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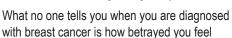
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It took me a year after I first noticed a lump in my breast to finally get a mammogram. When you are hustling several jobs to help pay the mortgage and your short on money its tough to schedule a doctor appointment. When I did, I new I was in for subsequent biopsies followed by a call from the doctor saying I had an unfavorable outcome. Within a month I was sitting in an infusion chair being pumped full of chemicals to kill the cancer growing in my breast.



by your body. The mental and emotional toll these last two years has been relentless. I'm broken mentally, physically and emotionally. It's all been so overwhelming.

But, I'm desperate not to be "broken" forever. I firmly believe that a vacation will give my emotional state a chance to breathe deeply, love wholly, and laugh freely once again. Please grant me a Send Me On Vacation, Inc. vacation with my precious husband!

~ Sarah

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Tomorrow's Leaders/ **Today's HR Solutions**



Sharon Scott Wilson Publisher

In our commitment to support resort operators, Resort Trades provides articles each month addressing management issues. One of several of these --"Conducting Employee Background Checks: An Introduction to The Fair Credit Reporting Act" - is a 'must-read' article for human resources personnel. Written by WithumSmith+Brown, PC, Manager Nicole Howard, CPA; Senior Associate, Research Department Chrissy Giorgio; and Partner Lena Combs, CPA, CGMA, RRP, it's an eye-opener explaining how employers may lawfully use FCRA's background check, or "consumer reports." Similar to a credit report used in finance, there are national standards for their use in employment screenings and you will find this article extremely useful in navigating various attenuating pitfalls which might arise.

Resort Trades' New Series: "Our Future Leaders"

Given the current low unemployment figures and the ever-rising wage expectations, executives recognize that a number one challenge right now is hiring and retaining the right people. Our team at Resort Trades recognizes that this is a priority and we'd like to provide all the support we can, including a new series this year focused on introducing tomorrow's leaders into the resort industry for the first

Please contact me at Sharon@TheTrades. com if you know of any executives, job seekers, or new employees in the resort industry who would like to participate in this effort. Whether you tell your story from the employer's or employee's point of view, you would be helping to add real-life information to the body of knowledge as we head into a new decade. And, not to worry! We do the 'heavy lifting' after speaking with you and hearing your thoughts.

We envision interviewing several people each month to gain further insight into what's truly happening in the field. We'll be asking new employees or job candidates questions such as what attracted them to the resort industry in the first place and what they are hoping to achieve. From employers, we'd like to hear about any particular 'success stories' you may have and to learn about anything you'd like to share on how to attract top talent.

ARDA's Timeshare Young Professionals Group (TYPG)

The American Resort Development Association (ARDA) has launched the TYPG initiative to integrate young professionals and new industry entrants into the association through networking opportunities and educational initiatives. Chairs of the group include Sarah Conroy, Holiday Inn Club Vacations; Tim Dierks, Wyndham Destinations; and Bruce Lower, Greenberg Traurig, LLP.

TYPG's kick-off, the Inaugural TYPG March Madness Conference, will be held on Thursday, March 12, 2020, at The Rosen Centre Hotel in Orlando, FL. For just \$59, you can be a part of this great meeting by registering online at ARDA.org.

The topics being discussed include "How to Successfully Engage, Motivate, and Retain Your Team" and "How to have Crucial Conversations." Your cost of admission includes lunch, so you will have plenty of quality networking time.

If you're interested in becoming an underwriter for an event, contact ARDA Director, Business Operations, Katelyn Reitz (kreitz@arda.org). Those interested in participating should reach out to Coordinator, Meetings & Education, ARDA, Ava Roseberry (aroseberry@arda.org).



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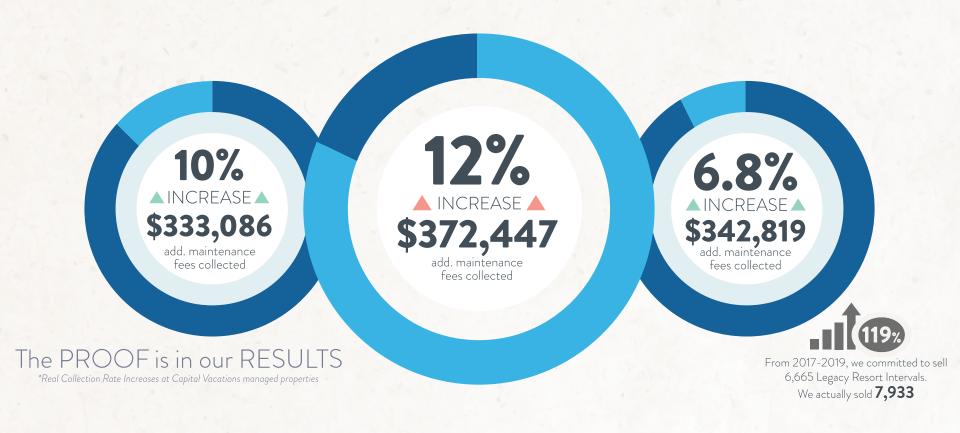




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Resort Trades - the timeshare industry's only true news journal - provides relevant, timely news to assist resort developers, operators and management staff stay current and make better business decisions. The super tabloid print version is distributed 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© 2020 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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Contents | March 2020



FEATURES

- New Decade New Vision
- 12 Conducting Employee Background Checks:
- 14 Avoiding Bedbug Litigatio
- 16 Luis Forty, Resort Manager Cibola Vista Resort & Spa Peoria, Arizona
- 18 The 10 Biggest Mistakes Made by HOA's
- 22 Going to the Dogs

TRENDING

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



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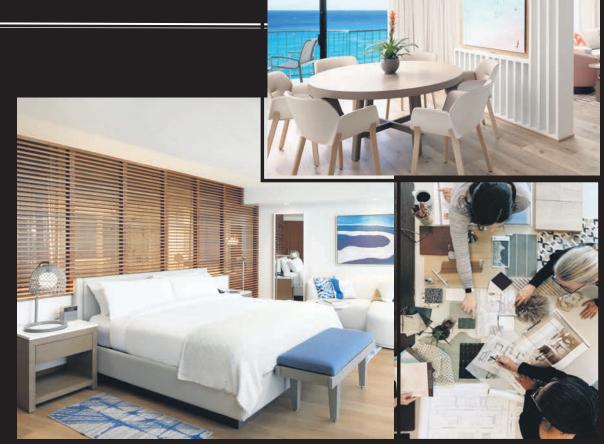
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New Decade - New Visions

Leading companies share how they plan to overcome Future industry-wide challenges

By Marge Lennon

Many insightful responses to our recent Resort Trades' Survey provided a compelling insider view of reader preferences. One of the results of hearing directly from our readers created the impetus for a series of articles that would study the direction of the resort industry. We believe that if we connect with industry leaders during the months to come, we will learn -- firsthand -- how companies are overcoming industry-wide challenges and what they anticipate in the future. In this inaugural 'State-of-the-Industry' article launching the series, Capital Vacations and Welk Resorts allowed us a sneak peek into their own crystal balls.

Kelley Ellert is a 9-year industry veteran. She is a Marketing and Creative Services Strategist for South Carolina-based Capital Vacations. The resort development, sales and management company serves



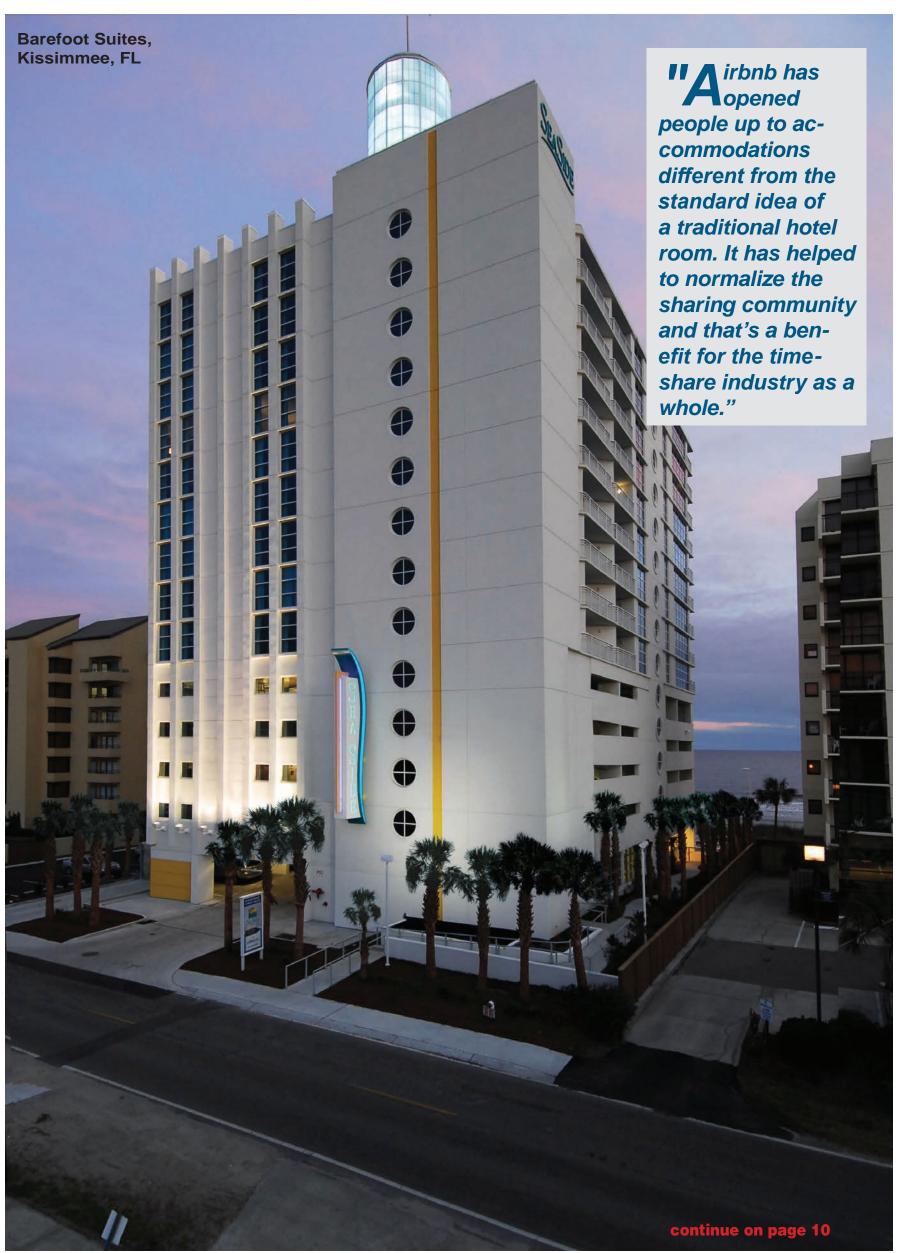
more than 200,000 owners at 70+ locations throughout the U.S. and Caribbean. We asked Kelley to describe how resales are handled within her company and how they encourage social media participation from owners.

Resales. "Because we found that resales are a huge challenge for most legacy resorts, we developed sales programs that

are specifically designed to help these types of properties. Typical resale programs – with one on-site agent – do not sell enough volume to make a large dent in the overall budget of a resort. We've also noticed that these onsite sales reps are more capable of selling high-season, high-demand weeks, leaving shoulder and off-season weeks to become more and more delinquent over time. Our sales programs have increased HOA annual budgets by 6-12%, adding hundreds of thousands to the revenue of those properties."

"Our Club program pays the maintenance fees on HOA-owned inventory and puts our Club owners into that inventory. Because legacy weeks have the same maintenance fee for every week, whether high season or low season, most HOA's have an influx of low season weeks









because maintenance fees can be higher than the rental costs in these weeks. The Club structure allows timeshare owners to have flexibility on where, when and for how long they travel and the HOA's are guaranteed maintenance fees. It's a winwin for the consumer and the resort."

"In terms of the emergence of Airbnb and other short-term rental companies," Kelley adds, I think Airbnb has opened people up to accommodations different from the standard idea of a traditional hotel room. It has helped to normalize the sharing community and that's a benefit for the timeshare industry as a whole."

Social Media. "To encourage owners/ guests to post reviews, we've started to use Intuition software to send check-out emails that prompt people to leave a review," shares Kelley. "We've also worked to increase our presence on social media so it's more of a back-and-forth conversation with the brand which promotes increased engagement. We don't feel that just responding to a review is enough, we also work to ensure any online comments are also being looked at internally to resolve any issues that those reviews could potentially raise."

Sean Coogan is Vice President of Resort Operations for Welk Resorts and a



Sean Coogan, Welk Resorts

30-year industry veteran.
Welk Resorts operates eight spectacular vacation ownership properties and 15
Experiences Collections resorts in San Diego, Palm

Springs and Lake Tahoe in California, Cabo San Lucas at the southern tip of Baja, Mexico, in Branson, MO, plus their newest property, Welk Resorts Breckenridge - the Ranahan. They have also acquired the management contract for The Residence Club at El Corazon de Santa Fe in Santa Fe, New Mexico, from Fairmont Hotels & Resorts. The company serves over 50,000 owners.

Regarding top challenges over the past year, Sean says, "With low unemployment, maintaining staffing levels has been a significant challenge. At Welk Resorts, we are blessed to have strong retention, but in some front-line areas — such as housekeeping — we will need to be more aggressive in our strategies to attract more new hires."

Social Media. "Rather than a challenge, we see the next decade as providing a greater opportunity to use the internet and growing social platforms for all areas ... including sales, marketing and operations. It is clear that today's consumer wants things fast and immediately available to them, which the internet provides. It will be important for us to remain diligent in ensuring that we are being innovative and thinking ahead.

"Fortunately, high delinquencies are not a challenge for us, although we do have legacy resorts in our portfolio. This means that it is important for us to listen to our owners and assist in any way possible, whether they are a deeded owner of 30 years or a brand-new Platinum Priority Points Owner. We remain focused on ensuring that our owners enjoy using their timeshare purchase while also hearing about their vacation experiences We know that frequent usage equates to a happy owner so we continuously help

owners understand their usage opportunities"

In terms of shorter term vacations, Sean says "Yes, we are seeing the average length of stays continue to decline. We are also seeing booking windows reducing. Today's consumers appear to be making travel/vacation decisions much later than in the past and staying only 2-3 nights. Our points program allows for this flexibility, which is a great for our owners. Our greatest 'success story' in recent months has been the opening or our beautiful new 67-unit resort Breckenridge, Colorado."

When asked about his favorite articles in Resort Trades, Sean says he most enjoys resort spotlights and learning how best practices are applied at other properties. Kelley Ellert adds,

"I always navigate towards the people stories first. It's inspirational to read their stories and how they've innovated or overcome challenges. At the core of everything, tips, property improvements, etc. is people and their "

Readers who desire to to participate in this series are invited to contact Sharon at SharonINK@thetrades.com



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

Contact her at Marge @LennonCommunications.com

CONDUCTING EMPLOYEE **BACKGROUND CHECKS:**

AN INTRODUCTION TO THE FAIR CREDIT REPORTING ACT

By: Nicole Howard, CPA, Manager Chrissy Giorgio, Senior Associate, Research Department Lena Combs, CPA, CGMA, RRP, Partner WithumSmith+Brown, PC

In the hospitality industry, employees are the true staple of the resort brand. The quality of services customers receive is fundamentally dependent on how well the employees are treating them. This very thing sets the hospitality industry apart from other industries when it comes to the recruiting and hiring process.

While some resort operators conduct background checks and employee screenings as a matter of company policy, currently it is not required by law. While it is not illegal for an employer to inquire about a potential candidate's background and employment history, there are federal laws that must be followed by the employer regardless of how the information was obtained. The Equal Employment Opportunity Commission protects candidates and employees from discrimination against race, religion, nationality, sex, disability and age. The Fair Credit Reporting Act was enacted to provide protections and guidelines when using this information, but many people are often left wondering what exactly it is, how it works and, most importantly, what information it exposes to a potential employer.

What is FCRA?

The Fair Credit Reporting Act (FCRA) is a federal law that controls how information is used by consumer reporting agencies such as Equifax, TransUnion, and Experian, as well as credit unions, banks, or potential employers. Initially passed in

1970, and amended twice

since, the law is intended to protect consumers from incorrect information being used against them as well as to specify guidelines about the methods utilized by credit reporting agencies to bring together and verify information. The FCRA also outlines the reasons explaining how the data can be released by these agencies.

What does and does not show up in a background check report?

Depending on what kind of background check is run, the information made available can range from an individual's current address to detailed employment history and acquaintances. Other information that may be found can include a social security number, vehicle information and driving records, property ownership, criminal records, bankruptcies, judgments, liens and state licenses currently or previously held. Criminal records reported tend to depend on the type of

Gaps in Employment History

ask for it as that information is not volunteered.

Credit report information can also be obtained by way of an employment credit report, which provides a modified version of the credit report that a potential lender might use. Information about credit payment history and habits are made available but a credit score and date of birth are not included. These reports are typically reviewed when the potential hire is a candidate for a high ranking position and do not place inquiries on the candidates credit file, which can often lower their credit score if excessive reports are requested.

What information is prohibited from the report?

The FCRA background checks are known as 'consumer reports" and, similar to a credit report, there are national standards for employment screenings. The FCRA prohibits the following information from being reported to an employer:

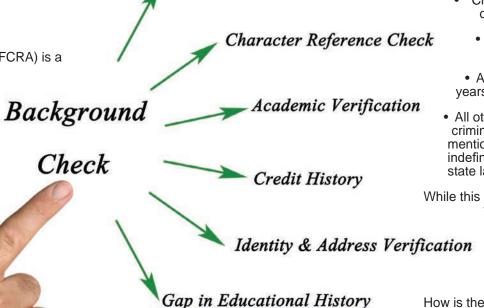
- · Bankruptcies older than 10 years;
 - · Civil suits, judgments and arrest records older than 7 years;
 - Paid tax liens older than 7 vears:
 - · Accounts in collection older than 7 years; and
- All other negative information, other than criminal convictions, older than 7 years. As mentioned earlier, criminal convictions are indefinitely reported unless the particular state law says otherwise.

While this may be a relief to some candidates, there's a catch – FCRA does not apply to background checks conducted internally by an employer. These restrictions also do not apply when a job position has an annual salary of \$75,000 or more.

How is the FCRA protecting individuals? What are their rights?

There are several consumer rights that the FCRA provides regarding a person's credit history information, including, but not limited to, the following:

- · Upon an individual's request, each year, consumer reporting agencies must provide them any information in their credit file at no charge to them. They also have the right to know who has requested their credit report in the last year (two years for employment related requests).
- If an individual finds inaccurate information within the credit report file, the consumer reporting agency is obligated to review the items in question, typically within 30 days. If that information cannot be accurately



job or salary and whether an employer conducts the check themselves or hires an outside party. Availability of arrest, conviction and probation records are allowed indefinitely by federal law, but can vary depending on the state. Employers are often encouraged to use caution when reviewing criminal records, as online information is not always current or accurate.

The FCRA also allows interviews with friends, neighbors and associates with regard to an individual's character, personal characteristics and reputation; but, the FCRA has a separate disclosure for information gathered by interviews. The person in question is allowed to know the nature and scope of the findings, but will need to

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verified, it is the consumer reporting

agency's responsibility to remove it. If, for some reason, the error is not cleared up, the

candidate is allowed to include a statement

within their credit file explaining the error.

 The FCRA allows individuals to ask for their name and address to be removed from

unsolicited offers for credit and insurance.

because of their credit report, they can ask

How? By calling 888-5-OPTOUT.

· If an individual is denied employment

for a specific reason for the denial.

Does the FCRA have any requirements for

If a credit or background report is being

conducted by a third party company in the

employers when a background check is being

business of compiling background information, the FCRA requires the employer to:

that the information may be used for

· Advise the applicant or employee in writing

notice must be in a stand-alone format and

decisions about their employment. This

not part of the employment application.

rights to a description of the nature and

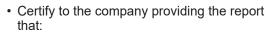
scope of the investigation if the report being

conducted is based on personal interviews concerning a person's character, general reputation, personal characteristics, and

· Tell the applicant or employee of their

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- o Candidate was notified the applicant and gave their permission to get a background report;
- o FCRA requirements were met; and
- o Candidate will not be discriminated against and information will not be misused in violation of federal or state equal opportunity laws or regulations.

Is a candidate able to prepare for a background check on their own so there are no surprises to them during an interview?

There are many reasons why information that is not relevant to a potential employee would appear in error – public records are only as reliable as their source. Data can be manually entered incorrectly, numbers can be inverted, a common name can lead to mistaken identity, and worst of all, the potential employee can be a victim of identity theft and be unaware. The best way to reduce the risk of any surprises during a job interview may be to take the following preventative steps:

- Order a credit report annually. Review it carefully and dispute any unrecognizable items.
- If any court cases are involved, review the records on file with the county to make sure the information is accurate. Reporting agencies might report a felony conviction that may have actually been reduced to a misdemeanor or infraction.
- Hire a background screening company to conduct a report to see if any databases are reporting errors or misleading information.



What Jake the towel boy is good at:

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- Other things... probably

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Background checks are certainly a way for employers to vet potential candidates and can be a useful tool when implemented. Individuals need to be aware of what information can be reported to potential employers and should take the effort to ensure the data being reported is correct. In turn, employers should familiarize themselves with their own state and

municipality laws in order to ensure compliance with the FCRA.

ABOUT WITHUMSMITH+BROWN (WITHUM)

Withum is a forward-thinking, technology-driven advisory and accounting firm, committed to helping clients in the hospitality industry be more profitable, efficient and productive in the modern business landscape. For further information about Withum, contact Nicole Howard (NHoward@withum.com) or Lena Combs (LCombs@ Withum.com) at (407) 849-1569, or visit www.withum.com





(Top to bottom)
WithumSmith+Brown, PC,
Manager Nicole Howard,
CPA; Senior Associate,
Research Department
Chrissy Giorgio; and Partner
Lena Combs, CPA, CGMA,
RRP.

check. This can be included within the document used by the employer to notify the person the report will be performed. If employers want the authorization to allow for background reports throughout the person's employment, that should be clearly stated.

Obtain written permission from the applicant

or employee before doing the background

lifestyle.

AVOIDING BEDBUG LITIGATION

BED BUGS + NO PICTURES = \$\$\$ OR

BED BUGS + PICTURES = NO \$\$\$

So why when you google bed bug lawyers are there more than six pages of listings, all of whom will take your guests' case for no up-front money and what does any of this have to do with hospitality owners and senior managers?

Because you have dollar signs written all over you and you're easy, very easy targets. Did somebody say it's all about the money?

Among the thousands of cases consider the one about the family from Arkansas who decides to vacation at the Rancho Cucamonga Resort Casino. Six of nine jurors decided the Casino's owners should pay the guests \$546,000.00. You might think their personal medical files were thick. They weren't and it wasn't about their injuries.

It was not about the guests. It was about the owners and their senior managers. The jurors thought they were negligent..... and rich, and not like them.

Most Americans are familiar with the idea that we are all innocent until proven guilty. We assume this is how our legal system works.

Not exactly so with negligence and this is why property owners and their senior managers are so vulnerable.

To better understand, imagine you've just driven across a remote section of the Nevada desert and you've just come into a small town on the edge of the desert. The local constable pulls up behind you, flashes his lights and pulls you over. After you've pulled over, he comes up to your driver's window, you roll down the window and he asks for your driver's license and registration. You provide it and then he asks, "Did you see that 'STOP' sign out in the desert." You say, "Yes,



The bed bug lawyer claims the reason their client, your former guest, was bitten is because, you, the owner and the senior managers did not do what you reasonably could have done to prevent it.

I did." He says, "Did you stop." You say, "Yes." He says, "CAN YOU PROVE IT?"

In most of the law, your answer is enough. With negligence without the proof, your 'self-serving statement' won't be enough! You are getting a ticket.

However, if you can tell the constable, "YES, I can prove it" and then from your glove box you proceed to show a picture of you sitting behind the wheel of

your car stopped at the STOP sign, because your passenger got out and took it while you were stopped, you've proven you were not guilty.

This is a lot like how negligence claims work and its why most resorts and their senior managers are so vulnerable. They don't have pictures. That is, they don't have anything that would show a jury they did

what the jury thinks they should have done. Even when you think about it, as the jury will, it's not that unreasonable. You're supposed to look out for your guest.

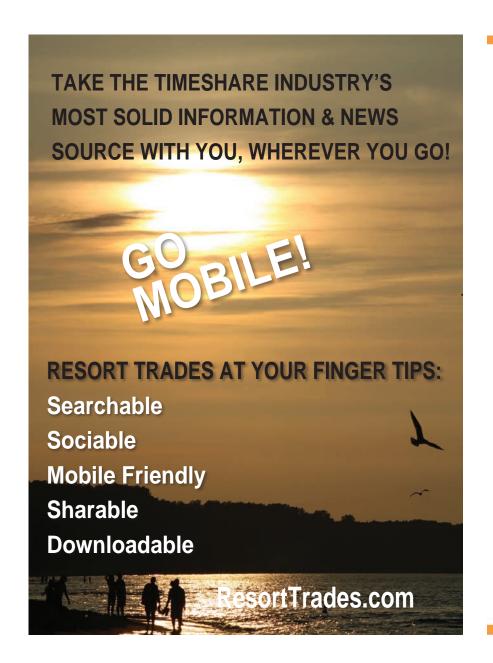
The bed bug lawyers claim their client, your former guest, was bitten. They have pictures and testimony to prove it. The bed bug lawyer claims the reason their client, your former guest, was bitten is because, you, the

resort senior management did not do what you reasonably could have done to prevent it. You failed to act. Your failure is why their client, your former guest had their vacation ruined. It is why they were bitten.

The court cases show the resorts' words, your words, aren't enough. And they will be the resorts' words because it is the resort management that will be subpoenaed. Nobody else can answer a subpoena for anyone else. The person subpoenaed must personally respond. The bed bug lawyers always want to hear from the resort operator.

Resort operators are the people least like the people in the jury box. They set policy and it's the lack of policy or the fact that there is no "picture" that shows there is a "policy of prevention" that makes it impossible to prove, like the picture the driver had of him stopping at the desert Stop sign.

Most often the resort has documents showing that they





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have a pest control service. Maybe even that they had bed bugs treated. All this does is prove the owner knew he had bed bugs. Moreover, it proves, he did not treat to prevent as the jury thinks he reasonably should have. Instead, the only treatment that was done was "after the fact." There is nothing that shows any effort was made to look after the health and safety of his guests with "before the fact" preventative treatment! The resort team only treated the issue after it knew bed bugs were there and the records show positively that they were there and the team knew about it. And the lack of records shows the jury that nothing was done that looks out for the guest and his family. Bad move. Very bad move.

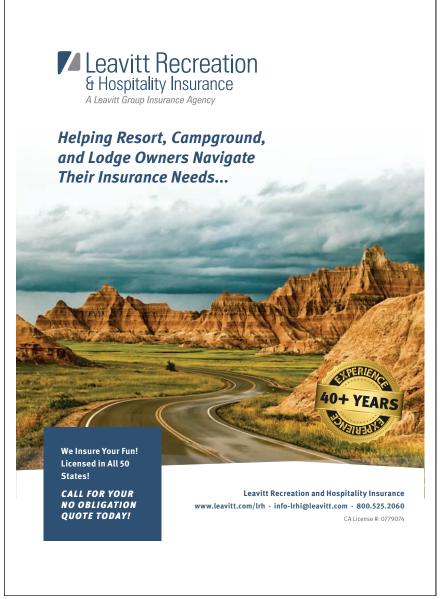
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LUIS FORTY, RESORT MANAGER CIBOLA VISTA RESORT & SPA PEORIA, ARIZONA

By Marge Lennon

It's a long and circuitous journey from serving on an activities and F&B team to being the "keeper of the keys" for a 343-unit timeshare resort. But Resort Trades' profile of Top Team Professional Luis Forty shows a man who knew from the time he was 18 that he wanted to work in the hospitality industry. Today, he is proud to say that half of his 36 years have been spent in timesharing and ten of those 18 years with Bluegreen Vacations.

In the early days of his career, this Hialeah (Miami) native served as an Activities associate at Cypress Palms, a Kissimmee resort. As part of the interview process, he was asked to "perform" by singing a Karaoke song. While he admits he's no serious crooner, he was hired the same day and became part of an 8-person activities team for this 300+-unit Wyndham resort. He remained in that role over a year, growing into Guest Services and ultimately a leadership role in Food & Beverage, where his true passion for food preparation emerged.

Luis was transferred to the Wyndham Bonnet Creek resort in Downtown Disney, which grew from 140 to 1000+ units during his tenure. Throughout his decade with Wyndham, he served as Assistant F&B Manager, Gift Shop Manager and Banquet Captain.

Although he had no professional training as a chef, Luis says, "I had great leaders who shared their cooking secrets. I am very much at home in the kitchen and passionate about cooking."

At about this time in 2012, Ada Grzywna, then VP of Operations for Bluegreen, was looking for a F&B leader to guide the three

pesort Trades' profile of Top Team Professional Luis Forty shows a man who knew from the time he was 18 that he wanted to work in the hospitality industry.



food and beverage outlets with 20 associates for Bluegreen's 745-unit Fountains Resort in Orlando. These facilities generate about \$4 million in annual revenue. Luis was the perfect choice and remained in this position for two years, orchestrating record high scores in guest association surveys while producing the highest net operation profit the resort had seen to date. Ready for his next challenge, he was just getting revved up.

In 2014, he was promoted to Resort Operations Manager at the flagship Orlando resort, where he had started two years earlier. "It was my first major resort operations role of overseeing housekeeping, guest services, engineering, security, and activities, plus F&B. These were all totally new challenges," says

Added Ada Grzywna, Senior VP of Resort Operations for Bluegreen, "Luis has always had a passion for hospitality and basically carved his own path with my support. He initiated a career path conversation with me about two years into his very successful tenure as our F&B leader at the Bluegreen flagship property. We had a pre-existing relationship from our work together at WVR and he felt I could help him transition

into a path that would lead him into Resort Management. We worked with him to create a developmental role and he made the decision to invest in his own development by making a lateral move and opening himself to learning an entire new discipline.

"Luis succeeded in his role of Operations Manager, making valuable contributions to the property and moved into an Assistant Resort Manager position at the 220+-unit Grande Villas at World Golf, Saint Augustine, where he also performed with excellence. Luis was finally awarded a Resort Manager job and relocated his family to Arizona where he has been able to stabilize and turnaround a team that is now delivering top tier performance after 18 months of hard work. Luis is an exemplary leader who goes the distance to invest in his development, the growth of his team and delivering results by creating excellent vacation experiences for our owners."

In January 2018, Luis became Resort Manager for the now 343-unit Cibola Vista Resort & Spa in Peoria, Arizona. He directs a team of 60 hospitality professionals and oversees a housekeeping department of about 40. The resort attracts many owners



and guests with day trips to explore nearby attractions of Sedona and Flagstaff, Camelback Mountain and over 200 golf courses in the Scottsdale area. During his second year at the resort, an additional 55 units were added. This required the addition of several new team members. Luis and his team conducted an official ribbon-cutting ceremony for each guest who entered their unit for the first time. Resort charities include Special Olympics, a local food bank, Toys for Tots, and a shelter for domestic violence.

Looking back over his career, Luis admits that the transition from F&B to resort operations and now to total management was his most challenging role with the most significant learning curve. "The first year was surely not a 'piece of cake' ... more importantly, it helped reshape me for the future. Having my own set of keys was probably the hardest year of learning the ropes in my 18-year hospitality career."

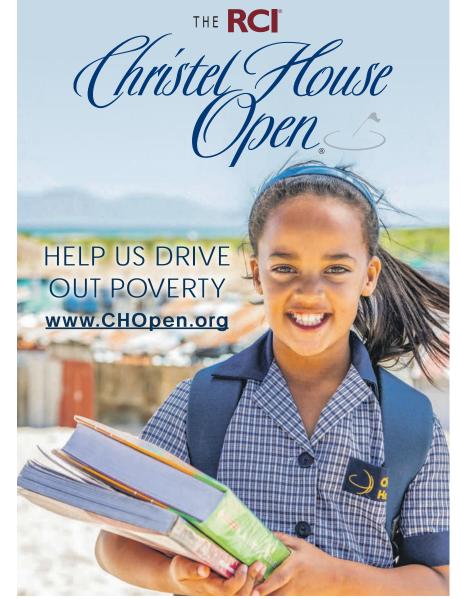
Luis admits, "I have been blessed with wonderful opportunities during the past 18 amazing leaders. Being able to grow with your colleagues and creating your own "fan base' of returning owners and being able to make memories with those guests is something I will cherish forever. Bluegreen has given me a cherished opportunity to grow, not just professionally, but also as a person. It has been an amazing experience. From being a short order cook to being chosen to run a 343-unit resort ... how can it possibly get any better?



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

years, and mentored by some



THE 10 BIGGEST MISTAKES MADE BY HOA'S

By Ron Roberts

After 50 years of timeshare sales in America, the industry has evolved, changed, and matured into something more complicated, dynamic, and in some cases unforgiving. After a resort has been sold out, the management, control, and every-day running of the project is typically turned over to the Homeowners Association with sometimes a management company subcontracted to perform the daily onsite processes. In the absence of a very experienced management company, and sometimes in conjunction with the resort manager, serious tactical, business, and operational mistakes are made that jeopardize the stability, future, and "quiet enjoyment" promised in the initial sales process by the original developer. This paper seeks to identify, discuss, analyze, and correct what we would call "the mortal sins" of the very well-intentioned officers, board members, and those volunteers who work hard to provide an enjoyable vacation experience, trouble free ownership, and fulfill the promise of "a better vacation for less" for all owners.

Experience

The underlying culprit in most of the issues that strike at the ultimate survival of most resorts is a lack of experience of the myriad and exact skill-sets that are very necessary to manage, sell, foresee issues, solve problems, and operate the resort in a manner that not only provides resort stability, but fully provides for the enhancement of the resorts future. Indeed, many resorts and the owner's quiet enjoyment are in serious jeopardy, with future resort use that is no longer guaranteed. The homeowner boards that we regularly see around the nation are staffed with people with very diverse backgrounds, experience, and skill-sets. With that said, almost none have these associations have the correct mix of experience necessary to fully carry out duties that would protect the resort stability, ensure its long term future, and keep the vacation promise made.

A retired school teacher, mortgage broker, or construction manager, while very adept at their respective fields, experienced in life, and jaded to a great extent, will not provide a combined experience acutely necessary within the reality of the timeshare industry today. We ask quite a bit of our board members, and for no pay! Volunteering to be on the homeowners board is a vestige of the individual and their desire to be helpful, pay back to society, and make a small difference in someone's life. It's a process that is

necessary, commendable, and human. If we think long enough about volunteerism, its inherent flaw is that there is always a limit on such service and no one can be expected to continually perform without pay indefinitely. The "disconnect" is that all resorts require much more time than any volunteer can contribute.

Diminishing Revenues

Ageing owner bases, by default, lose owners due to a myriad of issues. Resorts that have been sold out dozens of years ago invariably come up against owners who die, stop vacationing, or lose interest in their purchase. (In a surprising number of cases, the owner simply forgets all the great reasons why they had purchased initially.) They stop paying maintenance fees, their ownership becomes a burden instead of a great vacation experience, and the resort chalks up a substantial loss and turns into hundreds of thousands of dollars of missing revenues each year. The worst part is that the losses increase each year and such revenue loss threatens the financial viability of the resort and its future operation. HOA boards seem to have a short memory as to previous year revenues and the increasing losses. The solutions for delinquencies are available, the solutions for unit abandonment are available. the solutions for turning the owner-base to a younger demographic is available, yet adopting the easy solutions is somehow excruciatingly difficult for such decisions to pass easily by the board.

Resale Program

The obvious solution is to initiate a Resale Program. Well before the owner stops paying a maintenance fee, falls behind, or abandons the ownership, the warning signs abound. Calls to the resort for assistance in selling, renting, or "taking back" the unit are more numerous as the years go by and resistance, or refusing to help the owner usually results in a maintenance fee delinquency in a short period of time. Most resorts resist having any type of resale program, some believe they have a program, and others maintain that a "resale program would be the last thing we would ever do!" Such reticence, blocking, and resistance to the only actual real solution is short-sighted, remiss, and negligent. Sending your owners "out to the internet" is NOT a solution!

A well-developed Resale Program brings delinquencies to a minimum, turns over the owner-base which is critical,



OA boards seem to have a short memory as to previous year revenues and the increasing losses.

continually develops a younger and more enthusiastic owner, and almost eliminates all abandonment issues for the resort. I have heard many reasons why Homeowners Associations do not want a Resale Program, none of which are valid whatsoever!

Rental Programs

Approximately half of all associations do not offer a rental program for their owners. This is a serious mistake that loses needed revenues at best, is the precursor to substantial future revenue pitfalls, and is negligent in its application! Owners of fixed weeks especially have legitimate issues in that they must vacation on the SAME week each year, a predicament that is far too often overlooked. When that week gets interrupted by unforeseen circumstances, the owner has no alternative but to rent or let it go empty for the week. Most owners do not have access to some sort of legitimate rental mechanism, company, or outlet which foments serious opposition when the next maintenance fee is due! There are a number of legitimate timeshare rental companies that do a good job with owner inventory, resort owned inventory, and entire blocks of inventory.

Delinquency Remediation

The collection of delinquent maintenance fees is mishandled 99% of the time! The strategies for collection are not effective, done a certain way as a convenience for the resort, and most typically exacerbates the problem. Once the fee is late, there is usually a "reminder" sent by mail with a late fee attached, and because there is no one who would like to "handle" the late fee arrival properly, it is sent to a collections company. And thus begins the standoff, the rapid deterioration of the resort relationship with the owner who has

been with the resort for many years, a combative owner, and a delinquency which carries on for years and many thousands of dollars in losses for the resort!

Instead of the friendly, fun filled, resort experience, ownership of the week becomes a burden, a substantial source of frustration, and one of the main reasons the general public hears "bad press" about timeshare ownership in America. This delinquency eventually turns into "full abandonment", an expensive and long judicial process to get deeds and titles back in most states, and many thousands of dollars in legal, holding costs, and resort uncertainty.

Proper remediation is the opposite of combative, is helpful, and demonstrates a sensitivity, compassion, and willingness to be flexible and cooperative. At the first sign of a late maintenance fee, the in-house salesperson should call the owner, invite them in, offer to rent it to take care of the fee, and demonstrate understanding of the issue whether it be a temporary illness, job loss, temporary cash issue, or more permanent problem. Remediation, properly handled, can take a number of forms such as rental, resale, take-back with a fee, or outright forgiveness. In many situations, owners can be brought "into good standing" by application of a package of benefits which costs the resort little or nothing such as "Bonus Days", "Instant Resort Rental", "Country Club Benefits", "Free Instant Getaways", and generally reminding the owner as to why they originally purchased. Such efforts are always less expensive, return much to the resort over time, and always substantially diminish delinquencies and avoid crushing long-term revenue losses!

Points vs. Weeks

Many resorts that have been sold out for 25, 30, or more years operate within a "weeks" configuration. Such older arrangements and structures obscure vast differentials in demand, location, seasonality, amenities, and demand variables older legacy resorts. The exchange company's algorithms for completing exchange requests and fulfilling the "exchange promise" has been substantially tested to say the least. The exchange companies have devised a cleaner, fairer, and much less frustrating exchange process by converting to points based systems.

There is little doubt that points based resorts enjoy less frustration in the exchange process, less maintenance fee fallout, and more substantial owner contentment with exchange process and overall success.



Many weeks based resorts with dwindling owner-bases, ageing owners, and diminishing exchange success, continue to resist conversion to points at their peril.

Fixed vs Float

The operative word is flexibility and just as with a rental program, owner occupancy, owner satisfaction, and future fallout can be avoided if the resort has a mechanism to float previously fixed weeks into a system which allows owners to take their pick of weeks within a certain predetermined period rather than be forced to use the same week each year. Some of this may require a change in the documents but would greatly enhance owner satisfaction levels, reduce frustration, and avoid owner maintenance fee delinquencies. In resorts where floating weeks were introduced, owner satisfaction increased and owner occupancy increased by a good margin.

Deed vs. Trust

It seemed like a good idea at the time, deeded individual weeks seemed safer for the consumer, developers saw good consumer sentiment, and owners felt a more substantial "ownership" feeling. With some inevitable fallout, foreclosures, and takebacks, deeded ownership can be an expensive and time consuming judicial process. If resorts can get titles back to weeks, and in order to avoid more judicial cost and time, deeds can be put into a trust, sold with a title amounting to a "Beneficial Interest in a Trust" and avoid excessive current and future transfer costs. Many older resorts strain to re-acquire titles at great cost and time but continue to issue new deeds which will eventually cost to re-acquire again in the future.

Reticence - The Resort Killer

One thing is for sure, the resort industry has changed, evolved, and has sprouted a new set of issues. If we are to address the

newest issues from this great industry, great care should be taken to accurately observe, understand, and take the proper course of action to ameliorate the problems. Another thing is for sure and is that Homeowner Associations are on their own for the most part, and while some have management companies to help guide some of their actions, as developers have stepped away or moved on, they must step up, make the correct calls and take bold action.

The penalty for "treading water" is failure, an increase in bankrupt timeshare resorts, and an unenviable personal stark responsibility for taking away the future vacation experience of hundreds if not thousands of owners who relied on your wisdom to do the right thing. Flexibility, bold moves, and avoiding the reticence of any lack of experience will always overcome any issues when applied with action.

Revenue Generation & HOA Responsibility

There are many ways to generate additional revenues for all HOA's, but the Board must be willing to be flexible, have an open mind, and apply common sense solutions that are available, (and usually without cost to the HOA.) If the warning signs are there; multiple special assessments, diminishing yearly revenues, deferred maintenance, increasing owner complaints, etc., then application of these available revenue generators as soon as possible is in order. The responsibility to inquire, learn, and apply such solutions is the direct responsibility of the Board.

Ronald J Roberts is a marketing consultant and president of Legacy Solutions International, LLC, a subsidiary of Sage Marketing Group, Inc. with offices in The United States and experience on four continents at more than 200 projects.





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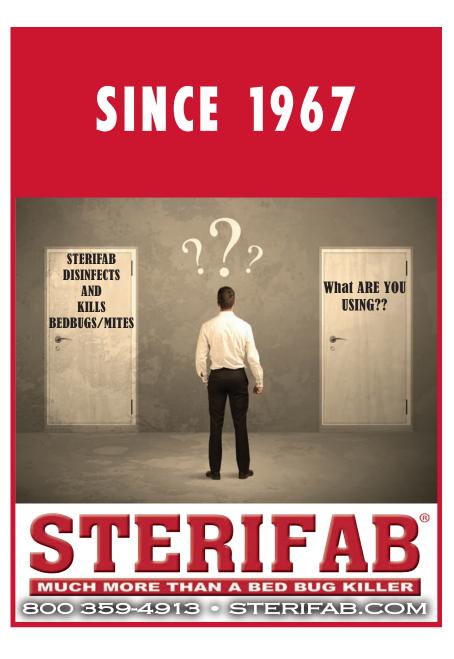
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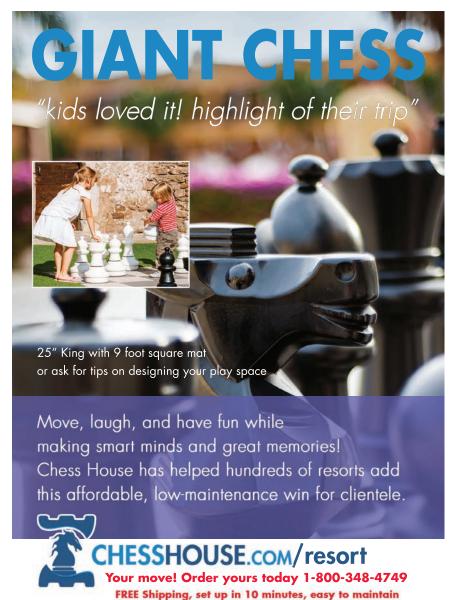


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GOING TO THE DOGS

By Judy Kenninger RRP

Vacation ownership resorts are sold as an owner's home away from home and for many owners, that home doesn't feel complete without their pets. Resorts are increasingly taking notice of pet lovers' loyalty to their furry friends and creating more pet-friendly policies. Although no data is available on the percentage of timeshare resorts that are pet-friendly, a 2016 study from the American Hotel and Lodging Association showed that about 75 percent of luxury, mid-scale and economy hotels now allow pets.

"There a lot of benefits to going petfriendly," says Terri Davis, director of operations for GOODMANagement. "One, we are in the hospitality business, so we want to appeal to our pet-loving guests. Guests' fur babies are part of their families, they want to be able to bring them along on vacation."

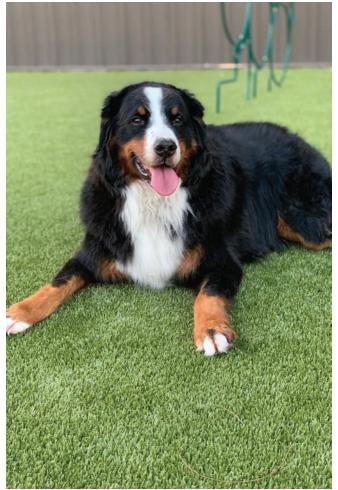
In addition, allowing your guests to bring their dog not only makes their stay more comfortable, but can also benefit your resort. "You can reach a wider audience by being a pet friendly facility and create extra revenue through pet fees," she says. "Being pet-friendly also can drive brand loyalty and ultimately help secure repeat business."

Another potential benefit of being petfriendly—longer resort stays. Many pet owners feel anxious leaving their fourlegged friends behind when traveling or want to avoid boarding fees for extended periods of time. Having petfriendly policies can help to mitigate this separation anxiety leading to longer resort stays as 58 percent of pet owners report they would lengthen their vacations if they could travel with their pets, according to the American Pet Products Manufacturers Association.

Pet Planning

When deciding whether or not to be a pet-friendly resort, it's important to consider your furry guests' and their owners' unique needs. Formal pet policies including clear expectations on what types of pets are allowed, such as weight restrictions, should be made clear before guests check in. Resorts should also include specific wording that pets must be potty-trained and not prone to chewing on furniture or other property.





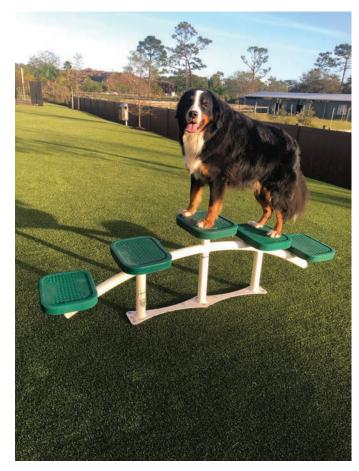
"It is important to put the responsibility on the owner for their dog," says David Canning, president and CEO of DOGIPOT. A vital part of that responsibility includes taking care of their dog's waste: "The first thing you have to realize is that when you have dogs, you will have dog waste. Make sure there are pet stations available on your property."

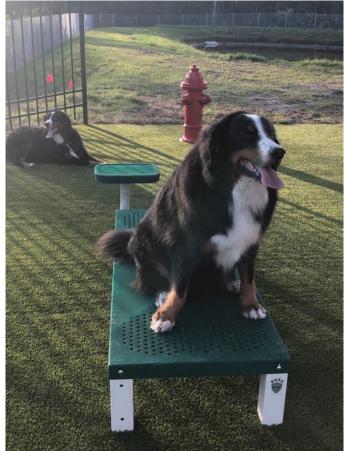
In addition to pet stations, resorts are increasingly offering extra amenities to enhance pets and their owner's stay. (See sidebar) When adding a fenced play are for dogs, Canning advises the use of a double gate system, agility equipment, and dog stations. Some resorts have attached signage with advertisements for local dog-friendly businesses to the fencing, which can help offset the expense.

The MGM Grand Resort in Las Vegas has taken pet care to the next level by adding a special doggy concierge as part of its pet stay program. The regular upgrade fee for a pet-friendly suite ranges from \$50 to \$175 per day, per dog. For an additional \$25 fee, a doggy concierge will check on guest's pets, so owners don't have to walk away from a winning streak at the poker table or a romantic dinner out. The pet concierge even sends guests a text message with a photo of the pet as confirmation of the visit. This type of program could work for guests visiting local theme parks or other day-long excursions.

Resorts must consider all guests' needs when deciding on pet-friendly policies as not everyone is excited to open their (doggy) doors to pets. "We currently don't have any pet-friendly resorts," says Michele Colson, senior vice president of associations at VSA Resorts. "We've done some owner-wide questionnaires about the issue and only about 35 percent of owners want their resort to be pet-friendly. The overriding issues were concerns about allergies and damage to furnishings as not all pet-owners are responsible about cleaning up after their pets."

There are extra costs associated with going pet-friendly, says Steve Zurawski, vice president of operations at Sun Hospitality. "Pets require complete SOP coordination with reservations, security, the front desk, maintenance





and housekeeping," he says. "The units are going to take longer to clean due to hair and dander control and linen and terry concerns. There can also be damage to furniture, flooring and baseboards."

Pet fees and deposits are one way to recoup these extra costs. Rangeley Lake Resort in Maine charges a non-refundable registration fee of \$40.00 per dog per stay and limits guests to two dogs per cabin. In addition, the pet-friendly resort has rules regarding dog's behavior. "We abide by local laws that dictate that dogs must be on a leash at all times," says Janel Hobbs, general manager. "We also require that pets not be left unattended in rooms. We really don't have a lot of issues having dogs

other than times when they were left unattended and damaged carpeting, but that's only happened twice in 19 years."

Resorts may want to add extra sound-proofing to pet-friendly rooms or house animals units in more secluded areas in order to not disturb other guests with potential barking. In addition, more in-depth special cleaning methods should be considered to make sure the pets don't bother guests with allergies. "If guests have allergy concerns, we do a deep clean of all upholstery and use air purifiers in their rooms before they check-in," Hobbes says. "We also are working on phasing our resort away from carpets and into hardwoods."

The Scoop on Service Animals

Regardless of pet policies, no resort or hotel has the right to discriminate against guests with service animals. Under the Americans with Disabilities Act, hotels and resorts can't refuse to accommodate guests' service animals and aren't allowed to ask personal questions about a guest's condition or require a certification.

When determining whether or not an animal is a service animal, there are two questions that can be asked according to John Lord, a partner at Foley & Lardner LLP. "You are only allowed to ask if it is a service animal and what types of service the animal provides," he advises.

Besides knowing what questions are permissible, resorts should also train staff on proper service animal conduct such as not speaking to, petting or feeding the dog. The staff isn't required to help guests with any of the tasks related to the service dog, such as taking it out to relieve itself, feeding, or cleaning up after it. If a guests' service animal does cause damage to property, the owner is still liable for the cost,

though this is unlikely. "Service animals are highly trained and should not cause any issues for your resort," Lord says. "They are also fine being left unattended for longer periods of time." He suggests asking pet owners for their mobile phone numbers and texting to alert them of any issues with their animal, such as excessive barking.

Be aware that under ADA rules resorts can't charge an extra fee for service animals, but they can charge for any damage caused. Guests with a service animal can't be treated differently, meaning their dogs are allowed in the public areas of the hotel and they can stay on any floor or unit, not just those normally designated as pet-friendly.

Pet Perks

- A map of the grounds with relief areas and walking trails highlighted
- An area, such as a doggy playground, for pets to socialize
- Pet treats and litter pick-up bags at check-in
- Local veterinary emergency contact information
- Pet-friendly restaurant policies
- A list of local pet-friendly businesses and beaches
- Information to help guests schedule local dog walkers
- Food, water and bowls in pet-friendly rooms
- Pet bed options for petfriendly rooms
- Pee pads for balconies or patios in pet-friendly rooms
- Pet treats and other items in sundry shop

Whereas the laws around service animals are clear, dealing with growing number of guests with emotional support animals presents a more complex issue for resorts. Vacation ownership resorts may also be subject to Fair Housing Amendment rules as temporary housing. There are currently no rules on types of animals, so the wisest course may be to allow a wide latitude when requests are made.

Judy Kenninger is principal of Kenninger Communications and has been covering the resort real estate industry for nearly two decades.



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

APPLIANCES

Make any day a weekend Kenvon International, Inc. P.O. Box 925, Clinton, CT 06413 Phone 1: (860)664-4906 FAX: (860)664-4907

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

ARTICLES, BLOGS, WRITING

The Trades Ink

THE TRADES INK Content Marketing P.O. Box 261, Crossville, TN 38557 Phone: 310-923-1269 Fmail: Sharon@TheTrades.com Website: www.TheTrades.com Contact: Sharon Scott Wilson, RRP Specialty: Print and online marketing content, including blog and social media posts, feature articles, news releases, and advertorial. Full service marketing packages available including assistance with strategy and planning, writing and design, media contact, and ad creation and placement.

BUSINESS INTELLIGENCE

Customer Count*

by Mobius Vendor Partners

CustomerCount

3925 River Crossing Parkway, Ste 60 Indianapolis, IN USA

Ph: 317-816-6000 FAX: 317-816-6006

bobkobek@customercount.com Website: www.customercount.com Specialty: CustomerCount is a flexible online customer feedback solution providing intuitive real time reporting, fast turnaround on updates, detailed and dynamic data gathering with comprehensive reporting for process improvement and customer loyalty to improve your bottom line. It is the only feedback system designed specifically for the timeshare industry and is capable of segmenting satisfaction report data for any and all prospect, owner and guest touch points

CERTIFICATE FULFILLMENT



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

COLLECTION SERVICES

BLACKWELL

Blackwell Recovery 4150 N. Drinkwater Blvd., Suite 200 Scottsdale, AZ 85251

Ph: 480-214-2995 Fax: 480-951-8879 Email: KDerry@blackwellrecovery.com Website: www.BlackwellRecovery.com

Contact: Kyle Derry

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

COLLECTION SERVICES



Collections Unlimited of Texas, Inc 2000 S Dairy Ashford Road, Suite 680 Houston, TX 77077

Ph: (800) 723-2331 Fax: (281) 588-1028 Email: contactus@collectionsunlimitedtx.

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

Meridian Financial Services Inc. 1636 Hendersonville Rd Ste 135 Asheville, NC 28803 USA Phone 1: (866)294-7120 ext. 6705 FAX: (828)575-9570 Email: gsheperd@merid.com Website: www.merid.com Contact: Gregory Sheperd Specialty: Meridian Financial Services, Inc. is a sophisticated third-party collection

agency able to provide service to whole and partial portfolios. Meridian understands the impact of bad debt, as well as the importance of keeping your owners' accounts current, and preserving their confidence in the purchase decision. Services include third-party collections for domestic and international clients, nocost-to-client recovery program, customized industry collection strategies, credit reporting, skip tracing, online services, and credit and collection consulting

COMPUTERS AND SOFTWARE



RNS Timeshare Management Software 410 43rd St W

Bradenton, FL 34209 Phone 1: (941)746-7228 x107

FAX: (941)748-1860 Email: boba@rental-network.com

Website: www. Times hare Management Software.

com

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

CONSULTING

TRACKResults

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

Contact: Rvan Williams

Specialty: TrackResults tracks and reports sales and marketing activity for people with no time to waste. Used in over 100 travel club and 50 timeshare sales centers because it is easy to use, fool-proof, and intuitive. Plus, it includes both custom dashboard and blazing fast analytical reporting to uncover the gaps and inefficiencies that slow you down.

- · Real-time digital tour manifesting
- Web-based. No installation,
- equipment or IT department required.
- · Data level security to protect your business

CONTENT MARKETING

The Trades Ink CONTENT MARKETING

THE TRADES INK Content Marketing P.O. Box 261, Crossville, TN 38557 Phone: 310-923-1269

Fmail: Sharon@TheTrades.com Website: www.TheTrades.com Contact: Sharon Scott Wilson, RRP Specialty: Print and online marketing content, including blog and social media posts, feature articles, news releases, and advertorial. Full service marketing packages available including assistance with strategy and planning, writing and design, media contact, and ad creation and placement.

CREDIT CARD MERCHANT SERVICES



MERCHANT OServices MADE EASY

Merchant Services Made Easy Phone: (888) 999-6461 Fmail:

Liza@MerchantServicesMadeEasy.com Website:

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

AMERICAN EXPRESS

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

DIRECT MAIL AND MARKETING



LogiCall Marketing 4411 S 40th St, Ste D-10 Phoenix, AZ 85040 USA Phone 1: 602-483-5555 xt. 101 Email: tpranger@logicall.net Website: www.logicall.net Specialty: Day Drives and Mini-Vacs for Timeshare and Vacation Clubs. Direct Mail, Internet Marketing and Inbound Telemarketing

With our multi-faceted campaigns, it's never been easier to generate prospective buyers. With 40 years of industry knowledge, we know how to keep our clients ahead of the competition. Call today to discuss which marketing platform is best suited to achieve your goals and learn why we are the future of tour generation.

EXCHANGE COMPANIES

A Better Way to Exchange

Resort Travel & Xchange 521 College St., Asheville, NC 28801 Phone 1: 828-350-2105 Ext. 4448 Email: cviolette@rtx.travel Website: www.rtx.travel Contact: Corina J. Violette, Director of

Resort Partnerships Specialty: Resort Travel & Xchange (RTX) is a timeshare and vacation ownership exchange company based in Asheville, N.C. RTX works with a number of resorts and developers to provide the best exchange options possible to its members. In addition to exchange services, RTX offers a number of travel benefits and discounts to members. Additionally, RTX provides low-cost benefits to partners including opportunities for rental income through assistance with resort inventory. RTX has approximately 70,000 members.

FINANCIAL SERVICES



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

Email:

Sdyer@allianceassociationbank.com Website:

www.allianceassociationbank.com

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

FINANCIAL SERVICES

WithumSmith+Brown, PC 1417 E Concord St, Orlando, FL 32803

Ph: (407)849-1569 Fax: (407)849-1119

Email: lcombs@withum.com Website: www withum com Contact: Lena Combs

Specialty: Withum is a forwardthinking, technology-driven advisory and accounting firm, committed to helping clients in the hospitality industry be more profitable, efficient and productive. With office locations in major cities across the country, and as an independent member of HLB, the global advisory and accounting network, Withum serves businesses and individuals on a local-to-global scale. Our professionals provide the expert advice and innovative solutions you need to Be in a Position of StrengthSM. Get to know us at www. withum.com.

FLOOR SAFETY PRODUCTS



Musson Rubber PO Box 7038,

Akron, OH 44306 USA Phone: (800)321-2381 FAX: (330)773-3254

Email: rsegers@mussonrubber.com Website: www.mussonrubber.com

Contact: Bob Segers

Specialty: Musson is a manufacturer and distributor of rubber, vinyl and aluminum stair treads, nosings, entrance matting, carpet walk off mats, custom logo mats, weight room matting, anti-fatigue matting and a variety of other specialty flooring products for a variety of applications throughout commercial facilities. If you have a flooring need, we have a solution!

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 tailormade services to meet your unique operational needs. Sun maintains high standards for quality through our fully trained staff. From our Inspectors to our Regional Directors, our supervisors are accredited with Sun Certified

Inspector (SCI) designation. "Fresh and

Clean...Every time."

INSURANCE

Leavitt Recreation & Hospitality Insurance

Leavitt Recreation & Hospitality Ins 942 14th St., Sturgis, SD 57785 Phone: (800)525-2060 Email: 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.

Planters Garden Sculpture

The Brookfield Co. 4033 Burning Bush Rd, Ringold, GA 30736 Ph: (706)375-8530 FAX: (706)375-8531 Email: hgjones@nexband.com

Website: www.thebrookfieldco.com Contact: Hilda Jones

Specialty: The Brookfield Co. designs and manufactures fine concrete landscape furnishings. Offering 70+ styles/sizes of

planters plus fountains, benches, finials and stepping stones, this company provides the best in customer service. All products are hand cast and finished in fiber-reinforced, weather durable concrete. Many beautiful finishes are offered. Custom work is

available.

Still run by the two founders and designers, the 30 yr. old Brookfield Co. sells direct to landscape professionals, developers and retailers. Site delivery nationwide. All products ship from Ringgold, GA

LEAD GENERATION



LogiCall Marketing 4411 S 40th St, Ste D-10 Phoenix, AZ 85040 USA Phone: 602-483-5555 xt. 101 Email: tpranger@logicall.net Website: www.logicall.net Specialty: Day Drives and Mini-Vacs for Timeshare and Vacation Clubs. Direct Mail, Internet Marketing and Inbound Telemarketing

With our multi-faceted campaigns, it's never been easier to generate prospective buyers. With 40 years of industry knowledge, we know how to keep our clients ahead of the competition. Call today to discuss which marketing platform is best suited to achieve your goals and learn why we are the future of tour generation.

LENDING INSTITUTIONS



Colebrook Financial Company, LLC 100 Riverview Center Ste 203 Middletown, CT 06457 USA Ph: (860)344-9396 FAX: (860)344-9638

Email: bryczek@colebrookfinancial.

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 Ph 301-841-2717 Ph: 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

Wellington Financial 1706 Emmet St N Ste 2 Charlottesville, VA 22901 USA Phone 1: 434-295-2033 ext. 117 Email:

sbrydge@wellington-financial.com Website:

www.wellington-financial.com Specialty: Wellington Financial has financed the timeshare industry without interruption since 1981. Specializing in receivables hypothecation, inventory and development loans of \$10,000,000 and up, we've funded over \$5 Billion with our group of lenders. Focused solely on lending to resort developers, we are the exclusive Resort Finance correspondent for Liberty Bank. With over 35 years of expertise in the vacation ownership industry, we lend to credit-worthy borrowers at attractive banks rates.

Stacy Dyer at 843-637-7181.

LENDING INSTITUTIONS WHITEBRIAR **FINANCIAL CORPORATION**

Whitebriar Financial Corporation

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

MANAGEMENT & OPERATIONS



Capital Vacations P.O. Box 2489, Myrtle Beach, SC 29578

Phone 1: (843)238-5000 ext 3080

FAX: (843)238-5001

Financing available.

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.



MANAGEMENT & OPERATIONS



Grand Pacific Resort Management 5900 Pasteur Ct Ste 200 Carlsbad, CA 92008 USA

Ph: 760-827-4181 FAX: 760-431-4580

Email: success@gpresorts.com Website: www.gprmgt.com

Contact: Nigel Lobo

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



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 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

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.

MANAGEMENT & OPERATIONS



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@

OUTDOOR AMENITIES



vriresorts.com.

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!

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

STERI-FAB

SteriFab PO Box 41,

Yonkers, NY 10710 Phone: (800)359-4913 Fax: (914)664-9383

Email: Sterifab@sterifab.com Website: www.sterifab.com

Contact: Mark House

Specialty: Approaching its 50th year on the market. STERIFAB continues to set new standards as it continues to be the only EPA registered product that both disinfects and kills bed bugs and other insects. This ready to use product is available in all 50 States and is ready to use. Available in pints, gallons and 5- gallon containers. STERIFAB.COM 1-800-359-4913

PET SANITATION



DOGIPOT

2100 Principal Row, Suite 405 Orlando, FL 32837 USA Phone 1: 800-364-7681

Website: www.dogipot.com Contact: David Canning

Specialty: DOGIPOT® has numerous product designs made from various materials to help fit all of the possible needs of our customers in helping solve their dog pollution issues. We have the most aesthetically pleasing, commercially durable products on the market that are very economical. No one can match our experience, customer service, selection of products or reputation in the market. DOGIPOT® products offer dependability that saves you money!

POOL & WATER FEATURES EQUIP. & MAINT



Hammerhead Patented Performance 1250 Wallace Dr STE D, Delray Beach, FL 33444 Phone: (561)451-1112 Fax: (561)362-5865

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

POOL & WATER FEATURES EQUIP. & MAINT



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 tailormade B2B or B2C strategic plans incorporating both paid and earned media, as well as social media campaigns and marketing collateral materials. We manage many moving parts for an effective, comprehensive communications and reputation management program. Three decades of vacation industry success...

RECEIVABLE FINANCING



WHITEBRIAR **FINANCIAL** CORPORATION

Whitebriar Financial Corporation 575 Mistic Drive PO Box 764 Marstons Mills, MA 02648 Phone: (508)428-3458 Fax:

(508)428-0607

Email: hvswhitebriar@aol.com Website: www.whitebriar.com Contact: Harry Van Sciver Specialty: Receivables Financing. We can Lend or Purchase, including: Low FICO, No FICO and Credit Rejects. Fast Fundings of up to \$5 million. Non-Recourse Financing available, with no Holdbacks. We also Finance Inventory and HOA's, and assist in Workouts. Resort Equity and Bridge Financing available.

REFURBISHMENT & DESIGN



Hospitality Resources & Design, Inc. 919 Outer Road Suite A, Orlando, FL 32814

Ph: 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



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 newbuild 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

RENTALS AND RESALE



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

Email: info@sellmytimesharenow.com

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 nonowners alike since 2003.

RENTALS AND RESALE Timeshares nly

Timeshares Only LLC 4700 Millenia Blvd. Ste. 250 Orlando FL 32839 Phone 800-610-2734 Fax: 407-477-7988

Fmail:

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.



Vacation Management Services 3200 Ironbound Rd, Williamsburg, VA 23188 Phone 1: (855) 201-8991

Fmail:

info@vacationmanagementservices. com

Website:

www. Vacation Management Services.

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.



Bay Tree Solutions 400 Northridge Rd., Ste. 540 Atlanta, GA 30350 Phone: 800-647-4130

Email: DMilbrath@BayTreeSolutions.

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



ADS Consulting 8612 Titleist Cr Las Vegas, NV 89117 Phone: 702-919-0550 Email: dstroeve@ads-cs.com

Website: www.adsconsultingservice.com

Contact: David Stroeve Specialty: ADS Consulting is the predominant vacation ownership sales and leadership development firm. We specialize in 3 primary specialties. We increase sales PRODUCTIVITY by delivering the number #1 two-day seminar workshops. We enhance leadership PERFORMANCE and effectiveness by elevating their wisdom, expertise, and motivation. Lastly, we increase bottom-line PROFITS by providing the most comprehensive revenue and profit report by delivering our D5 Analysis. We are experts at helping companies improve their sales and marketing systems and processes. We are the right solution.



Resort Management Services 10745 Myers Way S Seattle, WA 98168 Phone: (888)577-9962 Fax: (206)439-1049

Email: doug@resortmanagementservices.

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.

SOFTWARE

ResortCleaning

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 fullsuite 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

Fmail:

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 444 Brickell Avenue, #760; Miami FL 33131 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@logicall.net Website: www.logicall.net

Specialty: Day Drives and Mini-Vacs for Timeshare and Vacation Clubs. Direct Mail, Internet Marketing and Inbound

Telemarketing

With our multi-faceted campaigns, it's never been easier to generate prospective buyers. With 40 years of industry knowledge, we know how to keep our clients ahead of the competition. Call today to discuss which marketing platform is best suited to achieve your goals and learn why we are the future of tour generation.

TOUR 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 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.

TRANSPORTATION VEHICLES

ClubCar

CLIDCAT Ingersoil Rand. IR THERMO KING TRANS



Club Car Custom Solutions Department 4125 Washington Rd. Evans, GA.

30809 Phone: 800-258-2227

Website: www.clubcar.com Contact: Your Local Club Car Dealer Specialty: Solve Resort Challenges with Made-to-Order Vehicles. Customized vehicles are configured to tackle many resort applications. Club Car's Custom Solutions Department designs one-of-a-kind cars that streamline specific tasks. Choose function specific vehicles. Speed single applications: refuse removal, bell service, room service and more. Configured to multi-task, transport multiple passengers, reduce fleet size and replace full-size trucks. Identical warranty as other vehicles in their class. Contact your local Club Car Dealer or visit www.clubcar.com/

TRAVEL CLUB



dealer.

Global Connections, Inc. 5360 College Blvd, Suite 200 Overland Park, KS 66211 Phone 1: 913-498-0960 Email: mgring@gcitravel.net Website: http://www.exploregci.com Specialty: Global Connections, Inc. (GCI) - A highly respected resort developer and leader in the travel club and vacation industry, offering travel club fulfillment and servicing, travel search engine development, component-based products, private labeled leisure benefits, exit and affinity programs, premium incentives, resort condominium and cruise fulfillment, wholesale and exchange opportunities. GCI is the owner and developer of resorts in California, Colorado, Florida and Tennessee and further owns and leases multiple resort condominiums throughout the U.S., Canada, Mexico and the Caribbean.

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

TRAVEL INCENTIVES



Executive Tour and Travel Services, Inc.

301 Indigo Drive

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

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True Incentive 2455 East Sunrise Blvd. Suite 200 Fort Lauderdale, FL 33304 Ph: (800)684-9419 Fax: (954)707-5155 Email: cgring@true-incentive.com Website: www.true-incentive.com Contact: Clayton Gring Specialty: True Incentive, known for its incentive product innovation and quality service, offers a dynamic online catalog of its products such as land vacations, airfare and cruises designed to impact a company's marketing and sales objectives. True Incentive has recently expanded its services to stimulate consumer motivation with: TruePerk, TrueAir and TrueLead. For more information www.true-incentive. com or salesinfo@true-incentive.com

TURN-KEY RENOVATION SERVICES



Timeshare Makeover 6601 Cypresswood Ste 200 Spring TX 77079 Ph: (832)484-1105 Fax: (281)895-6222

Email: joe@hotelmakeover.com

Website:

www.timesharemakeover.com

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