

Resort Trades

Every Resort; Every Month

**EXTRAORDINARY RESORT;
EXTRAORDINARY GM
PAGE 18**

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October 2 - Joe Takacs, The MVP Service

October 9 - Scott Bahr, CX Artisans

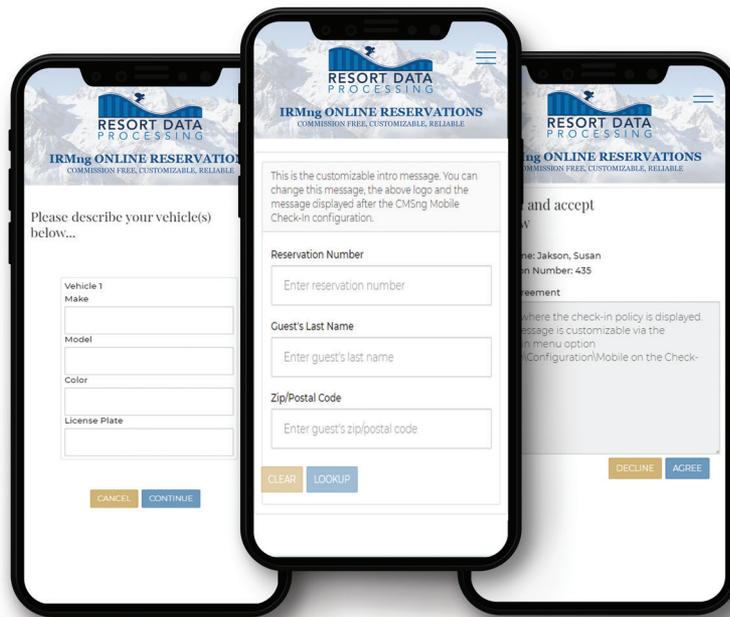
October 16 - Jimmy Danz, Travel Resorts
of America

October 23 - Melody Bostic Brown, RCI

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New Feature Launch!



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Where's the Story? Timeshare's Editorial Evolution

By: Melody Bostic Brown

As a member of the Global Brand Strategy Team at Wyndham Destinations, we've evolved. We're now a full-service, in-house agency focused on revolutionizing the timeshare industry with the help of creative storytelling inspired by our travel magazines.

Here, There, And Everywhere

Our team as well as my role as Content Marketing & Editorial Director evolved over the last two years, aligning with the rebrand of our flagship clubs, Club Wyndham and WorldMark by Wyndham. I'm fortunate to lead an insanely talented group of content strategists, editorial storytellers, and copywriters who work lock-step with brand marketers, creative designers, and digital strategists — some of the best this industry has ever seen.

Our editorial limelight, Destinations magazine, is a springboard in telling our brands' story across multiple channels. Today the award-winning magazine, a travel guide for Club Wyndham and WorldMark by Wyndham, has expanded our narratives on owner websites, email marketing, social media, interactive platforms, and the sales experience. It's currently one of the largest distributed travel magazines in the country.

As publisher of Destinations, leading its influence in our resorts' in-room TV channel and the inspiration behind a new online travel series is pretty remarkable. So why lean into a traditional medium to help elevate our brands' story and shape omnichannel campaigns?

We Were Here

On face value, a magazine may not appear as a forward-thinking solution for brand storytelling or expanding our presence in the digital space ... but it absolutely is! It didn't happen with the snap of a finger. First, we took stock of where we were to get to where we thought we wanted to be, and ultimately, where our owners and guests expected us to be.

When I joined the company 8 years ago, I infused the spirit of my previous TV news experience ... which was storytelling. Over the years Destinations magazine has morphed from telling a singular narrative around our clubs' spacious, home-like accommodations to a more complete one, showcasing how we stand out from competitors.

That started with feedback! We introduced surveys rolled out in emails, on our websites,

and social channels to gain insight around what owners wanted to see. The results called for showcasing our actual resort locations, recommending activities and excursions, easy food and drink recipes to make in the suite's kitchen, and owners asked to see more of themselves. It was important for them to learn about how to best experience their vacations with us by hearing it from their travel community. So, we upped the presence of UGC through photos and testimonials. We also increased our digital publishing with content that presented all aspects of traveling by echoing our brand stories — Club Wyndham's "Live Your Bucket List" and WorldMark by Wyndham's "More Time to Share."

Now We're There

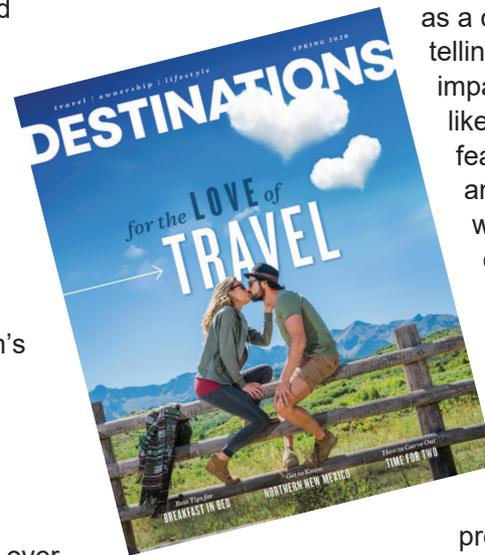
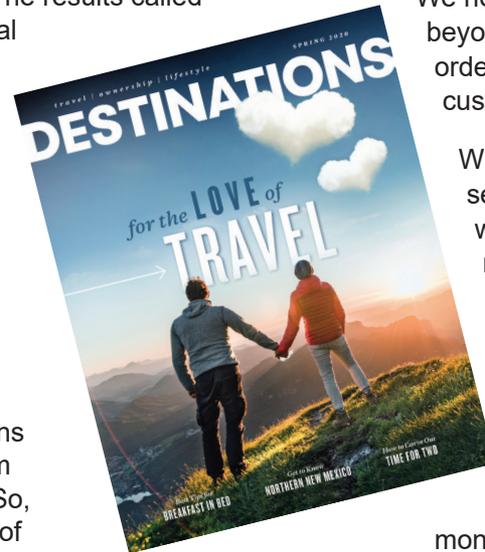
Just about every person over the age of 18 has an email and at least one social media account. While timeshare may skew toward an older demographic, buyers who are Gen-Xers or Millennials are emerging! They may not be reading a printed magazine regularly, but they're consuming multiple pieces of digital content rooted in storytelling every single day. From my end, that meant stronger collaboration with team

members outside of my content group. We needed to grow our editorial space beyond print and online flipbooks in order to share our story across all customer touchpoints.

We relaunched the editorial section of the Club Wyndham website — evolving it from a repository of old editions of the magazine to an epicenter for travel itineraries, vacation blogs, owner stories, and creative videos that explained the nuances of our product and programs. In email marketing, we revamped our

monthly Insider newsletter to serve as a complement to the magazine by telling our story in a shorter, more impactful way — using gamification like vacation personality quizzes, featuring our owner programs, and emerging travel trends. Our websites and emails have been crucial during COVID-19 in keeping owners up-to-speed about our enhanced safety standards, amenity openings, nearby attraction closings, and ideas around road trips. In social, we cross promote our owner contests, which were previously only featured in the magazines ... as well as collaborate on action-driven integrated campaigns.

We work in tandem with our sales partners to leverage our clubs and utilize content from Destinations magazine to tell our brands' story to attract new owners. A number of our sales centers evolved from transactional real estate spaces to vibrant travel hubs filled with inspiring imagery and fascinating videos that further help to engage, disarm, and reinforce the power of vacationing with us.



Our editorial limelight, Destinations magazine, is a springboard in telling our brands' story across multiple channels.



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The Lunch Bunch

Melody Bostic Brown appears as a
Trades Lunch Bunch guest
October 23, beginning at 1:00 p.m. ET.



Visit ResortTrades.com/LearningCenter to register,
view videos of past events, and learn more about
upcoming events.

Getting Everywhere (Our Customers Are)

Our evolution continues. This year we reintroduced our in-room TV channel, Destinations Station, taking a cue from the magazine content. Its focus is around building brand equity by leveraging storytelling to present the personality of our timeshare clubs through travel-obsessed stories.

This summer we launched Vacations Unpacked, a video series that I host which is also inspired by our magazine. It's focused on showing how vacations with us are easy, affordable, and enjoyable. Even during the pandemic, our Club Wyndham and WorldMark by Wyndham owners and guests are craving information about how to stay in the vacation state of mind and plan for safe getaways.

The pages of Destinations magazine resonates in our integrated channels and influences emerging touchpoints. Our team's transformation continues and I'm thankful to be a member of a Global Brand Strategy group that strategizes

and delivers beyond what's expected.

While the execution of editorial in timeshare is changing, storytelling isn't going anywhere. I wholeheartedly believe brand storytelling is the cornerstone in creating trust, connection, conversion, and loyalty with our customers.

Melody Bostic Brown leads the Global Brand Strategy Team at Wyndham Destinations, and has increased the company's digital publishing with content that presents all aspects of traveling by echoing brand stories — Club Wyndham's "Live Your Bucket List" and WorldMark by Wyndham's "More Time to Share."



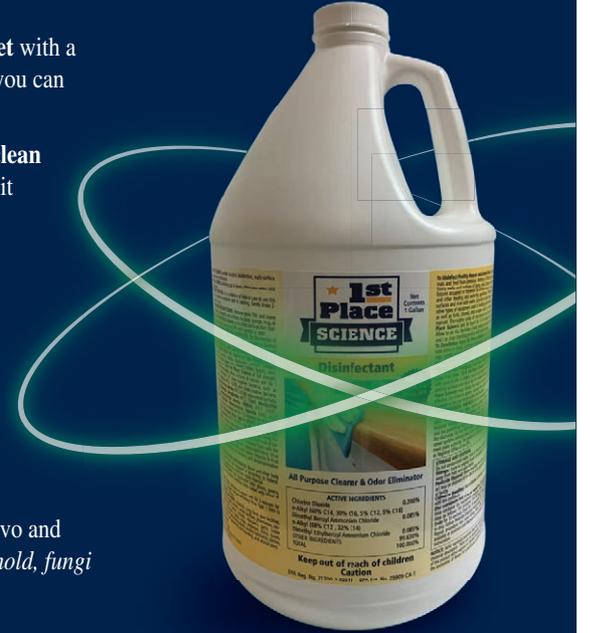
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Contents | October 2020



FEATURES

- 4 Where's the Story?
- 8 Keep Calm & Camp On!
- 10 Cybersecurity Tips for the Hospitality Industry
- 12 Leadership: What Does It Take?
- 14 How to market today's uncertainty to your advantage
- 16 Featuring October 2020 Trades Lunch Bunch Guests:

- 18 Extraordinary Resort; Extraordinary GM
- 20 What is ESG and Should I Care?
- 22 Bringing People Back: Part II
- 24 New Decade – New Visions

TRENDING

- 15 Classifieds
- 17 Ad List
- 26 Business Directory

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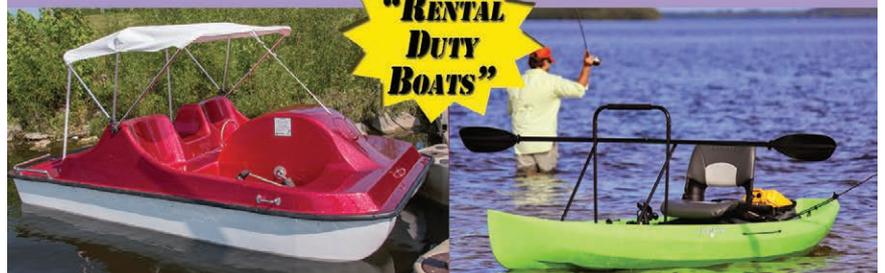


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"RENTAL DUTY BOATS"



ENHANCE RESORT EXPERIENCES

Keep Calm & Camp On!

RV Vacations Provide Low-Risk, High Rewards for Americans Escaping COVID Lockdown

By Marge Lennon

While the coronavirus has eviscerated air travel, nearly eradicated cruise lines and left major hotels and tourist hot spots deserted, one travel-related industry is dramatically accelerating during the pandemic: RV rentals and sales.

Travel experts and common sense all point in the same directions: driving road trips, separated lodging – without crowded elevators, lobbies, or shared hallways – and time spent outdoors are the biggest travel trends today. RV sales are shattering records, camping is drawing new recruits, and National Parks are more popular destinations than ever.

“With road trips now acknowledged as the safest form of travel, RV vacations are ideal for many Americans who are itching to venture out but wary of cities, crowds and the Coronavirus,” says Jimmy Danz, Executive VP for Travel Resorts of America (TRA.)

“Many recent RV purchasers probably would not have considered buying an RV if it weren’t for the pandemic,” he added. “RV dealers are seeing more first-time buyers seeking both new and



Archery at Rocky Fort Ranch, Kimbolton, Ohio

used inventory than ever before with demand surpassing available inventory for all types of trailers and motorhomes. These buyers recognize that RV vacations combine affordable private lodging and true social distancing in the great outdoors. They are attracted to TRA’s network of campground resorts because they offer boundless personal space, resort-like amenities and unique activities. Much like timeshare ownership, TRA membership provides opportunities to create great family vacations.”

Established in 1986, by Steven Baldelli, CEO, Travel Resorts of America is a private membership based RV park and campgrounds owner with 16,000 active members and nine RV resort parks for members, tent sites for campers and cabins for those seeking to rent at their growing list of resorts along the east coast. TRA hosted over 136,000 site nights in 2019.

TRA’s seven sales centers are located in New York, Pennsylvania, Georgia, Florida, Ohio and Southern Pines, North Carolina, where the company is headquartered. As demand continues to accelerate, TRA is considering expansion to acquire new sites in other regions. TRA is the #1 private membership RV park and campgrounds provider with Coast to Coast (similar to exchange networks that broaden access to destinations across the country for its members.)

Unlike camping experiences in the ‘80s, today’s TRA properties are much larger, often encompassing 600-800 acres that can accommodate different segments of the market. From a 5th wheel, pop-up, dry camper or travel trailers to luxury A, B, and C-class motor coach homes. TRA parks are so large they can support all styles and sizes. For those looking to test the experience, the company has about 200 fully-furnished cabins, allowing guests to bring their entire families (and dogs!) for a new vacation opportunity.



Lake at Sycamore Lodge, Jackson Springs, NC

The average Membership fee is \$10,500 and provides members with access to over 300 private RV campgrounds and 300 public parks – all at discounted rates. Annual maintenance fees of between \$400-\$500 help maintain the resorts in top shape for their members. Their market is primarily outdoor enthusiasts.

Professionals Needed. With the major growth in RV sales, Danz believes he is in the right travel segment at the right time, with more tours than sales agents. As RV sales increase, families will want to test their new “toys” at multiple locations. TRA is currently in a hiring blitz, seeking professionals in sales, sales management, administration, finance, marketing, management and leadership positions. For those in timesharing who are eager to experience working in a new setting in the great outdoors, please send all inquiries to Erin Brown at ebrown@travelresorts.com.

Existing RV owners are similar to an in-house timeshare tour, with programs producing 80% of distribution and high Volume per Guest (VPG) yields. The non-RV owner is similar to a front-line tour, currently generating 20 percent of distribution. This results in a

very rich blend being distributed to TRA’s sales teams. They have been experiencing blended net closing rates of over 20 percent with cancellations no higher than 10 percent. With sales positions at many timeshare sales centers reduced due to COVID, several leadership sales and management professionals have joined the TRA team. Unlike timeshare sales, there are only a few criteria for customers: if they are an RV owner, they are qualified. If not an RV owner, they must be a married couple or single professional with a \$50,000 combined income. The marketing team is focused on this rich blend of RV to non-RV ratio and is providing an opportunity for timeshare and hospitality pros to slide into a new thriving sector of the travel industry. No real estate license or testing is required. Interestingly, one out of 25 RCI members own an RV.

James (Jimmy) Danz, RRP, who will be a guest on the Trades Lunch Bunch this month, is a 35-year veteran of the timeshare and leisure industry. Jimmy joined TRA because it provided a great opportunity to be involved in an industry experiencing exponential growth, as well as having the ability to affect change. He was brought onboard in the summer 2019 as Chief Marketing



James (Jimmy) Danz, RRP

“With road trips now acknowledged as the safest form of travel, RV vacations are ideal for many Americans who are itching to venture out but wary of cities, crowds and the Coronavirus,”



Cabin at Rocky Fork Ranch, Kimbolton, Ohio

Officer. Recently named Executive VP, Jimmy is responsible for sales, marketing and assisting in the coordination of the C-Suite.

Past posts have included senior positions with Wyndham Worldwide in Hawaii, ICE (International Cruise & Excursions), Managing Partner at Trident Management, Chief Marketing Officer Global, Diamond Resorts International, Regional VP Starwood Hotels & Resorts Worldwide, Conrad Hotels & Resorts and Holiday Resort Properties of Australia. He is a seven-time ARDA award winner and has served on ARDA's Board of Directors.

Also on the executive staff are VP Marketing Michael Reyes, Regional VP Sales Robert Nelson, and Justin Joseph, Director CX - Customer Experience Center.

Shared Steve Baldelli, "Jimmy Danz has been the perfect sales and marketing professional to take our company into the next level of expansion. His high energy and leadership ability are the ideal fit for our growing company."

Adds Jimmy, "Over the years, I have learned that bad companies can be destroyed by a crisis and good companies will survive a crisis, but great companies are defined by a crisis. In spite of the current pandemic and resulting economic challenges, our goal is to remain in the latter group within the RV Park and Campground travel world. I don't believe this industry segment has been leveraged to its greatest potential. Where COVID hurt hospitality, we have enjoyed a positive uptick in both reservations, onsite visits, and inventory usage. When you are surrounded by 600-850 acres, there is definitely plenty of breathing room. Our motto of 'Keep Calm and Camp On' has enabled us to fill a needed niche for vacation-starved families."

COVID safety precautions and

social distancing were a paramount concern in Customer Experience Centers. Their robust 30-point onsite safety plan is implemented at each center every 2.5 hours with constant cleaning and re-sanitizing of everything touched by a customer.

Resort campgrounds owned and operated by TRA include Rocky Fork Ranch in Kimbolton, Ohio, with 255 campsites plus 120 lodging facilities, surrounded by 850 acres of wooded and rolling landscape. Another popular Ohio TRA campground is Wally World Resort in Loudonville on the Mohican River. The Gettysburg Battlefield Resort in Pennsylvania is on the southern edge of the most famous battlefield in civil war history. See travelresorts.com for more locations.

These properties deliver countless amenities which include everything an outdoor enthusiast would desire for the perfect family getaway. There are dog parks (rare at timeshare resorts), rodeos, boat and fishing ramps, horseback riding, a gun range, water sports, and activity centers.

Adds Danz, "Our resorts offer a premier luxury outdoor experience for lodgers, campers, Glampers and RV'ers, and a low-risk vacation destination, allowing members to disconnect from technology and the grid and to get back to nature by relaxing, recharging and reconnecting with family and loved ones. It's a great way to vacation."



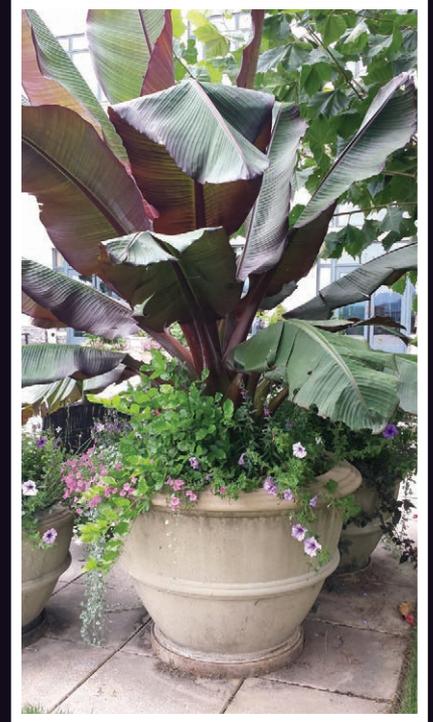
Marge Lennon has been a publicist and writer for the timeshare industry since 1978. For story suggestions about your company, contact her at Marge@LennonCommunications.com

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Cybersecurity Tips for the Hospitality Industry

By: Lena Combs, CPA, CGMA, RRP, Partner and
Amy Lafontaine, CPA, Manager
Withum

The hospitality industry has been rife for cyber-attacks and has experienced many notable breaches in the last few years. The months during the pandemic have seemed to amplify cybersecurity issues. There has been a large increase in cyberattacks, including the targeting of private industry networks through various means. Cybercriminals and nation-state actors are using the pandemic as an opportunity to orchestrate cyberattacks through a variety of means, e.g., targeting networks, devices and staff as a means to gain entry into networks. These cybercriminals have been known to bring down companies for extended periods.

As a result, it's important to take a fresh look at cybersecurity to evaluate the safety of the network, systems, and data. Here are some items that can be integrated into a company's IT policies to increase cyber security:

- Implement multi-factor authentication. This is an authentication method that requires computer users to provide multiple pieces of information to log-in to a system, program, or website. The use of an application that will send an alert, requiring action (acceptance) to a mobile phone is a common way to utilize multi-factor authentication.

- Adopt a passphrase over a password policy. it is more important to adopt a passphrase consisting of 16 characters or more, rather than a password. A passphrase does not have to be overly complex; but should consist of letters (upper and lower case), numbers and some symbols. User passphrases should to be unique to the workplace and not used in conjunction with personal accounts, e.g. personal email accounts, social media, shopping, etc.
- Require employees to lock their computers when not in use. You can update administrator settings to make computers lock with a short time-out screen saver lock to aid users in remembering to lock their computers.
- Do not allow USB devices to be inserted into company computers. USB flash drives are a common tactic used by cybercriminals to gain access to systems and networks. Use of these devices creates a significant risk of introducing malicious programs and giving outsider access to a company's systems. For example, hackers visit office locations and even residential homes and intentionally drop USB flash drives in parking lots, walkways, etc. where they will be noticed and picked up. Inquisitive people will insert these devices into their computer which is enough for customized malware to execute and create

Do not allow USB devices to be inserted into company computers.

backdoors in computer systems and networks. A decent hacker coding malware is often not picked up by traditional anti-virus software. This could cause debilitating damage, loss of confidential data, privacy intrusions, including activation of web cameras and microphones, etc. Materials obtained, utilizing methods such as these, have been used for extortion purposes. Executives, as well as any staff member, are vulnerable to these methods utilized.

- Require employees to forward suspect e-mails to your IT Department. Phishing e-mail scams are occurring in abundance. The sooner the IT Department is aware of any issues, the sooner they can investigate it and hopefully prevent someone else from falling for the scam. Another layer of protection is to not download images or set systems to automatically download pictures in HTML email messages.
- Update your Windows Operating System. As of the beginning of 2020, Windows 7 Operating



System is no longer supported by Microsoft. If Windows 7 is still in use, the company's operating system is no longer being updated with security patches and, as a result, is very vulnerable to cyber-attacks.

- Review and update firewall configurations. It is possible that there are security holes in the firewall if it has not been configured recently. Firewalls are predominately the first line of defense to keep networks and devices safe, but the configuration should be reviewed regularly for any issues. A firewall is only as good as it's configuration, rulesets, and maintenance.
- Conduct a business continuity assessment and cybersecurity assessment. A backup failure in the event of a cyberattack could be catastrophic to a company's ability to continue or resume operations. Performing a business continuity assessment can identify potential problem areas in the event of a security breach or other event. A cybersecurity assessment can identify security risks within a company's systems to help defend against a potential attack.
- Conduct incident response exercises. Conduct incident response exercises via a 3rd party accessor that reports to the legal department and/or the CEO for unbiased results.
- Protect customer data from credit card fraud and prevent stolen personally identifiable information (PII). PII data is the 'new credit card data'. Consider protecting PII data with the same and/or similar security controls as would be used for payment card industry (PCI) data. To help keep customer data safe, even in cases where criminals manage to compromise systems, hospitality company operators should keep PII, financial data and POS information separate from all other data stored internally. Choosing a reliable payment processing partner with leading-edge technology may help mitigate the threat to credit card issuers and cardmembers. Finally, as a precaution, businesses who use credit card point of sale (POS) machines to process data should frequently search for malicious devices on POS terminals and swiping equipment.

Ultimately to better protect a business and be in line with recent regulatory laws such as the General Data Protection Regulation (GDPR), CCPA, etc., organizations should collect the least possible amount of PII on

customers, have a clear purpose for each data element, and make sure to always keep data encrypted and safeguarded, both in transit and at rest. The following are some safeguards to protect the data and the company:

- Ensure firewalls are secure
- Store data in secure locations on servers
- Make sure only the minimum data needed to market to your customers is taken and keep the data encrypted
- Talk to tax and legal advisors about how to reduce your risk in these areas

There are many ways to increase cybersecurity for hospitality companies. The ideas above are a few ways to get started. The human firewall, however, is one of the most important aspects of a good cyber security policy and can be implemented immediately and with little cost. A human firewall is the well-trained employees that help to secure the network and protect the business, and it is the first line of defense against cyber criminals.

The external perimeters of the business environment have significantly changed due to COVID-19, cloud architectures, edge computing, and a highly distributed workforce. However, some things never change, i.e. the 'internal' environment must have equal, if not greater, security than the external environment. Internal impacts have been among the biggest damage caused to organizations. Having appropriate oversight of the inner perimeter is critical, since it is employees who handle day to day confidential data and systems.

ABOUT WITHUM

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



Lena Combs



Amy Lafontaine



SMOV Strong Virtual 5K

During the month of October, help Send Me On Vacation (SMOV) raise money to support our mission. As you all know, the world is in crisis due to the COVID-19 pandemic declared by the World Health Organization. SMOV is an all-volunteer, resource-driven charity. Funds are primarily raised through events and donated resources, and all of our current fundraising events have been cancelled due to the pandemic.

<https://zippyreg.com/register/smovstrong>

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Leadership: What Does It Take?

By Georgi Bohrod Gordon, RRP



Scott Bahr, who shares his thoughts with us as a guest during an October Trades Lunch Bunch online session, has focused his career on customer-centric innovation and growth. He has successfully led businesses in several industries, growing startups into \$250 million-plus market leaders and turning around failing companies, leading teams of more than 1,000 people, operating in over 80 countries, building partnerships and joint ventures – getting the job done. His passion is identifying good business opportunities and turning those raw ideas into great plans to deliver outstanding bottom line results.

Scott is currently CEO of CX Artisans, a

“The customer journey starts before you ever meet them, the first time they’re ever introduced to your product and brand, whether by social media, advertising, physical placement, or word of mouth.”

group of industry leaders, functional and technology experts. He has served in numerous leadership roles in the timeshare sector including CEO of ResortCom, and vice president of Marriott Vacations Worldwide. Scott has also held leadership roles in a variety of industries including hospitality, healthcare, automotive, food and beverage, and consumer durables. With an MBA from Duke University and more than a decade in executive roles with leading timeshare and hotel brands, he has been a member of the American Resort Development Association (ARDA) since 2005.

When Covid-19 hit, he watched so many around him struggling to get the essentials they needed and decided he wanted to make sure his friends and neighbors can remain safely in their homes. As others were sheltering in their homes, he committed several days each week to leading 1,100

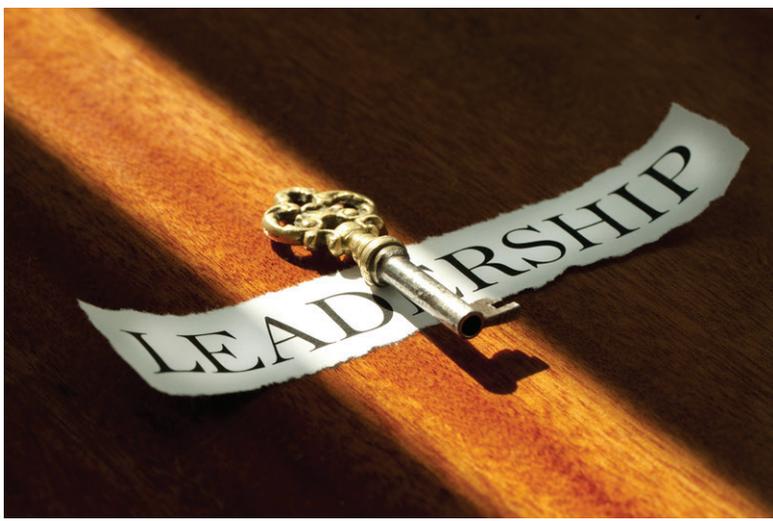
Amazon associates. Together, he and his team ensure that millions of essential orders reach those same friends and neighbors each week.

The Learning Center is grateful to feature Scott who opens up to us about successful leadership traits.

TRADES: As a leader, you have great respect for Ted Talks’ Simon Sinek. His description of how great leaders inspire action by focusing on the “why” seems to be aligned with your vision. Would you tell us about that?

Bahr: My “WHY” centers around the CUSTOMER - how we serve them, what our product/service means to them, how my team cultivates that relationship, and what MIGHT be. I make certain everyone who works for me can at least understand our “why”,





and hopefully can embrace it alongside us. In this way, good leaders and teams stay aligned, stay focused, and deliver great results.

TRADES: In light of that, what do terms like “Customer Experience” and “Loyalty” mean to you?

BAHR: The customer journey starts before you ever meet them, the first time they’re ever introduced to your product and brand, whether by social media, advertising, physical placement, or word of mouth. From that moment, every touchpoint a customer has with your brand either reinforces or muddies their perception of your brand. By the time they reach a purchase decision, the typical customer has been engaged by your brand on multiple levels and occasions, often dozens of times.

To maximize their customer loyalty, engagement, and revenue potential, a brand **MUST** curate the brand experience across the entirety of the customer journey to cohesively deliver an honest, compelling image worthy of their time and money.

If you think you command loyalty and deliver unparalleled customer experience, start with these two simple questions: (1) How many people have our logo tattooed on their bodies? and (2) How many best-selling books have attempted to synthesize HOW we deliver that customer experience? Unless the answer is that tattoos of your logo abound (e.g., Harley Davidson) and the store’s shelves are filled with books focused on your customer experience, you probably have room for improvement.

TRADES: What kind of special consideration goes into being a leader “during times like this?”

BAHR: The key is to understand what your team and your customers need in the current social, economic, and political environment. Focusing on the

positive and innovating concrete solutions makes abundant sense. More importantly constant communication, in fact, overcommunication, will position you and your brand as thought leaders who genuinely care about their stakeholders.

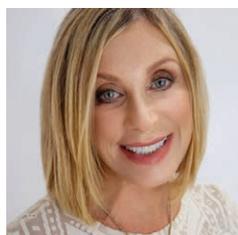
TRADES: What would you say are three key components a leader needs?

BAHR: At the top of this list is a vision. The vision sets the tone and the goals that fit your product and/or service. The right data informs your decisions, giving you the insights, you need regarding your customers, the industry, and your operations, allowing you to execute with precision and deliver consistently superior results. And finally, you must have a clear voice, both internally to your team and globally with your customers.

TRADES: What are your current goals?

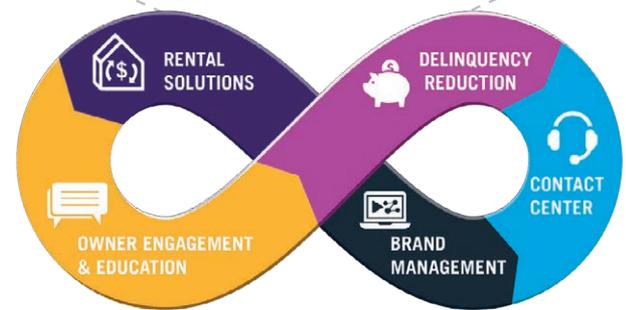
BAHR: I like helping people build great businesses that deliver products and services that truly matter to their customers. Titles, roles, even industries come second to the satisfaction of responding to the needs of the customer, the “why” of their motivation. I am always looking for the opportunity to help build things that matter in the lives of those we serve.

Georgi Bohrod RRP, principal of GBG, has created and implemented a wealth of tactical marcomm plans including traditional PR, social media, digital marketing and advertising campaigns. Her clients include timeshare developers, travel clubs, architects and service providers.



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The Lunch Bunch

Scott Bahr appears as a Trades Lunch Bunch guest on October 9, beginning at 1:00 p.m. ET.



Visit ResortTrades.com/LearningCenter to register, view videos of past events, and learn more about upcoming events.

How to market today's uncertainty to your advantage

By David Stroeve



In Daniel Kahneman's book, *Thinking Fast and Slow*, he proves the relationship between the value proposition of an offer in order to make a consumer consider the risk. All marketing offers have a risk involved. Whether time, monetary, the stress of travel, risk of health today, they all have a risk-reward relationship. Daniel scientifically demonstrated the gap between the risk to reward by asking participants to flip a coin. With group A, he gave them \$100 and said they could keep the money, or flip a coin to win \$150 or nothing. What do you think they chose? The sure thing, certainty. Then he gave a different group a new proposition. They could keep the \$100, or flip a coin and win \$250 or nothing. What do you think most people chose? Over 80 percent took the risk when the offer was 250 percent greater than the position of certainty.

Today, people are dealing with the 'certainty' of their health which means not only do you need to make the risk-to-reward offer more compelling than a ratio of 250 percent, but you must provide supporting information offering certainty that traveling to your location is as safe, if not safer,

than if they stayed within their community interacting with loose safety measures.

Marketing is about framing the message to get a rise out of people; tapping into their lizard brain that makes them react to information after consuming. The message needs to be reflective of the viewers so that they would engage with it by sharing it with their friends and followers. Below are five areas to innovate and think differently about how you can attract customers in the new normal of life.

Realign Your Product to Capture Regional Customers

Is your marketing strategy focused on capturing a regional audience? How can your product or service be adjusted to provide greater value to a market audience within close proximity to your location? Today, it is becoming far more natural to reach customers within close proximity than it is to reach customers in several countries. Depending on your product or service, you may

be able to ease some of your marketing costs through cooperative efforts, both regionally and nationally.

Innovate Your Arrival Capture Rate

Dr. Spencer Johnson authored the best-selling book, *Who Moved My Cheese*. Johnson's cheese is a metaphor about change, and the maze is where you look for it. The problem is that no source of cheese lasts forever, markets change, campaigns stop working, and the audience needs to shift.

What hasn't changed for humanity is to remain informed. We have an inherent need to be "in the know" so that we can make more intelligent decisions that impact our lives. Most in-house resort marketing efforts lead with the incentive to induce action; however today, education and knowledge have become more intrinsically motivating. The process to increase a resort's arrival capture rate should begin with the initial touchpoint of the reservation and move forward to communicate the value of information in a subtle, subliminal manner.

The challenge with this approach is aligning the sales operation to deliver on the consumer expectation to receive valuable information

Most in-house resort marketing efforts lead with the incentive to induce action; however today, education and knowledge have become more intrinsically motivating.

regardless of the outcome of the presentation. However, statistics prove today that this approach has an accelerated arrival conversion and top line revenue.

Digital Advertising for Today's Customer

Digital marketing services are online platforms that enable you to design email or lead generation ad campaigns that produce an end result. They allow you to communicate better with your designated audience or reach out to new audiences all by creating compelling messages that not only engage with your brand, product, or service, but also captures interest and curiosity.

Digital marketing campaigns are essential components of a marketing strategy for any kind of business. It does not matter if you are marketing to drive-to consumers or beyond. These marketing tools will allow you to better communicate with your customers, inform them about your unique product offerings and attract them with customized offers, and much more. All this is done by using the direct response marketing approach through various social and digital platforms.

Direct response marketing elicits a specific, measured response from a person to a marketing ad. The ad must contain a strong call to action that is measurable so that analytics can be collected, and adjustments can be made. When using social platforms, the content needs to favor positive sentiment over negative, and exaggeration over subtlety.

Recommended platforms to consider are Facebook, Instagram, Google, LinkedIn, Clickfunnels, etc.

There is No Unicorn Marketing Approach

There is no one approach that will give you everything you need. The realm of marketing is changing extremely fast, and the rate of change is accelerating. You cannot become a customer acquisition expert by reading endless content. At some point, you must jump in and get your hands dirty but test everything you do. Having a planned approach and path is important. I recommend trying this simple four-step approach.

Identify your Channels - Channels are all the ways you can reach and attract your audience. Remember, it is nearly impossible to become an expert in all of them because of the rate of change, so consider outsourcing when needed.

Identify the Pros/Cons of Each Channel - This process will help you identify your strengths and weaknesses and uncover blind spots to fill the gaps through data analysis/testing. Your goal is to narrow your niche within each channel so that you don't fall in the trap of becoming a generalist.

Go Deep on your Top 5 Channels - Select the areas that you are an expert in so that you can use your resources to generate the top 80-95 percent of your customers. Stop wasting resources that produce minimal results or exceed your cost per tour ceiling.

Create Compelling Content - Having compelling content to use for digital marketing will increase your reach and your ROI. The goal is to have high quality, relatable, and appealing content for your market to cause engagement.

Experience Reputation is the Key to Success

Strange things happen in the brain when you hear a good story. You connect with the surroundings and can visually picture it. Your senses activate hearing the sound of laughter, the ocean, or the smell of the breeze. Chances are your brain pulled you fully into the story with your imagination filling in the scene.

Today's stories are about public health, safety, and security. We are afraid our human rights are being selectively diminished, being told what to do and how to do it. Today's marketing message must tap the inner fear and anxiety we share while offering hope and freedom. Positioned properly, hope is the anecdote to emotional duress and pain.

David Stroeve is the owner and CEO of ADS Consulting Services, the timeshare industry's foremost expert consulting firm specialized in helping companies improve their revenue processes and systems. For more information, please visit www.adsconsultingservice.com or email info@ads-cs.com.

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Featuring October 2020 Trades Lunch Bunch Guests:



Joe Takacs, co-owner of TheMVP Service, has been in the business of delivering commissions-based timeshare resales in an equitable, effective proprietary system he has been using since 2007. Joe and his wife Dana Takacs own and operate MVP, which assists timeshare associations in FL and NC representing over 1,100 units. Joe will discuss what it takes to ethically and successfully resell a timeshare.



Scott Bahr, CEO of CX Artisans, a group of industry leaders, functional and technology experts, shares insights about what it takes to be an effective leader. With an MBA from Duke University and more than a decade in executive roles with leading timeshare and hotel brands, he has served in numerous leadership roles in the timeshare sector including CEO of ResortCom, and vice president of Marriott Vacations Worldwide. SEE PAGE 12



Jimmy Danz, Travel Resorts of America (TRA) – “Keep Calm & Camp On!” Travel Resorts of America -- a private membership-based RV park and campgrounds owner with 16,000 active members and nine RV resort parks for members, tent sites for campers, and cabins –is witnessing enormous growth during the pandemic. Jimmy shares his thoughts on the future of the private membership campground business, what TRA’s plans are for the future, and how you can get involved. SEE PAGE 8



Melody Bostic Brown, RCI: Melody Bostic Brown is a New York native, Orlando resident, and travel enthusiast. As the publisher of two of the largest circulated travel magazines in the country (Destinations and RCI Magazine), she takes her passion for vacations to a new level and enjoys sharing her tips with the world.

In the current climate, timeshare owners are eager to travel, but are unsure of how, when, and where to go.

A strong, consistent communications campaign to your owners helps them understand how best to use their ownership and what resorts are open for travel.

During her Lunch Bunch presentation, Melody will share examples of how Wyndham Vacation Clubs and RCI are connecting with their owners and members.

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Extraordinary Resort; Extraordinary GM RiverWalk Resort at Loon Mountain and Renee Blood exemplify excellence in Customer Engagement.

By Georgi Bohrod, RRP

When the folks at RiverWalk Resort at Loon Mountain talk about extraordinary experiences, they might mean an exceptionally well designed facility. Or they may be alluding to wonderful amenities. Perhaps they are talking about the vacation wonderland of New Hampshire's White Mountains. But the key to "experiencing the extraordinary" rests squarely on the shoulders of the staff of the four season resort. And at the helm is General Manager Renee Blood, who ranked in the top ten nominees of the CustomerCount® Customer Engagement Professional Resort Trades Award (CEP).

Created four years ago by Bob Kobek of CustomerCount®, the CEP Award is given to 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



Companies who participate in the [CEP] award receive equal recognition as the nominated individuals.

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.

Companies who participate in the award 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.

Each month, The Resort Trades has featured one or more of the top ten candidates for the award. This month the focus is on RiverWalk Resort at Loon Mountain and Renee

Blood, who was nominated by Mark LaClair the owner/winemaker of Seven Birches Winery, on site at RiverWalk Resort.

Back in the day, pre Covid 19, RiverWalk Resort operated with a very high staff to guest ratio. As evidenced by high travel site ratings, these staff members were well-trained and very well-managed. The credit goes to Renee , a natural born leader.

As Mark says "she manages by walking around ; on the floor; in the yard; talking with guests. She manages from out front, not behind the desk. There are a lot of classically trained GMs out there," he continued, "But she's got leadership style with a super 'x' factor."

This energy paid off during the stressful time



Mark McClair

Renee Blood



of the quarantine and RiverWalk has rebounded well. In fact, the resort was so busy re-engaging employees proved to be a challenge. With full occupancy, but half a staff, Renee's team is still pulling off "the extraordinary." Even if it means doing the laundry herself!

The Resort is unique in that it houses a highly regarded winery, Seven Birches. Both the team at the Winery, as well as the Resort, partner in marketing the burgeoning Lincoln/Woodstock region of the Western White Mountains. Their philosophy is that the rising tide will bring everyone along. And it's working. Renee's marketing initiatives have helped position her resort to grow occupancy and revenues. Although not involved directly in fractional real estate sales, others see how happy customers and guests are. Renee's management philosophy sets the stage for an operationally based sales effort.

When this GM walks into the resort every morning, she makes you feel

as if you are in the right place, that you belong there. She instills energy and when her staff arrives, they feel it and it powers them to enthusiastically accomplish the myriad tasks it takes to keep the Resort humming. Renee's positivity is infectious.

Mark says, "I have watched her handle the most difficult guests with relative ease. Because her demeanor is positive, and because she listens and empathizes with customers, she is able to win them over and amiably resolve any issues. With respect to her staff, she has consistently shown how to make positive attitude a skill. She has given even the most difficult staff positive



opportunities to improve. If everyone were this positive, the world would be a better place."

Extraordinary management. Extraordinary staff. Extraordinary amenities. Extraordinary location. Nestled in the gorgeous White Mountains of New Hampshire, RiverWalk Resort at Loon Mountain features the ultimate in luxury and amenities with spaces suites thoughtfully adorned with exquisite furniture and décor, private balconies, a full kitchen kitchen, fireplace, and a generous tub in each unit to soak away the day. There's also a heated all-season pool and hot tub with breathtaking views of the mountains and there are some pet-friendly suites available for furry friends.

All this and wine too!



Georgi Bohrod, RRP is Principal of GBG & Associates, Inc., a Marcomm company located in San Diego, California.

Seven Birches Winery

produces wines from classic European grape varietals such as Cabernet Sauvignon and Chardonnay as well as locally sourced fruits like blueberry and apples. From red to white and everything in between, there are dozens of different wines to sample and to purchase right in the wine shop at RiverWalk. The grapes are from around the world, but the wine is pure New Hampshire at its best. And soon, Seven Birches will be able harvest some New Hampshire grapes grown right on the RiverWalk's back yard.

Equal to the resort itself are the spectacular, and yet accessible White Mountains with skiing in the winter, hiking to waterfalls in the summer, colorful wildflowers in the spring and of course the glorious colors of the autumn leaves.

The welcoming nature of the charming countryside and magical mountains provide an extraordinary backdrop for the CEP honorees, Renee Blood and The RiverWalk Resort at Loon Mountain.

What is ESG and Should I Care?

ESG



ENVIRONMENTAL



SOCIAL



GOVERNANCE

Whether your company is publicly traded or is a member- or privately-owned resort, your management and board are going to feel the emphasis on and impact of ESG investing, accountability and regulatory protocols. Respond proactively and embrace the shifting perspective. You'll find that timeshares, vacation ownership resorts, hotels and mixed-use properties are well positioned to benefit from this developing direction and the increasing scope of regulatory requirements that inherently will be part of it.

ESG stands for environmental, social and governance. You'll hear the acronym used most often in discussions of ESG investing, which is the decision to invest money selectively in funds comprised of companies that demonstrate responsible practices environmentally and socially and in their corporate decision making. Run a quick Google search of ESG, and you'll discover millions of entries, largely related to investing or ESG accountability and disclosures.

ESG: How Did We Get Here and Where are We Going?

During the Vietnam War era, antiwar activists drew attention to the concept of war profiteering, the idea that investors were, without realizing it, backing the corporate growth of chemical and weapons manufacturing. Understandably, the thought of building your retirement savings by indirectly investing in the production of Agent Orange, for example, made people highly uncomfortable.

In the early seventies, two Protestant ministers launched the Pax World Balance Fund to provide investors in search of socially responsible investment opportunities a fund they could support in good moral conscience. In that moment, the groundwork was laid.

Now, fast forward through the decades since the Pax Fund began. With years of evolving environmental concerns and human rights and ethics awareness, from preserving the planet to gender and racial equality, global business has finally arrived where we

stand today. Companies have little choice but to be accountable to their shareholders, investors, clients, patrons, industry and the world at large for their actions.

Currently, the Securities and Exchange Commission is working to establish uniform disclosure guidelines for corporate ESG accountability in the United States. European regulators already have the process well underway. One of the few points slowing down the SEC is the committee members' awareness that one size definitely does not fit all.

SEC Chair, Jay Clayton, has spoken candidly about the difficulty of establishing standards given that industries and types of businesses fall into a vast range of sizes, business styles and categories. How does the SEC establish guidelines fairly and then enforce those guidelines? How does it hold smaller companies with smaller budgets and less workforce accountable for applying, monitoring and reporting on their own compliance without penalizing them because they lack the resources to implement and manage new regulations? Regardless of how difficult the challenges facing regulators are, mandates are headed our way.

Here's Why ESG Matters, Even for Small Timeshares or Family-Owned Resorts

Even without defined regulations in place, ESG standards are quickly becoming the benchmark by which corporate America (and much of the rest of the world) is measured. At publicly held companies, stockholders demand transparency of process, accountability for how assets are allocated and managed and access to the process for making decisions.

While privately held companies do not issue reports to shareholders, they do compete with publicly held companies for employees, vendor relationships, lender financing, community support, real estate, regulatory agency approvals and market share. Irrespective of their corporate structure, timeshare companies need to be able to demonstrate that they are politically correct, environmentally responsible and socially sensitive.



ESG stands for environmental, social and governance. You'll hear the acronym used most often in discussions of ESG investing....

Choose Your Shade of Green Carefully: The "E" in ESG

In many ways, hospitality providers have been ahead of the curve regarding environmental stewardship. On the day the first hotel posted signage reminding guests that reusing bath towels was an option or to "please turn the lights off" as they left their unit, environmental accountability found its foothold in the resort business.

But as hospitality providers, you already know that in this service business, guests and timeshare owners are either your best brand ambassadors or your biggest public relations nightmare. Efforts by timeshare developers to represent a resort as environmentally responsible can backfire.

Critics will quickly jump on the "green sheen" bandwagon, branding an environmental endeavor as "greenwashing" if it appears to be a marketing strategy rather than a sincere effort to improve or protect the environment. If your resort is going to, "leave the light on" for its guests, you'd better be sure that light is eco-friendly and low wattage.

Today, many properties are monitoring energy consumption, consumption per square foot, emissions (including greenhouse gas emission), water consumption, waste diverted from landfills, use of energy or water efficient technologies and countless other efforts and initiatives that they can implement, measure and report on to their boards, stockholders, investors, guests and member-owners.

The "S" and the "G" in ESG

Issues of social responsibility have always been complex. Between a global pandemic and a vast social rights uprising, 2020 has made correct social and governance protocols more difficult while at the same time, more on demand.

Just as environmentally responsible efforts can be misconstrued, charitable initiatives that appear to involve little more than writing a check will be labeled as disingenuous or a ploy for publicity. Businesses should focus on diversity and inclusion, equal opportunity, zero tolerance of discrimination and harassment, employee enrichment through training and education and benefits workers genuinely value, such as onsite childcare, education and opportunities for volunteerism.

Often intricately linked to social responsibility are issues of corporate governance. Is there diversity among senior executives? Are women and minorities well represented on

the board of directors? Does the executive decision-making process prioritize the safety and physical and emotional wellbeing of its employees? Organizations of all sizes must take great care to ensure that policies and practices are well vetted, transparent and focused on social rights.

ESG is the New Normal for Business

Like many other timeshare and vacation ownership companies, Wyndham Destinations has a demonstrated history of environmentally sensitive and social-minded accomplishments. Yet last year, upon publishing its 2018-2019 Social Responsibility Report, Wyndham Destinations President and CEO Michael D. Brown described the 80-plus page document as a "first for our company".

In so many ways, Brown hit the nail squarely on the head. In an ESG-focused, post global pandemic work world, whatever your organization has been doing in the past is no longer sufficient. Although your resort makes significant contributions to the economy, your community and the industry, timeshares, like every other vertical, are being viewed through a new, high-resolution lens.

You can push back against the scrutiny, or you can embrace it. Blaze new trails with ESG initiatives that are firsts for your organization, perhaps even firsts in the industry. In doing so, you'll create value, reduce risk and even make the world a better place, which is not a bad day's work for any of us.

Key Takeaways:

Examine every aspect of both internal and forward-facing culture, looking with fresh eyes at how existing practices, policies and even your supply chain impact others or may be interpreted by others.

- Prepare for unprecedented scrutiny of how your organization acknowledges cultural practices and religious traditions.
- Ensure that your ESG initiatives are integrated throughout management, operations, finance and human resources as well as marketing and public relations.
- Develop effective and repeatable ways to document your efforts. Some activities may be hard to quantify, so make certain you are reporting data accurately.
- Be transparent in your actions, results and reporting.

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Bringing People Back: Part II

By Phillip M. Perry



EDITOR'S NOTE: Many resorts are still grappling with issues related to welcoming their work force back "home." In the August issue of *Resort Trades* magazine, our award-winning journalist Phillip Perry spoke of ways to ensure the safety and health of employees returning after weeks of closures due to the Coronavirus.

One of the greatest challenges for resort management was convincing everyone it's safe to come back to work. "Many people are still scared, and their fear is valid," says Bill Hagaman, CEO and Managing Partner of Withum (withum.com). "The risk of the virus impacting someone at any moment continues to be very real."

Perry spoke in the August article about ways in which employers are reassuring workers, such as remodeling work areas and establishing standard operating procedures for social distancing, taking temperatures, and staging gradual returns to normalcy.

Here, in Part II, Perry continues with additional considerations:

Avoiding discrimination

Employers need to avoid intentional or nonintentional discrimination in the pool of people returning to work. "When everyone is not recalled, some people are laid off," says Gregg. "The demographics of the exceptions should be worked through."

There should be no pattern by age, disability, race or gender.

Particular care should be taken if someone in a managerial role is overheard saying the pandemic has created a golden opportunity to not bring back a "difficult" employee. "You have to take a step back and figure out why the employee is labeled difficult," says Bob Gregg, co-chair of the Employment Practice Law Group at Boardman and Clark, LLC, Madison, WE (boardmanclark.com). "Is it because of poor performance, or because they have spoken up on protected matters concerning safety or employment?"

The law explicitly prohibits adverse actions against anyone who has taken time off as a direct result of the Covid-19 outbreak.

"Employers may be subject to retaliation claims when employees are terminated or otherwise subject to adverse employment actions after they have taken sick leave, a leave of absence under the Family and Medical Leave Act (FMLA), or under a Covid-19-specific law such as the Families First Coronavirus Response Act (FFCRA),"

says Vice Chair of the Employment, Labor & Workforce Management practice

of Epstein, Becker Green in New York (ebglaw.com) Susan Gross Sholinsky.

Accommodating disabilities

The Americans With Disabilities Act (ADA) and equivalent state and local laws create an especially hazardous legal terrain. An employer should not deny a request to work from home if that arrangement would be a reasonable accommodation for a Covid-19 related disability. "There may be a charge that the employee should have been allowed to work remotely if that individual has a compromised immune system or a condition identified by the CDC as one that would make the employee more vulnerable to being sickened by Covid-19," says Sholinsky.

Ironically, the prevalence of remote work arrangements in recent months may have weakened employers' traditional legal defenses in this area.

"Given that employers allowed people to work from home for so long during the pandemic, it may be much more difficult to claim undue hardship as a basis for denying a request to do the same as an accommodation under the ADA," says Gregg.

It may be wise now to record any inefficiencies that have arisen from recent work-from-home activity. "Waiting to document difficulties until after a request for continuing home-based work is made will seem like an after-the-fact justification,"



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says Gregg. “That carries much less weight with investigators or courts.”

The ADA legal coin has an obverse side. “Some employers may decide to keep people with underlying conditions, the at-risk folks, out of the office,” says Gregg. “The fear is that if they come back they will be more susceptible to catching the virus with a more serious result.”

Yet excluding at-risk people can be tricky. “Who is at risk?” poses Gregg.

“Anyone over the age of 60. So, the employer is tempted to say, ‘Older people cannot come back.’ Well, that means they cannot earn money and that can create an age discrimination issue.”

The decision to exclude people from a back to work program must be based on more than a stereotypical presumption, says Gregg. The ADA’s “direct threat standard” states that employers can exclude workers only when there is actual evidence that they pose direct threats to themselves or others—perhaps because they have told the employer they have an underlying condition or they have a relevant symptom.

The need for a direct threat extends to a requirement for a medical examination. “The employer cannot send someone to the doctor to validate that they are okay to come back to work, if that same requirement was not made for everyone

else,” says Gregg. “There needs to be more than a perception of a disability to send a person to the doctor.”

Attorneys caution that pay equivalency is not a defense against discrimination in these cases. “Even if the salary would be the same, the individual made to stay at home may lose out on valuable perks of actually working at the office,” says Gregg. “These might include client contacts, important sales meetings, or just generally being ‘in the know.’ They might even miss out on promotions: If you are not seen, you are not considered. So if you pick and choose who stays home, you have to be careful about picking some people and not others.”

The above considerations apply to employers of all sizes: While the ADA only covers businesses with 15 or more workers, most states have similar laws for smaller organizations.

Worker complaints

As careful as an employer may be in designing a safe and effective back to work program, it’s likely that not everyone will be pleased.

“Employers should put mechanisms in place to deal with complaints about working conditions, including practices such as social distancing to ensure the safety of the work environment,” says Evans.

“Some employees may feel the employer has not gone far enough or has not enforced the rules appropriately. Employers need to be ready to make necessary changes and ensure there is no retaliation against people who file complaints. This is important from the standpoint of both employee relations and whistleblower laws.”

Managers and supervisors, too, should receive special training on the new workplace rules and how to respond if anyone complains about them or refuses to cooperate. A point person can help. “One way to minimize risks is to establish a reopening coordinator who understands all of the moving parts of a back to work program,” says Evans. “It’s good to have someone who makes sure people understand the rules and their responsibilities.”



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

New Decade – New Visions

A Primer on Fractionals and Private Residence Clubs

By Marge Lennon & Richard Ragatz



In response to a recent Resort Trades' Survey, we learned that reader preferences include articles that describe the direction of the resort industry, how companies are overcoming challenges and what they anticipate in the future. In this second State-of-the-Industry article, Ragatz Associates has shared current statistics from its 20th annual report, Shared-Ownership Resort Real Estate Industry in North America, which includes Fractional interests (FI) and Private Residence Clubs (PRC).

Richard Ragatz, Ph.D. has been tracking performance of the industry since 1999. Sales volume for FIs and PRCs peaked in 2007, the year before the recession hit. In that year, sales volume was \$1.7 billion. Over the past 10 years, it has averaged \$237 million.

Definitions

Both FI and PRCs typically sell deeded ownership in shares of vacation homes, ranging from a 1/15 share with three weeks of annual use – to a 1/4 share – with three months of annual use. However, they vary in terms of price, product quality and degree of services and amenities. Ragatz Associates assumes that product selling for less than \$1,000

Both FI [fractional interests] and PRCs [private residence clubs] typically sell deeded ownership in shares of vacation homes, ranging from a 1/15 share with three weeks of annual use – to a 1/4 share – with three months of annual use.

per square foot falls into the fractional interest category, and product selling for more than \$1,000 per square foot falls into the private residence club category.

Industry Size/Location/Sales

Some 319 North American FI projects and PRCs were identified in the Ragatz survey. These developments are 67% in the United States, 17% in Canada, 9% in the Caribbean and 7% in Mexico. (Colorado and California contain 19 % of all developments. Of the 319 total projects, only 42 were actively selling new product in 2019. This is down from 153 in the peak year of 2007. Total

sales volume in 2019 from the 42 active projects was about \$198 million. (PRCs generated about 84% of this total.) This was the highest sales volume in the past three years, up from \$184 million in 2018 and \$175 million in 2017, with sales fairly consistent over the past ten years. Most of the 277 inactive developments are older, sold-out modest quality projects. By contrast – according to ARDA – timeshare sales in 2018 reached \$10.2 billion with about 1,580 resorts in the U.S.

Prices/Sizes

Average prices per share range from \$161,500 for FIs to \$248,000 for PRCs, or \$22,200 to \$64,475 per week, respectively. On a per-square-foot basis, they are \$630 and \$1,800, for an overall average of \$1,320. The overall average maintenance fee is \$1,750 per week, as compared to \$1,000 for a resort timeshare week. While the average timeshare unit is just over 1,000-square-feet, fractionals average about 1,635-square-feet. The most popular size of share is a 1/8, providing owners six weeks of annual use.

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Services/Looking ahead

On-site amenities and services are extensive in this industry, especially at the private residence club level. However, there was a trend in 2019 (as in recent years) to have fewer on-site services in order to conserve on annual dues. At the same time, there was a trend to provide more owner benefits such as rental and resale programs, and external exchange. In its annual report, Ragatz Associates believes shared ownership will rebound in the future since the product is a

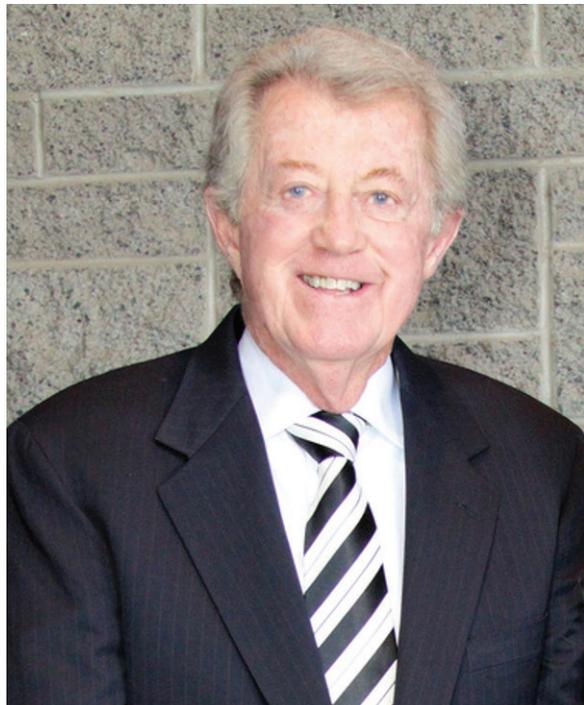
concept based on personal use, rather than speculation and the fact that buyers prefer purchasing only the amount of time they can use and spend, in addition to exchange potential. Their consumer research suggests the decline in the industry's sales performance since the last quarter of 2007 has been more due to external factors such as the economy and lack of financing, and less due to lack of consumer interest in the concept.



About Ragatz Associates.

Founded in 1974 by Dr. Richard Ragatz, Ragatz Associates is an international consulting and market research firm in the resort real estate industry. They have worked on over 2,500 assignments in the resort real estate industry in 48 states and over 70 countries. The company specializes in the shared-ownership

industry, including fractional interests, private residence clubs, and resort timeshare. Tracy Ragatz and Roberta Cordell, serve as Senior Vice Presidents. Tracy is responsible for conducting the survey.



Richard Ragatz



Tracy Ragatz



Marge Lennon has had a front-row seat to the growth of the timeshare industry since 1978 and most enjoys writing about its entrepreneurial developers and their amazing staff. Contact her at Marge@LennonCommunications.com.

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

POOL & WATER FEATURES EQUIP. & MAINT



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



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

PUBLIC RELATIONS



GBG & Associates
121 Lake Shore Dr Rancho
Mirage CA , 92270
Phone: 760-803-4522
Email: georgi@gbgandassociates.com
Website: www.gbgandassociates.com
Contact: Georgi Bohrod
Specialty: 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.

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
Website: www.whitebriar.com
Contact: Harry Van Sciver
Specialty: Receivables Financing. We
can Lend or Purchase, including: Low
FICO, No FICO and Credit Rejects.
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Non-Recourse Financing available,
with no Holdbacks. We also Finance
Inventory and HOA's, and assist in
Workouts. Resort Equity and Bridge
Financing available.

RECREATIONAL GAMES



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

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REFURBISHMENT & DESIGN



Hospitality Resources & Design, Inc.
919 Outer Road Suite A,
Orlando, FL 32814
Ph: 407-855-0350 Fax: 407-855-0352
Email: rich@hrdorlando.com
Website: www.hrdorlando.com
Contact: Rich Budnik
Specialty: Hospitality Resources &
Design is a licensed interior design
firm. Services include interior design,
LEED AP, kitchen & bath, purchasing,
project management and installation.
We strive to create long-term
partnerships with clients by listening
to and understanding their unique
goals. The team uses their expertise
to provide clients with innovative
design while completing projects on
time and in budget. Regardless of
scope or location, we are happy to
travel to you to begin a successful
collaboration.

RENOVATION



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

RENTALS AND RESALE



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

RENTALS AND RESALE



Timeshares Only LLC
4700 Millenia Blvd. Ste. 250
Orlando FL 32839
Phone 800-610-2734
Fax: 407-477-7988
Email:
Ryan.Pittman@timesharesonly.com
Website: www.timesharesonly.com
Contact: Ryan Pittman
Specialty: Timeshares Only is a
cooperative advertising company
that has served the timeshare resale
market for over 25 years. We connect
timeshare buyers, sellers, and renters
on our online resale platform.
Timeshares Only also enhances
the timeshare product value by
providing owners with maintenance
fee relief, numerous monetization
options, and exclusive access to the
largest selection of travel benefits at
remarkable prices. It's a whole new
timeshare resale experience.

RESALES



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

SALES AND MARKETING



ADS Consulting
8612 Titleist Cr, Las Vegas, NV 89117
Phone: 702-919-0550
Email: dstroeve@ads-cs.com
Website: www.adsconsultingservice.com
Contact: David Stroeve
Specialty: ADS Consulting is the
predominant vacation ownership sales
and leadership development firm.
We specialize in 3 primary specialties.
We increase sales PRODUCTIVITY by
delivering the number #1 two-day
seminar workshops. We enhance
leadership PERFORMANCE and
effectiveness by elevating their wisdom,
expertise, and motivation. Lastly,
we increase bottom-line PROFITS by
providing the most comprehensive
revenue and profit report by delivering
our D5 Analysis. We are experts at
helping companies improve their sales
and marketing systems and processes.
We are the right solution.

SALES AND MARKETING



Resort Management Services
10745 Myers Way S
Seattle, WA 98168
Ph: (888)577-9962 Fax: (206)439-1049
Email: doug@resortmanagementservices.
net
Website: www.resortmanagementservices.
com
Contact: Douglas Murray
Specialty: Resort Management Services
provides resort developers and HOAs
with customized sales programs that
generate revenue and enhance benefits
for current owners. We reinvigorate
membership usage and specializes in
meeting with owners and members in
their communities. Targeting users and
non-users, RMS develops innovative new
benefits tailored to improve specific
member needs.

SALES TRAINING



SHARI LEVITIN
ShariLevitin.com

Levitin Group
PO Box 683605, Park City, UT 84068
Phone: (435)649-0003
Email: shari@sharilevitin.com
Website: 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/

SHADE PRODUCTS



FiberBuilt Umbrellas & Cushions
PO BOX 9060
Fort Lauderdale, FL 33310
Ph: (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.

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.

“ I definitely look at every page of Resort Trades each month to see what is happening in the industry. I find it very informative and know that others on my team are reading it, too.”

Jon Fredricks, CEO Welk Resorts LLC

TRAVEL CLUBS



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

TRAVEL CLUBS



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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Greg Sheperd, president, at 866.294.7120, extension 6705; GSheperd@merid.com
Zaida Smith, vice president, international sales, at 866.294.7120, extension 6747; ZSmith@merid.com

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