

Resort Trades

Every Resort; Every Month



Best People; Best Companies

- Jason Gamel, ARDA President and CEO
- Preparing for ARDA Awards
- Vacation Club Loans Tackles The Resale Financing Market
- Buying Management Software? 8 Factors To Consider
- Ransomware Attacks Part 2
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Jason Gamel

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Best People; Best Companies



Sharon Scott Wilson
Publisher

Last month CustomerCount® and Resort Trades announced that nominations were open for the annual CustomerCount® Customer Engagement Professional Resort Trades Award. Now in its fourth year, the award seeks to recognize a singular resort staff member who exemplifies the most outstanding customer engagement. Is there someone on your team whom you feel to be The Best and who deserves acknowledgement? Nominations will close on December 31, 2019, but don't delay! The first visitors to nominate a candidate will receive a free copy of Time to Share, the real-life adventures of the 'Father of Timeshare,' Keith Trowbridge. So, visit www.ccceptaward.com today and take a few minutes to submit your candidate.

In our relentless pursuit of The Best, Resort Trades featured two major editorial series this past year: In "Top Team Leaders," we profiled resort team members who were found to show by their examples a superior passion for customer service. Our other "Best" series included a monthly "Best Place to Work" article. We will be reviewing the companies that made our 2019 lineup in next month's issue. Beginning next year, Resort Trades will introduce our Best Boss series. If you'd like us to consider profiling your vacation ownership company, a staff person, or an executive, email me at Sharon@TheTrades.com.

Many in our industry are discouraged by the challenges that seem to continuously arise. From taxation threats to exit companies, doing business in the vacation ownership business never seems to get easier.

Fortunately, we have one of the most proactive and keyed-in associations in the States – the American Resort Development Association (ARDA). With the retirement of Howard Nusbaum, we are happy to introduce to you the new association president, Jason Gamel beginning on page 8.

Resort Trades is proud of our long-term association with ARDA. We are ardent supporters and encourage our readers to look into joining as members if they are not already signed up. Whether your company serves vacationers by providing them with great vacations or is a vendor of goods and services to resorts, attending ARDA functions will be a rewarding experience. There is no better venue in which one can meet and grow relationships with their peers in the business.

Of course, there's the huge convention and exposition being held in Hollywood, Florida, May 3-7, 2020, which is absolutely the be-all/end-all event. There you can attend seminars, visit an exhibit hall full of industry-specific vendors, and attend networking get-togethers. This month the ARDA Fall Conference being held at the Fairmont Hotel in Washington, DC, November 13-15, 2020, is a very different meeting. The audience is much smaller with plenty of networking opportunities among resort professionals, most of whom are senior executives. It's a wonderful setting and a relaxed atmosphere. If you read this in time to attend, we would encourage you to visit the website ARDA.org and register.

Every Resort; Every Month

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For advertising information
call 931-484-8819 or
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CEO/Founding Publisher
James "Tim" Wilson

Publisher
Sharon Scott Wilson
SharonNK@thetrades.com

Associate Editor
Cathy Backus
Cathy@thetrades.com

Sales Manager
Marla Carroll
Marla@thetrades.com

Interim Design Director
Tiffany Lewis

Art Director
Carrie Vandever
Carrie@thetrades.com

Contributing Writers
Marge Lennon
J. Michael Martinez
Bill Ryczek
Monika Voutov
Lena Combs
Scott Mahoney
Sharon Scott Wilson



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Resort Trades – the timeshare industry's only true news journal – provides relevant, timely news to assist resort developers, operators and management staff stay current and make better business decisions. The super tabloid print version is distributed twelve times annually to every resort in the U.S. and is supported by an interactive online news resource, ResortTrades.com. A digital version, plus a newsletter "Resort Nation", is emailed monthly to a subscriber-base of approximately 25,000 viewers including senior-level executives at development, management and timeshare-related travel companies. ResortTrades.com is typically rated in the top third of the first page by the major search engines when searching on timeshare industry related topics. Copyright© 2018 by Wilson Publications, LLC. All rights reserved. No part of this periodical may be reproduced without the written consent of Resort Trades. Resort Trades does not accept unsolicited freelance manuscripts, nor does it assume responsibility for their return. Resort Trades is published monthly, twelve times a year by Wilson Publications LLC, PO Box 1364, Crossville, TN 38557. PRINTED IN USA

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Jason Gamel

President and CEO, ARDA

By Marge Lennon

ARDA has represented the timeshare industry as its highly-respected trade association for over 50 years ... decades before the internet, points-based vacation clubs, fraudulent exit companies and the emergence of Vrbo and Airbnb. During the industry's evolution, ARDA has remained the steady captain who skippered the industry through uncharted – and always changing – seas.

Upon the recent retirement of Howard Nussbaum – who had been ARDA's CEO for the past 20 years – the association conducted a year-long national search for his replacement and they found a winner with Jason Gamel ... almost in their own back yard!

Jason's significant strength to ARDA members comes from being almost at Ground Zero for a timeshare professional ... smack in the center of everything that makes a resort run. This was during his most recent position of six years as senior vice president of legal at Wyndham Destinations. Here he had legal oversight of sales, marketing, privacy regulatory compliance, consumer affairs consumer finance club operations and state and government relations. This senior leadership role made him uniquely qualified to take on the opportunities and challenges of leading the association. The path to his current position was a natural transition for the late-40s father of two girls – aged 10 and 12.

Jason holds a bachelor's degree from the University of Michigan, a juris doctorate degree from the University of Florida – Fredric G. Levin College of Law – and is licensed to practice law in Arizona, California and Florida. His career includes almost 21 years of experience in the hospitality and timeshare industries, with six years as an associate in the real estate and hospitality practice of BakerHostetler, one of the nation's largest law firms.

Between 2004 and 2013 Jason was vice president of state and government affairs at ARDA in Orlando, where he oversaw the direction of local, state, and regional legislative and lobby-

ing activities in the United States and throughout the Caribbean. During this time, he helped grow the government affairs program by forging strong relationships with regulatory agencies,

hotel brands, HOAs, and independents together while at the same time broadening their horizons and serving the needs of all types of members.

“My challenge today is to determine how ARDA can deliver a product that will benefit our membership in the future,” says Jason. “For the first six months, I plan to do a lot of listening. In charting a new course for our continued success, we must be decisive about how we ‘retool’ with the right staff, strategic direction and vision. Implementing innovative initiatives while providing educational and legislative representation to our entire membership will be key components toward making this happen.”

In looking ahead, Jason shares, “What keeps me awake at night is the consolidation of the industry and trying to envision how our membership may look in the next 50 years. How can we retain our current membership and nurture a new one? How can we improve our meetings and regional events? We want to ensure that what we are doing what is best for the membership as a whole. In the final tally, this is what will **either defend or justify** the purpose of our organization.”

Jason sees a strong need to further engage resort management, HOAs, and legacy resorts, to work with ARDA's Resort Owners Coalition. (Over 1.5 million timeshare owners continue to support ROC with their \$3 donations as part of their maintenance fees.)



Jason's significant strength to ARDA members comes from his recent role as Wyndham's legal VP - almost at Ground Zero for a timeshare professional - and smack in the center of everything that makes a resort run.

When asked about what ARDA can do to help bolster a healthy secondary market, Jason added “We have to consider not only the options that a consumer has to sell their timeshare but also the options that can be provided by a developer or management company. Our industry was founded 50 years ago by true entrepreneurs. Today, ARDA can orchestrate affective regulatory systems and provide a wel-

coming atmosphere for new entrepreneurs with the same entrepreneurial spirit to come to the table with creative solutions. Instead of thinking of a secondary market as someone who wants to share, it should also be thought of as what a developer can provide for its owners, as in buy-back programs.”

Concerning third-party rental disruptors like Vrbo or Airbnb. “I believe the product is complementary to timesharing as these are great platforms for potential timeshare buyers. It's important to recognize that people still enjoy the positive memories from returning annual vacations combine with the powerful feeling of ownership. This is one reason we continue to grow in sales revenue each year; at last count, it was \$9.8 billion!”

On a personal note, Jason says, “I deeply admire people who have overcome seemingly impossible challenges and risen to the top in their professions. They often have strong convictions combined with a vision and a deep a passion for what they see is right. They appeal to me as leaders in their fields.”

According to Robert Spottswood, ARDA Chairman, “The best leadership requires vision, communication and execution. As we celebrate the 50th anniversary of our industry and enter the next half century, we are fortunate to have a leader with those qualities as well as a deep understanding of our business.”



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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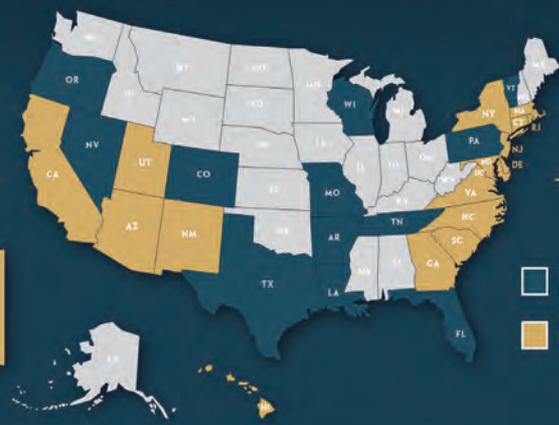
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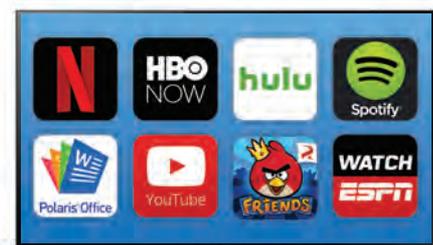
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PREPARING FOR ARDA AWARDS

By: Marge Lennon



TIPS ON WRITING AN AWARD-WINNING NARRATIVE

To give you a few tips on writing award narratives and help you walk away with an ARDY, we are sharing a few suggestions from veteran judges.

- Make your nomination count by including examples. Give details, specific results and measurable outcomes. *Entries with typographical and grammatical errors send a message that the submission was not important enough to have multiple people review it.*

- Focus on specific accomplishments and not general requirements of the job.

Be sure you are answering the questions being asked.

- Present a narrative that helps the judge “meet” your nominee and appreciate their accomplishments.

- Stick to the required page length.

- Avoid using acronyms or initials that are only familiar to people in your company.

- Try to make the person come alive on paper; a good writer can do this. Describe them in a manner that will make the judge want to meet them in person and exchange ideas. If you can't hire a professional writer or publicist, use the best writer in your company. The quality of the writing is paramount to the success of the narrative and a huge factor in scoring high points. Thus a professionally aided nomination of less merit may overshadow a nomination written by someone with less writing skills.

FOR DESIGN CATEGORIES. With as many as 100 design awards and related materials to review in a single day, judges agree that brevity of the narrative is important. When the write-up and the visuals appear to tell different stories, or required elements are missing, this will hurt an entry. Without both “before” and “after” images taken from the same angle in the renovation competition, it is difficult to adequately judge such an entry. Quality photography is a key element to design award winners.

FOR ADVERTISING AND PROMOTION CATEGORIES. Collateral materials are required for certain categories so judges can see how all the pieces worked together. Even for something as straightforward as a logo, knowing its intended use helps judges decide its effectiveness. Collateral is of utmost importance, since that's the “deliverable” in

Present a narrative that helps the judge “meet” your nominee and appreciate their accomplishments.

ARDA Award deadlines are just around the corner, so now is the time to recognize your company's best people, products, and promotions and select your favorite wordsmith to craft their nominations. The early bird deadline is December 29, 2019 and the final deadline is January 31, 2020.

Now in its 34th year, the awards program welcomes nearly a thousand nominations each year and operates like a well-oiled machine due to the dedication of Catherine Lacey, ARDA's VP of Meetings & Executive Director, AIF, the awards committee – which is comprised of professionals representing different facets of the industry – and scores of volunteer judges.

Explained Catherine, “It is important to understand that Awards Committee members do not review or select winners for the Awards. We leave that process to the non-partisan judges, experts in the category they are judging. Instead, the awards committee is part of the planning process for everything related to the ARDA Awards submissions and ARDA Awards Gala. They review the Awards Guide to determine any need to add, delete or modify any categories according to the ever-changing

landscape of our industry. They also review and make recommendations on the talent for the Awards Gala. Our true award is seeing the growth of this program over the years and the recognition of our industry's best of the best”.

How it works. In selecting the winners, about two dozen ARDA members from around the globe serve as volunteer judges. A certain number points are awarded for each question. The narrative with the highest number of points is the winner. Period. Since the judging is “blind” with the candidate's name and company blanked out, everyone is on equal footing. This enables large companies to compete with the smaller ones. Professionals in their fields conduct judging for advertising and design entries at ARDA's offices. **(See sidebar story on writing winning awards.)**

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...we are sharing a few suggestions from veteran judges



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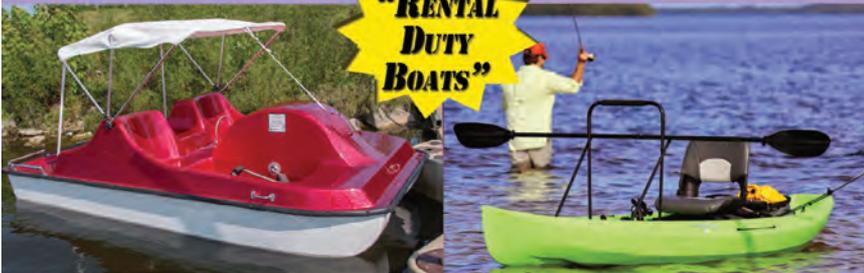


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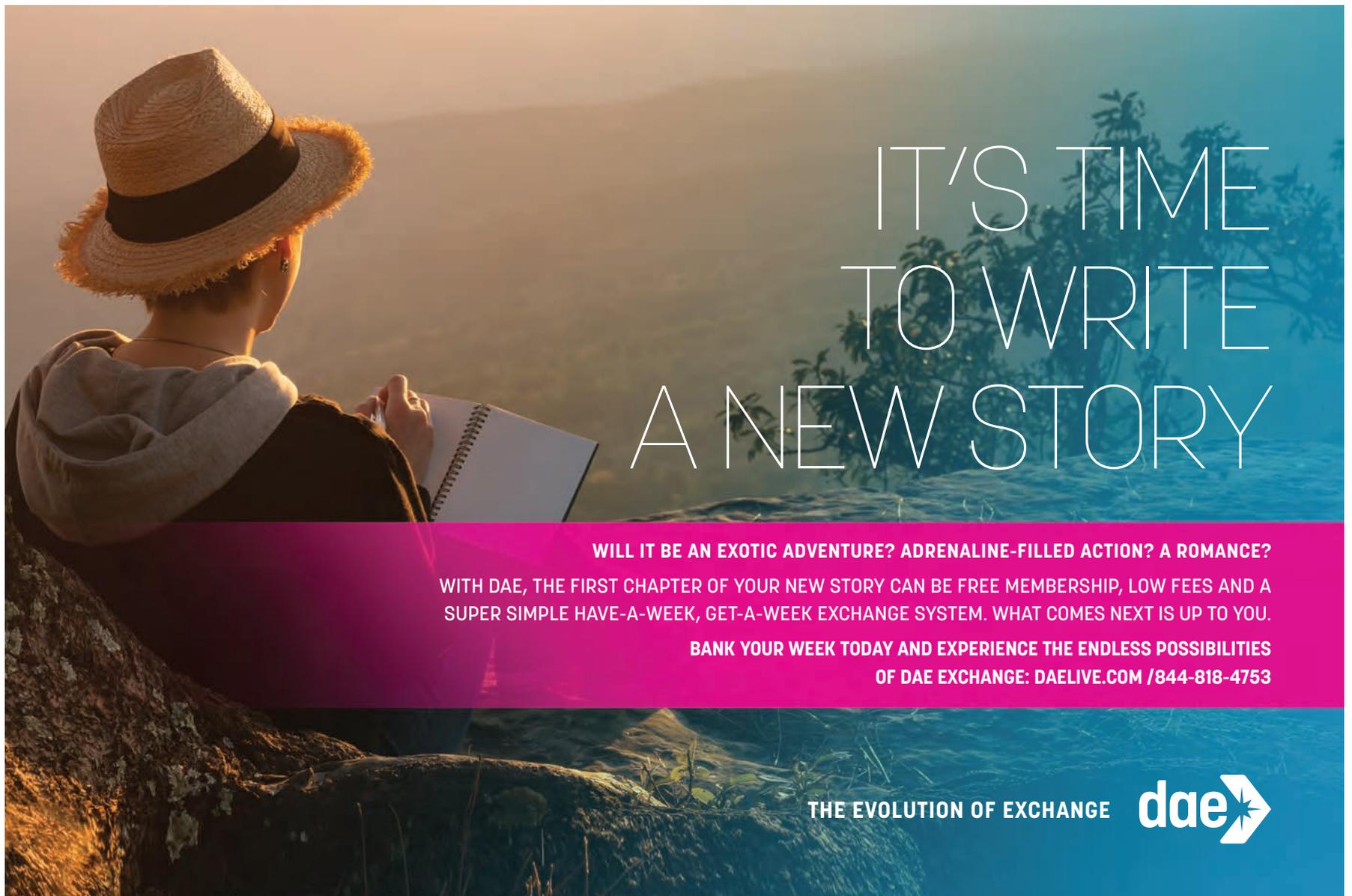


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VACATION CLUB LOANS TACKLES THE RESALE FINANCING MARKET

REPRINTED WITH PERMISSION FROM SUMMER 2018 COLEBROOK CHRONICLE.

By: Bill Ryczek

Debbie Ely gave up a career in the movies to get into the resale financing business. That's how enthusiastic she is about her company, Vacation Club Loans, and the prospects for financing timeshare resales.

After graduating with an accounting degree from Florida Atlantic University, Debbie ran her own accounting business, and one of her largest clients was Tricom Pictures, a Pompano Beach company that produces educational films. As Tricom grew, they convinced Debbie to join them as an employee, and when they set up a second company, Northbridge Productions, she became the Operations Manager for Northbridge.

There are no agreements between VCL and the broker except for a non-disclosure agreement to keep client information confidential. Our relationship is with the individual customer and most of the work is done through the title companies.

After a brief hiatus to raise her son, Debbie was looking to re-enter the workforce when she had a chance encounter with an acquaintance whose boss, grizzled timeshare veteran Bert Blicher, had re-located his business from Pennsylvania to Florida. The acquaintance didn't want to move to Florida and told Debbie she should inquire about the job.

Debbie decided to apply. "I knew nothing about timeshare," she said.

"Had never even been on a tour. Never stayed at a timeshare resort. Nothing." The fact that she lived in Florida and managed to avoid taking a timeshare tour must have impressed Bert. Debbie convinced him that she was a fast learner and a hard worker. "Besides," she added, "accounting applies to all fields. I knew I could learn to apply my accounting knowledge to timeshare." Debbie started working for Blue Water Resort in April 2007 and began a crash course in the timeshare industry.

While there was a lot of activity at the company's Nassau resort, the Florida administrative operation was relatively small, and Debbie was exposed to all aspects of the business. "Bert is very entrepreneurial," she said, "and we all wore a lot of hats. I learned a lot, and one of the biggest lessons for me was that the product was much more flexible than I'd thought it was. I envisioned timeshare as a one-week, one-property deal for an older generation, and I was surprised to learn how many different ways time can be used."

After Blue Water became affiliated with Bluegreen Corporation, sales accelerated and most of the inventory was sold, leaving Bert and Debbie looking for the next challenge, which turned out to be the acquisition of Timeshares Only and Fidelity Real Estate, two timeshare resale companies. Not many businesses are as challenging as timeshare resales, and Debbie soon realized, thanks to Bert, that one of the difficulties in making a resale was that there really wasn't any effective financing. "I'd be at Fidelity listening to the calls," Debbie said, "and I'd hear a prospective buyer say that they could only pay \$5,000. The salesman would then have to find a seller willing to let their interval go for \$5,000. If there was financing, I'm sure he could've gotten the customer to pay more than \$5,000. If it wasn't a 'cash-and-carry' product, prices could be higher." As a former chairman of ARDA, Bert also saw financing as a way to counter the image

Debbie Ely, President, Vacation Club Loans



problems resales were creating for the timeshare industry.

Identifying a need for financing is one thing. Convincing brokers and buyers that financing will help them is another thing altogether. Once VCL was formed, the next step was to get referrals from brokers. Since they controlled two resale companies, they had a running start, but it still wasn't easy. "I thought it was the greatest thing to happen to the industry in ten years," Debbie said, "but none of the brokers were interested. They'd say, 'It's not necessary—everybody just pays cash' or they didn't want to add impediments to the sales process." And part of the difficulty

There are bad actors in the resale business, and Vacation Club Loans is diligent about which brokers can refer loans.

is that it's just plain hard to get anyone to change the way they do things.

Slowly, people began to realize that having financing made selling easier, not harder. One at a time, broker resistance began to

break down. "They realized that this person wasn't going away," Debbie said. "And they realized the process isn't difficult at all. There are no agreements between VCL and the broker except for a non-disclosure agreement to keep client information confidential. Our relationship is with the individual customer and most of the work is done through the title companies."

There are bad actors in the resale business, and Vacation Club Loans is diligent about which brokers can refer loans. "We check to see that they are licensed in the state in which they're doing business. We monitor on-line reviews, and we deal with a handful of good title companies to make sure everything is done right."

The performance of the VCL portfolio has been outstanding, which we at Colebrook can attest to since we provide the company's financing. "I think that's a function," Debbie said, "of the fact that these loans take about 60 days to close, rather than the same day closing for developer sales. After a two-month process, the buyer is committed. And we get ACH authorization from 100% of the customers, so we don't have to worry about them sending checks or about credit cards expiring. All of our payments are scheduled for the 15th day of the month. Most people have a mortgage or rent payment due on the first, and by hitting the

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account on the 15th, we're not lined up behind a big payment."

From ground zero in 2016, volume has grown impressively over the past three years. The company has funded about 700 loans, with year over year growth reaching the double digits each year and 2017 volume was roughly 300 percent above 2016 levels. Debbie projects that 2019 volume growth will be the largest yet, mainly due to more and more resale brokers enjoying having the ability to sell more contracts under her finance mechanism. Furthermore, Vacation Club Loans will be focusing on growing its frontline sales financing to smaller, well ran resorts. As a VRI approved lender, they will be attending the VRI National Manager's meeting this October in Phoenix, AZ.

Seven hundred loans aren't a lot for a front-line developer, but it is probably more resale loans than any other company has done in a similar period during the forty-year history of the timeshare industry. And as acceptance among brokers becomes more common, the number should continue to grow.

When she's not busy revolutionizing the timeshare

resale market, Debbie runs the Southeast Florida section of ARDA-WIN, an ARDA sub-group that promotes and advocates for women in the timeshare industry. "We have young up-and-comers," Debbie said, "and we have more experienced women who mentor them." Which group does she fit in? "I think I'm right in the middle."

Debbie Ely is also in the middle of a new type of financing that could change the resale market. "One of the things I look at carefully," Debbie said, "is the average loan amount. If it goes up from year to year, that means that resale prices are increasing, which is good for the entire industry." The average loan has gone from \$8,209 in 2016 to \$11,340 in 2019, which is good news for the industry, and very good for Vacation Club Loans, a new company tackling an old problem in a very different manner.

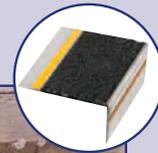
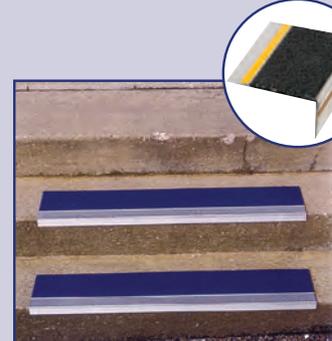
An active partner at Colebrook Financial Company, Bill Ryczek, RRP, has primary responsibility for marketing and banking relations. After nearly 40 years in the timeshare industry, he is well-known and a frequent speaker at conventions on the topic of receivable financing.



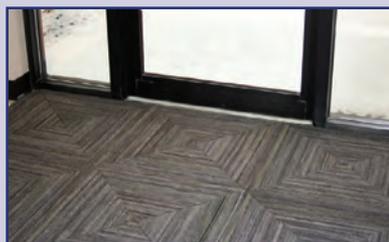
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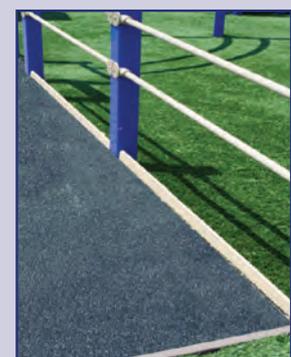
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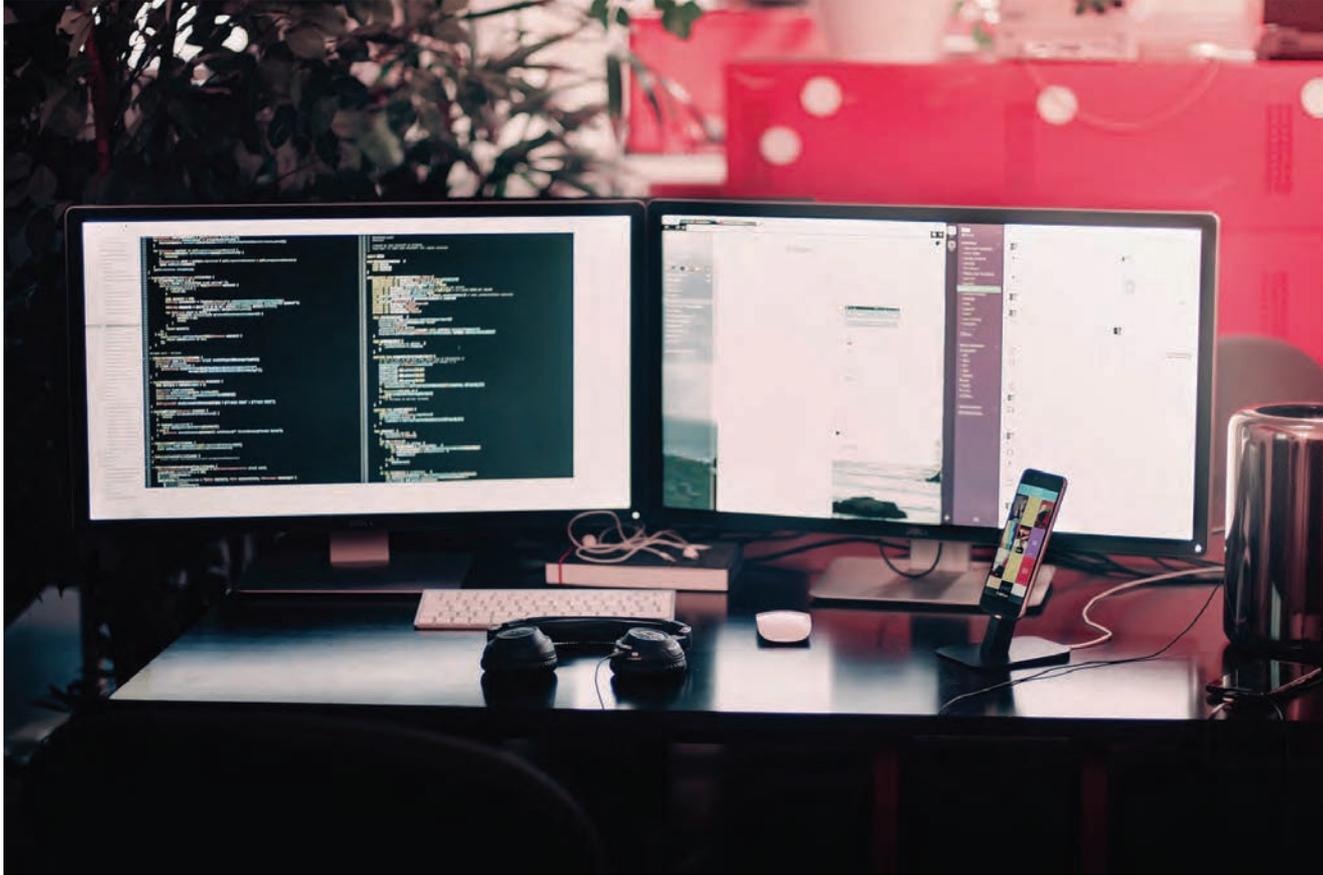
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BUYING MANAGEMENT SOFTWARE?

8 FACTORS TO CONSIDER

By Monika Voutov



When choosing a new property management system for your timeshare resort or club, you need to consider many factors. You may be weighing the advantages and disadvantages of integration of different solutions. Property Management Software (PMS) providers in the hotel and resort field come in all shapes and sizes, from established giants to bootstrapping start-ups. I'm here to give you a list of the factors that you should consider when comparing property management systems or any hospitality technology, for that matter:

1. Cloud-based or Hosted.

Determine what kind of application suits your needs and preferences best.

With internet access readily available, cloud-based applications are becoming a standard choice. Businesses with access to the internet are utilizing cloud services at an increasing rate due to their high stability and continual updates from vendors, low or no IT staff needed on site, low cost with no need for hardware investment, and much better accessibility. As a resort manager, you or any operations

manager can handle everything from an Internet browser, access the management system, and get information immediately. With recent advantages in security, cloud software deployments have stabilized. Reputable vendors have strict standards in place to keep data safe.

If your resort lacks a reliable Internet connection, a hosted solution might be your only choice. While cloud-based software uses a vendor's server and you access it via the internet, essential business functions must be accessible with high availability. For this type of system, you are solely responsible for all security measures. Hardware investment and IT staff on site are required. It is installed on your server and does not require an Internet connection. Mobile accessibility can pose an issue for on-premise deployments. Overall, on-premise systems are built for large enterprises with massive budgets or when the internet is inaccessible.

2. Functionality. Making software purchase decisions can be confusing and challenging. Just relying on a basic list of functions might not land you with the correct

system. Imagine if you purchased a new vehicle off a checklist, it has four wheels, an engine, seat belts, and electric steering. You would not know if you are buying a Ferrari or Lada. (If you ask my Bulgarian grandparents who owned a Lada well over 30 years ago and loved it, they might argue with me on that statement but let's get back to present time).

Marking off a checklist of features is just a tiny part of the entire PMS decision-making process. If you talk to a salesperson or view an online presentation that runs you through operations, you get a general overview that may be useful to a wide range of property managers. However, this might not be enough. Instead, sit down and run through the process you would use every day to manage your resort or club. Make sure you find it intuitive, well-organized, and useful for everything you specifically need.

3. Efficiency. Numerous features may be beneficial as long as they are designed to make the system efficient. Running a timeshare resort and all guests check-in on a Friday, the front desk must be able to check-in guests quickly and effortlessly. Efficiency is a crucial

factor in the daily operations of a dynamic working environment.

4. Features. Functional, efficient, and feature-rich software can make your resort so much more successful. Here are a couple of examples. Integration of your PMS directly with OTA's like Booking.com, Expedia, or a channel manager platform is a 'must-have' feature. Automatically pushing rates and availabilities from the PMS to the channel manager which distributes them across all the connected OTAs. Similarly, delivered through the channel manager, bookings on OTAs would also get instantly updated on the PMS. It helps eliminate overbooking issues, decreases vacancies, and increases revenue.

Also, consider the commissions management feature. Some owners forego traveling and using their ownership. This facilitates the ability of owners to rent the timeshare on the weeks not usually allocated to them. When they rent the weeks they do not use, the room stays occupied, and the resort and owner make money. This type of system makes owning a timeshare much more attractive to younger adults. Having the right system in place to handle these unique scheduling details ensures value for everyone.

5. Support Team. In the absence of a dedicated tech team of your own, access to user support and system-specific technical help is a valuable asset in deciding which PMS to use. Besides, other essential support tasks include sufficient onboarding and training, online, or at your resort location. Also, ensure that any support is to be provided in a timely, effective manner.

6. Customization. We understand that each timeshare resort and vacation club is unique, and they run their operations slightly differently and uniquely. Choose a property management system that you cannot only customize for current needs but also adjust or adapt over time if your needs change. This makes it much easier to handle future business without having to make excessive alterations to your methods.



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7. Pricing. Many purchase decisions for software programs and business systems come down to a matter of cost. For property management systems, cloud vs. hosted represents a big difference. A cloud-based PMS usually requires an initial start-up fee and ongoing monthly subscription charges. Some solutions charge a flat rate while others charge à la carte prices depending on the modules you choose. Hosted solutions cost much more upfront and, while they still have continuing maintenance and updates cost, they do not have or have lower subscription fees.

No matter which of these options you choose, recognize that the savings due to efficiencies and increased rental bookings will offset the costs of the system itself. With more automatic functions, owners are happier with quick payments, staff's tasks simplified by bulk invoicing and bulk emailing, and accountants finish their jobs in minutes rather than days. A final cost consideration comes down to choosing an out of the box PMS that will be closest to your requirements and in cases where

the system needs unique tailoring, affordable customization rates.

8. Feedback. I strongly suggest examining feedback of the property management system before investing in it. If possible, ask people who are using the program to see how they like it. Is it useful and efficient for them? Does it lack any features they need and their customer support experience? Independent, third-party reviews and ratings give you honest impressions from genuine users.

Overall, there are lots of great timeshare management and vacation club software products available on the market. If you consider these eight factors, you will end up with a system that makes your resort more successful and your owners happier.



Monika Voutov is the owner of TimeShareSoft, developer of TSS Rhea. Her main goal is to deliver a robust timeshare management solution geared to meet clients' requirements

for functionality, scalability, and performance. TSSI's culture is, no matter how big or how small the client is, everyone is a top priority.



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RANSOMWARE ATTACKS: Preparation is the Best Protection Part 2 –What to do After Attack

By: Lena G. Combs, CPA, CGMA, RRP, Partner and

Scott Mahoney, CISA, CRISC, Senior Manager, WithumSmith+Brown, PC



This article is a continuation to Part 1 of this series, which provides an overview of ransomware, why it should be a concern, and prevention techniques.

Unfortunately, engaging in preventative measures cannot always stop a cybersecurity attack. In the event of a ransomware infection, stay calm and weigh your options. Before making the decision to pay any kind of ransom (which the FBI and other leading security experts and organizations, e.g. Microsoft advise against), identify the version of ransomware that you're dealing with.

less serious virus.

- **Encryption Based Ransomware** - If you're able to navigate applications and directories, but not documents and other file types, you've probably been attacked by an encryption-based ransomware, which is a much more serious type of infection.

Knowing the type of ransomware you have been infected with will help determine the necessary steps that should be taken in order to attempt recovery.

Steps to Perform When Infected

If you have been infected with ransomware, you need to respond and take immediate action to prevent the ransomware from spreading, as well as to get yourself back up and running.

These steps include:

1. **Disconnect, disconnect, disconnect.** Nothing is more important than trying to restrict the impact of the infection by disconnecting your device to prevent the malware from spreading. Unplug or disconnect from the network, wireless, file-syncing services (e.g. Google Drive, SyncToy, Box), and external devices (printers, phones, USB devices).
2. **Take a picture of the ransomware screen.** Ransomware will be accompanied by a note that will identify the ransom, including the amount to be paid and where to send the payment. Take a picture so you have that information readily available to research the ransomware and to report the incident to the appropriate authorities.
3. **Enact your incident response policy.** If you have one, now is the time to brush off that incident response policy. Follow the steps outlined in your incident response policy, to ensure that all of the right steps are taken, ultimately including notifying stakeholders in a timely manner. Note that depending on the information housed on the infected system(s), you may be required to report the incident as

a breach based on your governing federal and state regulatory agencies respective breach notification laws.

4. **Research the ransomware.** Depending on the ransomware, you may be able to recover your data using software available online, or obtain a means to decrypt the files without having to pay the ransom. Tools such as Ransomware Identifier and ID Ransomware are available to allow you to upload encrypted files to determine what ransomware you were infected by and if there is a known way of decrypting the files. There may be a known way to decrypt the ransomware, such as the decryption code or a tool available to decrypt the files, such as those available through Kaspersky and No More Ransomware. As a general first step prior to trying to decrypt the files, it is best to involve forensics experts early in the process. Forensic experts can utilize their isolated laboratories to analyze and investigate various methods of trying to decrypt the infected system(s) as cyber criminals are aware of these tools as well, and trying to de-encrypt the ransomware may further reduce your chances of recovering the system(s).
5. **Restore from backups.** Depending on how frequently you backup your system and data, you may want to restore your systems from backups. Prior to doing that, you should ensure that you have the installation media and license keys that you'll need in order to reinstall third-party software. Additionally, be aware that the ransomware could have been lingering for a while within your system, so your backups could be compromised as well. It is recommended to test the restore from the backup onto another machine (knowing that this machine could become encrypted as well), to allow you to still be able to decrypt your machine if you need to. If you determine that you are able to restore from the backup, you'll need to fully restore your system first to ensure that the ransomware is gone. Modern Windows (Windows 7 or newer) operating systems allow you to do a "System Restore" when restarting your machine, or you can restore

Disconnect, disconnect, disconnect, disconnect.
Nothing is more important than trying to restrict the impact of the infection by disconnecting your device to prevent the malware from spreading.

Understanding the Ransomware That's Attacking You

Try and determine how much information you are still able to access. Can you exit to your desktop? Can you open files and folders? There are two common types of ransomware attacks, screen-locking ransomware and encryption-based ransomware, which function differently.

- **Viruses That Imitate Ransomware** - If you can navigate your system relatively freely, you're likely encountering a fake pop-up attempting to imitate a ransomware attack in order to solicit money -- in this case, you can simply exit, or force close the browser.
- **Screen-Locking Ransomware** - If you can't navigate past the ransom note, you're more than likely being attacked by a screen-locking ransomware, which is typically considered a

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using the initial installation disk. Additionally, before restoring, you should run the antivirus software.

6. **Pay the ransom?** As a last resort and if you have determined that you would lose too much critical information as a result of your system becoming corrupted, you may choose to pay the ransom. If contact information is provided with how to contact the criminals responsible for the attack, as is commonly the case, reach out to them and negotiate the ransom. Before making any payment remember that ransomware is not being put out by the most ethical people, so you may be paying a ransom to get nothing in return. On the other hand, it wouldn't be as profitable for cyber criminals if they got a reputation for not providing the decryption code. Once you do pay, it will spread across the Dark Web about your cooperation / willingness to pay, which may lead to your organization being further targeted. As such, before doing so, be prepared and ensure that you are in a better position to protect yourself and respond to the next version of ransomware.

Who to Contact if Infected

If you've encountered a ransomware attack, it's important to contact your local authorities. You also want to make sure you inform either the Federal Bureau of Investigation's local FBI office, or file a complaint online with the FBI's Internet Crime Complaint Center. For help determining what type of ransomware you may have, technical support in executing the steps necessary to try and recover your information, or to perform a forensic analysis of the impact, reach out to a cybersecurity partner.

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AMDETUR

By J. Michael Martinez and Sharon Scott Wilson, RRP

AMDETUR, the equivalent of the American Resort Development Association in Mexico, holds a significant annual convention, along with a variety of other activities. *Resort Trades* caught up with Carlos Trujillo, the organization's executive director, recently asking him to weigh in on the most pressing events in the industry in his country:

Tourism in general in Mexico is going through a learning or adapting process, due to the arrival of the new government. One of the biggest hurdles is the lack of promotion of the country... due to the closing of the Mexico Tourism Council....

Resort Trades: What are the top issues facing resort developers in Mexico in 2020?

Carlos Trujillo: Tourism in general in Mexico is going through a learning or adapting process, due to the arrival of the new government. One of the biggest hurdles is the lack of promotion of the country. This is due to the closing of the Mexico Tourism Council, which in the past was in charge of promoting the MEXICO brand along with other destination brands.

Resort Trades: What do you see as AMDETUR's mandate in terms of serving your members?

Carlos Trujillo: AMDETUR, as any other trade industry association, needs to service members in all the different aspects that the industry is looking for such as advocacy, training, benchmarking, etc.

Resort Trades: How would you describe the relationship between your organization and other associations such as the American Resort Development Association (ARDA) and the

Cooperative Association of Resort Exchangers (C.A.R.E.)?

Carlos Trujillo: I think that in the recent years, all the trade industry associations have discovered that working together is more beneficial than working alone. AMDETUR has excellent relations with ARDA, CVOA and CARE, we also participate at GATE meetings and with the associations in Latin America such as Brazil, Argentina, and Colombia.

Resort Trades: What would you say are the opportunities for companies and individuals on both sides of the U.S.-Mexico border to grow their businesses together?

Carlos Trujillo: We need to keep delivering what we offered or promised, be aware of members needs and requirements, listen to them, and also providing quality accommodations and quality service.

Resort Trades: At the Mazatlán AMDETUR convention, we learned that 256,535 intervals or memberships in Mexican resorts were in existence. Is this number still accurate?

Carlos Trujillo: Yes it is accurate, being 75% being from foreign markets and 25% domestic.

Resort Trades: What are the projections for growth or your thoughts on future prospects in 2020?

Carlos Trujillo: We have been growing around 6-7% percent each year and this trend continues to be the same. Maybe the challenge will be for



the next few years, due to what we mentioned earlier about not having someone who promotes the MEXICO brand.

This year, the Mexican Resort Development Association (AMDETUR) held its 33rd annual Convention & Expo in Mazatlán, Sinaloa. J. Michael Martinez attended and provided the following report:

Tourism Leadership

One of the main panels was "Tourism Leadership-Challenges and Opportunities" which was moderated by Juan Ignacio Rodriguez Linero, Chairman of the Board of Directors of AMDETUR and included speakers Pablo González Carbonell, CEO of Royal Holiday; Pablo Azcarraga Andrade, Chairman of Grupo Posadas; Ernesto Coppel Kelly, Chairman of the Board and CEO of Grupo Pueblo Bonito, and Carlos Berdigue Sacristian, President and Managing Director of El Cid Resorts. Panelists spoke about the evolution and transformation of the Vacation Ownership Industry.

They spoke about the challenges the industry in Mexico is facing with the recent arrival of sargassum and its negative

impact on the tourism industry. They explained that sargassum is a large brown seaweed and is a type of alga with berry-like structures that are gas-filled bladders.

The panel continued to explain that the Mexican government is working with scientists and the Mexican Navy to explore ways that the sargassum can be captured before it ever arrives to the coastlines of Mexico. They also discussed the opportunities associated with the arrival of sargassum and how it can be recycled and used in a variety of positive ways. One interesting example mentioned was about a man named Omar Vasquez who invented a way to use the seaweed after it biodegrades as a primary ingredient in a traditional adobe, or mud brick, that the resulting material was durable and weather resistant. He later uses it to make bricks that are used to build homes for low income housing.

During an extensive question-and-answer session with Miguel Torruco Marques, federal minister of tourism, more details were provided about sargasso. Mr. Marques discussed the origin of the sargasso, the effects on the beaches of the Mexican Caribbean, and what the government is doing to resolve this issue. He explained the Mexican government has instructed the Mexican Navy to conduct sea studies with the help of environmental scientists. He continued by stating that they have sent several navy ships out to sea in attempt to capture the sargasso in nets before it ever arrives onshore. In addition, public funds have made available to place barriers off the beaches along the coastline to prevent the sargasso from reaching the beach shores. He explained the remainder of any sargasso that does reach the beaches would be removed manually.





I'm gonna spend every minute appreciating life!

I am so excited by the prospect of possibly being chosen for a vacation! I am 38 years old and was diagnosed with IDC on 12/29/14. I then had a double mastectomy with implants, lymph node removal, chemo, hysterectomy, as well as many other procedures, and many complications. During my hysterectomy procedure, the surgeon unknowingly perforated my sigmoid colon causing me to go into septic shock. I required an ileostomy placement and was in a coma for three days. This is just the beginning of a long list of emotional and physical issues I have encountered through this treatment process. Along with the disfigurement secondary to my mastectomy, the additional surgeries and medical devices I had have truly crushed my self-image. I think attending a vacation with other survivors would be a wonderful support to me. Due to all of the surgeries, hospitalizations, and treatments, I have not been able to work much over the last year and a half and my family and I have had to "tighten our belts" in order to pay all of our bills. Now that I am physically able to do things, I am not financially able to do them. The ability to pay for a vacation, especially one as fantastic as those listed on your website would be emotionally freeing to be able to escape my hometown and all of its reminders of the last year and a half, if even for just a short amount of time. I cannot even begin to express how grateful I would be if I was chosen to go on one of your vacations. Thank you so much for giving breast cancer survivors a means to gain support through each other and through your program.



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Facts at a Glance

During the conference, Carlos Trujillo, executive president of AMDETUR provided a vacation ownership industry updates for Mexico.

Mexico ranks seventh in number of incoming international tourists. (WTO)

41,447,000 international tourists.

Brought in foreign currency of \$22.51 billion dollars.

Mexico moved up eight spots in the World Economic Forum (WEF) ranking on travel and tourism competitiveness, from

30th in 2015 to 22nd in 2017.

Tourism is one of the main drivers of Mexican economic activity.

Tourism accounts for 8.8% of GDP

- 630 timeshare resorts
- 256,535 intervals or memberships sold
- 22.5% domestic
- 77.5% foreigners

Future Projections

The Trades sat down with AMDETUR Executive President Carlos Trujillo to ask him some questions and to provide us an

industry update for Mexico. Mr. Trujillo started out by stating that Mexico received over 41 million international tourists in 2018 which was an eight percent increase over 2017. He continued by saying that 2019 year-to-date has not seen quite the same growth rate as compared to past years. Still, based on the current numbers, they are forecasting a 3-to-5 percent growth for the year.

Trujillo observed that the Mexican federal, state, and local governments are working closely to ensure safety and security for all its visitors to Mexico. He also stated the Mexican government have also provided federal troops to provide additional security. He continued by explaining that the government has invested millions of dollars in state-of-the-art surveillance cameras that provide video surveillance to a centralized command post. He also emphasized that this has to do with security in general, although there has not been a safety situation regarding foreign tourists in Mexico.

He commented further on the sargassum arriving to Mexico beaches and its effects on tourism by adding that the west coast of Mexico in places such as Cabo San Lucas, La Paz, Mazatlan, Puerto Vallarta, Ixtapa, Alcapulco,

Nayarit, have not been affected. We concluded our interview with Mr. Trujillo by asking him for AMDETUR forecast and future outlook of travel and tourism in Mexico. He stated the private sector has started several initiatives to promote travel and tourism to Mexico and they have a positive outlook for 2019. However, he stated there is some concern over the Mexican government's elimination of the Mexico Tourism Promotion Counsel, which provided public funds to promote travel to Mexico, and this could affect travel and tourism to Mexico in future years.

Mexico is still going strong and ranks in the top ten countries in the world for tourist visitors each year. As discussed throughout the AMDETUR conference, Mexico is faced with several challenges, but also have many opportunities to continue to grow and remain a top tourist destination in the world.

J. Michael Martinez (JMMMartinezconsulting@gmail.com) is president of JMM Sales & Consulting, Ltd., a marketing and sales support company, and represents numerous timeshare ownership companies. Sharon Scott Wilson, RRP, is publisher of **Resort Trades**, **Resort Trades Weekly**, and the website, **ResortTrades.com**.

RIVERWALK RESORT AT LOON MOUNTAIN

AN INNSEASON RESORTS LUXURY FRACTIONAL OWNERSHIP PROPERTY

By Marge Lennon

Managed by InnSeason Resorts, RiverWalk Resort at Loon Mountain, is a luxury six-story fractional ownership resort located in Lincoln, New Hampshire in the White Mountains, two hours from Boston. Opened in 2017, RiverWalk features 79 units from studios to 1-3 bedrooms, to large units accommodating 12 guests. The resort has a staff of 45 plus hospitality professionals.

Unlike timeshare resorts featured in past Best Places to Work columns, RiverWalk Resort is a total fractional ownership property. Fractional owners purchase a specific number of weeks for use each year, often purchased in 1/6 shares. If the fractional owner doesn't use any part of the weeks they are allocated, the resort may rent the unit and share the proceeds with the owner who has literally bought a fractional share of a residence. This model is attractive for avid skiers who want to spend as much time as they can in close proximity to the slopes, which is often cost-prohibitive for total ownership. RiverWalk Resort offers fractional ownership that can be purchased in whole, seasonally, or fractionally, and includes studio condominiums starting at \$60,000 and tops out with three-bedroom condos upwards of \$200,000. Costs are determined by unit type and length of use.

On-site resort amenities include:

- Seven Birches Winery, Solstice North Day Spa and La Vista Italian Cuisine
- Outdoor year-round heated pools, hot tubs, state-of-the-art fitness room, arcade room
- Shuttle service to local attractions, including popular Ice Castles
- Tesla charging stations
- Adventure concierge service

Who's Running the Show?

As General Manager, Renee Blood brings over two decades of experience in the travel industry to her role. She began her career as a Catering Sales manager at the Orlando Airport Marriott, moving on to senior positions at several Marriott properties in Orlando, including Revenue Manager and Manager of Group Strategy at the Renaissance Orlando Resort at Seaworld. Renee was also previously the Orlando Market manager for Expedia, Inc. Prior to joining RiverWalk, she was General Manager of Woodward's Resort and Inn, located a few miles north of RiverWalk Resort. She holds a Bachelor's Degree in Business Administration from Plymouth State University in Plymouth, New Hampshire.

Dennis M. Ducharme, RRP, is president of RiverWalk Resort at Loon Mountain. A 35-year veteran of the New England hospitality industry, he is also a development partner with William E. (Billy) Curran of InnSeason Resorts and Pollard Brook Resort, New Hampshire's largest purpose-built vacation ownership resort, and one of InnSeason Resorts' signature properties.

Good Community Citizens

RiverWalk prides itself on being "all about family" – owners and employees are considered one big family dedicated to catering to guests – most of whom are families traveling together. Within the Loon Mountain community, RiverWalk participates in many local events and charities, including:

- Annual Skate with the Boston Bruins Alumni, a fundraiser at its ice-skating rink which supports Loon Mountain's New England Disabled Sports.
- The White Mountains Crush Festival, aka Crush Event, located at Seven Birches Winery at the RiverWalk Resort, which invites grape stompers to their annual event to celebrate the end of the harvest and kick-off the start of winemaking season.



Renee Blood, General Manager, River Walk Resort

A Great Place to Work

Attracting and retaining an extraordinary staff is both an art and a science. Renee Blood believes resorts are a "high-touch" industry, where service is equally – if not more – important than the amenities and location. "Our guests pay to be treated with respect and care," she says. "From the chief facilities manager to housekeepers, our employees work diligently and cheerfully to give them the best experience possible. An engaged, happy and motivated workforce is more likely to go the extra mile for guests than one who is treated as an afterthought. To ensure that RiverWalk remains a place where employees love to work, we believe these core concepts are inextricably intertwined: Pay employees well, praise them emphatically and often and promote them personally and professionally."

"We have learned that the easiest way to ensure superior service is to incorporate the happy-employees-equal-happy-guest principle, which is how Renee operates," said Amy Forbes, Assistant General Manager. "Her focus on hiring and retaining good employees sets RiverWalk apart from the competition and ensures





a constant stream of those all-important five-star reviews.”

It also helps that InnSeason’s overall corporate resort culture revolves around work-life balance. Although many people who work in the vacation business don’t take vacations - like the cobbler’s kids who don’t have shoes – RiverWalk president and InnSeason co-owner Dennis Ducharme, RRP encourages staff to take those vacations.

Added Adam Scalise, Lead Engineer, “I love working at RiverWalk because I’m treated with respect by Renee and the executive management team and have been given opportunities not only to grow and succeed, but to spend time with my family. I enjoy contributing to creating the best experience for guests, because I feel that my work matters and is recognized.”

Hiring & Retention

During the recruiting and interview process, Renee emphasizes creativity and innovation to attract top talent. Instead of one-on-one interviews using standard questions, she often considers

utilizing a panel approach, or tries group interviews where candidates are challenged to solve a sample problem collaboratively or competitively. She has found that giving candidates a spontaneous trade-related task during the interview is a good way to discover which candidates have solid industry knowledge and can think on their feet.

Employee retention is often a challenge in the hospitality field. To overcome this issue, Renee believes in recognizing good work often and rewarding it spontaneously in a million little ways. A testament to her success is the fact that 40% of her employees have been at the resort since its opening.

RiverWalk makes employees feel valued by:

- Personally thanking individuals for going above and beyond with personalized hand-written thank you notes
- Recognizing birthdays and work achievements in creative ways during employee gatherings
- Holding quarterly luncheons, holiday parties and seasonal departmental outings

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- Sending holiday cards and offering holiday gifts
- Impromptu paid time off giveaways to reward staff for exemplary service

Paying employees well, praising them often and promoting them personally and professionally is the winning trifecta of staff hiring and retention at RiverWalk. By being her employees’ cheerleaders and always looking out for their best interests,

Renee knows that her staff feels appreciated and empowered. This strategy ultimately pays dividends in loyalty, engagement, and guest satisfaction.

A corollary to praise is making sure employees feel heard and valuing their input. As part of their concentrated “listening” there’s a suggestion box that is monitored regularly and the GM’s open-door management policy lets staff

CONTINUED ON NEXT PAGE



Seven Birches Winery tasting room



know that they have a voice in how things are done (or could be improved) at the resort.

For staff who may not have a company email account – such as housekeeping or parking attendants – the resort utilizes a simple bulletin board in the staff break room. Also, management translates messages from English into languages most commonly spoken by staff which goes a long way towards making them feel valued and respected.

Training & Benefits

The path to promotion at RiverWalk is facilitated by a robust training program, another element of employee engagement. The

management team teaches best practices and offers departmental and cross-departmental training to give staff the tools to perform their job well and offer superior guest service, which also motivates them to seek promotion. And when merit increases are tied to performance – a tactic Renee practices - successfully completing training becomes a key motivator. RiverWalk invests in a training consultant program which works with the team on a quarterly basis to ensure all employees are receiving the necessary training and tools to provide extraordinary service one event at a time.

RiverWalk is committed to promotion from within, which

demonstrates to employees that they can have a future with the company. This gives them a sense of security and promotes loyalty – among both staff and guests. Renee has found that cultivating longevity fosters a culture of pride among RiverWalk staff and guests who plan return visits in anticipation of seeing familiar friendly faces.

Renee Blood's succession planning enables employees to move from the lowest levels all the way to upper management, as she totally understands that 41% of employees leave because they were not given challenging work or a career path. In the resort industry, there are countless stories of staffers who started out as hourly dishwashers or

front desk clerks and progressed through the ranks to become the head chefs or reservations managers; at RiverWalk this is the rule, not the exception.

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: (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



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
TIMESHARE
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 Ringold, GA

LEAD GENERATION



LogiCall Marketing

4411 S 40th St, Ste D-10
Phoenix, AZ 85040 USA
Phone: 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



Colebrook Financial Company, LLC

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



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 bank 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@gprrsresorts.com
Website: www.gprrmgt.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



Liberté Resort Management Group

118 107th Ave, Treasure Island, FL 33706
Ph 1: 800-542-3648 Ph 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.



Resort Management Group

475 Broad Creek Rd
New Bern, NC 28560
Phone: 252-638-8011
Email: sarah@ncrmg.com
Website: http://www.ncrmg.com
Contact: Aaron Maune
SPECIALTY: With over 100 years of combined management, compliance, human resource, accounting, sales, activities, and maintenance experience, RMG provides the ultimate peace of mind when it comes to making sure your property is the perfect resort destination. Board members and developers can trust that RMG always has their best interests in mind. If you would like to experience the professional management that Resort Management Group provides, give us a call to discuss your association's needs.



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.



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



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 liquid, 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.



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

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.

// 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.

SHARED OWNERSHIP SERVICES



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: <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.

SOFTWARE



ResortCleaning.com

P.O. Box 1155
Orange Beach, AL 36561
Phone: 800-205-6213
Email: danny@resortcleaning.com
Website: <http://www.resortcleaning.com>
Contact: Danny Bradford
SPECIALTY:
ResortCleaning is a technology platform for resort operations, providing custom integrations with resort PMS systems. We offer a full-suite of operational management tools to help you drive your housekeeping operation including online scheduling, payroll tracking, invoicing, mobile applications, custom inspection checklists, productivity management, inventory control and housekeeper grading just to name a few features.

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

TECHNOLOGY



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.

TELEMARKETING



LogiCall Marketing

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



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

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 our 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@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.

This Space Reserved For MATTER

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



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



TRAVEL INCENTIVES



True Incentive

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Fort Lauderdale, FL 33304
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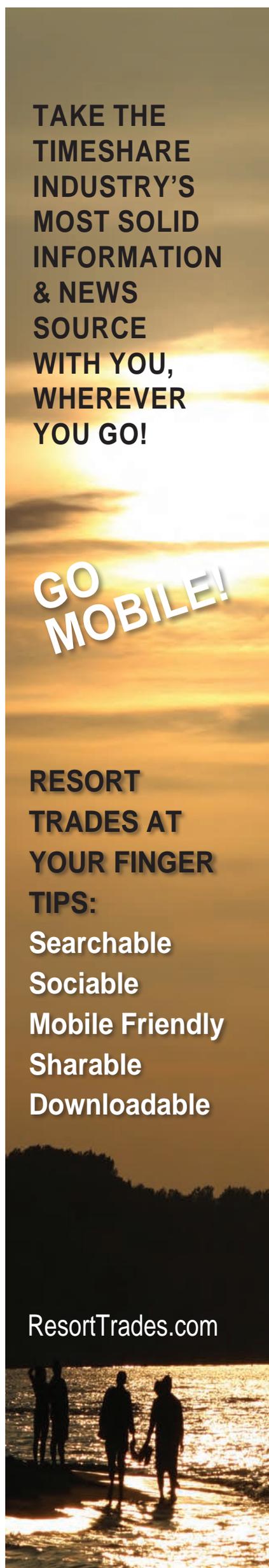
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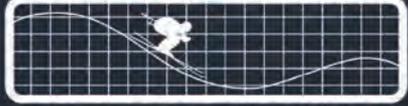


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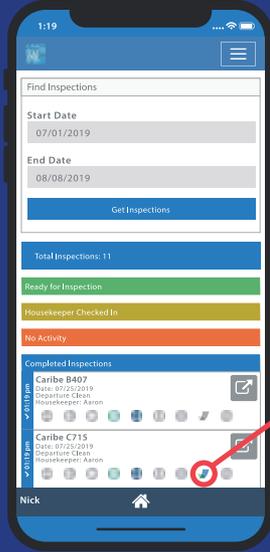
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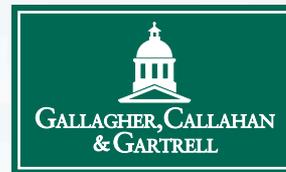
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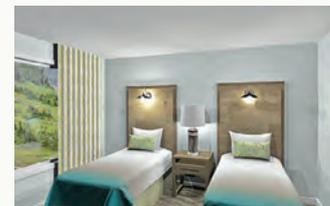
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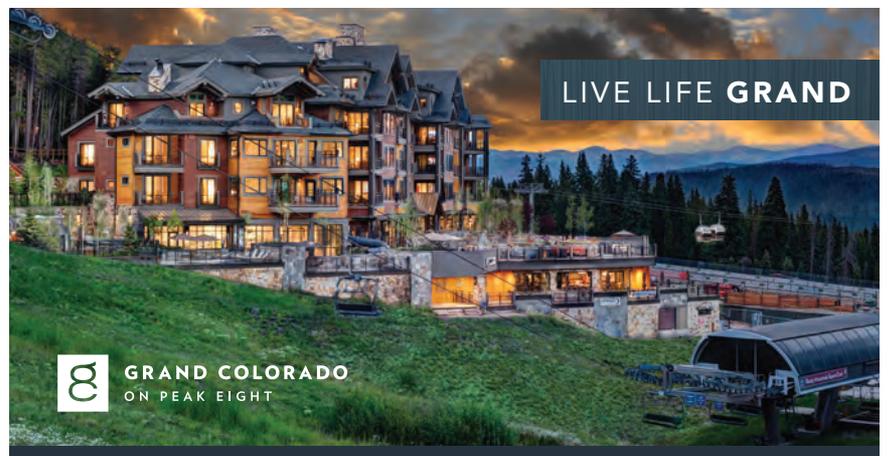
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