort Accommodations. Our Holiday Passports Collection is an excellent choice for tour generation as well as an exit package. Our licensed and bonded travel agency can customize virtually any type of travel incentive you desire.



**Travel To Go**

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

**TRAVEL INCENTIVES**



**Assured Travel**

5958 Priestly Drive, 2nd Floor  
Carlsbad, CA 92008  
Phone: (800) 939-5936  
Contact: Randy Fish, ARP  
Email: randyf@AssuredTravel.com  
Website: www.AssuredTravel.com  
Category: Travel Clubs and Exit Programs, Travel Incentives  
SPECIALTY: Assured Travel is an Accredited A+ BBB Rated business boasting a 4.5 star YELP rating. Assured Travel specializes in tour premiums, exit program and First Day Incentive's. Our newest product is our CLIX Collection which provides Resort and Luxury Resort Accommodations. Our Holiday Passports Collection is an excellent choice for tour generation as well as an exit package. Our licensed and bonded travel agency can customize virtually any type of travel incentive you desire.

**“ 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 LLC**

**TRAVEL INCENTIVES**



**Executive Tour and Travel Services, Inc.**

301 Indigo Drive  
Daytona Beach, FL 32114 USA  
Phone 1: 866-224-9650  
Email: Frank@ettsi.com  
Website: www.ETTSI.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  
Contact: Clayton Gring  
Specialty: True Incentive, known for its incentive product innovation and quality service, offers a dynamic online catalog of its products such as land vacations, airfare and cruises designed to impact a company's marketing and sales objectives. True Incentive has recently expanded its services to stimulate consumer motivation with: TruePerk, TrueAir and TrueLead. For more information www.true-incentive.com or salesinfo@true-incentive.com

**TURN-KEY RENOVATION SERVICES**



**Timeshare Makeover**

6601 Cypresswood Ste 200  
Spring TX 77079  
Phone: (832)484-1105  
Fax: (281)895-6222  
Email: joe@hotelmakesover.com  
Website: www.timesharemakeover.com  
Contact: Joe Aiello  
Specialty: Timeshare Renovations – Conversions – Turn-Arounds  
With one call, Hotel Makeover will plan, design, furnish, construct and install every interior and exterior renovation you need – beautifully, turnkey, and within budget.  
Founded in 1998 by a timeshare board member to address massive guest and ownership issues, Hotel Makeover now serves the entire lodging industry with offices nationwide, the industry's best designers, international buying power, and complete construction.  
PLEASE CALL US TODAY.

**ADVERTISING OPPORTUNITY**

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

Your Classified Ad in Resort Trades can run monthly in our print publication and everyday online at [www.ResortTrades.com](http://www.ResortTrades.com). Contact Marla at [Marla@TheTrades.com](mailto:Marla@TheTrades.com) or call 931-484-8819.

# COLLECTIONS UNLIMITED OF TEXAS

Collections Unlimited of Texas is a third party collection agency with the ability to service just one delinquent account or one thousand. We understand the vacation ownership industry and the impact that bad debt has on a resort. We are able to collect your delinquencies while maintaining and preserving your relationship with your owners.

## Our Services Include:

- \*Full Service Collection Agency
- \*No Upfront Costs to Client
- \*Customized Collection Strategies
- \*Pre-Collection Service
- \*Skiptracing
- \*Credit Reporting
- \*Online Services



Call or email us to learn more about our unique collection strategies and how we can reduce your receivables at no cost to you!

**Michele Beauchamp**, president, at 800-723-2331 extension 113; mbeauchamp@collectionsunlimitedtx.com

**Wanda Gilpin**, sales and marketing, at 800-723-2331 x 102; wgilpin@collectionsunlimitedtx.com



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