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## Town Hall: Vacation Ownership Education

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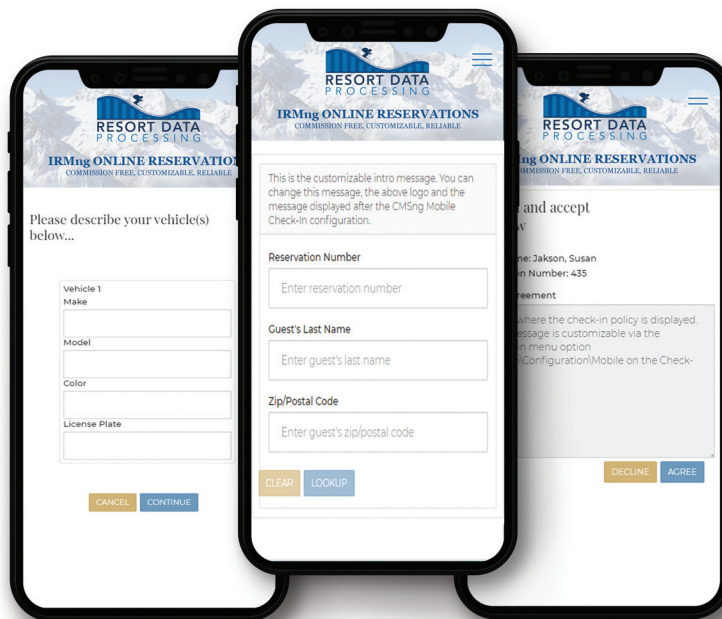
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# Recovering from Covid-19: Evil and Earnest, History and Resilience

By Harry Van Sciver

All of us in the Vacation Ownership Industry are examining past downturns for clues on how to survive this one. “Those who do not learn from history...” We all know the aphorism. But history does not repeat itself, exactly.

New technology, scientific advances, and population explosion constantly transform our economy, a process which Joseph Schumpeter called “creative destruction.” Since the inception of timesharing in the 1960’s, the VOI [vacation ownership industry], the financial markets which support it, and the credit markets which depend on it, all have changed exponentially. We have met many challenges. But Covid-19 is unique because of its severe impact on so many people. When we aggregate the economic, cultural, regulatory, behavioral, and medical impacts of

My Resolution Trust Corporation (RTC) team was tasked with working out both credits and maximizing recoveries.

The first company had been run by a notorious “Developer Evil” in prison for financial and securities-related crimes. Resort title abstracts were a mess, with double-decks, phantom deeds, and unrecorded liens. A rescission order had been issued at several Evil resorts, allowing some consumers to walk away from timeshare obligations, others were entitled to refunds. The resort amenities were minimal and the units were modest. Most of the HOA’s were inactive or insolvent, and maintenance fees were unsustainably low. Finally, the Evil portfolios had been sloppily underwritten; many obligors had poor credit or low income, and some had

The second company was run by “Developer Earnest”, a quality-driven guy with no legal or ethical issues. Earnest and his company cooperated fully as we worked through their credit facilities and portfolios. Most of their resorts were beautiful, with luxurious units, golf courses, water parks, and equestrian centers. The only exception was a rather plain facility in Orlando. The Earnest HOAs were solvent, with higher maintenance fees than the Evil properties and established reserves. Earnest had originated receivables with good credit and solid income. Titles were clean, documentation was complete, everybody had made a full down-payment. There were no rescission orders or refunds. I saw an excellent opportunity for recovery here. We assigned this credit to our top workout officer, a former banker with years of experience financing timeshare portfolios and resorts.

In both cases, we failed to understand human behavior. Also, it turned out that thinking like a banker is not always the best approach.

The Evil properties were all regional, drive-to seashore resorts. Customers could afford a half-tank of gas even in the recession, so if their Evil resort was overbooked, they would just drive to another one nearby. Customers didn’t particularly care about the developer’s sins. Because fulfillment was easy, many owners got a lot of value from their timeshares. Although some were out of work or had high debt-to-income (DTI), they didn’t want their money back. Nor did they

want to read the exhaustive HOA budgets we prepared justifying a special assessment for back taxes and deferred maintenance. They just wanted to pay and stay in the program, despite limited affordability.

Our Evil workout officer recognized the importance of fulfillment and value. He pushed us hard to offer payment deferments and flexible accommodations, mitigating the impact of the recession on affordability and enjoyment. The focus became keeping Evil customers on vacation and maintaining, or rebuilding, loyalty. People with temporary financial hardship were not canceled. Instead we allowed limited use if they maintained partial payments on their loans, with access increasing as their payments increased. Few owners cared that others were vacationing without being completely current. So long as each could keep vacationing for the foreseeable future, they paid what they could afford for that privilege, and were amenable to reservation curtailments, title corrections and temporary closures while we completed the workout. The majority of the Evil customers either kept paying or resumed paying once they could afford it. Ultimately, we collected about 63percent of par on the Evil portfolios, recovering about 80 percent of the taxpayers’ money, even after our contributions to cover temporary shortfalls. We only lost about 20 percent on a portfolio we thought could be a total write-off.

It turned out that the free, public beaches next to Developer Evil’s properties were more popular than the exclusive 18-hole golf courses, riding stables, and water parks at Developer Earnest’s resorts. We quickly burned through the Earnest reserves, as the company’s insistence on not charging owners for amenity use and no public access caused operating shortfalls. Developer Earnest was an early innovator of the club concept, so resorts were spread across the country. There was almost no day use, and expensive airfare meant fewer owners could afford to vacation during the recession. This caused a steep drop in fulfillment, and a reduction in value for the consumers.

***The consistency of human behavior over time, while everything else changes, is what we really learn from history. Understanding human behavior is how we shape our destiny.***

Covid-19, there are very few people it does not affect.

Ultimately VOI is a people business. And unlike our changing world or a mutating virus, people are not much different today than we were in Shakespeare’s time. The same tragedy, comedy, fear, heroism, greed, kindness, mendacity, and leadership we see people display during this pandemic, we can find in Macbeth, King Lear, and A Midsummer Night’s Dream.

“Lord, what fools these mortals be!”, indeed. The consistency of human behavior over time, while everything else changes, is what we really learn from history. Understanding human behavior is how we shape our destiny. To illustrate, I offer two different examples. Both were large timeshare companies that ran into difficulty in 1989. Each had financed multiple receivables portfolios with failed savings & loan companies.

never completed down-payments. Also, there was a recession on. I expected huge write-offs on the Evil portfolios. Seeing little chance for recovery, we assigned this workout to an RTC team member with little credit experience, and no banking or timeshare background.





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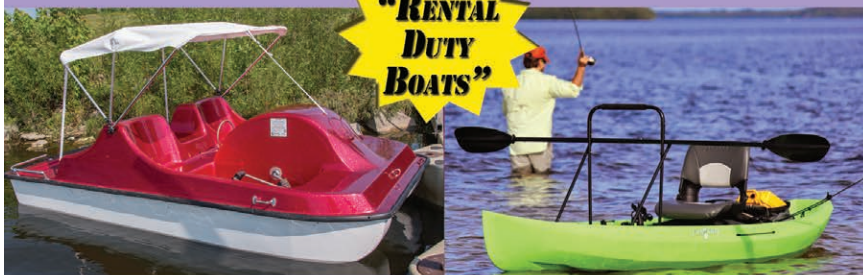


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The Earnest workout officer took a strict approach to enforcing consumer contracts, disregarding the connection between fulfillment and value, and ignoring the temporary impact of the recession on affordability. Despite high vacancy, anyone delinquent on loan or maintenance payments was prohibited from vacationing, and delinquent contracts were aggressively canceled. This cycle of dissatisfaction and loss exacerbated more delinquency and destroyed customer loyalty. So, despite superior consumer credit and income, and notwithstanding Developer Earnest's heavy investment in the projects, a significant portion of these portfolios defaulted. We actually recovered less on several Earnest portfolios than we did on Evil's. A notable exception was Earnest's modest property in Orlando. It didn't have much in the way of amenities, and the units weren't fancy. But in 1990, even in a recession, people wanted to be in Orlando, and that portfolio paid like clockwork.

The experiences with Evil and Earnest taught my RTC team three essential elements impacting consumer behavior in our industry: fulfillment, affordability, and value. In the thirty years since, I have seen

these three elements work all over North America, in the Caribbean and Hawaii: at successful timeshare, travel club, campground, residence, fractional and hybrid Projects; in hypothecations, securitizations, inventory loans, and equity transactions; in boom times, busts, workouts and start-ups. Everywhere we find fulfillment, affordability and value, we find success.

To counteract the impacts of Covid-19 on Fulfillment, do everything you can to increase usage. Maximize contact with your customers via e-blasts, mail drops, social media, and outbound calls. Where safe and appropriate, encourage more day use. Until marketing is back in swing, convert mini-vac platforms for owner use. Multi-site clubs should consider making the resort closest to each customer available for expanded amenity access, even if their 'home' resort is elsewhere. Recommend future bookings, incentivize customers to make extra reservations, and offer bonus time.

To counteract the impacts of Covid-19 on affordability, train-up your financial services personnel to collect customers, not just dollars. Offer temporary arrangements where needed: deferments, curtailments,

paid extensions, refinances, interest-only payments, and payment plans - always with some type of continued usage conditioned upon the customer paying under the temporary program. Most industry lenders and securitization servicers will allow you this flexibility; even if they don't, it's worth temporarily sacrificing eligibility to ensure long-term customer retention and receivables performance.

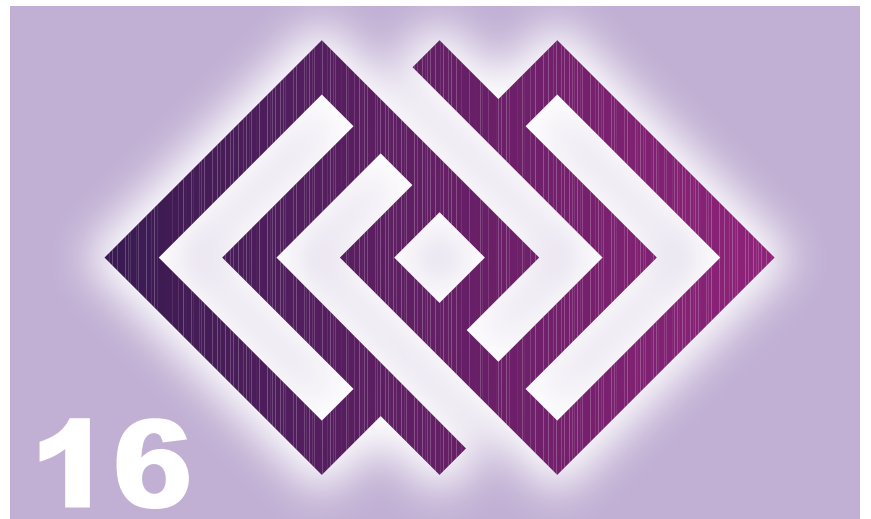
To counteract the impacts of Covid-19 on value, consider making a small charitable donation in the name of each customer who remains up-to-date on payments but misses a vacation. Or give them a credit towards future vacations, perhaps pay one year's exchange fees if applicable. If you provide accommodations for emergency workers or medical personnel, make sure you promote it and give your owners all the credit. Consider allowing owners who occupy during Covid-19 to reserve empty accommodations for their families or friends. It keeps those owners connected during the pandemic and can even lead to referrals and upgrades. If you have secondary or tertiary benefits in your program (shopping discounts, affinity points, discounts on other services not impacted by Covid-19), feature them

and expand them wherever feasible. Or offer future "certs" for amenities at or near your projects, like restaurants, golf, ski, or adventure courses.

Ultimately, do whatever it takes to maintain the loyalty of customers and to keep them in the long run. Remember what you spent to acquire each customer and the future revenue stream they represent. Most importantly, remember that at the end of this long night we're not in the VOI industry or the finance business...we're in the people business.

*Harry Van Sciver has a lifetime of experience in the resort industry. He has spent 35+ years in banking, collections and receivables finance, and owned several timeshare projects. He is the co-founder and Director of Fairshare.Solutions, which specializes in portfolio collections and customer re-acquisition. Harry is also the president of Whitebriar Financial Corporation, and serves on the Resorts Group, Inc. board of directors.*





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# Honoring Christel DeHaan

By Howard Nusbaum (ARDA President 2000-2019)

The reflections in this special tribute to Christel DeHaan offers personal memories of a truly remarkable woman. And, it isn't just The Resort Trades or the timeshare industry feeling saddened by the loss of its favorite daughter but also the world is mourning as evidenced in the published obituaries in both the Wall Street Journal and The New York Times marking the passing of inspirational leader. Christel DeHaan was a true force of nature who accomplished much in her 77 years on this earth.

Her entrepreneurial spirit and demand for excellence allowed her to develop RCI into a global powerhouse culminating in the impressive sale of the company in 1996 to Cendant. Christel then brought her sizable business skills and passion to her true calling – helping the impoverished children of the world with the founding of Christel House International in 1998. Christel, over the last twenty-two years, had become a recognized global leader in educational and transformational opportunities for impoverished children changing the lives of those who have the least.

Christel was champion of the words of Jewish philosopher of the Middle Ages, Moses Maimonides, and often quoted his "Give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime." This quote aptly describes Christel's philosophy of helping others.

Since her passing, I have been thinking about what Christel DeHaan wanted us to do to celebrate her life. And, I know the answer. She wanted to make sure all children had a real chance for success and the opportunity to do more with their lives and the world than spend it to struggle for food and shelter. Thanks to Christel's careful planning, the work of Christel House will continue to be supported through funding from the Endless Success Foundation, an organization created by her estate. It was her wish that all Christel House general and administrative expenses be covered in perpetuity. This allows all donor investments to continue to directly serve the programs and services needed by Christel House students.

Because of her planning, Endless Success will continue to fund much of Christel House infrastructure meaning every dollar we continue to raise for Christel House will go directly to the kids and the mission. Christel House has set up on their website where people can leave condolences and memories. The Christel House team is collecting these postings for the family at: <https://christelhouse.org/rememberingchristel/>.

There are many opportunities to participate in supporting Christel's well thought out dream of a better world for children. You can make a direct donation to Christel House in Christel's memory. Another great way to honor Christel's

legacy is to support the Christel House Open Golf tournaments – all have been rescheduled for later this year. There are dozens of ways to support Christel House which are also available on the website.

We are all truly better for having been touched by Christel DeHaan's presence in this world. I, like you, will miss her greatly and am committed to keeping her mission alive through Christel House. Please join me in honoring Christel DeHaan and her life's work through continued support of Christel House.





# Remembering Christel

By Judy Kenninger

One of Christel DeHaan's many accomplishments was bringing an incredible array of talent into the industry. The list of RCI alumni runs long, and I am fortunate to be in their company. News of her passing reverberated throughout the industry but especially among those lucky enough to have been called "RCIers." Here are a few comments from that group.

"Christel was in a class of her own. She possessed an uncanny combination of vision, leadership, drive, generosity and compassion. She set the bar high and inspired many of us to do our best. I'm grateful that our relationship spanned the professional, philanthropic and personal spectrum. The imprint she made on me will not be forgotten." -- Jeff Parker, 30-year RCI employee

"I joined RCI in 1986, and immediately knew it was a special place to work. Christel was an extraordinary, selfless leader who inspired 'RCI-ers' to dream more, learn more, do more and become more. In October 2012, two former colleagues and I were asked to be the MCs for her 70th birthday party, and I relished the opportunity to celebrate her special day with a room full of fans! Countless lives have been changed by Christel DeHaan; I'm so thankful one of them was mine." -- Joy Powers, vice president, marketing & communications, Concord Servicing Corp. and 17-year RCI Employee

"Few people in this world will ever leave as significant of an impact as Christel has. She cared, she shared, she made a difference. Her spirit is indelibly etched in all of us lucky enough to have known her." -- Dori Carlson, 32-year RCI employee

"In 1978, I was hired by Christel and Jon as employee number 12. Christel said to me, 'you talk too much,' so they immediately made me an account executive where I flourished for many years. I will always treasure my time working alongside her and then watching her philanthropic efforts with Christel House. She touched many of us through the years, and I will always have fond memories. And, Christel, I wish you a very liebevoller Abschied." -- Kerry Stebbins, 20-year RCI employee

"Her accomplishments with RCI were great. Who'd have imagined her greatness would soar even higher with Christel House. She touched every person she met. I will forever hear her saying 'RCIers' with her accent. Heaven has a very special angel now. We

can only imagine how she will make heaven even greater." -- Karen Buttice, 19-year RCI employee

"Possessive of a moral compass directed to doing good, Christel's extraordinarily positive impacts on innumerable lives are everlasting. She motivated me and countless others to steadfastly work toward realizing our potential – both personally and professionally – through living by example. While she is deeply missed, her legacy of caring, sharing and making a difference lives on." -- Lisa Kobek, Christel House and RCI alumnus

"Christel had a strong influence on so many. She brought tremendous drive and optimism to both RCI and Christel House, shaping careers and lives. Her energy, guidance, and thoughtfulness in all her decisions has continued to serve as a guide for me in all I do personally and professionally. She will be greatly missed." -- Gordon Gurnik, COO, Hilton Grand Vacation and '31-year RCI employee

"It is always difficult saying goodbye to a personal hero. Christel was certainly one of mine. Our very first consulting assignment in the timeshare industry was in 1977 when RCI hired us to do a member survey. As a very naive university professor, entering what was then a wildly entrepreneurial industry was a wonderful and interesting experience. During the

following decades, Christel became a close friend, mentor and advocate. I will very much miss her intelligence, determination and professionalism. Most of all, I will miss her smiles, laughter, kindness and friendship." -- Richard Ragatz, Ragatz Associates/ Ragatz Realty

"As I reflect upon the passing of Christel DeHaan, I automatically think about the profound impact she had on the timeshare industry, the lives of her Christel House kids, and the Indianapolis community. But, on a more personal level, I reflect on what an amazing leader, mentor, and example she was for me and so many other RCIers. She'll be missed by so many, including me." -- Kelly Deardorff, 35-year RCI employee

"There have been so many wonderful tributes that have shared about Christel. As I read these remembrances and reflected on my relationship with Christel, one word comes to mind - generous. Christel was generous with her time, her knowledge, her support and her resources. Even though she is no longer with us, her spirit of generosity lives on." -- Darla Zanini, 18-year RCI employee and former executive vice president of the AIF Foundation.









ways engaged by your existing or potential customers. (Note some practitioners will choose to discuss a customer's journey as an isolated subset of experiences, and while that presents an easier way to concentrate on improvement of one aspect of your customer engagement, it ignores prior inputs and preconceived expectations.) A brand is also broader than just a physical product- that experience encompasses your physical products, but increasingly that brand focuses on your business practices and ethics, your leadership team, and the other products and services you choose to endorse consciously or unconsciously.

As you compile this inventory, also be sure to identify which person or department is accountable for ensuring customer perception of your brand is enhanced at this touchpoint. If there are multiple departments involved, note their respective involvement for now and we will come back to how to assign primary responsibility later.

ASSESS

Next you will want to complete an assessment for each touchpoint of the criticality, quality, and primary accountability for each touchpoint. At certain points in the ownership lifecycle, customer emotions are heightened, making those steps significantly more impactful than during times of lesser emotional significance. Typically, moments involving high stress, such as those involving financial decisions or physical tension (e.g. travel to an unfamiliar international destination) have the highest criticality. Both criticality and quality should be rated on a zero to five score for each touchpoint. You'll want to look at the quality of the interaction, with a perfect score here meaning you've significantly improved the customer perception of your brand and a zero meaning you totally failed to meet your customer's expectations at this step. While you're assessing these two factors, you will also want to identify all involved departments and determine which has primary accountability for ensuring the best possible customer experience is consistently delivered at each step.

There are a broad number of tools available to help you properly quantify the scoring during this assessment. Be sure you are consistent, careful and unbiased in your scoring for this step or it will skew your results and planning later.

Performing a sensitivity analysis of your results will complete your baseline needed for action planning steps. Touchpoints of concern are those having either quality scores below a 3 or below their respective criticality scoring.

With this map laid out in front of you, now take the additional step of asking which touchpoints are misplaced or missing entirely. In other words, which touchpoints in your customer journey map would serve you better if placed earlier or later in the process? Which existing touchpoints have you overlooked that you need to add back into your map? Which should be broken down into several sub-points (as with onsite experience at a resort, which might be 10-20 unique touchpoints, if you have the

assessment and survey tools to evaluate things like satisfaction with your pool areas, golf course, spa, restaurants, etc.) Which opportunities have you missed entirely that you may want to commence to bolster your customer engagement levels at key points in the customer journey?

PLAN

Your completed assessment forms the basis for your action plan, identifying the areas of focus and departments accountable for leading the needed enhancements. Coordinating with these leaders to form one cohesive plan around these focus touchpoints will net you the best opportunity to see significant improvement across the entirety of the customer journey. Building in goals, timelines, and resource budgets for each focus touchpoint will give you a complete roadmap. As with any overarching corporate strategy, this plan should be vetted at senior levels and decisions made considering resource availability, anticipated financial and non-financial impacts, and other strategic priorities.

Since customer experience happens across many functional areas and possibly even across operating units of your business, it's typically best to think of this as a project plan, with tasks, accountabilities, dependencies, milestones, deadlines, and goals. Leading implementation of that plan will typically require skills in both project management and political influence since project leadership is seldom the most senior executive in the organization or even the leader assigned most of the primary accountabilities to be addressed.

TRACK

A plan is useless until it is set in motion and progress is measured. Accordingly, that plan should be tracked through completion and periodic reassessment of quality should be undertaken. Doing so will assure that planned actions have anticipated and sufficient positive impacts or alternatively it may identify areas where incremental actions must be undertaken to deliver needed improvements to respective touchpoints.

SEE ACTION PLAN TRACKER BELOW  
Timeshare Example (Continued)

Action Plan Tracker					
Touchpoint	Accountability	Action Plan Summary	Deadline	Status	Notes
3rd Party Package	Corp. Mktg. - Jones	Replace HI tour package provider	1-Aug	On Track	
Villa Condition	Resort Ops - Whitaker	Enhance housekeeper training. KPIs	15-Jul	On Track	
Sales Exec Follow Up	Corp. Sales - Zanini	Include in Sales Manager KPIs	15-Jul	Complete	
App Fee Payment	IT - Davis	Improve UX, add multi-currency capability	1-Nov	Delayed	Target 6-Dec.
App Reservation	IT - Davis	Roll out reservation tool in App	1-Nov	On Track	
Owner Arrival	Resort Ops - Bevis	Remote check in for Owners	22-Jul	On Track	
Owner Team	Resort Sales - Jackson	Add Owner Welcome to sales team process	1-Jul	Complete	

This simplified tracker shows one of many templates for managing progress against your defined improvement plan. During this phase, project management principles are easily applied and use of both tools and leaders with project management competence will help deliver exceptional results.

Success, however, is never final. Once all customer touchpoints have reached target levels, continuous improvement approaches should be employed

to ensure quality levels are retained throughout the customer journey and ongoing improvement is achieved.

As your business, distribution channels, and customer preferences evolve over time, these customer journey maps provide an important tool and baseline for your planning efforts, helping you to plan your rollout strategies and understand and measure the impacts of these changes.

SUMMARY

Understanding your brand's unique customer journey (including all touchpoints, deficiencies, and accountabilities) provides a solid baseline for improving customer experience in meaningful and lasting ways. Executing plans utilizing proven project management philosophies and then going back to measure progress using continuous improvement principles will ensure that progress is achieved and extended as your organization, business, and brand continues to evolve and grow. While the number of touchpoints, involved leaders and functional teams, and associated complexity obviously scale with your distribution channel scope and organization complexity, these same strategies have been successfully applied to brands big and small with the same consistent results... more engaged and loyal customers who buy more, refer more, spend more, for longer, with your brand.



The author has focused on growth through innovation and customer experience for more than three decades and across a broad range of industries ranging from automotive to healthcare to hospitality. Today, as CEO of CX Artisans, Scott works with clients ranging from new healthcare startups to global blue-chip hospitality and technology leaders, helping each develop and execute more successful strategies for revenue and market share growth.

<https://experiencematters.blog/category/roi-of-customer-experience/>

<https://about.americanexpress.com/press-release/wellactually-americans-say-customer-service-better-ever>

<https://www.gartner.com/en/marketing/insights/articles/key-findings-from-the-gartner-customer-experience-survey>



# Financing Our Way Through a Pandemic

By Bill Ryczek, Colebrook Financial Company

The timeshare industry has survived recessions, near-depressions, stock market crashes, and weather disasters too numerous to mention, but it has never faced anything quite like the 2020 COVID-19 pandemic. The industry was healthy and growing and the economy was clicking smoothly along when, without warning, everything came to a screeching halt. Under quarantine there is no travel. With no travel there is no travel industry and without a travel industry there is no timeshare.

At this time, almost all timeshare resorts are shuttered and while a limited number of sales are being consummated on-line or over the phone, there is virtually no face-to-face sales activity. For an industry almost entirely reliant on face-to-face selling, that's a show-stopper.

The majority of sales and marketing personnel have been laid off or furloughed. Many property managers are taking advantage of the down time to do a deep cleaning of their properties and marketing managers are working to improve their tour generation channels but mostly it's waiting—waiting for this to end.

For finance companies like Colebrook, no sales means no new loan volume. We've funded a few on-line and telephone sales and some developers have drawn on line availability to tide them over the next couple of months, but volume is only about 25% of normal levels. With our low overhead, we can handle that.

Our biggest question is what will happen to the loans already on our books. A sales shutdown makes it difficult to service acquisition and construction debt, but we don't have many loans in that category. Our loans are mostly secured by consumer receivables.

Prior to the 2008 financial meltdown, skeptics said that in troubled times, a timeshare loan would be the first thing consumers would stop paying. During the subsequent recession, that proved false, as most timeshare portfolios held up while the residential mortgage market collapsed.

We are now faced with another major test--the mass unemployment created by the Corona pandemic. Knowing that some consumers have lost their jobs and may be temporarily unable to service their debt, Colebrook has authorized its developer clients to offer deferments of 1-3 payments with a consumer certification of income interruption. The deferred payments would be added to the end of the note.

Requests for deferrals have been less numerous than anticipated, as an unprecedented array of federal subsidies, including direct stimulus payments, supplemental unemployment compensation, and Payroll Protection Plan loans, has cushioned the financial blow. Either through continuing employment or government subsidy,

the vast majority of American workers is receiving regular cash payments of some kind.

Government subsidies are a temporary ameliorant, however, and we are in uncharted waters. It was therefore with no small degree of trepidation that we awaited the remittance of lockbox collections at the end of March and April. Thus far, the results are encouraging. The cash flow generated from Colebrook's portfolios during March was more than 96% of the average cash flow during the previous six months. The complete April stats aren't available as I write this, but with nearly all precincts reporting, collections for that month were more than 92% of the six-month baseline. Deferral requests have been very manageable, ranging between 0-2% of most portfolios, and not exceeding 6% of any one portfolio. The average of all developers is 0.88% and in many instances, there have been no deferrals. That's pretty good, but the longer the economy is stalled, the more pressure there will be on consumers. Most payments are made through automated processes, and one of the key metrics in the coming months will be the percentage of such arrangements that are cancelled.

For large companies, the health and future of the securitization market is critical. It shut down almost completely during the crisis of 2008, but that was a liquidity issue. Interest rates are at historic lows and most experts predict they will remain there for an extended period. Since interest rates on timeshare consumer loans haven't changed since the Carter Administration, there is significant arbitrage to protect securitized receivables against increasing defaults. Under most foreseeable scenarios, the securitization market should continue to be accessible, if there are any receivables to securitize.

As for our customer base, the clients we're concerned about are those we were watching closely before this situation arose. Those that entered the crisis in good shape have staying power and most have obtained forgivable SBA financing to cover payroll. We're watching portfolio cash flow with heightened diligence and have been sharing that information, without disclosing client or customer identities, with our developer clients in order that they may work their own portfolios more effectively.

Homeowners' associations play a critical role in the timeshare industry and their success is a key to portfolio performance. Many associations collect their assessments in a single payment due at the beginning of the year, and those entities have collected the majority of their 2020 dues. Since the resorts are closed, operating expenses will be well below budget and most associations should survive the year intact. An increasing number of HOAs, however, rely on rental income, which will be significantly lower in 2020, and they are more likely to have problems. In addition, associations that rely on developer subsidies will suffer if the financial condition of the developer is impaired.

The most difficult questions are: When will this be over and what will happen when it's over? It appears that there will be a gradual re-opening of the economy that will vary by region, dependent on the severity of the local impact. Regardless, it's pretty evident that it will be some time before we return to pre-pandemic conditions. For the timeshare industry, the keys will be how quickly travel restrictions are lifted, how soon resorts will re-open and area attractions become available in a way that they can be enjoyed by tourists, and how receptive consumers will be to the public contact necessary for the resumption of sales activity.

A credible case can be made for a variety of possibilities. Optimists (with which the timeshare industry abounds) say that consumers will be so sick and tired of being confined to their homes that the demand for travel will skyrocket. Pessimists (with which the financial community abounds) say that consumers will be so spooked by the possibility of contamination that they will be hesitant to travel even after restrictions are lifted. The truth is likely to lie somewhere in the middle, but no one can be certain of where on the spectrum it will land.

Will crisis bring about change? Will the sales process, which has remained essentially the same since the inception of the industry, evolve? Will telephone and on-line sales, now done out of necessity, become more prevalent? Thus far, these methods have been utilized primarily with in-house sales, but perhaps they could be adapted to new prospects. We are also seeing an increasing number of developers expressing an interest in electronic documents and vaulting.

As Winston Churchill said, there is opportunity in calamity, and 2020 is clearly a year of chaos. Developers and lenders who emerge in good condition will probably find opportunity, for resorts that were teetering prior to the crisis may become acquisition targets. Buyers will need to be careful, for unlike the aftermath of a natural disaster, there will not be a definable end to this disruption. When the rain stops and the wind subsides, the hurricane is over. But until there is a cure and/or vaccine, this crisis will remain with us, either overtly or lurking threateningly in the background.

I opened this article by listing the crises the timeshare industry has faced during the 40+ years we've been in the business. Throughout these tribulations, one lesson that has come through loud and clear is that Americans cling to their vacations with a tenacity that almost defies logic. It's therefore hard to envision a long-term scenario where the travel industry doesn't bounce back. We're ready to bounce back with it.



Bill Ryczek is a principal of Colebrook Financial Company, based in Middletown, CT.

**Optimists (with which the timeshare industry abounds) say that consumers will be so sick and tired of being confined to their homes that the demand for travel will skyrocket.**



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# Proactive, Flexible Finance Policies Address Timeshare Customer Needs

By Shaun W. O'Neill

***Effectively working remotely is integral to making sure employees communicate sufficiently and efficiently with customers***

Note: Written mid-May 2020, this article provides timeshare information and insights expected to be relevant post-COVID-19 crisis and, indeed, long into the future.

If your currently troubled and disadvantaged owners reach out to you before you've communicated with them, you may lose a valuable opportunity to build trust and long-term loyalty. Obviously, amid the Covid-19 crisis, there has been a groundswell of customer inquiries and requests requiring reactive response.

The crisis also opened a whole new world of positive customer engagement, where companies can let customers know in both word and deed how much they're valued. This is a unique time in history for companies to build rapport. Happily, many have followed through—offering everything from government-encouraged or mandated loan and payment deferrals to customized solutions designed to ease current customer challenges.

Bottom line, many consumers have been hurt financially. They're stressed. They're looking for help and answers, not excuses or incompetence. From our vantage point, no industry is immune from these challenges. We know it's affecting our clients regardless of the asset class or size of business - from timeshare and hospitality to home improvement and energy efficiency.

The prime directive for companies is to provide caring, competent customer service today to retain that customer tomorrow. For example, loan servicers, lenders and originators must be sure they're coordinating and communicating efforts to provide the clearest, best solutions possible for the customer.

According to thefinancialbrand.com,\* this prime directive needs a lot more attention: "For only a third of consumers to think financial institutions care is a 'huge emotional disconnect,' according to Bob Neuhaus, Vice-President of Financial Services Intelligence for J.D. Power."

Customer engagement must continue from the initial discussion and agreement through the term of the deferral process—regardless of whether or not those determinations involve lower monthly payments, longer payment terms or other modifications. The level of engagement and fairness felt by customers will substantially dictate the loyalty and longevity of customers in the future. Of course, companies must ensure they're making agreements that sustain them as well.

For example, a Vacation Ownership customer may have both a loan and annual maintenance obligation. Ensuring the customer understands they will have usage rights beyond the COVID-19

crisis is paramount to the integrity of the product sold. In addition, perhaps lowering a \$300 monthly payment and extending the term will lead to customer satisfaction while maintaining a reasonable level of company portfolio health.

As the timeshare industry works to address the "new normal," creative incentives, perks and offers also can go a long way to assuaging customer concerns and frustrations. Review where vendor partners may be able to offer goods and services that can serve as goodwill gestures to customers. Given that many people may stick closer to home for the foreseeable future, items and services they can use in their home communities may be a good choice.

## Proactive customer messaging, measures must be thoughtful

Having good and honorable intentions toward customers must be paired with effective, clear messaging and measures that make customers feel well treated, while spelling out the "rules of engagement" going forward so that everyone is on the same page.

To the fullest extent possible, messaging also should convey company stability, commitment, resilience and an ability to adapt to changing times and a challenging financial landscape. All stakeholders—from customers and employees to partners and vendors—need to feel as confident as possible that the company is handling the situation, not the other way around.

Messaging also must be well coordinated among aligned companies before addressing customers. For example, in our industry, originators and lenders need to be sync with loan servicers, and—as much as possible—present clear customer options today and expectations for tomorrow.

## From 30,000 feet down to sea level

Strategies are vital. Successful execution in the trenches is where customer service loyalty and longevity ultimately will be won, however.

An article in mycustomer.com\*\* addresses emotionally-intelligent customer service measures that will help win the day. The report notes that seemingly scripted or insincere verbiage can spell defeat: "Be genuine and demonstrate that the customer is an individual...Treat them like your best friend or a favoured uncle or aunt. Be very careful of dangerous (overused or disingenuous) phrases that should be avoided...I understand how you feel' (unless you really mean it)...Your call is important to me/us...Be patient – show them you have time for them and are 'really' listening...Follow 'the customer's concerns' not simply 'the script'...Be

driven by a solution, show acceptance of an issue and apologise if appropriate and move on – don't focus on the problem."

Effectively working remotely is integral to making sure employees communicate sufficiently and efficiently with customers. Again, the past can be a valuable teacher. Our company has been well-prepared because of a decade-long disaster recovery program that included remote access as part of five years of testing. That has stood us in good stead during COVID-19. Additional lessons learned from the pandemic will provide new and improved insights and measures down the road as well.

Key to success is having such team-oriented software as Zoom or Microsoft Teams that can bring home-based employees together whenever and however needed, and daily touch-base meetings within departments and among department heads. This has created alignment, and spotlighted potential leaders rising to the top. It's been amazing to watch.

## Hospitality industry bellwether of recovery, customer service focus

Besides customer communication, honoring and protecting physical health also contributes substantially to customer service. For example, in hospitality occupancy and sanitation must go hand in hand. Socially responsible efforts are focusing on cleanliness and sanitation in common areas and rooms alike to reassure and instill confidence.

As consumers start to venture out, accommodations awaiting them will need to be an oasis of comfort, customer service excellence and cleanliness.

## Lasting profits tie to ongoing customer engagement

Achieving and maintaining passionate and compassionate customer service at all levels—not just in the crisis moments—will differentiate the "will-be's" from the "has-been's." Companies that continue to be proactive instead of reactive will rule the day. Those that don't will rue the day.



Concord Servicing Corporation President & Chief Revenue Officer Shaun W. O'Neill is a respected strategic thinker and subject matter expert who evaluates and initiates growth opportunities, and pioneers change across multiple asset classes. His focus is consumer

lending, servicing, collections and loss mitigation. With Concord since 1997, he contributes regularly to conferences and trade associations, including serving as a longtime ARDA and Chairman's League member. For additional information, please contact Shaun at soneill@concordservicing.com.

\*<https://thefinancialbrand.com/94831/coronavirus-covid-19-loan-credit-layoff-furlough-relief/>

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# Vacation Ownership Education

“Earlier this year, we wanted to find a way to knit together the resort community in the face of COVID-19 by providing a platform that allows resort professionals to share ideas for recovery,” says Sharon Wilson, *Resort Trades*’ publisher. “When we found out that David Costenbader of the Contact Group would make their teleconferencing platform available to us, we leapt at the opportunity to use their leading-edge technology to host our first event, “Resort Resilience Town Hall.”

In addition to Wilson and Costenbader, the event team included Bob Kobek, of CustomerCount®, Georgi Bohrod of GBG & Associates, and John Locher. “The feedback we received from the first Town Hall held on May 21st; the receptivity of the vacation ownership community to engage in this type of learning, and pressure created by the current economic crisis in our industry encouraged us to explore this idea further,” says

Wilson. “The logical next step was to produce additional educational sessions.”

As a result, the next Resort Trades Learning Center Town Hall -- “Innovative Sales and Marketing” – will take place on July 16, 2020, at 1:55 p.m. EDT. As of press time for this July edition of *Resort Trades*, Shari Levitin, of The Levitin Group, and Ron Roberts, of Sage Marketing, have agreed to speak. Registrations for this FREE Town Hall are being accepted at <https://resorttrades.com/learningcenter>.



“Shari Levitin Group’s Founder, Shari Levitin, has earned the industry’s respect as a sales training pioneer within the vacation ownership and hospitality space since as

long as I can remember,” says Wilson. “She tells us her formula for delivering creative, sustainable and memorable content has created over 1 billion dollars in increased revenue for companies in over 40 countries by ‘helping sales teams bridge the gap between beating quota and selling with heart.’ The sales team at Resort Trades enjoyed reading her remarkable Amazon best seller, *Heart and Sell; 10 Universal Truths Every Sales Person Needs to Know* and we can vouch for the merit of her approach.”

Not only is she the author of a bestseller, but she is also a frequent contributor to Forbes, CEO Magazine, Huffington Post and a guest lecturer at Harvard. Levitin started in the timeshare industry in 1997, and her team has increased revenues for companies like Wyndham, Hilton and RCI in over 40 countries.

Recently, Shari has been recognized as one of the:

- Top 10 Voices in Sales for LinkedIn
- Top 20 Sales Experts in the Salesforce documentary, “The Story of Sales.”
- Top 50 Keynote Speakers
- 38 Most Influential Women in Sales

*Any suggestions for our next Event? Email*



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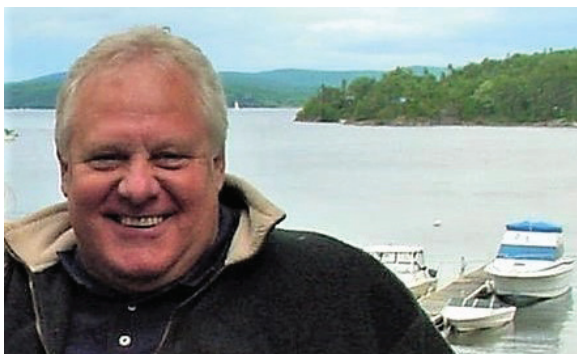
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Ronald J. Roberts is president and CEO of Sage Marketing Group, Inc., a real estate and leisure property marketing and consulting firm with offices in South Burlington, Vermont. “We’ve known Ron for more than 30 years,” says Wilson. “He is very well respected as a ‘straight shooter’ who provides sound sales and marketing profit strategies for timeshare, fractional, condominiums, land, second home, mixed use projects and all leisure real estate sales in difficult markets and areas. Because of his experience in assisting troubled ‘legacy’ resorts, in particular, we expect he will be able to share tips with listeners who are looking to improve their in-house sales and marketing efforts.”

*Resort Trades Learning Center*’ previous teleconferenced event, the “Resort Resilience Town Hall,” whetted the *Resort Trades* team’s appetite to provide more educational opportunities to what is very evidently a thirsty audience. “Our mission statement addresses giving back to the industry by providing relevant, useful information,” says Wilson. “To that purpose, we’ve revived an earlier initiative of ours to provide educational events and information, which we are calling our Learning Center. We will soon be hosting a platform on <https://resorttrades.com/learningcenter> designed to provide events, videos, and podcasts resort professionals can use on a practical level. This will be an excellent complement to our already content-rich site.”

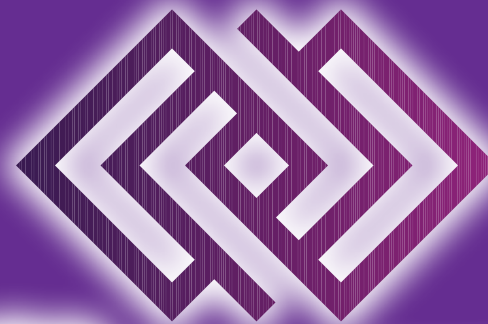
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### Presenters from the May 21st Resort Resilience Town Hall:



Ann Donahue, SVP, Resort  
Operations & Inventory,  
Raintree Vacation Club



Lena Combs, CPA, CGMA,  
Partner, and Tom Durkee, CPA,  
CGMA, Partner, Withum



Jay Anderson, Vice President  
of Resort Operations, Grand  
Pacific Resorts



Melanie J. Gring, Chief  
Strategic Alliances and Brand  
Officer, Global Connections Inc.



# Revenue Strategies for the New Normal

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

COVID-19's effects on the hospitality industry have been wide-spread, shutting down properties and reducing travel and leisure across the world. Lodging businesses who have seen impacts of the pandemic hitting the bottom line should strive to emerge stronger and better prepared after COVID-19. As travel came to almost a complete pause, many hotels and resorts were forced to suspend operations. Now is the time to revisit the approach for a changing business landscape as the industry moves towards recovery.

The following are a few strategies for revenue management and financial recovery that will be important for lodging businesses to consider.

### 1 Consider a long-term pricing strategy for your particular property.

Soliciting demand by drastically reducing rates may not be sustainable in the long-term and may impact your brand and positioning in the market. Rate recovery is essential to regaining profits lost due to property closures and declines in travel. As margins will be tight following the crisis, incorrect pricing techniques may affect a property's average daily rate (ADR) and, in turn, adversely impact net operating income and asset value.

### 2 Rethink your marketing strategies.

Create and manage customer demand as travel increases. Take this time to strengthen the resort's brand and continue communications with guests and owners. There are several frequently asked questions that you may want to consider clarifying, including (but not limited to):

- What health and safety measures are you enacting?
- Does the property offer flexible reservation changes or cancellations in light an unknown future?
- What services and amenities at the resort are open and/or closed?

It is critical as part of this strategy that the resort's website is up-to-date and is prepared to serve as a resource for potential guests and owners to find the information they need and to make reservations.



### 3 Launch a campaign to rebook cancelled reservations.

One way to potentially generate new reservations is to launch an email campaign to those travelers who had to cancel reservations during the height of the pandemic. This is business that was previously already won so offers a pool of travelers that have, at a minimum, familiarity with the resort and potentially, loyalty to the brand. Also, travel forecasts predict that demand from local feeder markets should rebound before other travel markets, so a focus on promoting in drivable-distance markets during the rise in demand could prove fruitful.

### 4 Don't underestimate the importance of Business Intelligence, Data and Trends.

Different markets will recover at different paces. Knowledge of regional travel restrictions, governmental guidelines and COVID-19 response rates is imperative to understanding consumer behavior post-crisis. Historical benchmarking data and trends will be obsolete in the near future and won't be a useful resource on which to rely. It is increasingly important to consider business intelligence tools, such as Power BI to provide business analytics to utilize moving forward. The uncertainty of COVID-19

has led to discussions of the virus being seasonal. If that is the case, any new insight on profitability, booking and cancellation patterns and business opportunities will help in the decision-making process in the event of a future pandemic.

As stories of heroism from medical personnel, first responders, volunteers and other essential workers emerge, several lodging businesses emerge as centers of relief and are offering special or discounted rates to those serving communities during the crisis. The industry continues to adapt to challenges, and it is hopeful for recovery sooner rather than later. In the meantime, the importance of thinking ahead, strategizing for recovery and capitalizing on demand and revenue opportunities as they arise will help lodging businesses adjust to the "New Normal".



#### ABOUT WITHUM

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For further information about Withum, contact Lena Combs (LCombs@Withum.com) at (407) 849-1569, or visit [www.withum.com](http://www.withum.com).

***Historical benchmarking data and trends will be obsolete in the near future and won't be a useful resource on which to rely.***



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# COVID 19 Housekeeping Answers

"We are getting reports that say that some rooms that have been closed up for more than 20 days have COVID particles 'hanging' in the air," writes Rodger Williams, manager of Applied Science Labs. "Most all rooms are going to have to be treated before and after every occupation along with all common areas."

Rodger reports that his company has caught up with earlier demands for product and they can now deliver. We have reprised one of his articles, which appeared earlier in Resort Trades, feeling the information important enough to run again.

True, the hospitality resort industry has been hard hit by COVID 19. It is also true that it may be one the industries most easily made safe again. It will be very important to let the public know that your facility is a safe place to stay.

## Here's what you need to know.

First, the good news. There are no germs, molds, or "bugs" that make people sick that can't be killed. The bad news is that some of these chemical killers also kill, blind or make people very very sick.

Second, it's all about choosing the right disinfectant formulas and making application in the proper way.

## Here's what you should look for:

- 1 You want a "Goldie Locks" disinfectant formula (not too strong, not too weak, just right.) This means broad spectrum and powerful enough to kill the target germs yet gentle enough not to harm the very people you're trying to protect or the environment they live in.



This means your employees and guests must not be harmed. Your facility must not be damaged.

And since disinfecting is going to be an ongoing practice after the crisis is over, the best idea is to get the right disinfectant formula now.

- 2 If the disinfectant is not harmful to guests and employees then neither should it be dangerous to those that make application.

This means no nitrile gloves, face protectors and other equipment that applicators are often seen wearing. (It's not because of the danger of the germs they wear such suits, it because of the danger of the chemicals they are using.) Too strong.... too corrosive.

- 3 Application and treatment should be simple, easy and especially thorough. The simplest, easiest and most thorough application method as well as the most economical method is electrostatic spraying or a qualifying "Goldie Locks" aerosol.

This means the disinfectant should not require wipe up. Wipe up takes up too much time, is subject to human error. Any area not wiped may cause very serious chemical burn and corrosive formula that can't be easily cleaned up will damage heating and air conditioning equipment (HVAC) and furnishings; televisions, refrigerators and microwaves. Disassembly might be required to clean some equipment.

- 4 "Biofilm" - You Must Get Through It

Scrub Through it OR Use A Disinfectant that Will Penetrate IT

Germs are known to discharge a sugar that forms a "biofilm." This means the germs are underneath it. If you've ever felt a sticky spot on a counter top or restaurant table, you've experienced "biofilm." Since wiping down and wiping up isn't simple, easy or thorough, the formula must be able to penetrate biofilm when sprayed.

- 5 The formula should kill mechanically, a molecular restructure and not as a poison. This

**The Environmental Protection Agency (EPA) requires a formal legal disclosure of specific properties of every disinfectant formula.... called a "Safety Data Sheet."**

prevents resistant germs from developing. It's also a better way to keep people safe.

- 6 Everyone knows that a treatment that isn't thorough isn't much of a treatment. This means treatment protocols must be quick, easily scheduled and at the same time completely thorough. A qualifying aerosol or electrostatic spraying combined with the biofilm penetrating formula is best.

- 7 Since any new guest, employee or vendor can re-introduce germs to a treated area; treatments are only as good as the last time the area was treated before it was re-visited by an infected person. For this reason a qualifying aerosol application for smaller single room accommodations might be in order.

- 8 When the formula is non-corrosive then treated areas can be re-occupied as soon as dry.

- 9 The protocol must be practical economically. Prices will vary but surprisingly not as much as you might think. It is well understood that application protocols have a heavy influence on overall costs and costs that are beyond reasonable budgets aren't real world solutions.

- 10 It is also well understood that electrostatic or mist applications use the least amount of materials, thoroughly treat areas quickly and save time and labor.

## How to Find the Right Formula

Finding the proper formulas is easier than you may think. The Environmental Protection Agency (EPA) requires a formal legal disclosure of specific properties of every disinfectant formula. The disclosure is called a "Safety Data Sheet." It runs about 4 pages but you don't need to read it all.

It is comprised of Sixteen (16) sections. Five Sections, #s 2, 3, 6, 8 and 11 will get you where you need to be. Be sure and look at all 5 sections even though you would be best served by reading it all.

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



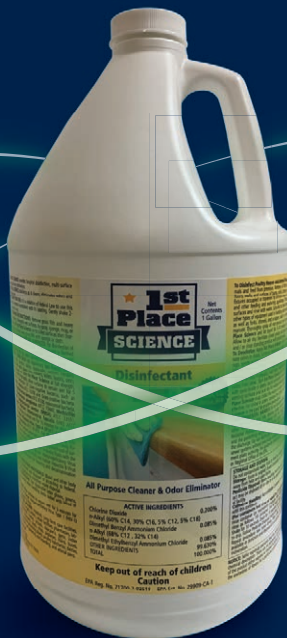
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a person occupying a treated area afterward might encounter where "wipe up" is less than perfect.

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.

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

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# Raintree Vacation Club Honored with Three CEP Finalists

By Georgi Bohrod, RRP



Four years ago, CustomerCount® and Resort Trades collaborated to create the CustomerCount® Professional (CEP) Resort Trades Award. This coveted award recognizes outstanding leaders who exemplify customer engagement within the timeshare resort/

hospitality industry. Nominated candidates included managers, assistant managers, front desk staff members and customer service team members who are in daily contact with members and guests. Companies who participated ranged from resort developers in the U.S. and Mexico, service providers and management companies.

The award goes to both the nominated individual and the company who employs them. Bob Kobek, President of CustomerCount, founder of the CEP award expressed his strong belief that “Companies who participate in the award should receive equal recognition as the nominated individuals. Their corporate culture centers around customer service and engagement. This is why CEP honors both the entity and the team members who thrive in an environment that puts the customer first.”

The proof is in the pudding. When Raintree Vacation Club nominated three team members for the award, they knew they were all worthy candidates. What they didn't know is that all three would land in the top ten honorees, proving the company's environment breeds and nurtures excellent customer engagement professionals.

Raintree Vacation Club has been Making Vacations Memorable since 1997. With a collection of 16 resorts in some of the most extraordinary destinations, Raintree offers members a unique blend of club, resort, and hotel-style hospitality. Their destinations and properties balance cosmopolitan flair with local flavor and natural beauty to create the quintessential vacation experience.

***With a collection of 16 resorts in some of the most extraordinary destinations, Raintree offers members a unique blend of club, resort, and hotel-style hospitality.***

Based in Houston, TX, Raintree Vacation Club is the timeshare exchange component of Raintree Resorts International. Their resorts in the United States, Mexico, and Canada are designed specifically to provide fantastic vacation experiences for families and individuals.

Ann (Barker) Donahue, RRP, Senior Vice President, Resort Operations and Inventory Marketing says “Everyone at Raintree has one job: to deliver memorable vacations. They may have different functions, but their job is to make sure members have great vacations.”

Each one of their nominees is a prime example of this mind-set.

Ramses Santana Rooms Division Manager/  
Raintree's Club Regina Puerto Vallarta

Ramses Santana is a highly energetic guy is always willing to help, eager to provide excellent service showing he unequivocally



Ramses Santana



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cares about his guests and team members. If an emergency arises, he knows what to do from A to Z. Ramses certainly has weathered some crises ranging from hurricanes to pandemics. No matter if it is a guest or employee, accident or disaster, his performance is steady with an eager to please attitude. According to the narrative on his nomination form, he's even helped during the awful time of a guest's death, dealing with arrangements and comforting family members. Ramses started as a pool concierge, and proving that hard work pays off, he was promoted to a front desk manager and shortly was promoted to room division manager.

Jesus Rosado Room's Division Manager/ Club Regina Cancun



Jesus Rosado

Another Room's Division Manager from Raintree was among the top ten contenders as well. People adore his quiet and gentle demeanor as he ensures that everything is running smoothly for members and guests. He always listens to the guests and offers innovative solutions to their requests. When a situation is complicated he finds a creative way to solve the challenge and ensure the guest ends up with a positive feeling. His great ability to empathize with people ensures that he has the tools to de-escalate any customer service problems. He maintains this posture with all of the team at Raintree Vacation Club in Cancun. Since he is responsible for the day to day front desk operation he has the willingness to take care of any situation, no matter if it falls under his direct purview.

Alberto Berniel General Manager/Raintree Resorts Club Regina Puerto Vallarta

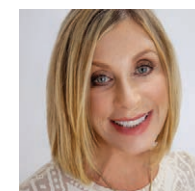
Many people truly believe that Alberto can be in 900 places at one time. He's rarely in his office, always out and about around the property talking with members, guests, employees, and vendors. Not one to slow down, he has shepherded the "task force" to set up on the nuances and details of the new "COVID- 19 " mandates.

He has built an amazing customer engagement culture on numerous levels. The level of connection he brings to each member is extraordinary. For instance, two regular winter visitors encountered health issues and were not able to return to their 'second home' this year. They each sent personal emails to the GM telling him how sorry they were and to please say hello to various employees by name. He trains and empowers his team to take actions to better a guest's vacation experience. For instance, a small effort can make a huge difference. To that point-- when

the resort did not have the type of charger a guest needed, Alberto went out and bought the needed charger himself, providing it to the guest - gratis! Another time a visiting guest sadly lost her husband while staying at the resort. In addition to assisting with the normal arrangements necessary, the entire staff extended special attention by including the guest in special activities to comfort her. She wrote a letter commending the GM and his staff for their loving nature and kindness.

These individuals are shining examples of Raintree Vacation Club's commitment to providing particular care and concern to each and every member. And they are the reason that three Raintree team members were named to the top Ten Customer Engagement Professionals list this year.

Georgi Bohrod is the founder of GBG & Associates a firm specializing in the seamless integration of multiple marketing and public relations toward the effective fulfillment of client business goals. The company has



created and implemented a wealth of strategic marketing, advertising and public relations programs for hotels, timeshare resorts, resort developers, small businesses, service providers and travel industry corporations. Under Bohrod's leadership, the company has

won countless awards for collateral material design, interactive media design and public relations.



## An Everyday Chore becomes Crucial

By J. Michael Martinez

Mid-May, 2020 -- Welcome to Playa del Carmen in the heart of the Riviera Maya near Cancun, Mexico. In 2019 Cancun International Airport received over 10 million visitors to this beautiful destination from around the world. Cancun, Mexico has ranked in the Top 10 annually for international tourist arrivals for most of the last decade.

In February of this year, everything changed as there was international news of a new coronavirus that originated in China and had begun to spread internationally. By March this new coronavirus, named Covid-19, was declared an international pandemic. One by one, countries from around the world began to report a rapid spread of the coronavirus and the number of infected people in their countries. At this time, Mexico declared a federal state of emergency and began taking protective measures to prevent the spread of Covid-19. In the last week of March, the State Government of Quintana Roo announced the closure of resorts, restaurants, gyms, cinemas, the beach, amusement parks, and other non-essential businesses and activities. Tourism in Mexico came to a halt as countries announced closures of their borders and advised their citizens to not take any unnecessary travel outside of their respective countries.

Since then Mexico has been successful in "flattening the curve" and preventing an overwhelming spread of Covid-19 in the country. As of today in the State of Q. Roo where the Riviera Maya is located, there are 1,257 confirmed cases of Covid-19, 819 recovered, and 234 deaths ([www.worldometers.info](http://www.worldometers.info)). The Mexican Federal Government, working in cooperation with the state and local governments, has announced a nationwide program called the "nueva normalidad" (the "new normal"). The program outlines Mexico's plan of safety and sanitation protocols to be followed during the scaled back re-opening of Mexico's economy beginning May 18th and continuing until June 1st.

To clarify, there are 2,448 municipalities in Mexico's 32 States. On May 18th, the 269 "Municipios de la Esperanza" (Hope Municipalities) which have zero cases of Covid-19 infections will reopen completely. Between May 18th-May 31st Mexico will slowly reopen its economy allowing construction, manufacturing, and mining to begin operations. On June 1st the rest of the country will open based on coded-colored traffic light symbols- Red, Orange, Yellow, Green and the stay at home orders will be lifted. Here is what the color-coded light system means:

**Red-** Restricted opening of essential businesses such as the healthcare system, public works/security, construction, and mining operations.

**Orange-** healthcare system, public works/security, construction, mining, refineries, and parks.

**Yellow-** healthcare system, public works/security, construction, mining, refineries, parks, hotels/

resorts, elderly permitted to access public businesses with care, public spaces with number-of-people limits in place.

**Green-** all previously before-mentioned plus theatres, cinemas, schools, and gyms.

On June 1st, the State of Q. Roo will begin a scaled back reopening of travel and tourism with new safety and sanitation protocols in place. Approximately 15 resorts will be re-opening their doors to travelers, along with the beach, and amusement parks Xcaret, Xel-Ha, & Xplor

I had the opportunity to speak with two of the Riviera Maya resort developers – El Cid Resorts (ECVC) and Sunset World Resorts – regarding their plans for reopening their resorts and vacation clubs. They expressed their sincere priority of providing safe and healthy vacations for their guests. Also, they expressed their concern for the safety and health of all of their employees who are eager to return to work.



**Curtis Knipe, El Cid Vacation Club**

I asked Curtis Knipe, EDVC's VP sales and marketing, "Please describe to me your resort's new Covid-19 Safety and Health Sanitation Protocols being put in place for re-opening in June 2020."

Knipe: "El Cid has partnered up with world-renowned

companies specialized in quality and hygienic process certification to bring forth ECVC's extensive "Cleanliness & Care Program," ensuring a safe and secure environment for both guests and employees."

I asked if the resort will still provide ALL of the same services and amenities as pre-Covid-19 pandemic, such as all-inclusive plans, pools, buffets, and restaurants.

Knipe: "Services and amenities will be provided respecting all preventive measures and safety protocols. A limited capacity of guests and limited access in all service areas has been implemented, following safe physical distance policies."

"What will be the protocols for employee safety and health before entering the resort? What PPE equipment will be provided to the resort employees? How often will the PPE be changed?" I asked.

Knipe: "El Cid Resorts' HR department has enforced and added permanent protocols for employees that include the use of face masks and gloves, temperature check of all collaborators upon arrival, step-in mats installed to disinfect the soles of staff member shoes. Furthermore,

a manual was created for employees regarding new protocols at work but also safety procedures

**The Mexican Federal Government, working in cooperation with the State and Local governments, has announced a nationwide program called the "nueva normalidad" (the "new normal")**

to implement at home. There will also be designated lockers areas are available for employees to change into and out of uniforms."

"I'm amazed and proud at the level of commitment and dedication El Cid Resorts has made to get ready for the "new normal" we all face. We are prepared and excited to receive our guests and vacation club members who can be assured they will be secure and well cared for."

I asked the same questions of Corporate Brand & Communication Director, Sunset World Resorts Annie Arroyo, beginning by asking about their plans for safety protocols.

Arroyo: "We have developed and will introduce "The Sunset World Safe Stay Program," which provides instructions, precautionary measures, and methods for the whole hotel to ensure protection, safe-distancing, reduction of physical touchpoints, and proper disinfection."



**Annie Arroyo, Sunset World Resorts**

I asked, "Will there a limit to the number of people in common areas (guest maximums)? If so, how will this be managed? Will there be social distancing measures in place? Please describe. How will check-in be managed to limit close contact between guests and employees? How will your transfer vehicles be outfitted to maintain safety and health? What digital/technology will be utilized to maintain safety and health during guest visits?"

Arroyo: "All resort areas will comply with the authorities' mandated occupancy limits. Common areas will have limits and will be managed by



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reducing furniture layouts and clear signage through the hotel will give a visual cue. The check-in process has gone digital with a new, self-service Check-in App which allows the guest to check-in up to 48 hours before arrival. All printed materials are being transferred to digital media, relying heavily on our current Sunset World App which features in-depth, personalized hotel information and allows guests to order room service and pool service from the safety of their device. Restaurant menus will be replaced by sanitized, digital tablets. Transfer vehicles will have less occupancy and be deep cleaned between trips."

"All employees will enter the hotels through a disinfection tunnel and will be provided with two masks and two latex gloves, for them to change it every four hours during their shift. Appropriate PPE will be worn by all employees based on their role and responsibilities and in adherence to state or local regulations and guidance. Employees will receive training on COVID-19 safety and sanitation protocols with more comprehensive training for our teams with frequent guest contact including Housekeeping, Food & Beverage, Public Area Department, Hotel Operations

and Prevention. Handwashing and sanitation stations for employees are placed in strategic areas."

Ms. Arroyo continued by stating, "While challenging, adapting to our new reality is not impossible. The creativity and emotion sparked by this challenge have been amazing to witness. It has been an honor to witness how the Sunset Family has rallied to the challenge with intense creativity and overwhelming positivity."

Mexico and the rest of the world's countries and tourist destinations we recreate themselves and come back stronger than ever before. Mexico and many other favorite travel destinations around the world are reopening and awaiting the opportunity to provide a world-class vacation and memories that will last a lifetime.

J. Michael Martinez is CEO of JMM Sales & Consulting, Ltd. and resides in Playa del Carmen, Mexico.

Video from El Cid:

<https://vimeo.com/418313530/1c468fafb8>

Video from Sunset World:  
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Phone: (800)525-2060  
Email: info-lrhi@leavitt.com  
Website: www.lrhinsurance.com  
Contact: Chris Hipple  
Specialty: Specialty: For over 40 years, Leavitt Recreation & Hospitality Insurance has been the premier independent agent for Resorts, RV Parks, and various other recreation & hospitality oriented businesses across the U.S. Insuring over 3,500 locations, LRHI offers Liability, Property, Crime, Commercial Auto, Employment Practices Liability, and Work Comp Coverage through several preferred carriers, some of which are exclusive to Leavitt Rec. Centrally located in the heart of America, our home office is based in Sturgis, SD; however, Leavitt Rec.'s employees are stationed around the country and have years of experience working in the territories they serve. Call today to receive your FREE NO OBLIGATION QUOTE!

## LANDSCAPE AMENITIES



The Brookfield, Co.  
4033 Burning Bush Rd,  
Ringold, GA 30736  
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

**"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

## 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: hbvswhitebriar@gmail.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  
9654 N. Kings Hwy. Suite #101  
Myrtle Beach, SC 29579  
Phone: 843-213-2383  
Email: hello@capitalvacations.com  
Website: www.CapitalVacations.com  
Contact: Alex S. Chamblin, Jr.  
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.

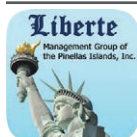
## MANAGEMENT & OPERATIONS



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.



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.gprmg.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](http://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](http://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](mailto:georgi@gbgandassociates.com)  
Website: [www.gbgandassociates.com](http://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: [hbvswhitebriar@gmail.com](mailto:hbvswhitebriar@gmail.com)  
Website: [www.whitebriar.com](http://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](mailto:raphael@chesshouse.com)  
Website: [www.chesshouse.com](http://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](mailto:rich@hrdorlando.com)  
Website: [www.hrdorlando.com](http://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](mailto:info@cradesign.com)  
Website: [www.cradesign.com](http://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](mailto:info@sellmytimesharenow.com)  
Website: [www.sellmytimesharenow.com](http://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](mailto:Ryan.Pittman@timesharesonly.com)  
Website: [www.timesharesonly.com](http://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.

## RESALES



Bay Tree Solutions  
400 Northridge Rd., Ste. 540  
Atlanta, GA 30350  
Phone: 800-647-4130  
Email: [DMilbrath@BayTreeSolutions.com](mailto:DMilbrath@BayTreeSolutions.com)  
Website: [www.BayTreeSolutions.com](http://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](mailto:dstroeve@ads-cs.com)  
Website: [www.adsconsultingservice.com](http://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  
Ph: (888)577-9962 Fax: (206)439-1049  
Email: [doug@resortmanagementservices.net](mailto:doug@resortmanagementservices.net)  
Website: [www.resortmanagementservices.com](http://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.

## SALES TRAINING



**SHARI LEVITIN**  
[ShariLevitin.com](http://ShariLevitin.com)

Levitin Group  
PO Box 683605  
Park City, UT 84068  
Phone: (435)649-0003  
Email: [shari@sharilevitin.com](mailto:shari@sharilevitin.com)  
Website: [www.levitinlearning.com](http://www.levitinlearning.com)  
Contact: Shari D Levitin  
Specialty: Shari Levitin is the author of the bestseller, Heart and Sell, a frequent contributor to Forbes, CEO Magazine, Huffington Post, and guest lecturer at Harvard. Shari started in the timeshare industry in 1997, and her team has increased revenues for companies like Wyndham, Hilton, and RCI in over 40 countries. Recently, Shari has been recognized as one of the:  
• Top 10 Voices in Sales for LinkedIn  
• Top 20 Sales Experts in the Salesforce documentary, "The Story of Sales."  
• Top 50 Keynote Speakers  
• 38 Most Influential Women in Sales  
[www.linkedin.com/in/sharilevitin/](http://www.linkedin.com/in/sharilevitin/)



## 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.

## 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.



**For important news, insights and opinions on the vacation ownership industry, I read Resort Trades Magazine.**

**Gregory Crist**  
CEO, National Timeshare Owners

## 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.

## 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.



**I think the Trades has taken the lead in cutting edge reporting on issues that really matter to independent resorts.**

**R. Scott MacGregor of CaryMacGregor The Asset & Property Management Group, Inc.**



## TRAVEL CLUBS



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



True Incentive  
2455 East Sunrise Blvd. Suite 200 Fort Lauderdale, FL , 33304  
Phone: 800-684-9419  
Fax: 954-707-5155  
Email: salesinfo@true-incentive.com  
Website: true-incentive.com  
Specialty: True Incentive, known for its incentive product innovation and quality service, offers a dynamic online catalog of its products such as land vacations, airfare, and cruises designed to impact a company's marketing and sales objectives. As for us how we can help you determine the right marketing incentives to meet your goals. For more information www.true-incentive.com or salesinfo@true-incentive.com



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& Hospitality Insurance**  
A Leavitt Group Insurance Agency



**Your CLEAR CHOICE  
for Insurance**

**800-525-2060**

**WWW.LEAVITT.COM/LRH**

942 14th St. Sturgis, SD 57785 | CA Lic.# 0779074

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BELIEF IN THE POWERS,  
TRUSTWORTHINESS,  
OR RELIABILITY OF A  
PERSON OR THING  
A BELIEF IN ONESELF  
AND ONES POWERS  
OR ABILITIES, SELF  
CONFIDENCE,  
SELF RELIANCE;  
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