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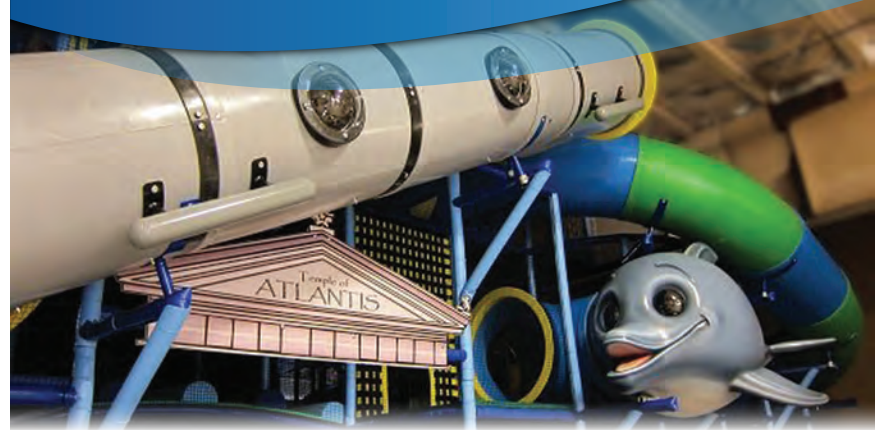
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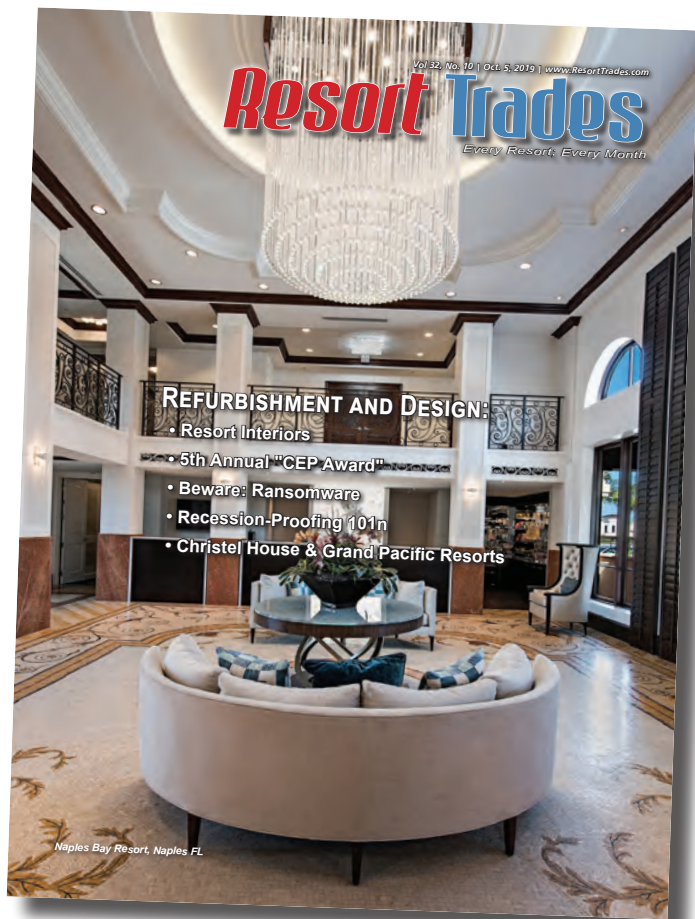


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Contents | October 2019

FEATURES

- 06 Grand Pacific Resorts' Ongoing Commitment to Christel House
- 08 2019 CustomerCount® Customer Engagement Professional (CEP) Resort Trades Award
- 10 Preparation is the Best Protection Part 1: Understanding and Prevention
- 12 How to Recession-Proof Your Business
- 16 The Secrets to a Successful Resort Renovation

- 20 Jitka Perutkova, Resort Director Club Regency of Marco Island Marco Island, Florida

SUPPLIER PROFILES

- 18 GetAways Resort Management Established, Superior Timeshare Resort Management

- 28 CRA – Envision, Design, Furnish, Renovate

TRENDING

- 22 Business Directory
- 29 Classifieds



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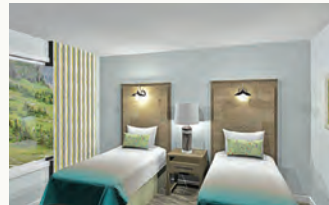
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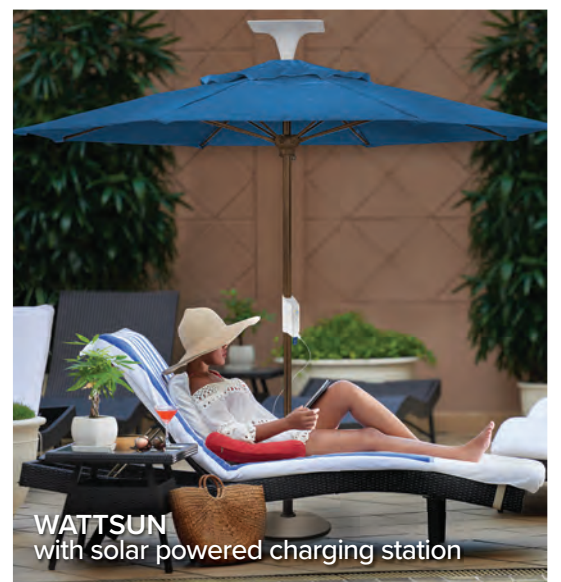
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Grand Pacific Resorts' Ongoing Commitment to Christel House

By Georgi Bohrod, RRP

Grand Pacific Resorts, a full-service resort management company with a family of charming resorts in some of the most desirable west coast and Hawaiian destinations, has deep roots in giving back to the community.

For decades, Co-President David Brown has grown a diversified company culture with social responsibility at the heart of owner, guest, and associate engagement.

Grand Pacific Resorts (GPR) and Christel House have a longstanding connection. Grand Pacific Resorts' fundraising achievements were elevated this year by the inclusion of an onsite ambassador graduate from Mexico City, and creating one-to-one donor-and-student connections through a series of engagement campaigns. Known for transforming the lives of impoverished children,

breaking the cycle of poverty and building self-sufficient, contributing members of society, Christel House changes lives around the world.

As a host of The Christel House Golf Tournament for the past 17 years, Grand Pacific Resorts knew the time was right to put a spotlight on success stories to inspire a new wave of supporters and create lifelong connections to the cause. This year, the enhanced commitment to Christel House through a multichannel marketing and education effort, associate outreach and business partnerships, Grand Pacific Resorts nearly doubled the amount raised in past years by garnering \$100,000 in sponsorships.

Proceeds benefit Christel House schools in underprivileged communities around the world, namely Indianapolis, Mexico City,



“Christel House provided me with a safe and supportive place where I was challenged to work hard which compliments all the values that I learned there....;”

South Africa, and India. In the case of Grand Pacific Resorts, says David Brown, “Our deepest connection is to Mexico City. So many of our associates have roots in Mexico, it is an honor to show our support for Christel

House Mexico and demonstrate our commitment to the students and families that Christel House serves.”

This June, GPR brought a deeply personal touch to the tournament with two young women who exemplify the impact of the Christel House program. They served as ambassadors at The RCI Christel House Open at Shadow Ridge Country Club (Vista, CA), where they, along with Renee Wagner, Director of Marketing for GPR, raised awareness about the event and Christel House in numerous interviews, including local broadcast media.

Although their paths were worlds apart, Rosa Morales a guest Christel House graduate from Mexico City and Blanca Benitez, a GPR Intern from Indiana University (Bloomington, IN) attribute their Christel House Education with their love of learning and the broad horizons now open to them.

Rosa, the daughter of a house painter, was selected to travel from Mexico City to help create a connection between the charity and local San Diego business supporters. Now in her second year



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of a six-year program in medical school where she is studying to be an OB/Gyn, Rosa is proof that Christel House is making an impact in the community by breaking the cycle of poverty. Rosa's two brothers are also Christel House stars. The Morales' family enrolled the children in Christel House primarily based on the opportunity to learn English. The experience far surpassed their expectations.

"Christel House provided me with a safe and supportive place where I was challenged to work hard which compliments all the values that I learned there," says Rosa. "A couple of years ago I read a quote that said, 'What if the cure for cancer is trapped inside the mind of someone who can't afford an education?' and it had a profound impact on me. It made me realize that I could be that doctor, which is why I leaned on Christel House to help me get into medical school, where I am now finishing my second year."

Blanca, a social media entrepreneur on the rise, was thrilled when she found out that she was chosen to spend six weeks in Carlsbad, CA interning in the marketing department at GPR. Her high regard for Christel

House, which she attended at the Indianapolis campus, stems from the relationship with the instructors who never let her give up.

Blanca shared, "The outstanding teacher-student relationships are built on small class sizes and exceptional teachers who care about their students: their mental health, their safety, their academics and extra-curricular activities."

It only takes \$3,500 to provide education, meals, clothes, transportation, and healthcare to a Christel House child for one year. This year, Grand Pacific Resorts, along with 17 partners including Fidelity National Timeshare, Welk Resorts, numerous vacation ownership industry partners, as well as local companies raised funds to cover the costs for 28 students for one year. To put that into perspective, the school Rosa attended is at capacity serving 800 children. Founder Christel DeHaan covers all of the administrative costs so 100% of the funds raised goes directly to the

students. An important component of the Christel House philosophy is the requirement that a student's family member volunteer hundreds of service hours at the school so we are all invested in the child's success.

Grand Pacific Resorts continually expands its tradition of giving and thanks. From resorts collaborating with local charitable causes, to donating weeks to cancer survivors

through Send Me On Vacation, the company-wide mission to celebrate and nurture good deeds is captured in their motto: "What Matters to You, Matters to Us."

For more information about Grand Pacific Resorts social responsibility efforts, contact Renee Wagner (rwagner@gpresorts.com).



2019 CustomerCount® Customer Engagement Professional (CEP) Resort Trades Award *Award focuses on the people putting “hospitality” into vacationing*

By Georgi Bohrod RRP

Four years ago, CustomerCount®, in conjunction with Resort Trades, created the CustomerCount® Customer Engagement Professional Resort Trades Award to celebrate our industry’s unsung heroes. These talented folks engage with our owners and members on a regular basis.

The responsibility of frontline professionals is to keep members/owners and guests happy. And they are also in a position to respond defensively to solve problems and challenges. It is not an easy job. These professionals just make it look easy.

With this in mind, CustomerCount® and Resort Trades are looking for the most valuable customer engagement player within the timeshare resort/hospitality industry in 2019. This outstanding team member will exemplify the highest standards in customer engagement and service. Their interaction with members and guests shapes the entire guest experience, paving the way and opening the doors to happy smiles and memorable vacations.

Nominees come from resort management ranks and include front desk managers, resort managers, member services leaders and other team members in the forefront of hospitality engagement.

Last year, the award went to Noyan Suel, Operations Manager of Grand Pacific Resorts’ Carlsbad Seapointe Resort. The year prior, Jeff Brock, General Manager of Grand Pacific Resort’s Carlsbad Seapointe Resort received the CEP Award from a highly competitive field of nominees.

from numerous entries from a plethora of resorts and management companies. But we know there are plenty of other highly qualified leaders that deserve to be recognized. This is the time for you to give them the accolades they so richly deserve.

Using CustomerCount’s comprehensive, robust software, nominators are requested to complete an online nomination survey to provide information to assess the nominee’s qualifications. Narrative descriptions with anecdotes and stories to support the nomination will also be taken into strong consideration.

Areas of contribution may be extraordinary interactions with members/guests; remarkable improvements in on-site ratings of the resort; innovative training techniques and outstanding social media mentions and reviews. Nominations will include detailed insight regarding the leader’s performance and contribution showing how the nominee’s efforts and achievements have significantly impacted the team, company, and/or community.

Two trophies are presented: One to the individual and the other to his/her company. The winning

recipient and their company/resort will be profiled in the March issue of Resort Trades.

Robert Kobek, president of Mobius Vendor Partners which developed CustomerCount, an Enterprise Feedback System used by the timeshare and hospitality industry to build customer loyalty and improve the bottom line, said “Customer Engagement is a part of the cor-



Jeff Brock -- a Grand Pacific Resorts employee for over six years and GM for five, was awarded the 2017 CustomerCount Customer Engagement Professional (CEP) Resort Trades Award primarily based on the hard data of dramatically improving both associate and consumer satisfaction scores at Carlsbad Seapointe Resort.

porate culture and requires the skill and talent that many strive for, and few master. At CustomerCount we want to honor these people--the ‘perfect hosts’ who make vacations fun, friendly and stress-free.”

Nominations opened this year in September, and already the initial entrants are prime examples of the qualifications for the CEP award. Nominations will close on December 31, 2019. To submit a nomination, visit www.ccceprta-ward.com.

CustomerCount® and Resort Trades are looking for the most valuable customer engagement player within the timeshare resort/hospitality industry in 2019.

Nominations will close on December 31, 2019. To submit a nomination, visit www.ccceprta-ward.com.

Clearly Grand Pacific Resorts is a top company in the world of hospitality and customer engagement. These two gentlemen stood out

the timeshare and hospitality industry to build customer loyalty and improve the bottom line, said “Customer Engagement is a part of the cor-

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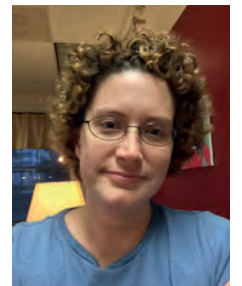


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RANSOMWARE ATTACKS: PREPARATION IS THE BEST PROTECTION PART 1 – UNDERSTANDING AND PREVENTION

By: Lena G. Combs, CPA, CGMA, RRP, Partner
and
Scott Mahoney, CISA, CRISC, Senior Manager
WithumSmith+Brown, PC



In 1989, ransomware was first introduced to the world during the AIDS Trojan, the first-ever ransomware attack to be documented. At that time, individuals were unsuspecting of the threat, the internet was non-existent, and using 5 ¼" floppy disks and snail mail to try to exploit individuals proved relatively ineffective. Since then, along with the advancement of technology, ransomware has evolved at an alarming pace.

Cyber criminals are now using ransomware as an illegal business model to make money, hoard and destroy sensitive information, disrupt international politics, and wreak general havoc. As we saw with the WannaCry attack in 2017, ransomware has the potential to cause whole industries to effectively shut down by denying organizations access to critical, sensitive data, like Personal Identifiable Information (PII) or Protected Health Information (PHI).

With ransomware-as-a-service (RaaS) being offered in underground forums, along with bitcoin as a secure method to collect ransom, cyber criminals are being all the more drawn to the business model, according to Trend Micro. As a result, RaaS has become a billion-dollar enterprise!

What Exactly is Ransomware?

We see ransomware as another business risk like commodity

price fluctuation, political unrest in foreign countries, supply chain vendor continuity, and the list can go on further. This however falls within technology and is similar to other computer and network viruses. A system can be infected by ransomware when a user visits a malicious website, downloads a malicious file, or, most commonly, clicks on a link inside of an email. What makes ransomware unique is the manner in which it affects the network. Through ransomware, an attacker encrypts files that are only able to be recovered through use of an encryption key to decrypt the files. The files are essentially held hostage, whereby the infected party is required to pay a ransom in order to receive the encryption key. Unfortunately, if the attacker is intent on creating disruption and devastation, there may be no chance of getting your information back.

WannaCry Attack (2017)
The WannaCry attack was a single, rapidly spreading ransomware attack in May of 2017. It affected over 200,000 computers in 150 countries, and severely impacted the healthcare industry in the United Kingdom. By exploiting a flaw within the Microsoft Operating System

(which could have been prevented by proper patch management), the ransomware attack caused hospitals to literally stop providing life-saving services because they were unable to access patient health records in order to avoid providing care that could potentially harm a patient. In total, the WannaCry attack is estimated to have created between hundreds of millions to billions of dollars in damage.

The Real Danger of Ransomware

Like a virus to the human body, ransomware quickly spreads itself to anything that it is connected to that isn't protected. So if a network is susceptible to the ransomware, once it is introduced into the network, it will spread throughout it, infecting all those devices that it connected to as it moves along, including end user machines and servers. According to the U.S. Department of Justice, it is estimated that ransomware infects over 100,000 computers a day around the world -- and that annual ransomware payments are

close to \$1 billion dollars. In fact, in 2017 Merck & Co, Inc., one of the largest pharmaceutical companies in the world, lost an estimated \$915 million as a result of a single ransomware attack named NotPetya.

If you're targeted by a ransomware attack, you're never guaranteed to receive the encryption code after the ransom is paid. Many times the intent of a ransomware attack isn't just about restricting access to information but the actual possession of the data itself. Many hackers hoard data to use as leverage for personal or political gains, or to later destroy themselves, once they have exploited what they want from it.

In a November 2017 security survey sponsored by Barkly and conducted by the Ponemon Institute, 54% of companies surveyed experienced a ransomware attack -- and 43% of those companies had experienced the attack in the last 12 months.

Generally speaking, both organizations and users become susceptible to ransomware attacks because they don't employ a proper patch management system.

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Even those that do install patches usually don't do it frequently enough to capture all of the critical and necessary updates to the different software that they use. Additionally, many individuals and organizations do not test the patches to ensure that each is actually fixing the potential security vulnerabilities they're intended to address.

An Ounce of Prevention is Worth a Pound of Cure

The best way to combat ransomware attacks is to expect and prepare for them. There are two main

aspects to preparing for ransomware attacks: the technical side and the human side.

Technical Prevention:

A dedicated cybersecurity partner should work with your internal IT team to employ gateway and

endpoint protection measures to prevent ransomware attacks from having a chance to reach end users. Common technical prevention methods include:

- Firewalls with Routine Patching
- Routinely patching critical infrastructure (e.g. firewalls, operating systems, applications)
- Antivirus Protections
- Web Filtering
- Spam Filtering
- Intrusion Prevention & Detection Systems

Human Prevention:

This is maintained through continued security awareness training for users, taking a "trust but verify" approach. It is especially important to put an emphasis on how to avoid phishing attacks. Phishing attackers can easily trick users by crafting special, targeted emails designed to increase the likelihood of the user clicking on the malware. Some examples of human prevention include:

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How to Recession-Proof Your Business Plan Now to Survive and Thrive in a Downturn

By Phillip M. Perry

When will the next recession hit? No one knows, but business leaders are aware the nation's decade-long run of good times can't last forever. Two-thirds of the nation's chief financial officers expect the United States to tip into an economic downturn by the third quarter of 2020, according to a Duke University/CFO Global Business Outlook survey.

Reasons? Experts cite potential triggers as disparate as a serious U.S.-China rift, an interest rate misstep by the Federal Reserve, the growing levels of corporate debt and the ballooning federal deficit. Any one factor might tip the economy into a recession—loosely defined as a significant drop in economic activity lasting more than a few months.

Lemon to lemonade

Whatever its cause, a recession is bound to pose bottom line challenges.

Can the pain be lessened? Yes, if you take certain steps to retool your operations in advance of the slowdown. And the time to start those steps, say the experts, is now.

"Churchill said 'never waste a crisis'," says John McQuaig, managing partner of McQuaig & Welk, the Wenatchee, Wash., based management consulting firm (mcqw.com). "His advice is just as relevant when it comes to preparing for one. Don't waste the time that still remains before the arrival of the next recession."

Waiting too long is risky. "Shooting from the hip in a downturn often leads to business decisions that are compromises or worse," says Michael Asbury, founder of Elevate Coaching and Consulting, Trinity, NC (elevate-outcomes.com). "Unprepared businesses are left with fewer options when tough times arrive, and those options are usually bad ones."

Early steps to retool your business can return rich dividends in the form of a stronger bottom line long before the recession actually hits. And once the economic downturn does begin, your lean and mean machine can beat the competition.

"With the right preparation an economic downturn can be more of an opportunity than a problem," says Lisa Anderson, president of LMA Consulting Group, Claremont, CA (lma-consultinggroup.com). "While less capable businesses fall by the wayside your own business can expand its customer base."

Bonus tip: Businesses that prepare for a recession tend to pull ahead during and after a slowdown, says Harvard Business Review.

Plan for growth

So what to you do, exactly? Above all, avoid the common mistake of undisciplined cost-cutting. You can't save your way out of a crisis.

"Focus on expanding your business—not on just cutting back," says Cliff Ennico, an attorney and business consultant in Fairfield, CT (cliffennico.com). As you approach a recession strengthen your market position by developing initiatives to win new customers.

Selling more to your existing market—and expanding it—need not be expensive. You can likely ferret out new ways to get more from your current organizational structure. Further, rationalizing your current resources often translates into a reduction of expenses.

"Every business suffers from costly fat that tends to grow over the years, especially during long periods of growth," says McQuaig. "Now is the time to identify where your people are wasting their efforts and how your operations can be made more efficient. Is an entrenched bureaucracy, for example, slowing your customer response time?"

Rationalizing your operations can unleash hitherto unrealized potential. "Most businesses have a lot more capacity than they realize," says Asbury. Unlocking efficiencies will help shorten your backlog and allow you to process orders more quickly. At the

same time, he says, you can become a more reliable supplier: "A shorter lead time can land more initial orders. Then, your on-time delivery and quality can cultivate loyal repeat customers."

Businesses can survive and thrive in a recession if they retool their operations well in advance of the economic downturn. Critical steps include eliminating operational inefficiencies, leveraging technology for increased productivity, paying off credit lines, securing sufficient working capital and diversifying funding sources. Above all, managers should plan for continued growth rather than resort to undisciplined cost cutting.

Here's another way to increase capacity: Leverage the digital revolution. A recent Harvard Business Review study found that successful companies tend to use funds from reduced operating budgets to invest in productivity-boosting technology.

But wait: Isn't a recession on-ramp the wrong place to increase spending? Not if it results in a more profitable operation, says McQuaig. "Doubling down may seem counterintuitive, but it can be the best way to prepare for a recession."

Bonus tip: Remember the adage, "You can't cut your way out of a recession."

Control cash flow

A recession can send a company's normal revenue rhythms into a tailspin. "My first concern for any business anticipating a downturn is the smart management of cash flow," says Daniel Feiman, Mg Dir of Built it Backwards, a consulting firm in Redondo Beach, CA (builditbackwards.com). "Start to monitor more closely what is coming in and going out. Are turns slowing? Is your cash being locked up for longer periods?"



Think You're at the

Resort Trades is selecting a few vacation ownership companies for its series, **BEST PLACE TO WORK**. No charge, but space is extremely limited. No company is too large or small for consideration. We just want the **BEST!** But please hurry! Selections are being made **NOW** for the remainder of 2019!

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Make accounts receivable top of mind. "Use your aging reports proactively, not reactively," says Feiman. "When receivables start to become stale, communicate early with customers. If there's an issue, resolve it."

When good customers start slowing their payments, you want to respond in a way that avoids alienating them. Keeping on top of the problem will require good communication skills. "Call and ask the customer if there is any problem," suggests Ennico. "You might say something like 'I know times are tough. Are you hurting?'" If the

customer is experiencing a temporary problem, your loyalty to them can pay off down the line, he says. "If you help customers now, they will stick with you forever."

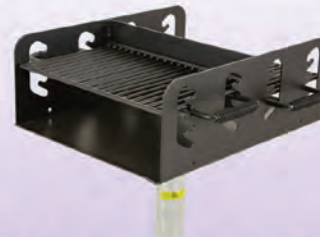
Cash is a two-way street. Monitor how quickly the cash is flowing out as well as coming in. The goal is to stay liquid. "If you have cash you have options," says Feiman. "If you run out of cash you are out of business." Don't just rely on financial statements that look backward, says Feiman. "Design and access cash budgets that look forward."



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ENHANCE RESORT EXPERIENCES

Bonus tip: Remember Feiman's basic rule: "Collect an old receivable before making a new one."

Trim fixed costs

While you're monitoring those cash currents, consider your variable and fixed costs. The former tend to be related directly to production and there is often little fat to be trimmed. It's the second that often holds the most promise. Identify discretionary expenses that can be cut.

"You really have to watch fixed costs such as lease payments, depreciation and building related expenses," says McQuaig. Many companies over the past decade have succumbed to the temptation to increase fixed costs in anticipation of higher revenues. "The problem is that those costs will not change very fast as your income starts to go down." In a declining market, fixed costs tend to eat into the bottom line.

Cutting fixed costs can spark dramatic increases in profit, says Asbury. "If you can increase your sales while holding fixed expenses constant, a good portion of the increased revenues will flow straight to the bottom line."

Even if certain fixed costs can't be cut overnight, starting the thinking process early can pay off down the

road. "You might not be able to shrink your physical space this month," notes McQuaig, giving one example. "But now might be a good time to plan a possible reduction two years down the road."

Bonus tip: Cut variable costs by retooling your procedures to more closely meet customer needs.

Secure working capital

If cash is King, working capital is the heir apparent. You need enough reserve financial capability to tide you over during a cash flow squeeze. One way to do that is to trim your outstanding debt. "The best thing you can do now is pay off your credit lines," says Ennico. "Have them ready as cash reserves in case you need them down the road."

Again, an early start pays rich dividends. Arrange for any additional credit lines while the economy and your business are still in good shape. "The time to negotiate with banks is when you don't need them," says Ennico.

If having sufficient reserve capital is a requisite for success, so is an appropriate debt structure. "If you have expensive short-term borrowings against long term assets, you might

CONTINUE ON PAGE 14

want to negotiate longer term debt," says McQuaig. The lower payments will help you work your way through softening revenues if operations shrink. You can always accelerate payments down the road, but you cannot decelerate them."

You might be able to take other steps to clean your balance sheet. Examples: Can a significant portion of short-term debt be restructured through a ten-year Small Business Administration-backed loan, resulting in smaller monthly payments? Can your straight line of credit be made less expensive by turning it into one secured by accounts receivable?

Bonus tip: Postpone major initiatives unless they promise to generate timely significant revenue.

Diversify funding sources

Time is also of the essence when it comes to long term debt. Banks hold their cash tighter when recessions begin. "It is easier to borrow now, when banks can see you have healthy cash flows," says McQuaig. "The situation is far different when your income starts to drop. Waiting too long to apply for loans gets a lot of businesses in trouble."

Make sure you are on solid ground with your primary funding source. "Now is a good time to have a conversation with your banker," says Feiman. "Ask questions such as, 'What if a recession hits? What if I need a little more working capital? What do you need from me today to pre-approve that?' If you give your banker enough time just about anything can be worked out. But if you run into the bank at the last minute for financing, the story is far different."

No matter how secure you are with your main bank, have Plan B

ready to go. "You want to cultivate a secondary financing relationship," says Feiman. "Tell the institution you will not be making them your primary source today, but you want to start a relationship that leads to their stepping up to the plate if and when they are needed. Consider starting a small account to encourage their commitment."

Trimming unproductive fixed costs and wasteful expenses are both great ideas. But avoid the common temptation to short-change marketing. "While you need to be careful and strategic in what you spend, promotion and advertising and growth-related initiatives are mandatory, even before and during a recession," says Joel G. Block, president of Bullseye Capital, a management consultancy in Agoura Hills, Calif (bullseyecap.com). "If you neglect them, your business will not continue to grow. You will potentially shrink into oblivion."

Bonus tip: Sell unneeded assets now, using the cash to pay down debt and reduce leverage.

Enlist your employees

Make the recession a team effort. Push your business into third gear by enlisting the energies and ideas of your employees.

"When it comes to personnel, the biggest downside is a lack of communication," says Anderson. "Keep your employees in the loop by letting them know that economists are predicting a recession. But rather than causing panic by casting the economic downturn as a bad thing, present it as an opportunity to gain market share by spending more time with customers, solving their problems and convincing them your firm will be around while competing suppliers fall by the wayside."

Brainstorming with your staff can uncover hidden treasures. "Employees have a vital perspective on the market because they are so close to customers," says Feiman. "Encourage them to speak up with their ideas."

This is also a good time to build flexibility and agility into your workforce. "Cross-train skills so you can move people around in response to unanticipated shifts in the workload when the recession arrives," says Anderson. "And also consider utilizing temporary labor to fill in the gaps, performing any work duties you are not sure will carry into the future."

Resist the temptation to trim the workforce too deeply when hard times arrive. "While cost cutting can be important when preparing for a recession, try to keep your trained workforce in place," says McQuaig. "Many times companies cut their staffs too deeply, then cannot recover after a recession because skilled workers are not in place to regenerate revenue."

Bonus tip: When a recession hits, eschew morale-busting layoffs in favor of more productive labor-saving adjustments such as hour reductions, furloughs, part time positions, and performance pay.

Retool and recharge

While no one is happy when the economy softens, a downturn can serve to reveal opportunities for making your business stronger and more profitable. Turn hard times into an advantage.

"View the recession as an opportunity, not a threat," says Ennico. "Take the time now to ask how you can expand your business when the downturn arrives, even though you will not be making as fat a margin. What are the services and businesses you can get

into without too much change? How can you show current and new customers you are willing to better meet their needs?"

Above all, be flexible.

"Good businesses make money in good times and bad," says Ennico. "While there is no recession-proof business, the winners are those who adapt best to challenging conditions."

Sidebar: Get Ahead of the Recession

What are some signs that a recession is about to hit? While no one can read the tea leaves with any accuracy, you might want to keep an eye out for some clues from the biggest market players.

"A number of large layoffs by the biggest employers can be early warning signs of a recession," says Michael Asbury, founder of Elevate Coaching and Consulting, Trinity, NC (elevate-outcomes.com). "I would also be concerned if large corporations start lowering their forecasts. That will often be reflected in their stock prices."

When the recession does arrive, tips in the adjoining article will help you navigate the rough waters. But make your own steps part of a larger master plan.

"Every business should have contingency plans for many things, but especially for a recession," says Cliff Ennico, an attorney and business consultant in Fairfield, CT (cliffennico.com). "We have to keep asking, if the bottom were to fall out of the market tomorrow and customers start canceling orders, what would be the action plan – what would I do one month and six months from now?"

Whatever your game plan, focus on retaining the customer for the long term. "Recessions eventually come to an end," says Ennico. "When they do, whom will customers stay with? The companies who were loyal to them and helped them out in the tough times. So start now to build your relationships."



Phillip M. Perry is a widely published business journalist with over 20 years of experience under his belt. A three time recipient of the American

Bar Association's "Edge Award" for editorial achievement, Perry freelances out of his New York City office.

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Refresh, Renew, Revitalize, Remodel The Secrets to a Successful Resort Renovation

by Marge Lennon

In an ideal world, every resort would have the budget required to completely remodel and refurnish the entire resort whenever a change or replacement is needed. In reality, however, a “resort refurbishment” more often translates to the addition of just a few key pieces every year or so during the lifespan of the property.

But with heavy usage, furnishings wear out. Styles and colors change. Delinquencies in maintenance fees may result in declining budgets and weather-related issues necessitate unplanned renovations. The challenges are many.

So how does a resort keep the interiors and common areas looking great instead of “tired” or “dated” when annual resources allow for only a tiny fraction of what is really required? The trick is to be able to successfully integrate the old with the new without creating a complete departure from what previously existed ... while at the same time implementing trends and looking towards the future.

Nancy Woodhouse, IDS, and Associate ASID is Vice President of Clive Daniel Home’s Hospitality Division & Business Development. www.clivedaniel.com/hospitality/ Clive Daniel Hospitality is the commercial interior design division of Clive Daniel Home, with luxury showrooms in Naples and Boca Raton, Florida.

After more than 20 years of orchestrating hundreds of timeless interior designs at hospitality properties from Key West to Las



Vegas, Nancy understands this work requires precision planning and serious synergy between the management company, the resort’s HOA, General Manager and the interior design team.

“Unless a total renovation and the gutting of an entire building is being executed,” says Nancy, “chances are high that a property’s budget will dictate the need to retain most of the existing case pieces and accessories in a room, but replace others ... like upholstered sofas or chairs. Other budgetary restrictions may allow us to refurbish only a single room or area and blend it with the rest of the unit. When this happens, a design professional can envision

how a few key pieces will gracefully integrate with existing elements while at the same time blend smoothly with future renovations. Some refurbishments must be spread out over several years. While in other cases, a developer or management company may need to replace sofas in 50 units with an immediate rush of urgency.”

The goal of every renovation is to enhance the vibrancy of the resort and maintain its structural integrity and overall upkeep. This can include the often-overlooked reception area, hallways, common areas and on-site restaurants. Even the entry sign needs to have a facelift from time to time. So how can you transform a

resort into a contemporary haven for owners and guests without a big budget or a makeover TV crew at your disposal?

“The first step to the miracle makeover is achieved by using design consultants experienced with vacation ownership resorts



So how does a resort keep the interiors and common areas looking great instead of “tired” or “dated” when annual resources allow for only a tiny fraction of what is really required?

...a design professional can envision how a few key pieces will gracefully integrate with existing elements....”

to help guide the client through what may be uncharted waters,” says Nancy. “Sometimes a board may select a residential designer or board member’s relative who has little knowledge about hospitality design. This can be a costly mistake because the residential market is totally different in products and specifications with significant disadvantages in pricing.”

Naturally, designers prefer to know in advance how much they can spend per unit on renovations. This allows them to provide a budget built around that number and streamline the process, creating master plans that will encompass all areas of the property for future phases.

The national award-winning Clive Daniel Hospitality interior designers understand that there can be dramatic differences in properties and lifestyles from one community to another. This ability to regionalize designs along with their buying power and comfort level in the shared-use market has enabled the company to provide interiors that please both the developer and owners. Their size and buying power enables them to provide furnishings and design work at highly competitive prices. With one of North America’s largest teams of licensed interior designers, these professionals can be mobilized from any part of the globe. They also have extensive experience in creating customized product lines for each hospitality application, often at a surprisingly affordable cost.

Only the very top hospitality designers will understand that interiors can represent an integral part of the branding of your resort. An effective brand strategy can give you an edge by differentiating you from your competitors. This should be based to some extent on what your owners want you to be. The added value intrinsic to brand equity frequently comes in the form of perceived quality or emotional attachment. At several resorts, CDH has totally rebranded the property to invite a broader market of owners and rental guests. At another resort, they paid strong attention to their brand and rejuvenated it throughout the property, to include the front desk and entrance signage. At a Key West resort, they procured all case pieces to reflect their brand in a new color scheme created specifically for that property.

Added Nancy Woodhouse, “Today’s timeshare resort managers understand more than most the value of creating ‘experiential’ memories for their owners by adding special amenities. At one Florida resort, we took a little-used area of a restaurant and transformed it into a wine room and reimagined an exterior deck with colorful, carefree fabrics. Both became favorite gathering places for owners with a very small expenditure of funds. Whether we are designing new or renovating existing units, it is important to incorporate higher level finishes like quartz counter tops with glass



backsplashes and technology-smart features in electronics and lighting. Today’s vacationers are concerned with how things impact the environment. A knowledgeable interior designer will select furnishings and interiors that reflect this changing trend. All of these add to the overall vacation experience.”

Many legacy resorts have enjoyed multiple interior refurbishments, courtesy of the maintenance fee income stream. With furnishings selected by experienced design teams like Clive Daniel Hospitality, some resorts actually look as good today as they did when they were first developed. Continuously updating the resort’s interior and exterior design really does matter to owners who want quality surroundings on their vacation.

For Resort Trades readers seeking advice on refurbishments or total new furnishings, Clive Daniel Hospitality is well positioned to assist with all of your interior design needs. To reach Nancy Woodhouse, call 239-287-1739 or write to her at nwoodhouse@clivedaniel.com.

Marge Lennon loves to tell other people’s stories. She has had a front-row seat to the growth of the timeshare industry since 1978 and has written about its entrepreneurial developers and their amazing people from the Adirondacks to Australia. Contact her at Marge@LennonCommunications.com



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JITKA PERUTKOVA, RESORT DIRECTOR CLUB REGENCY OF MARCO ISLAND MARCO ISLAND, FLORIDA

By Marge Lennon

It's more than 5,000 miles between the Czech Republic and Florida. It's an even broader stretch from working as a pastry chef and yoga instructor to becoming the Resort Manager for one of the timeshare industry's most respected management companies. But Resort Trades' Top Team Professional Jitka Perutkova has overcome almost unsurmountable obstacles and proven without a doubt that dreams really can come true!

Growing up in the Czech Republic under Communist rule, winters were frigid and travel was strictly forbidden. But when Jitka (pronounced Yitka) was about seven years old, she saw a travel magazine with pictures of Florida hotels with beautiful swimming pools surrounded by palms and cascading waterfalls. She remembers turning page after page, imagining herself in Florida managing one of the hotels. Undaunted by the worlds apart in distance and culture or her lack of English skills, Jitka set out to follow her dream of coming to America and working in the Florida hospitality industry. How she completed her amazing journey is a story of dedication, perseverance and true courage.

On the road to fulfilling her dream, Jitka worked in the hospitality industry from the age of 15, attending Hospitality Management School and studying three years to become a professional chef. She gained experience in various training positions in the Czech Republic for hotels in Ireland and Tenerife and first visited the U.S. one summer when she was 20, moving to Key West, Florida three years later. At the time, she barely spoke any English.

Her first jobs in Key West included being a housekeeper for a Fairfield Inn, making ice cream in Dairy Queen, sandwiches at Subway, working at a pet store, and as a babysitter, caregiver and pet sitter. At other properties, she served as a travel agent, bartender, personal trainer, travel agent, marketing coordinator, event planner, front office manager, night auditor, housekeeping manager and even did maintenance work! It



Jitka_Top Team Member

is safe to say that Jitka has performed in just about every role in hospitality. Each role positioned her for jobs of greater responsibility.

In looking back on those early days, she says, "I guess you could say that my life was very colorful with a lot of different job experiences, but I needed them all to pay for my education as an international student. I learned something from every job. Combining them was much like putting pieces together in a large puzzle and each of them contributed to my overall experience."

Jitka earned an Associate in Art from Florida Keys Community College, a B.S. from University of Central Florida & the Rosen School of Hospitality, and Hodges University School of Business where she also earned a Master's degree in Executive

Growing up in the Czech Republic under Communist rule, winters were frigid and travel was strictly forbidden.

Management. To further develop her hospitality knowledge, she became CHIA certified in Hotel Industry Analytics, earned her CAM license, a Florida real estate license and became a Sampoorna Yoga Teacher.

Today Jitka is a U.S. citizen and the highly respected General Manager of Club Regency on Marco, a 32-unit timeshare resort on Marco Island on the Southwest Coast of Florida, managed by Hilton Grand Vacations. She has been with the property since January 2013,

"I'm very happy that I found Hilton Grand Vacations.... This is where I hope to settle down and grow."

supervising a staff of nine full-time hospitality professionals. At the Charter Club of Marco Beach, where she was front office and housekeeping manager for about five years prior to joining Club Regency, the resort was named "Resort of the Year" for the highest service in the industry among all HGV properties in USA and has been the recipient of RCI's Gold Crown Award for 26 consecutive years.

"I'm very happy that I found Hilton Grand Vacations," she says. "It's a company where I can apply all my knowledge – from training and management to customer service and guiding renovations along the way. This is where I hope to settle down and grow. I love meeting people from all over the world and helping to provide them with positive vacation experiences. Thanks to company perks, I've been able to visit places like Bora Bora and Tahiti, Seychelles, Dubai, Hawaii, and other European countries and have also visited my Mom, sister and niece who all live in the Czech Republic."

Just recently, she remembered that magazine story she saw as a child that became the genesis of her dream: "America really is a place when dreams can come true," she says. "They certainly did for me!"

Marge Lennon loves to tell other people's stories. She has had a front-row seat to the growth of the timeshare industry since 1978 and has written about its entrepreneurial developers and their amazing people from the Adirondacks to Australia. Contact her at Marge@LennonCommunications.com

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Fax: (281) 588-1028
Email: contactus@collectionsunlimitedtx.com
Website: www.collectionsunlimitedtx.com
Specialty: Collections Unlimited of Texas is your third party collection agency. We understand the bottom line- bad debt directly affects your ability to provide the best service for your customers and that's where we can help. With our dedicated timeshare collectors and staff, we offer you unparalleled collection services. From pre collection notices at no charge to a full array of collection services, we are your agency. Everything from skip tracing to credit reporting, online payment service to credit and collection counseling we make it happen.

“ 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

COLLECTION SERVICES



Meridian Financial Services Inc.
1636 Hendersonville Rd Ste 135
Asheville, NC 28803 USA
Phone 1: (866)294-7120 ext. 6705
FAX: (828)575-9570
Email: gsheperd@merid.com
Website: www.merid.com
Contact: Gregory Sheperd
Specialty: Meridian Financial Services, Inc. is a sophisticated third-party collection agency able to provide service to whole and partial portfolios. Meridian understands the impact of bad debt, as well as the importance of keeping your owners' accounts current, and preserving their confidence in the purchase decision. Services include third-party collections for domestic and international clients, no-cost-to-client recovery program, customized industry collection strategies, credit reporting, skip tracing, online services, and credit and collection consulting

COMPUTERS AND SOFTWARE



RNS Timeshare Management Software
410 43rd St W
Bradenton, FL 34209
Phone 1: (941)746-7228 x107
FAX: (941)748-1860
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: TSSI provides superior service to resorts and travel clubs in US, Canada and Mexico since 1998. Enterprise-level, Web-based, Fast, Powered by Oracle. Highly customizable, infinitely scalable and configurable. "All-inclusive" affordable monthly fee for a full-feature Hosted System that includes: Maintenance Fees, CC payments, Rentals, Deposits, Reservations, Sales, Marketing, Bulk Billing, Front Desk, Owner Portal, Extensive Reporting, Custom Reports, Accounting, Integration with Expedia, Booking.com, RCI and others. Various integrations with other software. Month-to-month. Cancel any time!

“ 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

CONSULTING

TRACKResults

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

CONTENT MARKETING

The Trades Ink

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.

CREDIT CARD MERCHANT SERVICES



Merchant Services Made Easy

Phone: (888) 999-6461
Email: Liza@MerchantServicesMadeEasy.com
Website:

www.merchantservicesmadeeasy.com
Contact: Liza Taylor
Specialty: VISA * MASTER CARD * AMERICAN EXPRESS

We are Proud to represent numerous Top Finance Institutions which Bid for your business. Direct Sales, Travel, and Timeshare have always been categorized in a high risk arena; however, Merchant Services Made Easy are proven experts in positioning your company in the best light for the lowest rates and most liberal underwriting. It is not necessary to change your current accounts. At no cost, enhance your business by establishing new accounts which insures no interruption of cash flows ever. Please contact Liza@MerchantServicesMadeEasy.com at 1-888-999-6461 or visit www.merchantservicesmadeeasy.com

“ 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.

Tell them you saw it in The Trades

DIRECT MAIL AND MARKETING

LogiCall MARKETING

LogiCall Marketing

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

ESTOPPEL PROCESSING

Request my Estoppel.com

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.

EXCHANGE COMPANIES

dae

WORLDWIDE VACATION EXCHANGE

Dial An Exchange LLC

9998 North Michigan Road
Carmel, IN 46032
Phone: 800-468-1799
Fax: 317-805-8999
Email: adrian.garrett@daelive.com
Website: 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.

EXCHANGE COMPANIES

RTX

Resort Travel & Xchange

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

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.

withum

AUDIT TAX ADVISORY

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

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!

HOSPITALITY INTERIOR DESIGN

hospitality resources & design

Hospitality Resources & Design, Inc.

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

HOUSEKEEPING SERVICES



Jani-King International Inc.

16885 Dallas Parkway,
Addison, TX 75001 USA
Ph 1: 800-552-5264
Ph 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.

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

HOUSEKEEPING SERVICES



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."

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

LENDING INSTITUTIONS



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 Ryzczek
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 Ryzczek, Jim Bishop, Fred Dauch, Mark Raunikar and Tom Petrisko, each of whom has extensive timeshare lending experience



Pacific Western Bank

5404 Wisconsin Avenue, 2nd Floor
Chevy Chase, MD 20815 USA
Phone: 301-841-2717
Phone: 800-699-7085
Email: jgalle@pacwest.com
Website: www.pacwest.com
Contact: Jeff Galle
Specialty: Pacific Western Bank is a commercial bank with over \$26 billion in assets. Our National Lending Group provides asset-based, equipment, real estate and security cash flow loans to established middle-market businesses. With a resort portfolio of more than \$1 billion, we are a leading lender in the resort industry. We provide \$5-\$30 million inventory loan and \$10-60 million hypothecation loan. Find an opportunity, not just a bank.



Wellington Financial

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

LENDING INSTITUTIONS



Whitebriar Financial Corporation

575 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.

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@gpmsorts.com
Website: www.gprmgmt.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.

MANAGEMENT & OPERATIONS



Liberte 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.

OUTDOOR AMENITIES



Kay Park Recreation Corp.

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

PEST CONTROL/DISINFECTANT**SteriFab**

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

PET SANITATION**DOGIPOT**

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

POOL & WATER FEATURES EQUIP. & MAINT**Hammerhead Patented Performance**

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

**LaMotte Company**

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

PUBLIC RELATIONS**GBG & Associates**

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

RECEIVABLE FINANCING**Whitebriar Financial Corporation**

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.

RENOVATION**CRA**

11500 W Olympic Blvd, Ste 610
 Los Angeles, CA 90064
 Phone: (818)577-4320
 Email: info@cradesign.com
 Website: www.cradesign.com
 Contact: Michael Lindenlaub
 Specialty: Renovation, interior design, and furnishing services. With 25-years in the hospitality and vacation ownership world, CRA has the project experience, the team and the pricing clout to complete your improvement projects. Designers for major brands and innovators of marquee new-build projects nationwide, together with your ideas, we can create the perfect vacation environment! From collaborative ideation and thoughtful pre-planning to interior design and installation, CRA can guide you through a seamless process – start to finish.

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.

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: DMillbrath@BayTreeSolutions.com
 Website: www.BayTreeSolutions.com
 Contact: Doug Millbrath
 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

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.

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
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 Fax: 317-805-8999
 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:

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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.

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iTicket Solutions

294 Treemonte Dr. Orange City, FL 32763
Phone: 407.347.4310
Contact: Bryan Griffin
Email: bryan.griffin@iticketsolutions.com
Website: www.iticketsolutions.com
Specialty: Designed for today's timeshare resorts, our software solution streamlines the entire gifting process from the OPC to the gift room. Encompassing multiple applications, iTicket offers today's timeshare a better way to manage their gift program. Today's market requires more than simple preprinted vouchers and hard inventory, provide your guests with direct to turnstile tickets and on-demand vouchers. Since 1992 we have set the industry standard for timeshare resorts across the globe for gift management.

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Email: tpranger@logicall.net
Website: www.logicall.net
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“ 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

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

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5360 College Blvd, Suite 200
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Email: mgring@gcittravel.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.

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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.



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7964-B Arjons Drive
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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.
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Please contact: info@traveltogo.com
800-477-6331, ext 108



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
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True Incentive

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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

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Spring TX 77079
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Fax: (281)895-6222
Email: joe@hotelmakesover.com
Website: www.timesharemakeover.com
Contact: Joe Aiello
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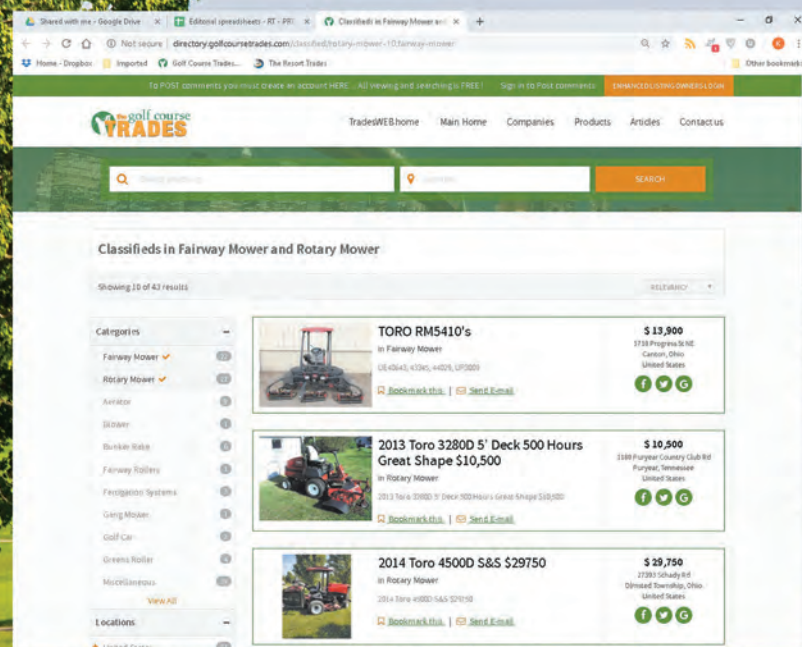
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CRA – Envision, Design, Furnish, Renovate



The team at CRA has over 25 years of experience working with many major hospitality, entertainment, vacation resort clients and ownership groups to help create environments that exceed the expectations of today's visionary traveler. Our services include interior design, furnishing services, project planning, design management, concept development and master-planning for a cross-spectrum of product types. Our diverse experience has helped us formulate a successful approach to the design and renovation process.

In addition to the big names in our industry, we have also worked with several independent owners, home-owners associations, property managers and boutique properties across the nation and around the world.

We work with the best; we learn from the best and we bring that experience and passion to all of our client's projects big and small.

How do we do it?

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Our process begins with a thoughtful session of listening closely and understanding the particular and unique needs and expectations of the property and its owners. What has worked in

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Envision an aspirational environment:

With an understanding of opportunities from a collaborative meeting on site, we develop a narrative that connects the unique virtues of the property to the emotional expectations of the owner or guest. The narrative drives our successful design! We package our vision and present it to all stakeholders including owners, managers and brands in a thorough, fun and collaborative session that generally elicits enthusiastic feedback from all involved!

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CRA fully documents interior design and selects all furnishings. As part of our collaborative meeting with your team we determine a workable budget and realistic schedule. We collaborate as necessary with architects and other design consultants to collectively deliver a successful design! We provide a thorough, tight set of peer-reviewed documents that allow you to build with confidence!

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Follow-up after the "grand opening":

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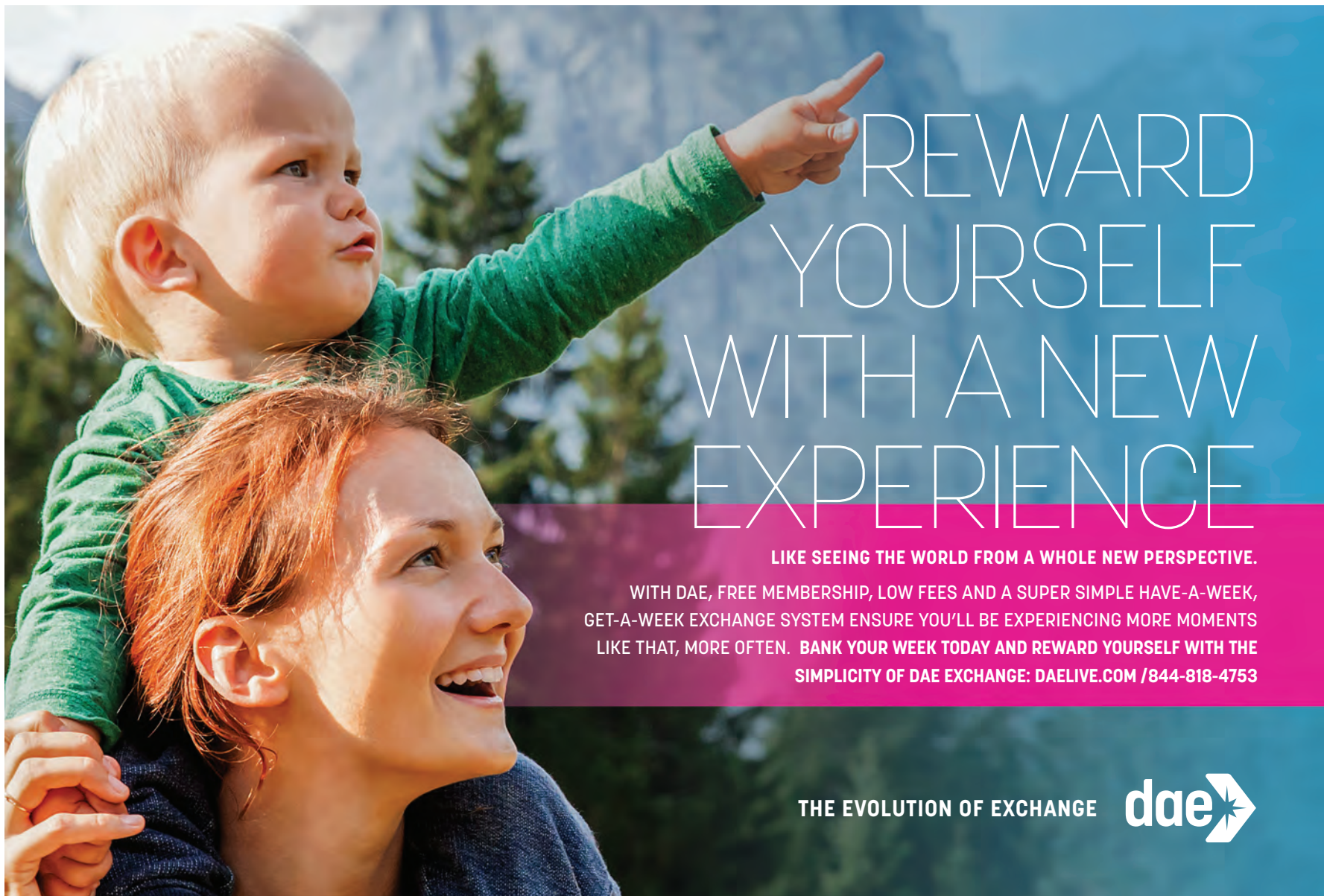
so many leading hotel companies, vacation ownership developers, resort managers and home-owners associations big and small call on CRA to help design and implement successful interior experiences!

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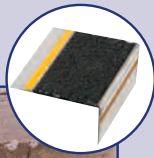
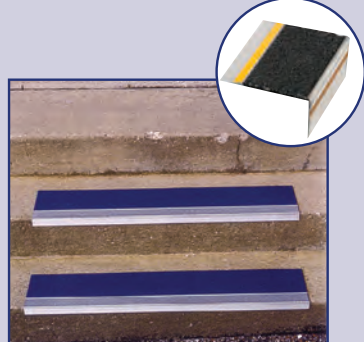


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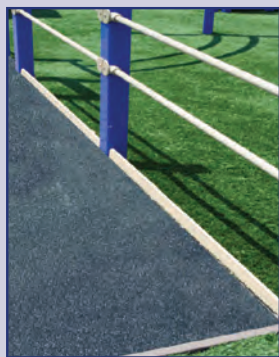
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DONATE HERE: <https://fundraise.nbcf.org/WININDY>

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The 2019 PINKtober events raise funds for National Breast Cancer Foundation, Inc. featuring items for auction, specialty cocktails and as always great networking opportunities. Rally friends and co-workers to attend with you.

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To learn more about PINKtober events, please go to www.arda.org/PINKtober.

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National Breast Cancer Foundation's (NBCF) mission is to help women now by providing help and inspiring hope to those affected by breast cancer through early detection, education, and support services. To learn more about NBCF, please go to <https://www.nationalbreastcancer.org/>

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