

# *Resort* Trades

*Every Resort; Every Month*

## **Resort Industry Shows RESILIENCE**

- Latest COVID-19 Resources Available for Your Hospitality Business
- Will You Test Positive?
- Marketing Resilience
- How To Protect Your Guests, Employees and Your Reputation
- Tablets are the Command Center of the Hotel Room ... Not Apps, Not TVs
- Government Agencies Lend Helping Hands to Struggling Businesses



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## A Message About Resilience



Sharon Scott Wilson  
Publisher

Think of all the financial crises we've been through in recent times. Some of these are:

- The 1990 recession
- 911
- The 2008 recession

Those of us who stayed the course survived them all! Resilience is the American way, after all. Today's challenge is even more severe as it threatens not only our livelihood, but also our very lives!

But, like my grandmother always said, "This, too, shall pass." Born in the late 1800s, she lived through WWI, the Spanish flu, WWII, and the Great Depression. Not to be cavalier about the current situation, but what could have been more severe than tallying the 75 million souls who died on all sides during World War II? Thankfully, it appears that today's leaders in medicine, as well as in the private and public sectors, are acting quickly and decisively to curtail the spike of the spread of Coronavirus, as well as the economic fallout it has threatened.

This situation (we're no longer to call it a crisis) will be over before we know it. Those who persevere, think creatively, and who are proactive will be stronger than ever. That is you; that is us!

Beginning with this, our May 2020 issue of Resort Trades, we are sharing encouraging examples of resort professionals who have not given up, but rather, have taken steps to provide for their customers, employees, and stakeholders. Industry veteran and

writer Judy Kenninger spent several weeks contacting industry professionals of all walks to ask questions such as, 1) how are you assuring your stakeholders that you are on solid footing, i.e., the continuity of your own company, and 2) what steps are you taking to make things better for your customers? See her article appearing on page 8.

I, myself, recently wrote about the need for those of us involved in marketing to keep at it. "Particularly if you are in marketing, this is an unusually important, historic time to calm down and put a bad situation to use," I wrote. "This is a time when everyone is watching and listening." When this event is over; when we're back on our feet as a country and as a global civilization, we'll likely be remembered for how we behaved through this moment of crisis. It's a message I think is important enough that I address it again in my article beginning on page 14, "Resort Resilience."

Take a look at Shari Levitin's article on page 12, "Will You Test Positive?" There, Shari observes, "Real men and women living normal lives make small unspectacular choices daily that ultimately define them and reveal their character. This is one of those times."

"This is a time to make choices: not to own but to give, not to control but to share."

Thank you for inspiring us, Shari! We'll get through this and, when we do, I believe we'll be better people; particularly those of use involved in the vacation business! Helping our neighbors live happier, more wholesome, lives is, after all, what this industry is all about!

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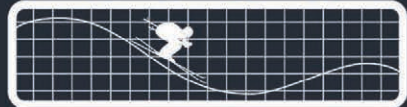


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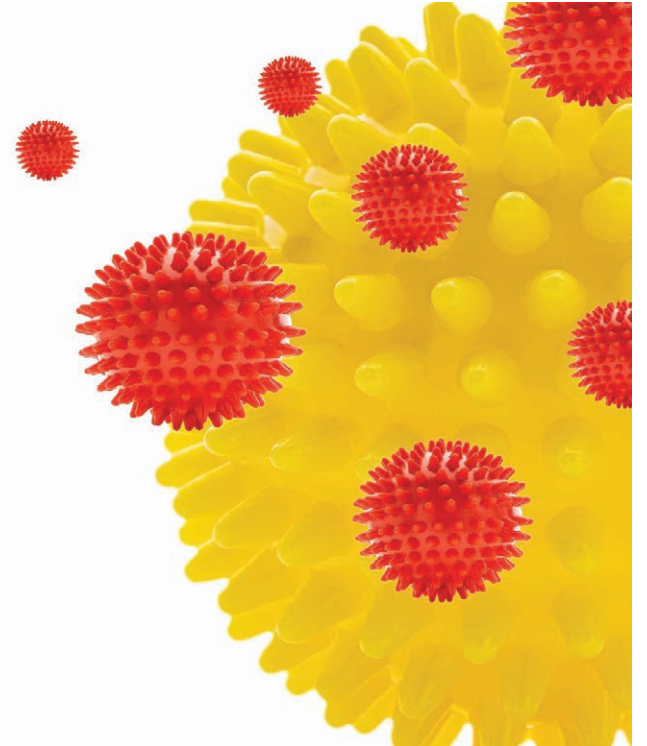
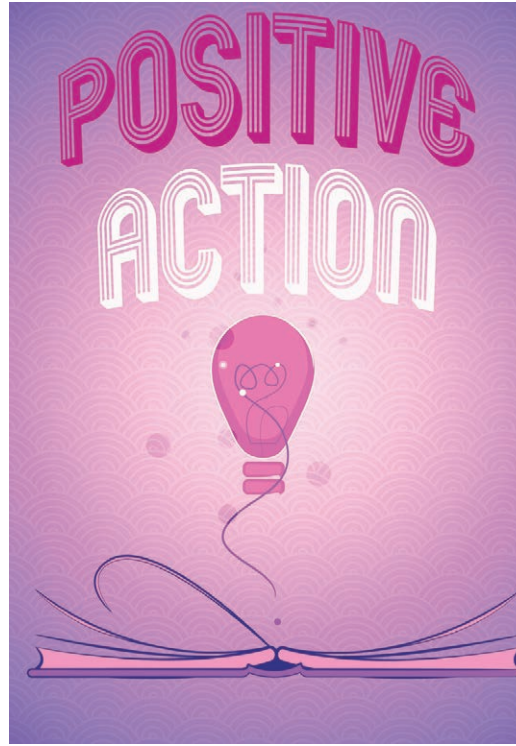
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# Resort Industry Shows Resilience

## Responds to Uncharted Territory in Wake of Covid-19 Pandemic

By Judy Kenninger



There's an Internet meme going around that asks if we can unplug 2020 and do a restart because this version obviously has a virus. Unfortunately, that time-tested IT advice won't cure our current situation, one that has our industry facing its toughest challenges yet.

With shelter in place advisories in place, empty sales centers and consumer sentiment bottoming out, there's ample reason for angst. Still, the vacation ownership industry has survived the 2009 financial crisis and other catastrophes. In the wake of 9/11, timeshare owners were among the first to resume traveling, and resort destinations such as Hawaii welcomed the back with open arms. Early signs show that our intrepid vacationers are likely to return to home-like condominium accommodations before traditional hotels. After all, families will be able to be together in a private living room, cook together, and have separate sleeping quarters, all without having to mingle in crowds of other travelers. In a March 27, U.S. Travel Association survey conducted by MMGY, 25% more respondents (25% v. 20%) said they would feel safe staying in a vacation rental home/condominium versus a hotel/resort. As restrictions are loosened and families rush to be together again, timesharing will be poised to rebound.

To see how the industry is coping right now, Resort Trades checked in with a sources from different business sectors. Here's what they have to say.

### Developers

Across America, resorts have closed their doors to rental guests—and in many cases—timeshare owners, too. Marriott Vacations Worldwide closed its resorts to rental guests on March 25, having closed its sales centers two days earlier. "In most cases, our product structure doesn't allow us to deny access to an owner," explains Ed Kinney,

global vice president. "However, many of the services at our resorts are not available, such as restaurants." MVW's corporate staff is largely working remotely, and according to a March 25 release, its executive leadership team is taking a 50% salary reduction.

Kinney also anticipates a quicker rebound for vacation ownership companies. "In spite of everything going on, people are going to look at vacationing as a way to celebrate coming out of this period. We will have the greatest opportunity to recover."

Wyndham Destinations, whose business includes the Wyndham Vacation Clubs (Club Wyndham, WorldMark, Margaritaville Vacation Club, Shell Vacations) portfolio and RCI, has also taken strong measures to protect its employees and customers. The company's offices are all closed with employees working from home where possible. The company's president and CEO, Michael Brown, has chosen to forgo his salary for the remainder of the year. "At Wyndham Destinations, our priority remains the safety and well-being of our owners, guests and associates," he said. "As the travel

***"In spite of everything going on, people are going to look at vacationing as a way to celebrate coming out of this period. We will have the greatest opportunity to recover."—Ed Kinney, global vice president, Marriott Vacations Worldwide***

industry is currently being impacted by COVID-19 in unprecedented ways, we are working around the clock to ensure the safety of all of our constituents and the continuity of our business. The travel industry will endure, vacation time will remain as important as ever, and we will get through this difficult time. Our organization is squarely focused on taking the right steps to ensure that we are in the best position to welcome back our owners, members and guests as soon as possible."

Wyndham Vacation Clubs closed all its resorts by April 3 with an anticipated reopening date of not before May 15. The vacation clubs are accepting reservations for stays after that date. All guests who have a reservation with an arrival date prior to May 15 can make changes without penalty up to 24 hours prior to the scheduled arrival. All its sales centers are currently closed, having come off an impressive performance in January and February, where tours were 9% higher year-over-year.

Other developers face similar difficulties. Breckenridge Grand Vacations in Colorado has announced that all their resorts are closed through June 1. Westgate Resorts has information on its website for specific resorts. As of April 9, Westgate Town Center Resort, for example, almost all food and beverage outlets are closed and housekeeping isn't servicing rooms, but the pool is open.

### Exchange

Both Interval International and RCI are assisting their members with fast-changing travel conditions around the globe. RCI is allowing members to cancel Points and Weeks reservations for travel through April and receive 100% of their trading power back for a future reservation. In addition, the company is not charging exchange fees for cancelled reservations if members book a new vacation by October 31, 2020, for future travel.





## I'm gonna spend every minute appreciating life!

Hi my name is Debbie Hebert. I am 61 years old. I am a mother to two children and have one grandchild. Three years ago I retired to focus on my health. I have always played competitive soccer and been a Dragon Boat Paddler. I served 23 years in the Air National Guard while working at Honeywell and United Technology Aerospace.

I was diagnosed with Stage 2 Breast Cancer in May 2009. After 8 rounds of Chemo and 6 weeks of Radiation I had no evidence of cancer. Then in July 2012, I was diagnosed with Stage 4 Breast Cancer with metastasize to my bones. My cancer progressed slowly from 2012 to 2018. In mid 2018. This last year has been the worst ever! I continue to believe I am strong. I really need an opportunity like "Send me on Vacation" to help me to relax, reenergize, and feed my spirit with positive, happy feelings. I pray I am granted this vacation.

Debbie



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According to the IntervalWorld.com website, members with check-in dates through May 31, 2020, have the full ability to change their destination or travel date and not incur an additional exchange fee. They said they will continue to monitor the situation and make necessary adjustments based on the circumstances. "We recognize the challenges and uncertainties presented by this pandemic, and we want to provide our members with the flexibility to adjust their vacation plans," says Jeanette Marbert, president of Interval International. "The effects of COVID-19 will likely be felt for some time, and we will need to continue to evolve and listen carefully to our customers as they begin to travel again and when they do, Interval will be ready to help them plan their next great vacation." Marbert adds that the company has taken all the steps necessary to ensure the safety of its associates and members, and to maintain business continuity across the organization.

### Financial Services

According to Bill Ryczek, principal of Colebrook Financial Co., the biggest issue facing financial services is what to do with developers' portfolios. "And it's really too soon to tell what the end result will be," he says. The recent Coronavirus Aid, Relief, and Economic Security (CARES) Act has provisions for forbearance and other relief to some mortgagees. Because financial services are consider an essential business, Colebrook is able to remain open and service their clients with most staff working remotely and two people in the office on a rotating basis. "As a smaller company, we have more nimbleness," Ryczek says. "We can

use our flexibility to help our clients react to these challenges. Timeshare developers tend to be optimists; they don't only see the glass as half full, they see it as half full of champagne. I've been in timeshare for 41 years, and seen a lot of competitors go out of business. We can get through this."

Concord Servicing was prepared for a work-from-home protocol, says Sonja Yurkiw, chief operating officer and general counsel. "We've been performing work-from-home drills on a recurring basis for the past 10 years," she says. "When our Mexico City office had to close due to the H1N1 outbreak, we saw the need to have plans in place company-wide."

Concord team members access their virtual machines from home using a secure network. The technology provides better security control and delivers a consistent end-user experience. "We don't have to worry about what employees have on their own machines because they are simply windowing into their work computers with the same security protocol and restrictions in place," Yurkiw says. "Even though we are working remotely, we are meeting our clients' critical needs and have suffered no downtime as a result of this crisis."

### Information Technology

At SPI software, Gordon McClendon says his staff has also been able to work remotely, so they can assist clients with their technology needs. "We have a firm financial standing and are here to stay," he says. Looking to the future of the industry, the comeback will depend largely on consumer attitudes. "We are a consumer driven economy,

and it takes three to six months for a consumer to feel better after a downturn," he says. "It's going to need a lot of cheerleading."

### Design and Renovations

If there's a bright spot in all of this, Margit Whitlock, Principal at Architectural Concepts Inc., has found that empty resorts are ripe targets for renovations when clients have the reserves to fund them. "We target our communication," she says. "Some clients need a phone call; some just need a personal email from me to let them know we are safe and we care about their situation, and to offer up the opportunity to discuss 'what's next'."

Leading her staff has meant setting up guidelines about remote working and in-office procedures. "I cope by caring and doing my best to be the skipper of the ship. We also toss in some comic relief and send each other silly stuff. You know just mindless, but it puts a smile on your face. In these tough times, you must stay positive. Also, I have my wine club set up for auto delivery."

Judy Kenninger heads Kenninger Communications



and has been covering the resort real estate industry for the past two decades. Let her know your ideas for future topics in the Resort Trades by emailing her at [Judy@KenningerCommunications.com](mailto:Judy@KenningerCommunications.com).



# COVID-19 Update

## Latest COVID-19 Resources Available for Your Hospitality Business

By Lena Combs

### Latest COVID-19 Resources Available for Your Hospitality Business

As the hospitality industry is facing periods of change and adjustment in the face of COVID-19, staying informed on the latest developments is of great importance. Many resources and communications on COVID-19 are hitting email inboxes each day as developments change at a rapid pace. With that in mind, our Hospitality Services team has summarized a list of resources for impacted businesses during this challenging time. Since guidance is changing rapidly, and in some cases daily, always keep in mind the date of the guidance you are reviewing.

### Educational Webinar with the Latest COVID-19 Updates

View Withum's on-demand webinar: Impact of COVID-19 on Business and Tax (<https://www.withum.com/resources/covid-19-tax-update/>)

### Loan Programs Available for Businesses with Less than 500 Employees

There are multiple programs offered to small businesses (employers with fewer than 500

***Although we are getting clarity on questions as they relate to the hospitality industry, including timeshares, resorts, hotels and owner associations, there is still uncertainty to the latest developments and many pieces of complex legislation.***

employees) or certain hotel entities.

The Coronavirus Aid, Relief and Economic Security (CARES) Act outlines additional robust support for both individuals and businesses.

- Temporary revision to the 7(a) Loan Program offered by the SBA is titled the Paycheck Protection Program (PPP). Highlights of provisions included in the PPP, including eligibility, maximum loan amounts, limitations and other resources can be found [www.withum.com/sub-service/sbas-cares-act/](http://www.withum.com/sub-service/sbas-cares-act/).
- The CARES Act authorizes the SBA to guarantee up to \$10 million in SBA 7(a) loans to businesses with not more than 500 employees or the applicable size standard established by the SBA for the industry in which the business operates, if greater.
- As of now, the loan period for this program would begin on February 15, 2020, and end

on June 30, 2020. Under certain circumstances, a portion of this loan may be forgiven.

- The applicant applies for this loan with an SBA Approved Lender.
- Under recently released SBA guidelines, the term of the loan will be 2 years at an interest rate of 1%. Additionally, interest payments may be deferred for 6 months, although interest does accrue during that period.

SBA's Economic Injury Disaster Loan Program (EIDL) provides financial assistance to small businesses, providing vital support for those in the industry experiencing temporary loss of revenue.

- The EIDL Loan program provides businesses with SBA 7(b) working capital loans of up to \$2 million. The application is available online through the SBA website.



- Applicants must be able to prove economic injury to qualify for this loan.
- The applicant applies online for this loan directly with the SBA through the SBA website.
- An emergency grant is offered to allow an eligible borrower an advance on the EIDL of up to \$10,000 within three days of applying. The applicant would not be required to repay the advance payment, even if the SBA denies the loan or the applicant withdraws the loan application. If an applicant receives this grant, then subsequently receives a PPP loan, the \$10,000 will be rolled into that loan and will "not be considered for forgiveness," which means it will need to be repaid.

The PPP application is available and the application process began April 3, though some banks are still not accepting applications. It is still unknown how the SBA intends to allocate and disburse funds. Based on various discussions with SBA lenders and what we are seeing in the applications, we recommend businesses compile information including the following:

- 2019 financial information (balance sheet and income statement)
- 2019 tax returns
- Financial projections for the next 12 months
- Ownership information
- 2019 and Q1 2020 IRS Quarterly payroll tax reports
  - If your business uses a management company or PEO to provide employees, contact them now for the equivalent of this information.
- Last 12 months of payroll reports beginning with your last payroll date.

### Payroll Tax Credit and Deferral

The CARES Act includes a provision where businesses are allowed a credit against payroll taxes for qualified wages, including amounts paid towards health insurance, not exceeding \$10,000 in wages per employee for a maximum tax credit of \$5,000 per employee. It covers wages paid to employees from March 13, 2020 to December 31, 2020 if 1) the business is partially or fully suspended due to a COVID-19-related shut-down order or 2) receipts declined more than 50% when compared to the same quarter in 2019.

If a business has more than 100 full-time employees, then the credit is available only for the time the employee is not working. If the business has 100 employees or less, the credit is available for all employees.

The Act separately provides a grace period for the payment of payroll taxes owed for 2020: 50% of the taxes are can be deferred to the end of 2021 and 50% by the end of 2022.

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These employee retention credits are not available if a business obtains a loan under the PPP, and the payroll tax deferral is not available if a business obtains a PPP loan and then obtains any forgiveness of the loan. Although these two rules are written differently, the standards are effectively the same because virtually all taxpayers receiving a PPP loan will receive some amount of loan forgiveness. These credits and deferrals are available to businesses that obtain an EIDL.

### Immediate Actions to Consider

- Contact your payroll company in relation to the following items:
  - Payroll tax deferrals relating to the CARES Act.
  - Sick Pay Bill passed prior to the CARES Act.
- Be in constant communication with your bank
  - Discuss the status of the PPP application or what documents may be needed to apply.
  - Consider speaking with your bank to discuss changes to terms of existing debt facilities.
- File for the EIDL loan (non-forgivable) online if you would like.
- Start gathering the quantitative and qualitative information noted above for the PPP.

As of this brief's release, these questions have been posed to regulators by approved lenders and responses are pending.

- Do entities qualify if their employees are provided by a management company under a management agreement or outside third-party (e.g., leased employees)?

- If eligible, who should apply for funding under such an agreement (the management company who employees the property workers, or the entity where the employees work)?
- If eligible, how is the loan amount calculated (cost of services incurred by the management company, portion of fees paid to management company allocated to payroll, costs to lease employees excluding or including service fees)?

Although we are getting clarity on questions as they relate to the hospitality industry, including timeshares, resorts, hotels and owner associations, there is still uncertainty around the latest developments and many pieces of this complex legislation. Final regulations are expected soon. For more information on this topic, please contact a member of the Hospitality Services team and visit Withum's COVID-19 Resource Center for insights to help you and your business during this challenging time.

### ABOUT WITHUMSMITH+BROWN (WITHUM)



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Visit Withum's COVID-19 Resource Center for insights to help you and your business during this challenging time.



# WILL YOU TEST POSITIVE?

MARCH 30, 2020...REPRINTED WITH PERMISSION FROM THE LEVITIN GROUP\*

By Shari Levitin

My fifteen-year-old son walks into the kitchen and says, "Who would have thought that some guy eating a bat in Wuhan, China would prevent me from going to the gym several weeks later in Park City, Utah?"

I've always loved the idea of the Butterfly Effect. The idea that a butterfly can flap its wings and create a tidal wave thousands of miles away. That our actions, no matter how seemingly insignificant, impact the whole of society and the health of our planet. Today it's not enough to sound good, we need to do good, to ensure the health and safety of ourselves and our communities. I'm hopeful that through this pandemic we'll slow down, think more about how to share, help, and support each other and realize how interconnected we all are.

I'm starting a new format for my newsletters. Once a month I will bring you:

Something Personal

Something Professional

Something Profound

This idea was inspired by George Couros, the bestselling author of *The Innovator's Mindset*. I've followed George for the last couple of years and I'm always inspired to do better when I read his posts. You can follow him here for great tips on life, leadership, and innovation. <https://georgecouros.ca/blog/>

## Something Personal

Aside from the fact that my hair is graying and my shellac nails are chipping, I enjoy spending more time at home. This week, in addition to business activities, I instigated a 2-2-2-2 activity

**Real men and women living normal lives make small unspectacular choices daily that ultimately define them and reveal their character. This is one of those times.**



goal to feel productive and whole in all aspects of my life. You may want to incorporate this practice. Every day except Saturday, I commit to completing these actions:

2 calls to check the health and wellness of a colleague or friend.

2 wellness activities: (yoga, running, hiking, weight -lifting). We're using pipes and water jugs in the garage to create a makeshift gym.

2 acts of kindness – purchase gift cards from a local business, volunteer, deliver groceries, cook for a friend.

2 new writings, learnings, or completions of content

I've also decided to take a cue from my mother and commit to getting fully dressed every day and wearing my jewelry. As a side, Walmart's sales of clothes have increased since COVID19... from the waist up!

## Something Professional

This last week we received mounting requests to create new online courses, appear at virtual events, and teach students remotely. I had the honor of:

- Teaching a remote Harvard Extension class on Sales Leadership

• Appearing as a business growth expert on the Town Hall for the National Chamber of Commerce to address how small businesses owners can continue to make sales and add value during the crises. <https://www.inc.com/national-small-business-town-hall-stimulus-us-chamber-of-commerce.html>

• Launching our first ever Leadership Live course to a sold-out audience of over 300 participants.

It was an unexpected pleasure partnering with my friends Dave and Emma Garrison. Through this pandemic, we recognized our professional synergy and shared beliefs. We discovered new ways to share ideas and even clients. The idea of collaborating with someone in my space used to make me nervous. But I've come to realize there's enough success to go around and when you cultivate a mentality of abundance rather than of scarcity, your success multiplies. This has been my greatest lesson in the last three years.

## Something Profound

One of the greatest illusions in life is that of critical decisions. When we tell the stories of our lives we often tell them with a suspenseful climax. "And then I made the fateful decision to...", or, "It was then that I realized..."

We focus our stories on isolated moments. After all, that's how stories go, and a good story can and should impart wisdom. But that's not how it works most of the time. Real men and women living normal lives make small unspectacular choices daily that ultimately define them and reveal their character.

This is one of those times.

How will you respond to this crisis as an employer, a parent, and a seller [or whatever your occupation may be]? Please write to me and share how you've helped someone else, or how someone's lent you a hand.

This is a time to make choices: not to own but to give, not to control but to share.

The decisions you make during these times of uncertainty will, like the butterfly and the bat, create a multiplier effect.

Choose them wisely.

\*For more inspiration, visit Shari's blog at <https://www.sharilevitin.com/blog/>.





## What Jake the towel boy is good at :

- The "personal touch"
- Other things... probably

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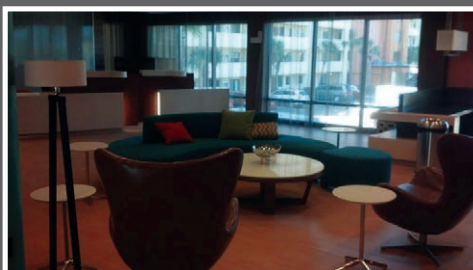



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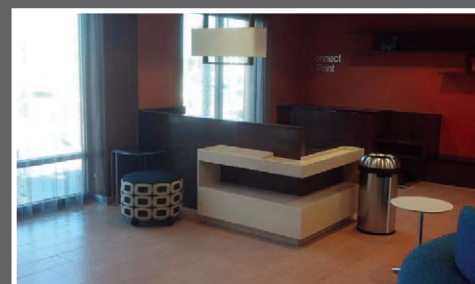


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# MARKETING RESILIENCE

By Sharon Scott Wilson

Is the [insert the “C” word] crisis killing your tour flow? Of course, it is...at least for now. But smart marketers in the resort industry realize this situation can't last forever. Any resort team that's planning to be in business six months from now is initiating a campaign to establish their brand as a winner. The savvy players are playing long-ball and are actually paying more attention to marketing than ever. Take Tripadvisor® for example:

*“sharon [sic for the lower case “S” but at least they tried to personalize it]: Everything you need to stay entertained at home...how to recharge and reconnect...”*

The email then proceeded to offer a series of links to bloggers' websites providing house-bound viewers with ideas of “what to play, watch and more.” The user can select from a carefully curated list of blog posts including these:

"Kids' books that inspire wanderlust"

"10 books to read in 2020"

"12 podcaststo discover right now"

"The 13 best movies on Hulu"

"The most delicious ready-to-eat snacks"

"10 smartest ways to spend time at home"

"12 best board games for the family"

Each post includes a link to the blogger's site. So, the best part? Tripadvisor® probably didn't have to pay a dime for this very clever and engaging promotion. And, in the meantime, they essentially pulled up a chair for themselves in their customer's living room.

If you are concerned about how you're going to have a return to normalcy, then this is the

time to focus on your marketing for the long-term. This is an unusually important, historic time to calm down and put a bad situation to use. **This is a time when everyone is watching and listening.** This might be the first time in our entire marketing career that everyone in your audience is aggressively listening -- your customers, investors, prospective new hires, EVERYONE. The entire world is listening to every open media channel. If you have the right message, they will not only see it; it will be embedded in their brain along with their memories of these events.

Think of this: According to a March 24, 2020, New York Times report, social traffic and messaging on Facebook has doubled in recent weeks. Another article from SocialBakers shows that between December and March, the average cost per click in North America fell from \$0.64 to \$0.32! Everyone is sitting at home and clicking like mad! Resort Trades Weekly's open rate last week increased 126 percent! Lou Taverna, CEO of Hospitality-1st.com – the travel and vacation industries' go-to newswire, recently remarked on the spike in traffic. [Editor's Note: If you're not already subscribing to Lou's wire, I'd urge you to sign up. His weekly Hospitality Industry Newsmaker Alerts™ have a circulation exceeding 750,000 direct email impressions per month. Plus, his newsletter is e-delivered once a month to more than 92,740+ subscribers.]

In addition to acting as CEO for The Trades Publishing Company, my husband, Tim Wilson, also develops a specialized retirement community designed for RV enthusiasts, the Gardens RV Village [https://GardensRVvillage.com]. Our initial reaction was to pull the Facebook marketing (\$ 5,000 / mo.). “Nobody is going to be listening; and they damn sure are not going to be touring,”

was our early prognosis. We were only half right. They are not going to be touring, but every single one of them is sitting at home or in an empty office scouting out every media channel they can get. That's why the websites are humming; that's why the news magazines are being opened; that's why the time is so right. That's why we've turned up our activity. We'll never again have a chance like this to make a positive impression and stand out from our competitors.

What is the right message for this time? It is NOT an offer or promotion; it's your hand extended to shake your customer's hand (well, maybe these days it's an effort to give them an elbow bump). It's like the clever approach Traveladvisor® took by providing a service that doesn't appear to directly benefit the company's bottom line but, rather, shows a caring, friendly spirit.

## Other ideas, anyone?

Global Connections, Inc. sent a very simple email to their customers, business partners, and other stakeholders to say, “Your words of encouragement and understanding, praises of our employee interactions and the outpouring of shared vacation memories and desires for future vacations with us have been of great comfort and inspiration to our Global family. Thank you. While we're all adapting to these circumstances, our values of service and family that have been the center of our business for over 20 years, continue to shine bright.” It was a positive message that showed heart. These are the kind of people with whom you want to do business.

Speaking of making a substantial gesture, General Manager of the Club Wyndham Austin resort, Joe Alkire, turns on the lights at the resort in a heart shape “to remind the Austin, Texas, community that we're all in this together.”

Another great example came from Club Med. For all those languishing indoors rather than traveling to exotic locations, the pioneer of the all-inclusive concept launched “Club Med at Home.” The company's website is providing downloadable ways to keep families amused including coloring book pages, recipes, playlists, streaming workouts, and...wait for it...virtual resort tours.

Is your resort exploring a unique marketing

concept during this time? How about sending us a note to Sharon@TheTrades.com and your photo so we can share it in the next issue of Resort Trades!





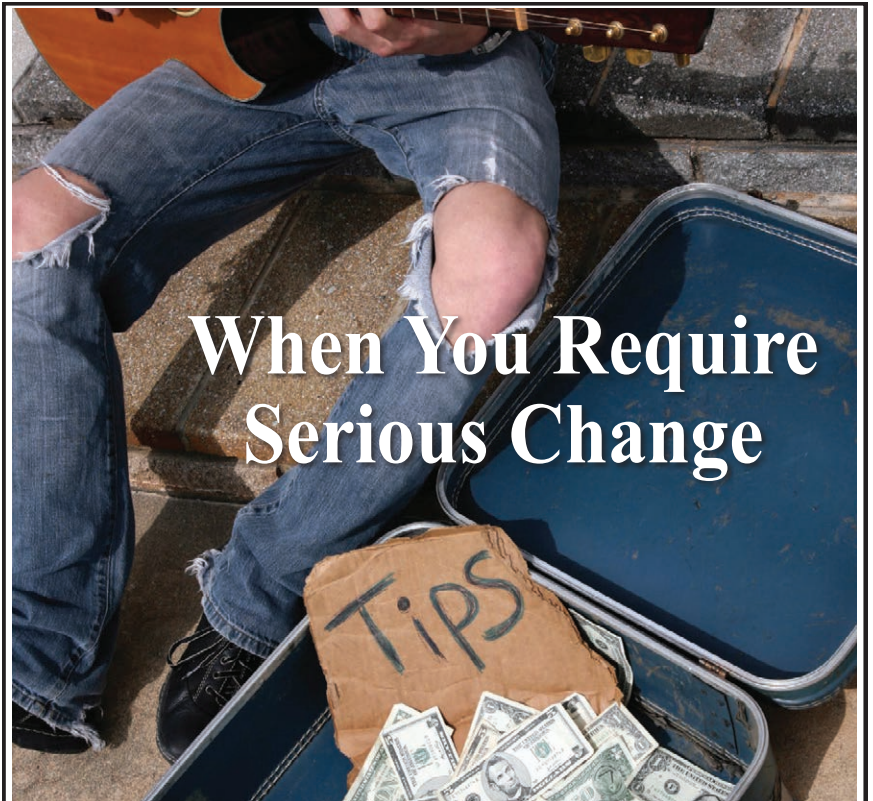


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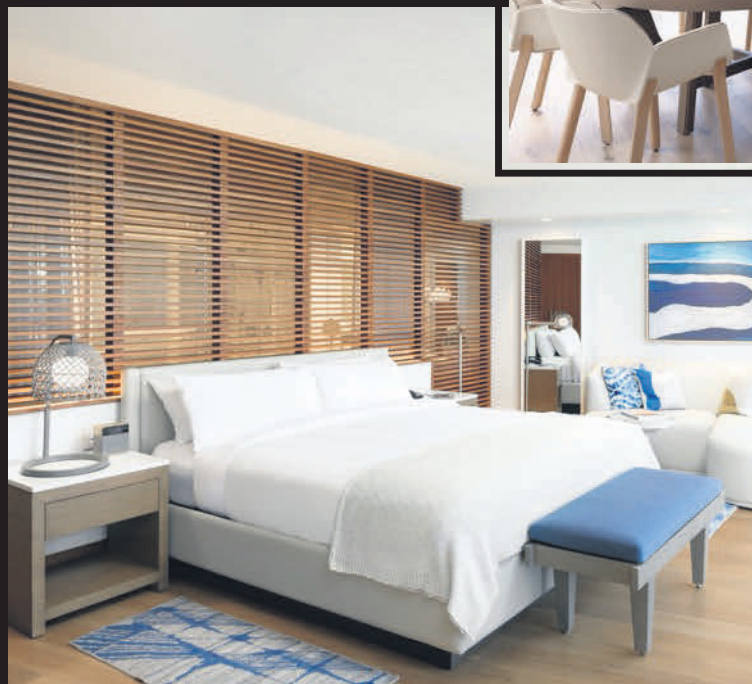
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Here's an example of what you do want to find. Incomplete information is naturally a cause for concern.

Section 2: Composition Information: Lists active ingredient(s). Google for efficacy. Does it penetrate biofilm? Will it kill spores?

This section states the actual chemical names of the product's ingredients along with their percentage to the formula. If you want to learn what can be killed with this ingredient, google the ingredient.

Section 3: Hazard Identification: Subsection Potential Health Effects. Words you want to see for products you will want to use:

Does NOT cause any respiratory irritations.  
Does NOT cause skin irritation. (Does NOT

mention eye damage, corrosive to eyes, eye damage or blindness.)

Section 6: Accidental Release Measures. Here's what you want to read:

No special clean-up measures are required. Spill can be cleaned up with paper towels, and the area rinsed with clean water.

Section 8: Exposure Controls/Personal Protection. This explains what, if any, PPE, Personal Protective Equipment, is required. Here's what you want to see:

Eye/Face Protection: Not required for consumer product.

Skin Protection: Not required for consumer product. Respirators: Not required for normal use.

The level and degree of the Personal Protective Equipment (PPE) required quickly reveals the level of danger to the applicator and by extension what kind of concerns a person occupying a treated area afterward might encounter where "wipe up" is less than perfect.

And,

Section 11: Toxicological Information.

Toxicity Testing Exposure resulted in NO deaths and no abnormal necropsy.

Eye Effects: Very mild irritant (most anything that gets in the eye is). Skin Contacts: Study of dermal toxicity showed product to be non-toxic.

Not a dermal irritant. Not a sensitizer. EPA Toxicity Rate: IV. (This is the lowest category and is for the least hazardous.)

Safety Data Sheets are available online or on request and should be provided with every product.

The task is to kill the germ before it gets into the body while at the same time not substituting one set of dangers and damage for another.

**Let the Public Know What You Are Doing.**

Post your statement.

Example:

We consider the health and safety of all of our guests and employees to be very important.

This Facility uses an EPA registered disinfectant proven to kill COVID 19. We treat all lobbies and public areas every day. We treat all rooms after each guest leaves.

The disinfectant we use is non-corrosive, penetrates biofilm and is not harmful to people or their pets. It is odor free and will not damage your property.

If you would like a copy of the Environmental Protection Agency (EPA) mandated Safety Data Sheet (SDS) please ask for your copy.

People want to know you are pro-active. At the same time, you are entitled to credit for the weight you place on your responsibilities and the good work you are doing.





# TABLETS ARE THE COMMAND CENTER OF THE HOTEL ROOM ... NOT APPS, NOT TVS

By Richard Carruthers

Five years ago, Hotel News Now took out its crystal ball and made some trend predictions for 2020. One prediction dealt specifically with the guestroom. According to the 2020 Hotel Trend Report, “guests will be able to control temperature and lighting from their tablet.” Kudos to HNN, as that prediction came true — and then some. Today’s in-room tablets are bi-directional transactional tools of irreplaceable value to hoteliers, guests, city stakeholders and convention center operators who want to drive revenues, loyalty and satisfaction by connecting with the traveling public.

The in-room tablet is a guest-facing mobile device that is always open and always communicating. Not only does the tablet provide general service information on the hotel and city, but it also facilitates roomservice, sends message alerts, gives guests choices over room cleaning times or opting out of housekeeping altogether, controls the room environment (lights, drapes, temperature, Do Not Disturb, and TV), streamlines check out, sends surveys, shares loyalty club information, facilitates service requests, charges guests’ personal mobile devices, and provides alarm clock functionality. Soon, these guestroom command centers will also be capable of streaming music via Bluetooth speakers in the charging bases and supporting guests’ requests on voice command using Far-Field Speech and Voice Recognition technology also housed in the base.

The communication reach of tablets is not confined to just the guestroom; operators are leveraging these devices to also connect guests to convention/meeting planners, retail outlets, recreational spaces, and the community. Why then, with an estimated 17 million guestrooms worldwide, are less than 100,000 rooms equipped with these smart devices?

The 2020 Lodging Technology Study cites Business Intelligence (48%), Point of Sale



(39%), Predictive Analysis (39%), Customer Experience (36%), and Internet of Things (33%) as top enterprise software investments for 2020. The data collected, analyzed and leveraged by each one of these separate technologies can also be derived through tablets. When it comes to guest-facing technology investments, the study shows that hoteliers are adding for the first time, upgrading or changing suppliers related to Instant Messaging (45%), CRM/Loyalty (33%), and Interactive Digital Signage (23%). Guess what? Each of these are functions of today’s tablets too.

What appears to be missing from this study is data on the in-room tablet investment this year. So, I did some research and learned from the survey group that only 6% of hoteliers plan to add in-room tablets for first time, 3% are upgrading, and 72% have no plans to change from what they are currently offering. Unfortunately, the legacy tablets (or in-room computers) introduced a decade ago as a digital answer to printed compendiums and roomservice menus — and even newer tablets of 2015 and beyond — don’t have near the functionality or data management tools of today’s tablets. So why the wait-and-see approach?

The answer is simple: some hoteliers are under the misconception that tablets will soon be replaced by Apps or Smart Televisions. Neither is correct. If you want to invest in IoT, the smart money is on tablets. Here’s why ...

## Apps vs. Tablets

App Fatigue is running rampant. Statista estimates there were around 230 billion app downloads in 2019 or roughly 630 million app

downloads each day. The company predicts that number will grow to 258.2 billion by 2022. Considering that the average U.S. consumer spends more time using apps than watching TV (Social Media Today) — the average person spends 198 minutes or 3.3 hours per day — hoteliers will be hard-pressed to make their apps download-worthy and compete for travelers’ attention. Especially since most consumers engage with apps for social media, music, video and gaming. None of those elements can be found on a hotel’s app — but they can ALL be leveraged via an in-room tablet.

Getting guests to engage with tablets isn’t difficult; rather, it’s the way guests prefer to interact with the hotel. According to the most recent JD Powers research, offering an in-room tablet increases overall guest satisfaction by as much as 47 points due to the communication system’s ability to engage guests and entice them to use the system by featuring information relevant to their stay. The guest satisfaction study further showed that only 15% of guests will download the hotel’s app, of those only 46% will use it during their stay, leaving the hotel with an actual take-rate of 7% usage of their mobile app. This makes the tablet — or in-room billboard — the only logical choice.

So, instead of developing an app because you think you should, there is far more value and a quicker investment return on installing in-room tablets to meet guest and operational needs. Better yet, no one will have to deal with app downloads or the cost of app development.

## TVs vs. Tablets

There is speculation that the next step for the hotel room TVs is to command the guestroom.

**Hoteliers with no plans to add or upgrade existing tablets today are missing out on collecting valuable guest data, driving revenues and boosting satisfaction/loyalty.**



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Sure, it can control lights, thermostats and more through interfaces to peripheral room technologies. It can also let guests stream their personal service programming, such as Netflix, Hulu Plus or Amazon Prime or stream music from Pandora or Spotify. But the TV must be “turned on” to gain any benefits. With travelers bringing their own entertainment devices while on the road, oftentimes they remain connected to their smart phones and laptops instead — especially if the hotel doesn’t offer streaming capabilities.

Some argue that the TV should be the command center since guests are facing the device most of the time while in the room. Tablets, however, are strategically placed on the bed-side table, equally visible and close at hand when the guest needs it. More importantly, those devices are “always on.” Customizable welcome screens draw guests’ attention, making them want to engage with the hotel. While most units are programmed to “go dark” after 11:00 p.m. (as to not interfere with guests’ sleep), the devices can be awakened with just a touch and used continuously if desired.

When the TV is turned on, it is generally broadcasting movies or news; guests don’t typically use the TV as source of information or transactions. Some hotels set-up dedicated stations to provide hotel and local-area information, but viewing is limited. When people want that type of information, it’s easier for them to search by smartphone, tablet or laptop. Then there’s the clunky handheld controller.

Have you tried to type anything using a hotel TV remote? It’s enormously frustrating, so guests turn it off. When that happens, the TV stops communicating. That means the hotel has lost the ability to reach the guest.

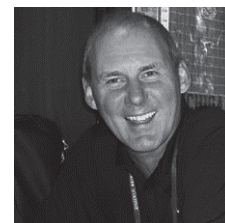
The real benefit of the in-room TV is its large screen, making viewing easy from anywhere. But requiring guests to navigate through multiple menus to turn light on/off, temperature up/down, request morning coffee, or deliver roomservice — forget about it. It’s simply not practical to expect guests to order food and beverage from the TV using the clumsy interface and guest experience that the remote provides. Instead, placing that function on a tablet conforms to existing usage patterns, and gets extremely high engagement.

Remember the HNN 2020 Hotel Trend Report I mentioned in the beginning of this article? They also predicted “there will no longer be desks in the room because millennial travelers are more likely to work while sitting in bed.” That work will likely come by way of a tablet or laptop — certainly not by navigating menu screens via TV remote control.

Do you want to enable guests to stream music from Pandora or Spotify? Send it to the tablet docking station that is equipped with high-quality audio speakers. Want to enable guests to order roomservice from local restaurants vs. having to manage your own operation? Outsource the service to the tablet provider. Want to offer mobile-device charging via new alarm clock/radios but don’t have the

budget for equipment? Let guests power up through the tablet dock and set alarms on the tablet. Need to reduce operating expenses? Encourage guests to opt out of room cleaning with instant alert messages on the tablet. Hope to reach every event delegate with special offers, promos and meeting materials? Set up a communication channel on the tablet. Wish you had voice technology that enables guests to speak requests but can’t afford to add smart speakers? Add voice-enabled microphones to the dock. These capabilities and many more are already available to hotels.

The bottom line is this: Tablets are the only way to reach 100% of guests. My prediction for 2025 is that Tablets — not Apps, not TVs — will be the No. 1 in-room appliance for controlling the guestroom.



Richard Carruthers is Co-Founder and Chief Operating Officer of Hotel Communication Network (HCN), an Ottawa, Ontario, Canada provider of innovative high-value in-room tablets that keeps each guest connected to their hotel, city and each other.



# MEETING THE COVID-19 CHALLENGE

## GOVERNMENT AGENCIES LEND HELPING HANDS TO STRUGGLING BUSINESSES

By Phillip M. Perry

Help is on the way.

Businesses large and small, battered by the effects of the Covid-19 outbreak, are seeking assistance from all quarters to deal with mandated closures and quarantines, growing employee illnesses, and reduced customer counts. Employees are also grasping for lifelines to deal with their own sickness or that of a loved one or child.

Elected officials have rushed to the rescue. Federal, state and local governments are rolling out grants, offering low interest loans, funding sick pay, and beefing up unemployment insurance programs.

### FAMILY FIRST

Of the many government assistance programs, perhaps the most dramatic is the Families First Coronavirus Response Act (FFCRA), signed into law on March 18, 2020 by President Trump and effective until the end of this year. The FFCRA helps employees weather the Covid-19 storm by mandating—and funding—sick leave over and above normal levels.

Two components of the law help workers affected by the Covid-19 outbreak. The first, The Emergency Paid Sick Leave Act (EPSLA) mandates and funds two weeks of paid sick leave. The second, The Emergency Family and Medical Leave Expansion Act (EFMLEA) expands the provisions of the Family Medical Leave Act (FMLA) to provide additional sick leave funding for employees under certain circumstances.

“The provisions of the FFCRA allow employers to keep their workers on payroll and ensure that they are not forced to choose between their paychecks and public health measures needed to combat the coronavirus,” says Bill Hagaman, CEO of Withum, an advisory and accounting firm (withum.com). “The law applies to employers with fewer than 500 workers—effectively putting small and medium-size employers on the same footing as large ones who have already been providing similar paid leave to their employees.”

### MORE SICK LEAVE

The FFCRA mandates two weeks (up to 80 hours) of paid sick leave for full time employees. Part-time workers are entitled to paid leave based on the average number of hours they work in a given two-week period.

“The employee needs to meet one of the designated scenarios to qualify for the emergency paid sick leave,” says Christopher H. Jison, an attorney at Wessels Sherman,

Minneapolis. These conditions include being quarantined, experiencing Covid-19 symptoms, or caring for a quarantined individual or for a son or daughter whose school or childcare facility is closed due to Covid-19. “There is also a catch-all provision,” says Jison. “If a situation similar to these scenarios comes up, the employee is also entitled to sick leave.”

The sick leave is paid:

- \* At the regular rate of pay for any employee quarantined or experiencing Covid-19 symptoms and seeking medical diagnosis.

- \* At two-thirds of the regular rate of pay for any employee caring for an individual subject to quarantine, or for a child whose school or child-care facility is closed because of Covid-19.

There are limits to the amount of paid sick time. The cap is \$511 per day if the employee is quarantined or experiencing symptoms of the virus and limited to \$200 per day if the employee is caring for a child whose school or childcare center has been closed due to Covid-19, or caring for a quarantined individual.

One final thing: “Employees who are able to work from home are not entitled to emergency sick leave,” says Jison.

### EXPANDED FAMILY LEAVE

The second portion of the FFCRA mandates an additional 10 days of unpaid and 10 weeks of paid family and medical leave (at two-thirds of the regular rate of pay) for workers who must care for a child whose school or childcare center is closed due to Covid-19. Such individuals are only covered if they have worked at their current employer at least 30 days. The law limits this additional leave to \$200 per day and \$10,000 total per employee. Again, part-time employees are entitled to paid leave based on the average number of hours they work in a given two-week period.

Here's where some smaller businesses get a break. The FFCRA exempts employers with fewer than 50 workers from the need to provide extended leave due to school or child-care center closings, if doing so would jeopardize the survival of the business.

Who decides whether such leave would in fact threaten the business's future? The statute had stated that the Department of Labor would have the authority to decide on a case by case basis. “The DOL quickly realized that approving individual exemptions would be an insurmountable task,” says Robin

Samuel, partner in the Employment Practice Group of Baker McKenzie's Los Angeles office (bakermckenzie.com). “So the agency decided to put the burden on each company to certify that it meets the DOL exemption standards.”

Businesses may qualify themselves for waivers of the requirement to provide leave due to school closings or child-care unavailability if an authorized officer of the business has determined one of three conditions:

- \* The requested leave would result in the small business's “expenses and financial obligations exceeding available business revenues and cause the small business to cease operating at a minimal capacity.”

- \* The absence of the employees requesting such leave “would entail a substantial risk to the financial health or operational capabilities of the business because of their specialized skills, knowledge of the business, or responsibilities.”

- \* The business lacks “sufficient workers who are able, willing, and qualified, and who will be available at the time and place needed, to perform the labor or services” currently being provided by the employees requesting such leave, and these services are needed for the small business “to operate at a minimal capacity.”

“The rule notes that employers should document when they make this determination and maintain such information in their files,” says Susan Gross Sholinsky, Vice Chair of the Employment, Labor & Workforce Management practice of Epstein, Becker Green in New York (ebglaw.com). “But employers are not required to submit such documentation to the Department of Labor.”

### FINANCIAL REIMBURSEMENT

Providing sick leave is expensive, and that's where the same legislation lends employers a helping hand. They qualify for dollar-for-dollar reimbursement for all qualifying wages paid under the FFCRA.

When the statute was first passed many businesses were concerned that the time delay required to receive reimbursements would create cash flow issues. But in early April the federal government took steps to ease the burden.

“Businesses can now use the money they have set aside for payroll taxes to pay for the leave,” says Samuel. “If they do not have

**continue on page 22**





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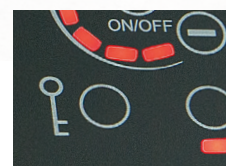
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## Continuation from page 20

enough cash on hand they can apply for an advance refund and receive the money in a couple of weeks.” (To receive this refund businesses should use “IRS form 7200, Advance Payment of Employer Credits Due to COVID-19.” The form can be filed as often as necessary to maintain sufficient cash flow.)

Many employers face a larger challenge: How can they survive without sufficient hands on deck? “In my experience, employers are less concerned with the costs of providing the paid leave than with the number of employees who will seek to take the leave and therefore be unavailable to work,” says Sholinsky. “This is particularly true for businesses exempted from shelter in place orders, so that some or all of the employees are required to come into the workplace.”

Too, as with any new law there is the inevitable confusion about details and resulting administrative disruptions. “The DOL and IRS have been issuing new guidance practically daily,” says Samuel. “Much of the language has been inconsistent, at times even contradicting the language of the statute itself. So employers are often confused as to whether they have to comply with the law, and exactly how to comply.”

Two more important points: Employers may not discriminate or retaliate against workers taking leave under the law. And returning employees must be placed in the same or equivalent job positions.

The above description is a capsule summary

of the FFCRA, which has many important qualifications. Details are available on the website of the U.S. Department of Labor, at [dol.gov](http://dol.gov). Search for “Families First Coronavirus Response Act.”

### WASHINGTON CARES

The federal government has introduced another response to the Covid-19 outbreak: The Coronavirus Aid, Relief and Economic Security Act (CARES). Signed into law on March 27, 2020, the legislation has received much press for its tax-free payments of \$1,200 for single adults (\$2,400 for married couples) and an additional \$500 per child. A phase-out of the payments begins at adjusted gross incomes of \$75,000 for single taxpayers and \$150,000 for married couples.

But CARES also showers small businesses with funds. These include a \$10 billion commitment to SBA Economic Injury Disaster Loans (EIDL), including emergency cash grants of up to \$10,000 per business. There is also a huge outlay of \$349 billion earmarked for forgivable SBA 7(A) Paycheck Protection Loans (PPP).

“The CARES act attempts to ease the burden on businesses as revenues decrease from the pandemic,” says Daniel Mayo, National Lead for Federal Tax Policy at Withum. The funds are intended to provide the liquidity required to allow businesses to survive this economic downturn and helps keep people employed.

### LOANS AND GRANTS

The \$10 billion devoted to EIDL loans may be used to pay fixed debts, payroll, accounts

payable and other bills that otherwise would go unattended to because of the disaster’s impact. They are available for businesses with under 500 employees. The maximum loan is \$2 million, the term is up to 30 years and the interest rate is 3.75%. They can be approved based solely on credit score and do not require tax returns.

As for those cash grants, businesses can apply online and can roll the funds over into a PPP loan if desired. Businesses wanting to take advantage of the cash grant program can obtain more information from the U.S. Small Business Administration ([sba.gov](http://sba.gov)).

Finally, the \$349 billion in Paycheck Protection Program (PPP) forgivable loans are also available to businesses with under 500 employees. “The whole purpose of these loans is to bring everybody back to work,” says Frank Boutillette, a Partner in Financial Services at Withum. Loans must be obtained prior to June 30, 2020, unless the program is extended.

The PPP funds may be used for payroll costs of \$100,000 in wages per employee per year, as well as for other uses such as: mortgage, lease and utility payments, state and local compensation taxes, parental, family, medical or sick leave, group health care, and retirement benefits. (Excluded are payments made to a business’s independent contractors, who can nevertheless apply for their own PPP loans).

Each business can obtain a maximum loan amount of the 250% of the average monthly payroll costs incurred during the one-year





period prior to the date the loan is made. The terms, identical for all applicants, are two years for repayment at an interest rate of less than one percent.

Businesses can apply for forgiveness of the PPP loans (turning them into direct grants) if funds are spent for permitted purposes during the eight-week period after the loans are made. "Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels – and at least 75% of the forgiven amount must be put towards payroll costs," says Sholinsky. The forgiveness is reduced if employers reduce head counts or wages by certain amounts.

"The Payroll Protection Program is expected to be oversubscribed so we advise our clients to get their applications in as soon as possible," says Samuel. "The major banks are struggling to implement the loan process. They say they do not yet have enough guidance from the regulatory agencies."

Finally, the federal legislation has not overlooked larger employers. "The CARES loan program for mid-sized employers (between 500 to 10,000 employees) will be administered by the U.S. Department of the Treasury but is largely undefined and having difficulty getting off the ground," says Sholinsky.

#### TAX CREDITS

The CARES Act offers additional benefits to employers:

\* Businesses of all sizes can take employee retention tax credits equal to 50% of the qualified wages paid from 3/13/2020 through 12/31/2020 for organizations either fully or partially suspended due to a Covid-19 related shutdown order; or which experienced a decline in gross receipts of more than 50% compared to the same period the previous year. The credit is capped at the first \$10,000 of wages per employee (including health benefits), so the maximum credit is \$5,000 per employee.

\* Employers may defer payment of their share (6.2%) of the Social Security payroll tax, and 50% of self-employment taxes, for taxes due from 3/27/2020 through 12/31/2020. The deferred amounts must be repaid the following year.

\* Net operating losses in tax years 2018, 2019, and 2020 can be carried back five years. Amended returns need to be filed.

Many of the above provisions have important qualifications so businesses should consult their tax advisors for details. Employers may also benefit from additional CARES provisions which modify various accounting rules.

#### WORKSHARE PROGRAMS

State and local governments are introducing more comprehensive "workshare" or "employee retention" programs designed to help employers avoid layoffs by bolstering the amount of unemployment insurance available for workers whose hours have been reduced. The programs allow employees to collect such insurance even when their hours have not been reduced enough to take

them below the statutory maximum to collect traditional unemployment.

"Workshare programs are intended to let businesses cut their labor costs without incurring the stigma and disruption of layoffs," says Samuel. "The CARES Act incentivizes states that don't have workshare programs to put them in place, as well as making the terms of existing programs more attractive to employers."

Workshare programs have pitfalls of their own. "States often have restrictions on their use," says Samuel. "For example, many states disallow use of the programs as transitions to layoffs. That presents potential problems, because many employers are trying to figure out what they are doing as they go along, and they know they might have to go to layoffs at some point down the road. So they fear being penalized if they utilize the workshare program."

States and municipalities are also providing employers with low interest loans and outright grants to keep workers on the payrolls. "Many cities are enacting emergency sick leave or granting stipends to employees who have been laid off, says Samuel." To qualify, businesses must usually show that the pandemic is causing a demonstrable reduction in revenue or serious business harm.

Things can get a little chaotic because all levels of government are trying to put their fingers in the dike and their efforts often do not match up very well, says Samuel. "It can be difficult for businesses to understand their obligations. It shows that sometimes rushed legislation can create bigger problems. But you can't fault governments for trying."

#### LESSONS LEARNED

The federal government continues to introduce innovative programs to mitigate the effects of the Covid-19 outbreak. In early April the Federal Reserve set up a "Main Street Lending Fund" to offer \$600 billion of four-year loans through commercial banks to small and mid-sized businesses. Terms will be 2.5% to 4% above the current secured overnight funding rate, which is close to zero. Principal and interest payments will be deferred for one year.

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While all of these efforts continue, employers are learning important lessons that may help transform the future workplace. "The silver lining to the outbreak is that we have learned to use technology a lot quicker than we thought we would," says Hagaman. "We have figured out how to be very productive working remotely."

The outbreak has also highlighted the importance of caring for one's fellow human beings. "On the whole I have been impressed by how far companies are going to protect their workforces," says Samuel. "It was a far different case in the great recession of 2008-2009, when everyone seemed to be calculating only how to reduce business expenses. Now the human angle is much more prominent. There is a feeling that we are all in this together."



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



# NOTE FROM A PHYSICIAN

A friend recently sent this thorough explanation of the nature of the Coronavirus from a physician with access to experts at Johns Hopkins University. Resort Trades has not verified the facts and does not have any expertise in this field, however, we thought the material to be of interest.

- \* The virus is not a living organism, but a protein molecule (DNA) covered by a protective layer of lipid (fat), which, when absorbed by the cells of the ocular, nasal or buccal mucosa, changes their genetic code. (mutation) and convert them into aggressor and multiplier cells.
- \* Since the virus is not a living organism but a protein molecule, it is not killed, but decays on its own. The disintegration time depends on the temperature, humidity and type of material where it lies.
- \* The virus is very fragile; the only thing that protects it is a thin outer layer of fat.

That is why any soap or detergent is the best remedy, because the foam CUTS the FAT (that is why you have to rub so much: for 20 seconds or more, to make a lot of foam).

By dissolving the fat layer, the protein molecule disperses and breaks down on its own.

\* HEAT melts fat; this is why it is so good to use water above 77 degrees Fahrenheit for washing hands, clothes and everything. In addition, hot water makes more foam and that makes it even more useful.

\* Alcohol or any mixture with alcohol over 65% DISSOLVES ANY FAT, especially the external lipid layer of the virus.

\* Any mix with 1 part bleach and 5 parts water directly dissolves the protein, breaks it down from the inside.

\* Oxygenated water helps long after soap, alcohol and chlorine, because peroxide dissolves the virus protein, but you have to use it pure and it hurts your skin.

\* NO BACTERICIDE OR ANTIBIOTIC SERVES. The virus is not a living organism like bacteria; antibodies cannot kill what is not alive.

\* NEVER shake used or unused clothing, sheets or cloth. While it is glued to a porous surface, it is very inert and disintegrates only

-between 3 hours (fabric and porous),

-4 hours (copper and wood)

-24 hours (cardboard),

- 42 hours (metal) and

-72 hours (plastic).

But if you shake it or use a feather duster, the virus molecules float in the air for up to 3 hours, and can lodge in your nose.

\* The virus molecules remain very stable in external cold, or artificial as air conditioners in houses and cars.

They also need moisture to stay stable, and especially darkness. Therefore, dehumidified, dry, warm and bright environments will degrade it faster.

\* UV LIGHT on any object that may contain it breaks down the virus protein. For example, to disinfect and reuse a mask is perfect. Be careful, it also breaks down collagen (which is protein) in the skin.

\* The virus CANNOT go through healthy skin.

\* Vinegar is NOT useful because it does not break down the protective layer of fat.

\* NO SPIRITS, NOR VODKA, serve. The strongest vodka is 40% alcohol, and you need 65%.

\* LISTERINE IF IT SERVES! It is 65% alcohol.

\* The more confined the space, the more concentration of the virus there can be. The more open or naturally ventilated, the less.

\* You have to wash your hands before and after touching mucosa, food, locks, knobs, switches, remote control, cell phone, watches, computers, desks, TV, etc. And when using the bathroom.

\* You have to Moisturize dry hands from so much washing them, because the molecules can hide in the micro cracks. The thicker the moisturizer, the better.

\* Also keep your NAILS SHORT so that the virus does not hide there.





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

## LANDSCAPE AMENITIES



The Brookfield, Co.  
4033 Burning Bush Rd,  
Ringold, GA 30736  
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@logical.net  
Website: www.logical.net  
Specialty: Day Drives and Mini-Vacs for Timeshare and Vacation Clubs. Direct Mail, Internet Marketing and Inbound Telemarketing  
With our multi-faceted campaigns, it's never been easier to generate prospective buyers. With 40 years of industry knowledge, we know how to keep our clients ahead of the competition. Call today to discuss which marketing platform is best suited to achieve your goals and learn why we are the future of tour generation.



## LEGACY TIMESHARE SOLUTIONS



Legacy Solutions International  
286 Aurielle Dr Ste 1  
Colchester, VT 05446  
Phone: (802)862-0637  
Email:  
ron@legacysolutionsinternational.com  
Website:  
www.legacysolutionsinternational.com  
Contact: LEGACY SOLUTIONS INTERNATIONAL, LLC, founded by Ron Roberts, a 40-year timeshare industry veteran, delivers custom solutions that generate revenues for resort HOA's and managers facing threatening "legacy" issues. Most programs are ZERO out of pocket cost! Bring a smile back to your bottom line with effective and proven strategies for maintenance fee delinquencies, asset recapture, standing inventory sales, points programs, webinars, property management, legal & trust services, and even energy efficiency rebates! Contact: 802-862-0637 Ron@legacysolutionsinternational.com.

## 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.com  
Website: www.colebrookfinancial.com  
Contact: Bill Ryczek  
Specialty: Colebrook Financial Company, focusing on timeshare lending, provides hypothecation and other financing products for small and mid-sized developers and can offer loans in amounts ranging from \$100,000 to \$30 million or more. We have an innovative approach to financing with rapid turnaround, personal service and no committees. You'll always talk to a principal: Bill Ryczek, Jim Bishop, Fred Dauch, Mark Raunika and Tom Petrisko, each of whom has extensive timeshare lending experience



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.

## LENDING INSTITUTIONS



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



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

## MANAGEMENT & OPERATIONS



Capital Vacations  
P.O. Box 2489,  
Myrtle Beach, SC 29578  
Phone 1: (843) 213-2383  
FAX: (843)238-5001  
Email: hello@capitalvacations.com  
Website: www.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.

## MANAGEMENT & OPERATIONS



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



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.

## MANAGEMENT & OPERATIONS



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.



Vacation Resorts International  
25510 Commercentre Drive, #100  
Lake Forest, CA 92630 USA  
Phone 1: (863)287-2501  
Email: jan.samson@vriresorts.com  
Website: www.vriresorts.com  
Contact: Jan Samson  
Specialty: Vacation Resorts International (VRI) is a full-service timeshare management company providing 35 years of innovation, success, best practices, and solutions to over 140 resorts throughout the United States. We have the resources and solutions to generate income for your resort through rentals, resales, and collections. We invite you to discuss your needs with us today! Please contact Jan Samson at 863.287.2501 or jan.samson@vriresorts.com.

## OUTDOOR AMENITIES



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



**PEST CONTROL/DISINFECTANT**

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

**PET SANITATION**

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

**POOL & WATER FEATURES EQUIP. & MAINT**

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

**POOL & WATER FEATURES EQUIP. & MAINT**

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

**PUBLIC RELATIONS**

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

**RECEIVABLE FINANCING**

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

**RECREATIONAL GAMES**

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

**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**

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

**RENTALS AND RESALE**

SellMyTimeshareNow, LLC  
8545 Commodity Circle,  
Orlando, FL 32819  
Phone: 877-815-4227  
Email: info@sellmytimesharenow.com  
Website: www.sellmytimesharenow.com  
Specialty: SellMyTimeshareNow.com is the largest and most active online timeshare resale marketplace worldwide. We provide a proven advertising and marketing platform to timeshare owners, while offering the largest selection of resales and rentals to buyers and travelers. With over 5.5 million visits to our family of websites and more than \$254 million in purchase and rental offers delivered to advertisers annually, we have been serving the needs of owners and non-owners alike since 2003.



Timeshares Only LLC  
4700 Millenia Blvd. Ste. 250  
Orlando FL 32839  
Phone 800-610-2734  
Fax: 407-477-7988  
Email: Ryan.Pittman@timesharesonly.com  
Website: www.timesharesonly.com  
Contact: Ryan Pittman  
Specialty: Timeshares Only is a cooperative advertising company that has served the timeshare resale market for over 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  
Email: info@vacationmanagementservices.com  
Website: www.VacationManagementServices.com  
Specialty: Vacation Management Services offers free management services for timeshare point owners. Looking for a free, reliable closing tool? Or to preserve confidence in an owner's purchase decision? Our program ensures point owners have a reputable resource for generating revenue to help cover maintenance fees. Relieve your potential buyers of the worry of paying for unused vacation time. Our program promises to make their ownership experience great, allowing enjoyment of their investment on their own terms.



## RESALES



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

## SALES AND MARKETING



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.net  
Website: www.resortmanagementservices.com  
Contact: Douglas Murray  
Specialty: Resort Management Services provides resort developers and HOAs with customized sales programs that generate revenue and enhance benefits for current owners. We reinvigorate membership usage and specializes in meeting with owners and members in their communities. Targeting users and non-users, RMS develops innovative new benefits tailored to improve specific member needs.

## SHADE PRODUCTS



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

## SOFTWARE



ResortCleaning.com  
P.O. Box 1155  
Orange Beach, AL 36561  
Phone: 205-399-6498  
Email: danny@resortcleaning.com  
Website: www.resortcleaning.com  
Contact: Danny Bradford  
SPECIALTY: ResortCleaning is a technology platform for resort operations, providing custom integrations with resort PMS systems. We offer a full-suite of operational management tools to help you drive your housekeeping operation including online scheduling, payroll tracking, invoicing, mobile applications, custom inspection checklists, productivity management, inventory control and housekeeper grading just to name a few features.

## TECHNOLOGY



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

## TECHNOLOGY



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



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/dealer.

“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 CLUBS



Custom Travel Solutions  
27 S. Main St.  
Travelers Rest, SC 29617  
Phone: 864-610-1943  
Email: info@customtravelsolutions.com  
Website: www.customtravelsolutions.com  
Specialty: Our travel distribution products and services are delivered through integrated, customizable platforms that offer a custom branded end-user experience. We provide high-touch customer service while fully automating all membership management and travel fulfillment functionality. With Custom Travel Solutions, companies can easily offer their customers access to luxury travel benefits and travel savings otherwise prohibitive to the individual traveler. This creates value and brand loyalty that promotes engagement and revenue growth.



Global Connections, Inc.  
5360 College Blvd, Suite 200  
Overland Park, KS 66211  
Phone 1: 913-498-0960  
Email: mgring@gcitavel.net  
Website: http://www.exploregeci.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.



RCI  
9998 N. Michigan Road  
Carmel, IN 46032  
Phone: 702-869-9924  
Email: RCI.Affiliates@rci.com  
Website: www.rciaffiliates.com/  
Contact: Bob McGrath  
Specialty: RCI is the worldwide leader in vacation exchange. Today through the RCI Weeks® and RCI Points® program, RCI offers its 3.8 million members access to more than 4,300 affiliated resorts in approximately 110 countries. RCI's portfolio of brands also includes Alliance Reservations Network, a private-label travel booking engine technology company, Love Home Swap, one of the world's largest home exchange programs, DAE, a direct-to-member exchange company, and @ Work International, a leading provider of property management systems.

## TRAVEL INCENTIVES



Executive Tour and Travel Services, Inc.  
301 Indigo Drive  
Daytona Beach, FL 32114 USA  
Phone 1: 866-224-9650  
Email: Frank@ettsi.com  
Website: www.ETTSI.com  
Contact: Frank Bertalli  
Specialty: ETTSI Incentive Premiums helps meet your goals with Industry leading incentive programs in travel and merchandise certificates. ETTSI specializes in offering sales premiums in support of Timeshare and Travel Club presentations. Receiving the greatest value; your customers will be serviced with utmost attention. You are buying direct from the fulfillment company. ETTSI listens, understands the needs of their clients, excel at converting that knowledge strategically and tactically designed sales incentive solutions that work! Distributor Inquiries Welcome

## ResortTrades.com Resort Industry Connection 24/7

### Resort Trades Weekly eNews

Every Thursday, Resort Trades Weekly provides subscribers with topical, original content, plus curated news about the people, places, and events concerning all-thing-timeshare. Visit

[resorttrades.com/](http://resorttrades.com/)  
[resortnation](http://resortnation.com/)

### Looking for vendors

... who are familiar and engaged in our industry? Tired of needing to explain to suppliers why timeshare resorts' and hospitality's needs are often different? These businesses are guaranteed to be interested in you and your needs:

[resorttrades.com/  
business-directory](http://resorttrades.com/business-directory)

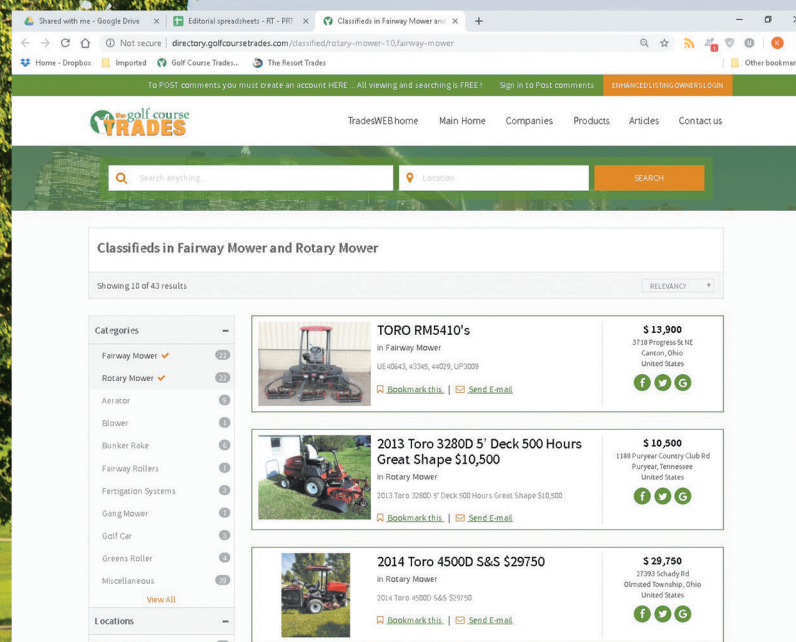
# Golf & Grounds Equipment

<http://directory.golfcoursetrades.com>

## For All Your Golf Course Turf and Grounds Needs!!

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The Golf Course Trades, established in 1990, is a buyer's guide serving golf course and grounds superintendents, owners, and managers. Visit [GolfCourseTrades.com](http://GolfCourseTrades.com) for more information and to view the latest edition of The Golf Course Trades magazine.





*A message from our President and CEO Tom Lyons*

**During this situation that has affected our world and our companies on a level none of us could have imagined, COVID-19 has presented a unique set of circumstances for our beloved travel industry. I know we will, with the ingenuity and talent each of our teams possess, continue to adapt our businesses to the current needs presented by this pandemic, and be a part of the grand acceleration that is sure to follow.**

**Travel grants us all opportunities to deepen relationships with our families, create incredible memories and experience cultures outside of our own, making the world a little smaller and more intimate each time we return home. We are positive travel will emerge stronger than ever.**

**Difficult times, although often wreaking havoc, present us with a renewed opportunity to be thankful for those in our lives, to take notice of all moments, big and small, and to humble each and every one of us. These times will allow for us to appreciate the prosperous times even more as we know we will look back on this time for years to come with admiration, gratitude and, maybe most importantly, lessons learned.**

**Stay safe and healthy,**

A handwritten signature in black ink, appearing to read 'Tom Lyons', is positioned below the text 'Stay safe and healthy,'.