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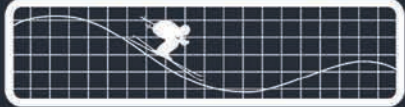
2020

2019

- **Timeshare Resorts Contribute to Environmental Stewardship**
- **Final Department of Labor Overtime Rule Changes: How Will Resorts be Affected?**

- **Resolutions for a Socially Successful 2020**
- **Model Mother**
FantaSea Resorts' Roxanne Passarella supports daughter's modeling career
- **To Qualify you must Comply**

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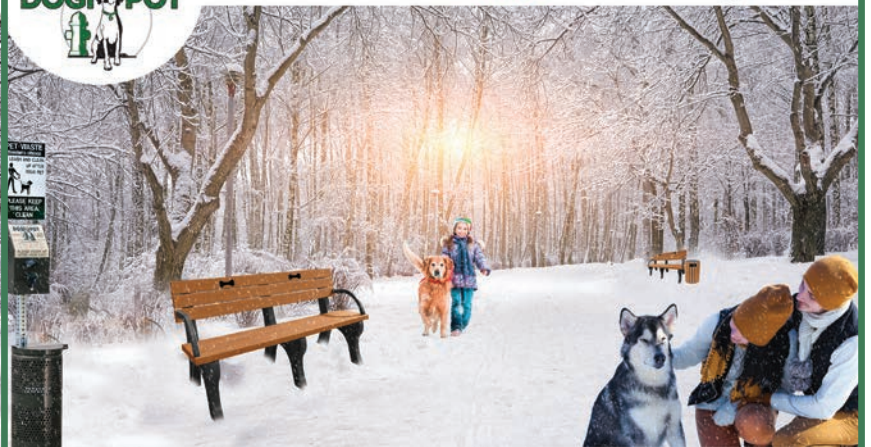
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We, at Resort Trades, have a passion for the timeshare/vacation ownership industry. We are continuously working to improve and enhance the publication and we need YOUR help! CustomerCount® has very generously agreed to help us distribute an online survey designed to help us create relevant, independently minded editorial.

We've endeavored to keep our questionnaire as brief as possible to save your time. Please, please take a few minutes to share your thoughts. Your responses will be kept completely confidential.

As an added incentive, Keith Trowbridge -- "The Father of Timeshare" -- has very generously donated copies of his entertaining and enlightening autobiography, Time to Share. If you provide us with your mailing address at the end of the survey, we will mail you a FREE copy while supplies last! (We promise to keep your address absolutely confidential and would eat the evidence if it were not electronic.)

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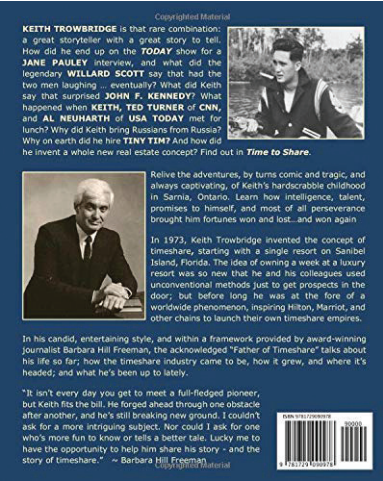
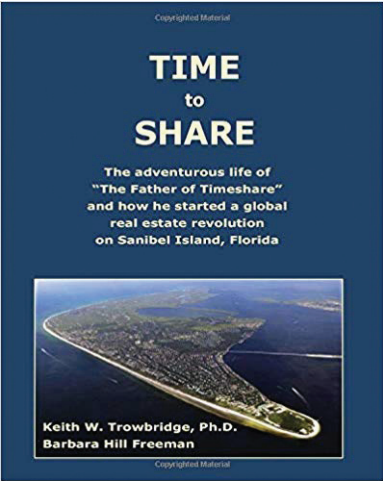


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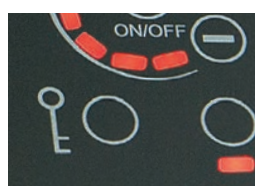




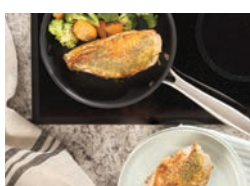
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Contents | January 2020

FEATURES



- | | | | |
|----|--|----|---|
| 08 | Timeshare Resorts Contribute to Environmental Stewardship | 20 | Model Mother FantaSea Resorts' Roxanne Passarella supports daughter's modeling career |
| 12 | Final Department of Labor Overtime Rule Changes: How Will Resorts be Affected? | 22 | To Qualify you must Comply |
| 14 | Resolutions for a Socially Successful 2020 | | |
| 16 | Forecast 2020 Happy Consumers, Slowing Growth | | |

TRENDING

- | | |
|----|--------------------|
| 25 | Classifieds |
| 25 | Advertiser List |
| 26 | Business Directory |



I'm gonna spend every minute appreciating life!

Amanda Bryand

It has almost been a year since my life was forever changed by the words "I'm sorry, you have breast cancer." I was 39 years old and never expected that I would be hearing those words.

Cancer happens to other people, but surely not me. I had to come to the reality that this was now my story -- really fast!

The next 8 months were followed by 20 weeks of grueling chemo and all the nasty side effects it brings, surgeries and 6.5 weeks of daily radiation treatments. I had no idea what a physical and emotional toll it would all take.

Now that treatment is over, I continue to fight daily to find the me that I was before cancer. I know she's in there somewhere. I feel that taking part in a trip with Send Me On Vacation could help me learn to be that person again. I don't want to live my life in fear of the what ifs and I want to adapt a new way of positive thinking instead of worry. Although I still have to deal with a body that let me down, I feel I can learn to appreciate it.

I feel that as survivors we have an understanding that no one else does and the opportunity to spend a week with other survivors would help me in the process of learning to look forward to the future instead of fearing it!



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Send Me on Vacation's mission is

"To Provide a much needed vacation to under served women with breast cancer who need a place to rejuvenate and heal their body, mind and spirit." The adverse effects of fighting cancer can leave women, their families and friends in shambles. We believe that an essential first step in surviving the effects of breast cancer is to provide survivors with a healing vacation to "take a break" from the fight. If interested in becoming a recipient, donor or sponsor please contact us at backuscathy@gmail.com www.sendmeonvacation.org



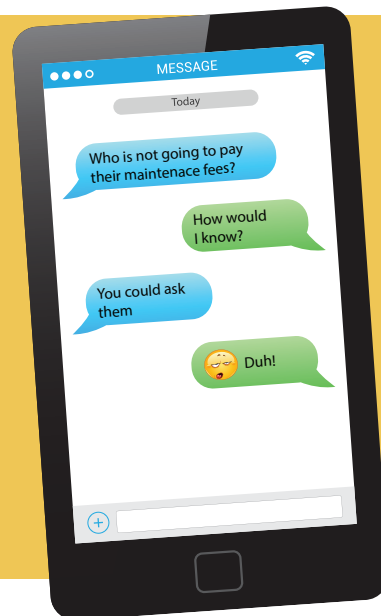
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Timeshare Resorts Contribute to Environmental Stewardship

By Marge Lennon

During the past few years, there has been a monumental swell of individual and corporate interest in implementing environmentally friendly policies, from curbing plastic pollution to conserving water. Suddenly, people from all walks of life are eager to help make a difference. Cities, states, and entire countries are starting a movement to ban the use of single-use plastic.

Aware citizens have jumped on the sustainability bandwagon to focus on the needs of the present without compromising the ability of future generations to meet their needs.

They are being motivated by some of these scary factoids:

- Single-use plastic straws, which are generally only used for about 15 minutes, never fully decompose and are one of the top 10 items found on beach clean-ups globally.
- By the year 2050, there will be more plastic than fish in our oceans!
- Only about 9% of plastic has been recycled since its invention in the 1950s and will most likely exist for hundreds of years.
- Of the over one million plastic bottles bought around the world every minute, less than half are recycled.
- Every day approximately 8 million pieces of plastic pollution find their way into our oceans with 100,000 marine and a million seabirds killed each year from plastic entanglement.

The timeshare companies in this story are forging ahead to conserve natural resources, combat pollution and protect biodiversity. Resort Trades salutes them for championing their impressive programs.



Brian Gray, VP of Organizational Capability for Wyndham Destinations

WYNDHAM DESTINATIONS. With their huge global presence and more than 200 worldwide resorts, Wyndham Destinations places a high value on protecting the environment and communities in which they live and operate.

Shared Brian Gray, VP of Organizational Capability for Wyndham Destinations, “As a socially-responsible, global corporate citizen, we recognize that our business activities impact the earth, our resources, and the lives of the guests we serve. We work tirelessly to conserve resources, preserve natural habitats, and prevent pollution, while supporting tourism around the globe.” Some of their programs include:

- Wyndham Destinations tracks its environmental footprint using a proprietary online environmental man-

agement system, which was developed to manage their energy, emissions, water, and waste globally — including the ability to share

dashboards that measure key performance indicators and goals.

- The company uses a combination of proven conservation strategies and energy efficiency retrofits to achieve ongoing reductions in energy and emissions. This includes: energy-efficient lighting in units, common areas, and back of house; motion sensors for lighting in common-area restrooms, break rooms, and storage rooms; default settings for in-unit HVAC systems; energy misers for refrigerated drink machines.

- Wyndham has recently eliminated plastic straws and other single-use plastic from food and beverage operations at its timeshare resorts around the world. The effort will eliminate more than 750,000 single-use plastic straws in North America alone and 1.1 million across the globe. About a year ago, the company’s Asia Pacific resorts removed disposable straws from 33 managed resorts.

- The company also announced it has developed a plan to eliminate plastic cups and lids, Styrofoam to-go boxes, plastic cutlery, and plastic to-go bags across the company’s managed resort locations. This initiative will eliminate more than 4.8 million single-use products by the end of 2020.

- They have hosted organized cleanup opportunities at many of its resorts in coastal communities for employees and resort guests to help remove plastic and other trash from important waterways.



Wyndham Destinations tracks its environmental footprint using a proprietary online environmental management system, which was developed to manage their energy, emissions, water, and waste globally — including the ability to share dashboards that measure key performance indicators and goals.



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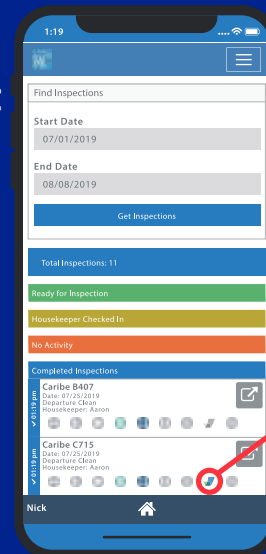
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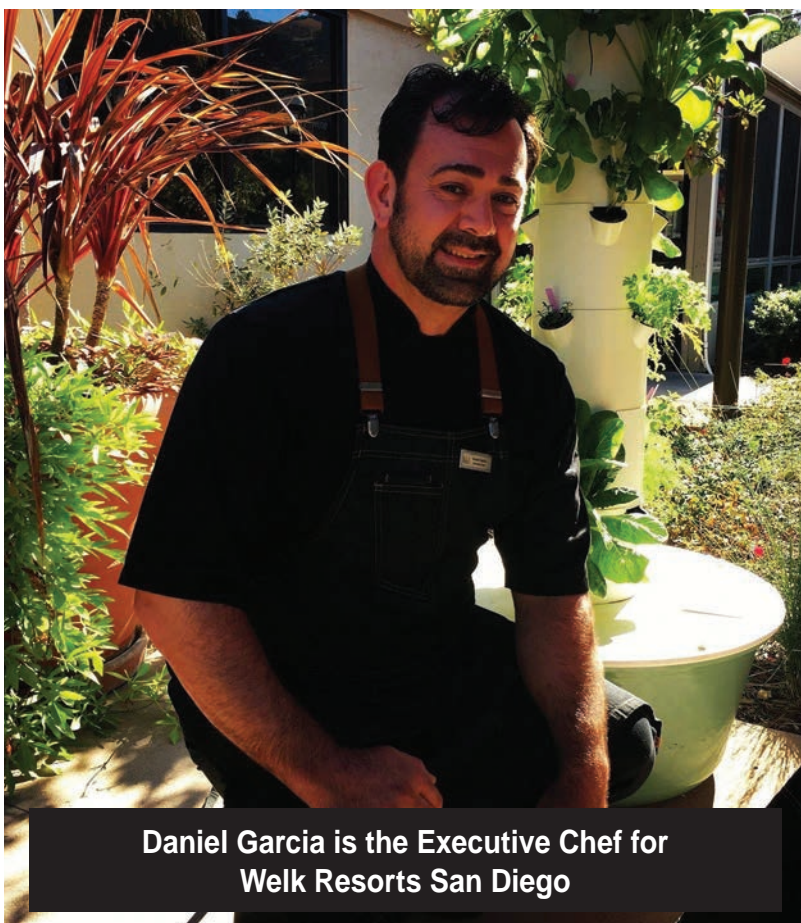
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About two years ago, [Welk] removed all Styrofoam from the property and all our take-out boxes are paper and bio-degradable.



Daniel Garcia is the Executive Chef for Welk Resorts San Diego



In 2019, the company produced its first Social Responsibility Report, which affirms their commitment to reduce environmental impacts. Many of the company's managed vacation club resorts are enrolled in a national program that includes enhanced education, reporting for recycling, and landfill diversion.

WELK RESORTS. Daniel Garcia is the Executive Chef for Welk Resorts San Diego, responsible for feeding as many as several thousand guests a day at six food and beverage facilities on site. This includes a 250-

seat restaurant, dinner theater and year-round weddings. About a year ago, Daniel connected Welk Resorts with New Leaf, a California-based company that recycles used cooking oil and converts it into high-quality biodiesel fuel. The fuel is then sold to distributors who blend the product with diesel and deliver to customers throughout Southern California. Biodiesel directly displaces petroleum

continue on page 10

Continuation of Environmental Stewardship article

diesel fuel usage, reducing carbon greenhouse emissions by up to 80% and improving air quality.

“Not only do we reuse our oils, when trimming vegetables and preparing seafood,” says Daniel, “we try to utilize pieces normally discarded and transform them into other food products. As proponents of farm-to-table menu selections, we also source local produce and seafood as much as possible, focusing on organics and food we can obtain from the gardens right on our own property. We can all change and how we buy food products, knowing that every action we take can have an impact on the environment. My responsibility to Welk Resorts is to lesson that impact as much as possible and corporate is highly supportive of our missions.”

Continues Daniel, “Also, we only offer straws on demand. About two years ago, we removed all Styrofoam from the property and all our take-out boxes are paper and bio-degradable. With multiple kitchen ovens, we turn those off that are not in use, to ensure we are not wasting power. Since we introduced our farm-to-table menu, there has been a steady uptick up-tick in customer count surveys. Guests responded with positive comments about the quality of the food and our participation in taking our own small steps to protect the environment.”

BLUEGREEN VACATIONS. Lauren Capone is the Bluegreen Vacations VP of Operational Compliance and Resort Procurement. As part of this role, she has been leading their sus-

tainability program for almost five years and believes it is important to integrate sustainability into their business in a manner that protects the planet, while also focusing on profit.

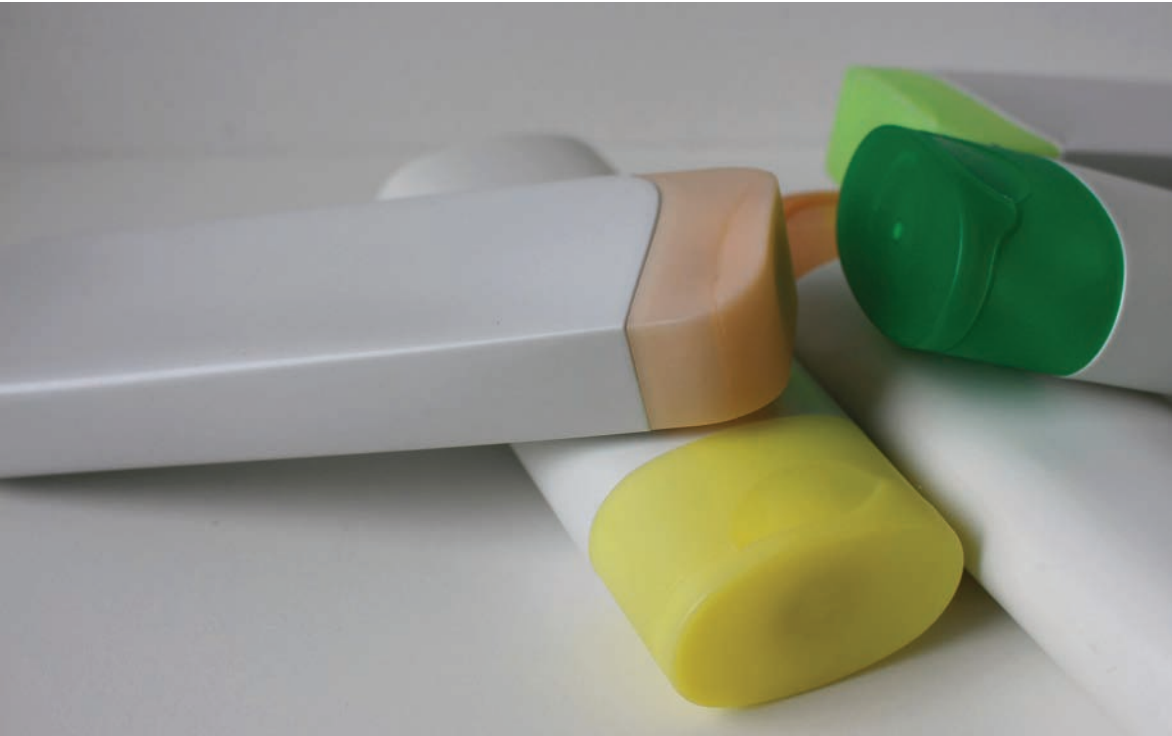
“With our corporate-wide sustainability program,” says Lauren, “our goal is to impact people, planet and profit. We’ve built our program around this concept and have initiatives in place at the resort level to make this happen. The program is embedded within our Operational Compliance audit, so every resort is required to meet pre-determined sustainability standards.”

This has allowed Bluegreen to drive many outstanding initiatives, such as a conversion to LED lighting, which is currently at over an 80% conversion rate and an increase of recycling touch points throughout the property. Every resort has a sustainability team to ensure initiatives like these are in place.

All efforts are tracked through a dashboard that captures more than 100 Key Performance Indicators at the resort level. The program is collaborative in nature, with each resort having their own log-in to track performance on these intricate, but meaningful data points. With the sustainability program being embedded within the audit, there is a robust system of accountability to ensure that items are appropriately logged into the system.

The company’s various initiatives and requirements are built around five pillars: Carbon Footprint, Water Usage, Waste to Landfill Diversion, Sustainable Sourcing and Community Partnerships.

Bluegreen created a new proprietary bathroom amenity line that has lifted the people of Togo, Africa, providing education, health services, maternal care, reforestation and other life altering programs for one of the world’s most impoverished nations.



Lauren Capone is the Bluegreen Vacations VP of Operational Compliance and Resort Procurement.

For example, some of the program components are: all irrigation systems must be equipped with smart water sensors that prevent watering when it is raining. Single-used plastics for associates has been eliminated. Recycling bags are provided in every unit for guests. Every common area, bath and break room must have motion-sensor lighting. All resorts are required to have a food donation box in the lobby for the collection of nonperishable food items, which are donated to local food banks. Additionally, associates are incentivized to participate in four community service events within a year.

In line with the Sustainable Sourcing pillar, Lauren helped create a new proprietary bathroom amenity line that has lifted the people of Togo, Africa, providing education, health services, maternal care, reforestation and other life altering programs for one of the world’s most impoverished nations. Lauren also launched a fully organic coffee program in partnership with Christel House, which directly benefits the lives of impoverished children in and outside of US borders. Using these amenities helps meet sustainability standards while giving back to the causes that Bluegreen Vacations believe in and improving guest experience.

Bluegreen’s goals for 2022 are to reduce carbon footprint 20%, waste to landfill 30%, water usage by 20%, increase sustainable product offerings by 40% and community partnerships by 20%.

Congratulations to ALL these companies for their efforts in helping to protect our environment.



Marge Lennon has been writing about the timeshare industry since 1978. If you’d like to share how your company is helping save the planet, connect with her at Marge@LenonCommunications.com

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FINAL DEPARTMENT OF LABOR OVERTIME RULE CHANGES: **How Will Resorts Be Affected?**

By: Lena Combs, Partner – CPA, CGMA, RRP
WithumSmith+Brown, PC

In September 2019, the Department of Labor (DOL) published the final rule updating overtime regulations, which extends overtime pay protections to an estimated 1.3 million workers. The final rule has a primary focus of updating salary and compensation levels required for certain employees to be exempt as well as ensuring that the Fair Labor Standards Act (FLSA) overtime provisions are fully implemented. The effect to resort operations and budgeting could be substantial, and proper planning will help to ensure both compliance with the laws and minimize unnecessary budgetary pressures.

DOL Overtime Rule Provisions

The new rule increases the minimum salary threshold from \$455 to \$684 per week, which equates to \$23,660 to \$35,568, respectively, per annum for a full-year employee. This is a 50% increase in wages for eligible employees. Salaried employees that fall below the salary threshold will be entitled to time-and-a-half wages for each hour they work beyond 40 per week. The rule also provides and increase in the total annual compensation requirement for those considered to be highly

The new rule increases the minimum salary threshold from \$455 to \$684 per week, which equates to \$23,660 to \$35,568, respectively, per annum for a full-year employee.

compensated employees from the current \$100,000 to \$107,432 per annum, which is also referred to as the white-collar exemption. As part of the rule change, the DOL is also allowing employers to use non-discretionary bonuses and incentive payments (including commissions) paid at least annually to satisfy up to 10% of the standard salary level. There are further rules as well

for revising the salary levels for workers in U.S. territories and those in the motion picture industry.

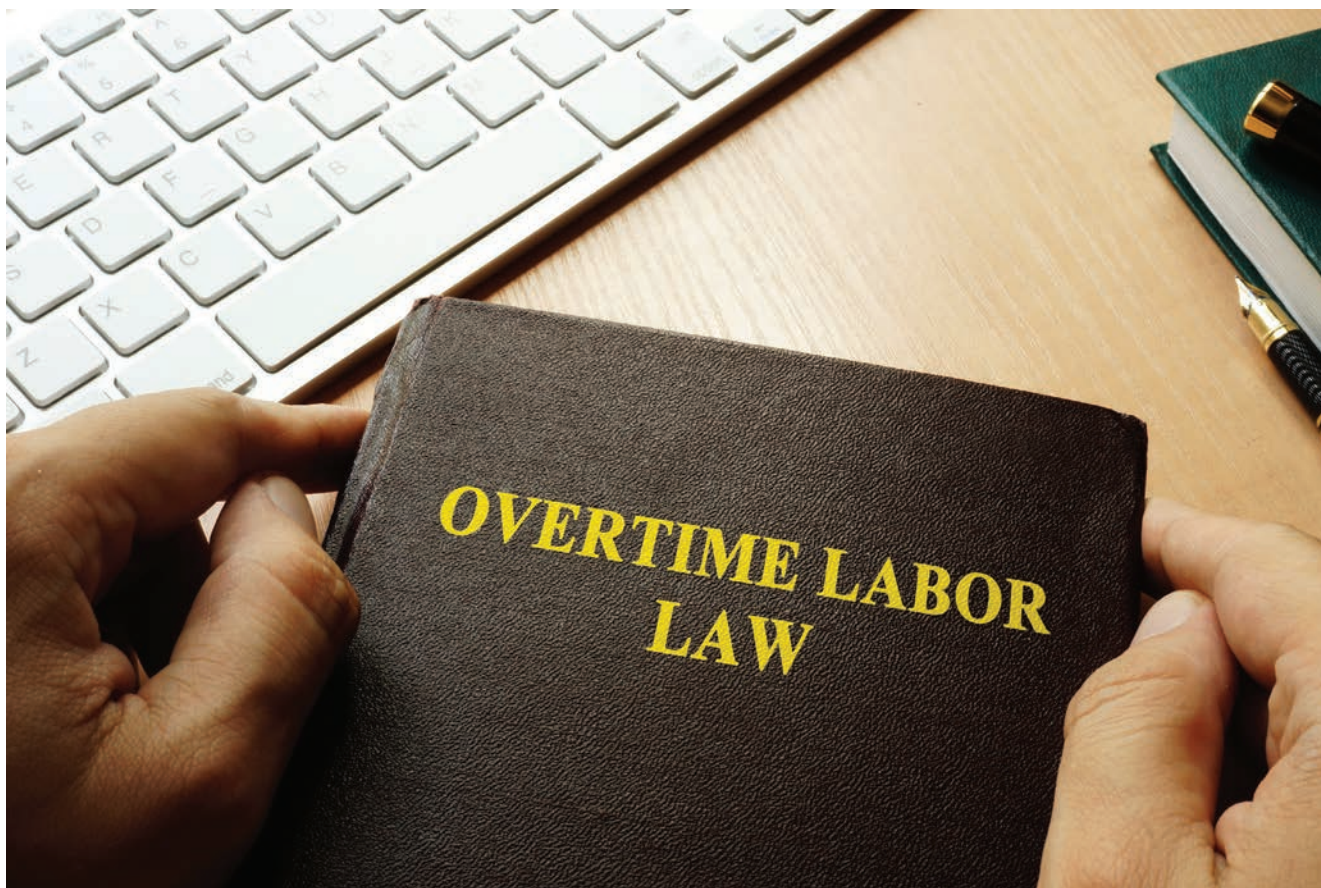
The rule changes take effect January 1, 2020, so it is critical for resort managers and operators to make determinations of which employees to reclassify as nonexempt and implement the changes immediately.

Who Does The Rule Apply To?

The updated rule applies, but is not limited to, executive, administrative, professional, outside sales and remote employees under FLSA. An estimated additional 4.2 million employees that work within these job classifications will be covered under the rule. The updates to the rule aim to increase pay, thereby ensuring every worker is compensated fairly for their work. Examples of employees that are 'generally' exempt from overtime are as follows (however employers should apply the exemption tests that are covered below):

- Highly compensated employees (white collar exemption)
- Outside sales employees
- Commissioned sales employees in retail
- Computer professionals
- Drivers, loaders, and mechanics
- Farm workers
- Salesmen
- Seasonal and recreational establishments (does not exceed 7 months of operations)

The DOL is also allowing employers to use non-discretionary bonuses and incentive payments (including commissions) paid at least annually to satisfy up to 10% of the standard salary level [for highly compensated employees].



How can I determine who is exempt in my business?

Three tests must be met in order to claim a white collar exemption for an employee:

1. Salary basis test: employee must be paid on a salary basis rather than on an hourly basis.
2. Standard salary level test: employee salary must meet the minimum salary level which is being increased to \$684/week or \$35,568/year.
3. Standard Duties test: employee's primary job duty must involve the work associated with exempt professional, administrative, or executive employees.

Who falls under exempt professional, administrative, or executive employees?

For all three of these categories, the employee must meet the standard salary level test, i.e. they must receive at least \$684 a week (the equivalent of \$35,568 per year) on a salary or fee basis. Additionally, each category has a standard duties test. For a professional exemption, the employee must primarily perform work that either requires advanced knowledge in a field of science of learning, usually obtained through a degree, or that requires invention, imagination, originality, or talent in a recognized field of artistic or creative endeavor. For the

How can I protect my resort from increased overtime expenses and from potential DOL violations and IRS audits?


Resorts should start taking the proper procedures now to determine which employees are eligible for overtime and how to classify some of those employees who are exempt. Here are some procedures to implement:

1. Track actual hours worked for all employees and review weekly. Employees must clock in and out and lunch breaks must be accounted for. This should be an automated procedure rather than a manual procedure to ensure accuracy of time reporting.
2. After tracking the actual hours worked for the week, determine which employees are eligible for overtime and which are exempt (under the new rules).
3. Analyze employees' time that are eligible for overtime, consider those employees that have salaries close to the new standard salary level test and determine whether their salary should be increased to qualify for the exemption. Consider also employees that earn salaries who could be reduced to hourly wages below \$684/week.

Resorts should start taking the proper procedures now to determine which employees are eligible for overtime and how to classify some of those employees who are exempt.

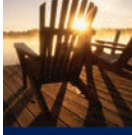

administrative exemption, the employee's primary duty must be the performance of office or non-manual work directly related to the management or general business operations of the employer or the employer's customers. Additionally, the employee's primary duty must include the exercise of discretion and independent judgment with respect to matters of significance. For the executive exemption, the employee must have the primary duty of managing the enterprise, or managing a customarily recognized department or subdivision of the enterprise. The employee must direct the work of at least two other full-time employees or their equivalent (for example, one full-time and two half-time employees). The employee must have the authority to hire or fire other employees.

4. Employers must vigilantly monitor non-exempt employees' hours and implement a written policy to approve actual hours exceeding 40 per week. Some ways to minimize the risk of overtime occurring are to disable remote access from home or disable smart phone accessibility. Additionally, written approval should be given to work from home, through lunch or on weekends, stay late to catch up on work or work in excess of 40 hours per week.
5. Develop communication with your employees to let them know you will be tracking time and that their employment status may change.



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A properly executed and automated time-keeping mechanism is key to prove there is time-keeping in existence. Federal law requires that all time be recorded for non-exempt employees. Ensuring your business has written policies in effect and monitoring time weekly is the best way to minimize exposure from regulatory agencies.

Take action

The key to success is in the planning and implementation, so be prepared. The new rules will definitely have an impact on a resort's business decisions around hiring, expansion, offering of benefits and flexible work arrangements. There are a wide range of options for responding to the changes and employers can choose one option or a combination of options that works best for their resort. One option is that resorts may choose to raise the salaries of employees to at or above the salary level to maintain their exempt status, if those employees meet the duties. This option works for employees who have salaries close to the new salary level and regularly work overtime. A second choice is to continue to pay their newly overtime-eligible employees the same salary, and pay them overtime whenever

they work more than 40 hours in a week. This approach works for employees who work 40 hours or fewer in a typical workweek, but have occasional spikes that require overtime for which employers can plan and budget the extra pay during those periods. Remember that there is no requirement to convert employees from salaried to hourly in order to calculate their overtime pay. A third option is to ensure that workload distribution, time and staffing levels are all managed appropriately for their white-collar workers who earn below the salary threshold.

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RESOLUTIONS FOR A SOCIALLY SUCCESSFUL 2020

By Kelley Ellert

As a marketer, one thing I am asked about a lot is social media tips, tricks, and advice. Over the years I've found that a lot of people seem overwhelmed by what to do with social media. They know they need to be there, but are unsure if they are on the right path. So, this month I wanted to share my top three social media resolutions for 2020.

Write Out Your Strategy

The first resolution you should make for your 2020 social media is to clearly define exactly what the purpose of it is. I've seen so many businesses manage Twitter accounts and when I ask them what their goal for Twitter is, they aren't certain; they just assume they need to be there.

For a resort, Twitter is not necessary. I've heard some success stories where resort managers use Twitter to network and communicate with other local businesses and partners, but that's their strategy for the platform. If you don't have a reason for being on the platform, then don't be on it.

I recommend defining your social media strategy by clearly defining exactly what your business goals are and how social media can help. In my experience, resorts are typically using social media for reputation management, revenue generation, and owner communication/satisfaction.

So, if you want to use it for reputation management, your strategy should include a plan for what terms and platforms you need to monitor, how often you should monitor them, and the basic talking points that you want to respond with when reviews are left online.

If you are using social media for revenue generation, you should use a mix of 80/20. 80 percent of your content should be to inform, engage, and entertain with only 20 percent of your content being direct calls-to-action such as booking prompts, specials promotions, reasons to book, etc.

If you are using social media for owner engagement and satisfaction, your strategy

should include creating content that owners would enjoy, keeping them updated on happenings at the resort, events when they will be in town, improvements to the resort, and local area. The strategy for owner engagement should be to remind them what they love about coming there year-round, not just thinking about the resort on the week that they are there.

A tip for forming marketing strategies and doing something with it, is to attach actionable tactics to each strategy. For example, if you want utilize Facebook to increase revenue then a very basic layout for your strategy could be:

Goal: Increase Revenue

Strategy: Utilize Facebook

Tactic 1: Hire a certified professional to promote via Facebook advertisements (set budget, goals, expectations).

Tactic 2: Post video content at least once per month.





Tactic 3: Three posts with an image per week.

Tactic 4: Set up automatic message with hours when someone will be responding to messages sent to page.

Tactic 5: Establish schedule of frequency that messages and notifications will be checked.

This is just a basic, rough idea of how to set actionable social media tactics that relate to your overall goal and strategy. For an individual business/resort, there will be a lot more detail, but setting a strategy helps you to understand the overall importance of taking the time to log in each day and create content.

Choose the Right Platforms

As I mentioned early, it's ok if you are using Twitter, but you don't have to. Assess the resources and talents you have at your property and allow your strategy to be developed around that.

It's better to be great on one or two social media platforms, than to be mediocre all around. If there's someone on staff who loves Snapchat and has a vision on how to use it at the property, then incorporate using Snapchat into your strategy.

My personal recommendation for resorts is that they should have a Facebook page because they can share content and receive reviews. Plus, it houses content

such as contact info and hours that are important information that guests seek.

After Facebook, Instagram and Pinterest are good platforms to consider. Twitter, Snapchat and all the various other social media platforms out there should solely be used if you have a specific person on staff or at an agency who understands how to truly use these platforms for the overall business goals.

Invest in Content

The real heroes on social media are the businesses that understand the importance of investing time, energy and funds into exceptional content. Depending on your budget, there's a variety of ways you can invest in content.

Hire an ongoing social media content creator/manager/agency, this is going to be the most expensive route, but a good content creator should also provide you with real results that help to legitimize the cost. If you hire an outside content creator, ensure they are meeting with you at least once a month to ensure your goals and that your messages are aligned. For example, an outside agency won't know what rental specials you are running and when you have occupancy holes you need to fill unless that's communicated regularly.

The other option is to solely contract out some professional content that can be repurposed and reused throughout the year. This could be photos and videos

that capture both real estate style images as well as lifestyle images with guests enjoying the local area and resort. These lifestyle images and videos are especially helpful for social media, because they are more inspirational and relatable than a standard photo of a living room. If you invest in having photos or videos shot, you can repurpose it into so many things, from social media to improving website content and printed marketing collateral.

If you don't have money in the budget for investing in content, another option is to utilize your local resources. Many activities, attractions, visitors' bureaus, and chambers of commerce invest in content that they are typically happy to share with local partners who help drive business. Reach out to local companies and ask if they have any photos or videos that can be used on social media with a link back to them. After all, your guests aren't just interested in your resort, they will be more engaged with content that features all the exciting things to do in the area.



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

FORECAST 2020

HAPPY CONSUMERS, SLOWING GROWTH

By Phillip M. Perry

A slowing economy. Costly tariffs. Brexit angst. A presidential election. A shaky stock market. Rising labor costs. A looming recession.

And happy consumers.

Those are the ingredients of a mind-bending cocktail of economic uncertainty now eroding business confidence and capital investment. Despite a state of full employment, robust consumer spending, low interest rates and a strong housing market, forecasters are predicting a challenging operating environment in the year ahead.

Businesses face a challenging economic environment in 2020. Full employment, happy consumers, a robust housing market and low interest rates are supporting a decent economy.

Slowing growth

"We look for the economy to grow below its potential in 2020," says Sophia Koropecyk, Managing Director of Industry Economics at Moody's Analytics, a research firm based in

West Chester, Pa. (economy.com). "Corporate profit margins have been compressing noticeably as growth in labor costs has outpaced revenue growth. Shrinking margins are often associated with late-cycle expansions and often cause businesses to be more cautious in hiring and investment."

Moody's expects the nation's Gross National Product (GNP) to slow to 1.7% in 2020, down from a more normal 2.3% anticipated when 2019 numbers are finally tallied. The 2019 performance is a decline from the 2.9% growth clocked the previous year. (The GNP, the total of the goods and services produced by a nation, is the most commonly accepted measure of economic growth.)

Strong hiring

Reports from the field reinforce Moody's calculations. "In the last part of 2019 concern about tariffs resulted in a slowdown in the automotive and agricultural sectors, and a lower level of orders caused some companies to reduce their size," says Tom Palisin, Executive Director of The Manufacturers' Association, a York, Pa.,-based regional employers' group with more than 370 member companies (mascpa.org). With its diverse membership in food processing, defense, fabrication, and machinery

building, Palisin's group can be seen as something of a proxy for American industry.

Despite the slowdown, says Palisin, most of his members continue to enjoy good profits and to hire when they can find the right workers. That success, though, is tempered by a year-long gradual decline in the lead time required to fulfill orders—a common indication of decelerating revenues throughout the supply chain.

"Manufacturers experienced significant lead time in the first quarter of 2019 as a result of high demand and capital spending," says Palisin. "Lead time shortened as the year progressed, to what is now an average level. We expect lead times to remain average in 2020, due to headwinds that may moderate economic growth."

Happy consumers

The current economic picture is not lacking bright spots. The most pronounced is a consumer who seems largely contented with the way things are working out, thanks to healthy employment levels that are filling pockets with spending money. That's important, because consumer spending is a powerful driver of business activity, representing some 70 percent of the nation's economy.

The unemployment rate was running at an enviable 3.7% toward the end of 2019, well below what many economists label as "full employment." Employers have been consistent in their hunt for workers to fill a growing number





of positions. “Monthly job growth has been more than enough to keep up with the growth in the working age population,” says Koropecykj.

Looking ahead to 2020, economists expect recession fears to have a dampening effect on the labor market. “Unemployment is expected to edge slightly higher to 3.9% by the end of 2020, due largely to a deceleration of job growth,” says Koropecykj. “We expect job growth to steadily decelerate and cease altogether in the second half of the year.”

For the time being at least, happy shoppers are good news for retailing, an important driver of the national economy. Moody’s expects core retail sales to increase by 4.0% when 2019 numbers are finally tallied, up from 3.4% of the previous year. (Core retail sales exclude the volatile auto and gasoline segments.)

As for 2020, Moody’s expects retail sales to increase by only 2.3 percent. “A deceleration of job growth means fewer new people will enter the ranks of active shoppers,” says Scott Hoyt, Senior Director of Consumer Economics for Moody’s Analytics. “And that will exert some downward pressure on retail sales growth that may more than offset the positive effect of the higher wages (and thus the greater disposable

income) characteristic of a tightening labor market.”

Housing rebound

Confident consumers are maintaining a steady drumbeat of interest in housing, another critical driver of the economy. Moody’s expects 2020 to be the first year of a strong residential construction recovery led by single-family homes. Housing starts are projected to grow 7.0% in 2020. This comes off a rocky 2019 in which starts were expected to drop by 0.7% when the year’s numbers are finally tallied.

Why the dismal 2019 experience? “There have been a number of obstacles to stronger residential construction,” says Koropecykj. “The first is a shortage of specialized workers. The second is the prevalence of strict residential zoning regulations, especially in dense urban areas. The third is a shortage of residentially-zoned land within commuting distance of business areas in some metro areas in the Mountain West and Inland South.”

Older Millennials now reaching prime home-buying age are expected to drive the 2020 housing recovery. They will be entering the market at a time when the housing inventory-to-sales ratio is at record lows. The fact that zoning

is generally less restrictive for single-family as opposed to multifamily construction translates into a much stronger single-family construction forecast. Relatively low mortgage rates will also help, though these are expected to start rising in 2021.

The housing rebound will be tempered to some degree by declining affordability, according to Moody’s. The median price for existing single-family homes is expected to rise 4.1% in 2019 and 2.9% in 2020, compared with 4.7% growth in 2018. The deceleration of price growth in 2020 is due largely to the increase in housing starts bringing more units to the marketplace, as well as to price resistance from buyers. “Even though home prices will decelerate they will still increase and ownership will become even more out of reach for many households than it is today,” says Koropecykj.

Banks, for their part, seem to be filling their critical role in a robust housing market. “Mortgage lending has been continuing unabated and largely concentrated among borrowers with high credit scores,” says Koropecykj. “We expect this pattern to hold in the future.”



Interest rates are expected to continue to play their vital role in supporting mortgages. “In 2019 interest rates turned lower rather than higher, which was a surprise,” says Hoyt. “The reason was the unanticipated trade war which was clearly a negative and reduced economic prospects significantly relative to expectations.”

Tight labor

If robust employment is keeping the consumer happy and the housing market bustling, employers are tearing their hair out.

“Because of the tight labor situation our companies have not been able to add as many workers as they would like,” says Palisin. “As a result, it can be difficult for many of them to take

on new business. We expect that to remain a problem in 2020.”

Industry is also seeing more job shifting, in which people leave their current positions for opportunities elsewhere. “Employers are now looking at whether they need to adjust their compensation policies to retain the talent they have developed,” says Palisin. “So far we have seen only a gradual increase in the cost of labor, but we expect more accelerated wage growth in 2020.”

A tight labor market is expected to be with us awhile. “The workforce will be put under continuing pressure in the future,” says Palisin. “Over the next 15 years for the first time in the U.S. there will be more people of retirement

age than under the age of 18. And a contraction in immigration is also putting pressure on the workforce. Companies will have to look for other ways to grow without hiring workers who might not be available.”

If you can’t get enough people, let robots do the work. That’s the mantra for the employer of the future. “Rather than invest in recruiting and training people for labor intensive jobs, our members have been investing in automation and capital equipment,” says Palisin. “We expect this trend to continue in 2020.”

Not all employers, though, can foot the bill. “While larger companies can automate internally, small and mid-sized ones need to call in external consulting resources,” says Palisin. “That can be challenging because many smaller businesses do not have the financial resources to do so.”

Indeed, manufacturers around the nation seem to be shy of investing too much in capital improvements of any kind. “Manufacturers are nervous, despite their success in reaching their earnings estimates,” says Bill Conerly, Principal of his own consulting firm in Lake Oswego, Oregon (conerlyconsulting.com). “This is showing up in capital spending numbers, which were big in 2018 coming out of tax reform but which are not so big now.”

Even forays into automation are on hold. “Labor costs are going up and good workers are hard to find,” says Conerly. “Interest rates are low and companies are flush with cash. You would think that investment in labor saving technology would be going great guns, but it’s not. Why? Uncertainty. Businesses wonder if economic conditions in the next few years will justify more capacity or even more efficiency.”





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The numbers from Moody's support Conerly's observations. "We expect real nonresidential fixed investment to grow by 3.2% annualized in 2019 and 2.8% in 2020," says Koropecykj. "That's well below the 5.4% average over the last two years."

Disrupted supply chains

A scarcity of skilled workers is just one of the many headwinds restraining American businesses. Another is supply chain confusion—a direct result of the China trade wars. "Uncertainty about international trade rules can throw havoc into the production system," says Conerly. And that havoc is only intensified by the complexity of modern supply chains. "Parts for finished goods are coming from multiple countries. The more complex the chain the less resilient it is, and the more opportunity for things to turn bad."

Adjusting to supply chain disruption is easier said than done. "Some of our companies are trying to move their supply chains out of China, but that means abandoning long held relationships," says Palisin. "Validating new suppliers is costly and time consuming. Smaller and mid-sized companies, in particular, do not have the resources to quickly find new sources of materials."

Lending urgency to the supply chain disruption is the knowledge that long-established relationships, once lost, can be difficult to restore once trade tensions ease. And on the flip side of the trade coin, domestic makers fear losing their

overseas markets permanently to rivals from other countries.

In a reflection of these supply chain disruptions and of the slowing global and domestic economy, Moody's expects corporate profit to increase by only 1.9% when figures for 2019 are finally tallied. This less than stellar increase only adds to the uncertainty that is keeping companies from investing in the very capital projects that can help drive economic growth.

Moody's expects better results in 2020, when corporate profit growth should increase by some 4.9%. "Contributing to the rebound is a weaker U.S. dollar, which will improve the competitive positions of U.S. goods, so that profits from abroad will increase," says Koropecykj. She adds that while the 2020 figure looks comparatively robust, it remains weaker than the average 5.2% growth between 2009 and 2018."

The road ahead

Despite the uncertainty that characterizes many areas of the economy, a healthy labor market and high consumer confidence have done a good job propping up a decelerating business environment. Will they continue to do so? And when will the inevitable recession arrive?

That last question is particularly important, as two-thirds of the nation's chief financial officers expect the United States to tip into an economic downturn by the third quarter of 2020, according to a Duke University/CFO Global Business Outlook survey. In the early months

of the new year economists suggest monitoring financial news for indicators of a recession, often defined as two consecutive quarters of negative economic growth. Increasing stock volatility is one such indicator, as is an inversion in the Treasury yield curve when short term rates are higher than long term ones.

But perhaps the most important indicator of pending trouble is a downturn in the employment picture. "The job market is key," says Koropecykj. "If businesses begin to lay off workers, that will be fodder for recession. Watch for changes in monthly employment growth and in weekly claims for unemployment insurance benefits."

Rising unemployment, says Koropecykj, will result in a decline in the very consumer spending that has been the driving gear of a healthy economic machine. "Once unemployment starts rising, we are either already in a recession or will be in one very soon."

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



MODEL MOTHER FANTASEA RESORTS' ROXANNE PASSARELLA SUPPORTS DAUGHTER'S MODELING CAREER

REPRINTED WITH PERMISSION FROM SUMMER 2017 COLEBROOK CHRONICLE.

By Sharon Scott, RRP

One day Roxanne Passarella's then-five-year-old daughter, Emersyn Rose, announced to her mom and dad that she wanted to be a model. Roxanne was skeptical, thinking it would be extremely unlikely for her daughter to be successful in the incredibly competitive field of child modeling. Plus, as president of FantaSea Resorts, Roxanne had her hands full running the company's three resorts, the 486-unit high-rise Flagship Resort, Atlantic Palace, and LaSammana, located in Brigantine, just across the inlet.

Nevertheless, Passarella was not one to stand in the way of the young girl pursuing her dream. After warning Emersyn that the odds were stacked against her, she researched the top agencies in New York and arranged to take Emersyn to an open call.

"The line was around the block," says Passarella. "I figured there was no way! But they took one look at Emersyn and signed her on the spot to a three-year contract."

Emersyn's career took off like a rocket, and she quickly became a top child model. Today, the six-year-old flies back and forth from New York to Los Angeles for modeling gigs. "Kid models are usually called upon a couple of times a year," Roxanne said. "Emersyn works quite often for major outlets like H&M, Coach, Bloomingdales, Betsy Johnson, and Oscar de la Renta. She loves it. She wakes up in the morning and hopes she will have a job that day."

Emersyn loves to tell people the story of how Bruce [Kaye] stocked shelves at his father's luncheonette and now is extremely successful. She says it proves that with hard work anything can happen.

Emersyn's mother does have a job every day, and it's a pretty interesting one. Roxanne graduated from law school in 2003 and joined FantaSea as In-House Counsel one year later. She credits developer Bruce Kaye for helping her expand her horizon and for standing behind Emersyn's development. "He's been incredibly supportive," she remarks. "It's not always

been easy for my husband [an Operating Engineer] and me to balance our three very demanding careers, plus ensure that Emersyn has a 'normal' childhood, but Bruce has always encouraged us and has been like a member of the family. In fact, Emersyn loves to tell people the story of how Bruce stocked shelves at his father's luncheonette and now is extremely successful. She says it proves that with hard work anything can happen."

Roxanne explains how modeling has enhanced her daughter's life. "She has made some good friends in the industry. Before this, she was quiet and now she's confident and outgoing. I continually stress that we need to look at the whole person. It's not the beauty outside, but on the inside that matters," she says. "Modeling places a strong focus on looks, but each day Emersyn and I discuss how it's the inside beauty that matters. I was very proud this past week she was named the Star Student in her school, as well as Student of the Month. She was also recognized by her school's Bucket Filler program, which encourages children to fill each other's buckets emotionally with kind words and deeds."

Roxanne believes her daughter has also been able to grow from watching her mom's example as the head of a multi-million-dollar, employee-owned company. "Above everything, I think she learned the value of having a strong work ethic. I learned that from my father. Success requires hard work. Things don't necessarily come easy; it takes effort. I'd like to think she has learned how commitment -- seeing stuff through 100 percent -- can lead to a fuller sense of accomplishment and that as working women we can be at the top of our field."

Roxanne is enjoying this journey with her daughter and whatever Emersyn's future holds, from modeling or becoming the surgeon she speaks of, she will always be on the 'sidelines' supporting and cheering her on.



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Atlantic City Stars

It appears Emersyn's modeling career is still blossoming. She is doing a series for the Children's Place in New York City and continues to be called upon to model clothes for big brands like Target. Resort Trades caught up with her mom, Roxanne Passarella, who proudly reports her daughter was the only third grader in her school to have been placed in the Gifted and Talented Program. Emersyn is one of the ringleaders of a little group of girls -- the Swans-- who put together dance performances.

When the eight-year-old isn't busy choreographing, modeling, and studying, she helps her mom select children's clothing for Roxanne's new venture, Hooligans Boutique by Emersyn Rose at Ocean Casino Resort, located right on the Atlantic City Boardwalk.

We asked Roxanne how she felt her experience at FantaSea Resorts has changed her. "It's helped me expand my professional horizons," she replied. "It's helped me face the challenge of founding my own company. I've been able to have the self-confidence that I have the knowledge and experience."

The facts bear that out: Hooligans has already been so successful that she has been able to move it to a larger space in the complex. While her daughter may be the one in the spotlight, it's clear that Atlantic City boasts more than one star.



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TO QUALIFY YOU MUST COMPLY

By Bob Kobek,
RRP, President CustomerCount

... Well, not necessarily, but maybe. In any case, it pays to pay attention.

Chances are your competitors are not as aware as they should be.

It is important to note here – I am not an attorney – I do not, nor have I ever played one on TV. *The ONLY legal opinion that is represented here, by me, is simple: Call a qualified attorney.*

Let's take a look: First some definitions, as you will notice in the paragraphs below, there are a lot of ways to get into trouble, and I promise all of them contain something that will impact your business in a bad way, or if you are smart, very often in a good way because they can offer a competitive advantage.

- ✓ World Wide Web Compliance (**W3C**),
 - o Your web sites, *all of them*, need to be ADA compliant (are surveys included? Absolutely, every last one of them)
- ✓ Web Content Accessibility Guidelines (**WCAG**) and
 - o Strict adherence is critical
- ✓ Web Accessibility Initiative (**WAI-A**); the
 - o Staying current is equally as critical
- ✓ General Data Protection Regulation (**GDPR**)
 - o The EU is fining heavily here, and borders offer no protection
- ✓ California Privacy Act (**CCPA**)
 - o Modeled after GDPR – to take effect in 2020
- ✓ the Telephone Consumer Protection Act (**TCPA**) including Do Not Call (**DNC**)
 - o The umbrella law that has long reach and will sting or bite
- ✓ Canadian Anti-Spam Law (**CASL**);
 - o Better not solicit or market without permission
- ✓ and the last time I looked there were 30 different pieces of state anti robo call laws

either proposed or passed dealing with TCPA issues

NOTE: They all fall under the umbrella of “consumer protection”. Most all of them work with the premise that you must gain prior express written consent.

There was a time, not so long ago, when the Do Not Call rule was passed and signed into law that was to be the destroyer of the call center. But smart marketing people figured out how to capitalize on it – use it, don't call people that don't want to be called. It also created an industry made up of companies that manage your DNC lists.

In timeshare, there were also those companies (I suggest they still exist) that ignored the DNC treating is as a part of their risk management.

And, today, check these instances:

Scenario 1: Government; Google and its subsidiary, YouTube agreed to pay more than \$170,000,000.00 for *alleged violations of Children's Privacy Law**. <https://www.ftc.gov/news-events/press-releases/2019/09/google-youtube-will-pay-record-170-million-alleged-violations>.

Scenario 2: Class Action; Meanwhile, Treasure Island (yes THE Las Vegas Treasure Island) was the victim of an SMS (text violation) and TCPA class action law suit over the use of a virtual concierge service

because embedded in their system was the opportunity to submit a review on Yelp! Note the reference to “class action”. Civil suit. <http://www.kleinmoynihan.com/hotels-use-of-artificial-intelligence-leads-to-sms-tcpa-class-action/>

You might think these 2 companies are smarter than that – but alas, not to be. (In the case of Treasure Island, the suit against Yelp! was dropped, the one against Treasure Island was settled.

How a Legislator might think:

I recently met with a Member of Congress (MOC) about a robo call bill he was introducing. My take was/is there are 2 very distinct types of robo calls: legal and illegal Just about everyone I talk to about this agrees, and it is the position of the Professional Association for Customer Engagement (PACE). I love the debate and there are very intelligent solutions being engineered. But this is about that one single bill.

It seems the gentleman from a state that will not be mentioned here for fear of some retribution, came up with the initiative when his mother call to complain about all the robo calls. Yup, his mother. When he found out that is was a politically palatable effort – he went for the fences. All calls, even the ones some very unfortunate parents might get if there is a lock down at their child's school or their doctor needs to tend

to an emergency and can't make the appointment with you.

This one will fall under the Telephone Consumer Protection Act (**TCPA**)

According to the Professional Association for Customer Engagement (PACE) as of December 1, 2019, there are 30 separate proposed pieces of state legislation and 4 proposed federal pieces of legislation, all dealing with TCPA consumer protection issues.

Then, there is this one – on the Compromise Bill currently working its way through Congress, in an article written by [Eric J. Troutman](#) of [Squire Patton Boggs \(US\) LLC](#) and published in the National Law Review: “Breaking News: Don't leave for Thanksgiving just Yet! Text of New Compromise “Robocall” Bill just released, and its huge!” Wednesday, November 27, 2019. Can be referred to as SECTION 1. SHORT TITLE. 1 This Act may be cited as the “Pallone-Thune Tele-2 phone Robocall Abuse Criminal Enforcement and Deterrence Act” or the “Pallone-Thune TRACED Act”. <https://docs.house.gov/billsthisweek/20191202/BILLS-116s151-SUS.pdf>

Notice the word “criminal” in this one?

This is all about the robocall , but one of the more intriguing ones is “No new criminal enforcement provisions but it *requires certain reporting to the DOJ about fraudulent calls for possible prosecution*”. Not being a lawyer is not a deterrent for me to interpret what this means. It means that any government entity, Attorney General, County Sheriff, can refer fraudulent calls to the Federal Department of Justice for prosecution. They are the ones with the gold badges.

And, there is still no definition of an Automatic Telephone Dialing System. And, keep in mind the next big wave of anticipated legislation that will turn to regulations will surround the issue of privacy.

This one is just getting started in the states, the federal legislators and the global regulators.

Stand by – this is a moving target!



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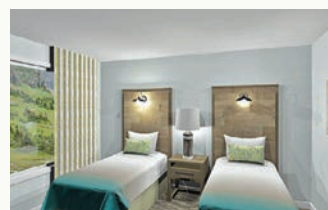
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Phone 1: 800-541-6775

Email:

diana.johnson@essentialamenities.com

Website:

www.essentialamenities.com

Contact: Ms. Diana Johnson

Specialty: Essential Amenities, Inc.

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Phone: 310-923-1269

Email: Sharon@TheTrades.com

Website: www.TheTrades.com

Contact: Sharon Scott Wilson, RRP

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Indianapolis, IN USA

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Email:

bobkobek@customercount.com

Website: www.customercount.com

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Phone: (800) 723-2331

Fax: (281) 588-1028

Email: contactus@collectionsunlimitedtx.com

Website:

www.collectionsunlimitedtx.com

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



Meridian Financial Services Inc.

1636 Hendersonville Rd Ste 135

Asheville, NC 28803 USA

Phone 1: (866)294-7120 ext. 6705

FAX: (828)575-9570

Email: gsheperd@merid.com

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Contact: Gregory Sheperd

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Contact: Ryan Williams

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Website: www.rtx.travel
Contact: Corina J. Violette, Director of Resort Partnerships
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Website: www.colebrookfinancial.com
Contact: Bill Ryczek
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Website: www.wellington-financial.com
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Whitebriar Financial Corporation

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Phone: (508)428-3458
Fax: (508)428-0607
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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



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Phone 1: (844) 438-2997
Email: tjohnson@getawaysresorts.com
Website: www.GetAwaysresorts.com
Contact: Thomas A. Johnson
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Carlsbad, CA 92008 USA
Phone 1: 760-827-4181
FAX: 760-431-4580
Email: success@gpresorts.com
Website: www.gprmg.com
Contact: Nigel Lobo
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MANAGEMENT & OPERATIONS



Liberte Resort Management Group

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Treasure Island, FL 33706
Ph 1: 800-542-3648
Ph 2: 727-360-2006
Email: liberteceto@tampabay.rr.com
Website: www.libertemanagement.com
Motto: "From NEW to LEGACY Resort Management"
Specialty: Dennis DiTinno, a 38 year Resort and Timeshare Management Professional. Speaker and author to the Timeshare resort industry, ARDA, TBMA, FTOG, NTOA, FVRMA, Condo Alliance. Consulting, Mentoring and designing Timeshare Community Managers and Boards to over 34 Resorts since 2000 using Hands on management techniques, marketing, re-sales, rentals and much more. Concerned for the future and Legacy status of your resort? Contact us today at CEO@LiberteManagement.com for an open and direct discussion on your resort.



Resort Management Group

475 Broad Creek Rd
New Bern, NC 28560
Phone: 252-638-8011
Email: sarah@ncrmg.com
Website: www.ncrmg.com
Contact: Aaron Maune
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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.

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Website: www.kaypark.com
Contact: Marilee Gray
Specialty: Manufacturing "America's Finest" park equipment to make people-places people-friendly, since 1954! Product line includes a large variety of outdoor tables, benches, grills, bleachers, litter receptacles, drinking fountains, planters, pedal boats, and more!

OUTDOOR FITNESS EQUIPMENT



Norwell Outdoor Fitness by Sterling West

917 W 7th St.,
Gothenburg, NE 69138
Ph: 308-537-3470
Fax: 308-537-4382
Contact: Loren Block
Email: sales@sterlingwest.net
Website: www.norwelloutdoorfitness.com
Specialty: Sterling West is a Nebraska-based firm that helps resorts, HOA's, luxury apartments, parks departments, and architects across North America design and installs their outdoor fitness equipment projects. Norwell Outdoor Fitness is a Danish manufacturer of outdoor fitness equipment. Norwell combines Danish minimalist design form and full functionality in its premium fitness products. Norwell's exceptional quality stainless-steel construction is highly adapted to suit our discerning clients. Find out more at www.sterlingwest.net or www.norwelloutdoorfitness.com

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

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DOGIPOT

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

POOL & WATER FEATURES EQUIP. & MAINT



Hammerhead Patented Performance

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



LaMotte Company

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

PUBLIC RELATIONS



GBG & Associates

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

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Whitebriar Financial Corporation

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

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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.

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



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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 25 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.

RENTALS AND RESALE



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.

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Fort Lauderdale, FL 33310
Phone: (866)667-8668
Fax: (954)484-4654
Email: jordan@fiberbuiltumbrellas.com
Website: www.fiberbuiltumbrellas.com
Contact: Jordan Beckner
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Dial An Exchange LLC

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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:
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ResortCleaning.com

P.O. Box 1155
Orange Beach, AL 36561
Phone: 205-399-6498
Email: danny@resortcleaning.com
Website: 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.

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.



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: Alex Gata
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.

TELEMARKETING



LogiCall Marketing

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

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Orlando, FL 32803
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Email: dave@timeshareresaleclosings.com
Website: www.Timeshareresaleclosings.com
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Specialty: Day Drives and Mini-Vacs for Timeshare and Vacation Clubs. Direct Mail, Internet Marketing and Inbound Telemarketing
With our multi-faceted campaigns, it's never been easier to generate prospective buyers. With 40 years of industry knowledge, we know how to keep our clients ahead of the competition. Call today to discuss which marketing platform is best suited to achieve your goals and learn why we are the future of tour generation.

TRADE ASSOCIATIONS



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

P.O. Box 2803,
Harrisonburg, VA 22801
Phone: 800-636-5646 (U.S. & Canada)
540-828-4280 (Outside U.S. & Canada)
FAX: 703-814-8527
Email: info@care-online.org
Website: www.care-online.org
Contact: Linda Mayhugh, President
Specialty: Established in 1985, C.A.R.E. is one of the industry's leading associations in ethical standards and value propositions. Its internationally diverse member base includes Resort Developers, Management and Exchange Companies, HOA's, Travel Clubs and Wholesalers as well as industry suppliers bringing value-added revenue enhancement opportunities. Members that possess or seek rentable inventory for fulfillment set the foundation of C.A.R.E. with a multitude of scenarios for securing client vacations, increased inventory utilization and heightened yield management.

TRAVEL CLUB



Global Connections, Inc.

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

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!
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Phone: (800)684-9419
Fax: (954)707-5155
Email: cgring@true-incentive.com
Website: www.true-incentive.com
Contact: Clayton Gring
Specialty: True Incentive, known for its incentive product innovation and quality service, offers a dynamic online catalog of its products such as land vacations, airfare and cruises designed to impact a company's marketing and sales objectives. True Incentive has recently expanded its services to stimulate consumer motivation with: TruePerk, TrueAir and TrueLead. For more information www.true-incentive.com or salesinfo@true-incentive.com

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6601 Cypresswood Ste 200
Spring TX 77079
Phone: (832)484-1105
Fax: (281)895-6222
Email: joe@hotelmakeover.com
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