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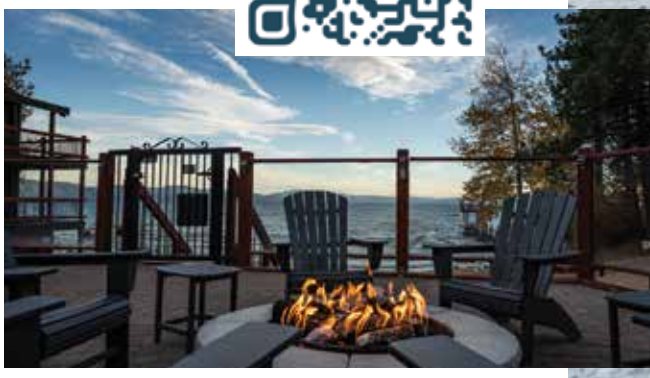
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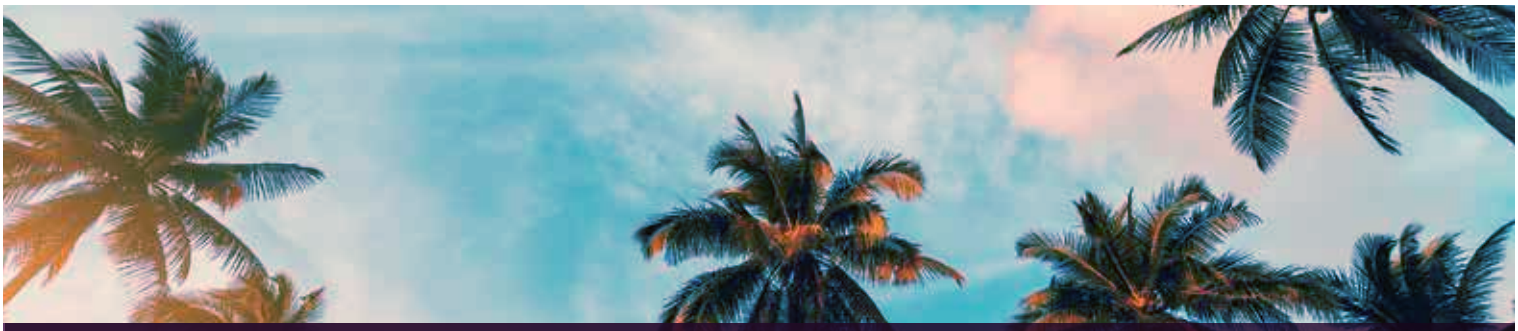
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RESORT TRADES
Voice of Resort and Hospitality Industry

Contents

April 2026

6 The Fulfillment Advantage
8 A Transformational Year for Westgate Resorts
10 Something Big Is Happening — And Resort Professionals Can't Afford to Sit It Out
14 Never Fall in Love with Your Marketing Program
16 Expanding Bandwidth
20 Meatballs, Mindset, and the Choice to Move Forward
22 Leave Policies
26 Resource Directory

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CEO/Founding Publisher
James Wilson

Publisher
Sharon Scott Wilson
Sharon@sharonink.com

Sales
Marla Carroll
Marla@thetrades.com

Creative Director
Carrie Vandever
resort@thetrades.com

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RSI Vacations
www.rsivacations.com.....31

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www.sendmeonvacation.org 30

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The Fulfillment Advantage

The strategic lever that compounds value at scale without adding operational complexity

Markets Change, Strategy Must Follow

The travel industry rewards scalable infrastructure, especially in vacation ownership where value must span generations, not just booking cycles.

Fifty-seven percent of timeshare owners are now Gen Z or Millennials, with an average age of 39 for recent purchasers. They're experience collectors who expect variety: cruises, ski resorts, international destinations, beach getaways. They travel as couples, with immediate family, and in multi-generational groups—different trips require different accommodations. Through exchange infrastructure, any owner at any resort can access the experiences that match each occasion.

The competitive travel landscape has grown exponentially more complex. Vacation rentals and alternative lodging expand traditional markets. Economic uncertainty drives value scrutiny. Rising maintenance fees require stronger ROI justification. For developers and HOAs, this shift introduces both pressure and opportunity. Exchange partnerships level the competitive playing field—enabling independent resorts to deliver enterprise-scale reach while allowing multi-site clubs to extend their portfolio globally beyond the geographical limitations of their owned locations. The fulfillment advantage spans the entire ownership lifecycle: from sales incentives at point of purchase to compounding value over decades of ownership.

The properties best positioned for long-term performance recognize that strategic infrastructure partnerships compound value faster than physical expansion alone.

The Modern Ownership Value Proposition

Innovation in vacation ownership today looks like a fixed-week owner at a mountain resort unlocking a beachfront stay on a Caribbean island one year, choosing from over 250 resorts across Australia and the South Pacific the next, then banking time for weekend getaways to Orlando and Las Vegas or booking a last minute getaway deal. That's the modern ownership experience exchange delivers daily.

Seventy-one percent of timeshare owners have already booked their next vacation, significantly outpacing general leisure travelers. Hundreds of thousands book beyond their home resort, exploring the full breadth of ownership value through global exchange networks like RCI's 3,200+ affiliated resorts across 110 countries.

Traditional models focused on property possession. RCI delivers portfolio access needed for the modern travel market. A beautiful mountain property remains valuable. Exchange infrastructure makes that ownership exponentially more versatile. Exchange networks continuously expand partnerships—cruise lines, hotel networks, activity providers—that didn't exist when many owners made their original purchase. Exchange affiliation aligns traditional ownership models with these evolved expectations actively and immediately.

Resilience for the Unexpected

Exchange functions as operational insurance that protects owner satisfaction when circumstances change.

When personal circumstances prevent travel one year, owners bank multiple

weeks, points or their vacation currency without losing value. Without this flexibility, perception shifts: cost to own doesn't equal reward. That drives dissatisfaction and default.

Exchange provides the safety valve keeping ownership viable through life's unpredictability.

When hurricanes or natural disasters shut down properties for extended reconstruction, exchange provides immediate alternatives. When economic downturns affect regional tourism differently, geographic flexibility protects against localized impacts.

Properties affiliated with robust exchange networks assure owners their investment retains utility regardless of circumstances affecting any single location. Five years from now, that ownership week provides exponentially more access as exchange networks continuously expand partnerships and destinations.

Competitive Advantage for Every Model

Strategic collaboration has become one of the most powerful competitive equalizers in vacation ownership—enabling different property types to address distinct challenges through the same infrastructure partnership.

Independent resorts face the challenge of competing with major brands offering owners access to dozens or hundreds of properties. Exchange partnership provides the answer: maintain autonomy while gaining comparable scale. Consider a 50-unit independent resort in the Smoky Mountains. Through exchange affiliation with RCI, sales presentations now include cruise discounts, global exchange access, and maintenance fee payment incentives. The resort delivers exceptional on-property experiences. The exchange partner handles communications, booking systems, and fulfillment. The result: a boutique property competing effectively while preserving unique character and operational independence.

Multi-site clubs and branded systems face a different challenge: geographic limitations of owned inventory. In 2024 alone, more than 40 million Americans traveled to Europe, making it one of the most sought-after international destinations for U.S. travelers. Yet despite this demand, most U.S.-based vacation ownership brands and clubs control relatively little corporate inventory across Europe. The same pattern holds for Asia-Pacific destinations and Caribbean variety. Even large branded portfolios have geographic gaps where their owners want to travel. Exchange partnerships fill these gaps—allowing clubs to offer members meaningful access to high-demand global destinations while preserving their autonomy and distinct character. The infrastructure extends portfolio reach without requiring capital investment in new development or brand consolidation.

Whether delivering enterprise-scale reach to independents or filling geographic gaps for multi-site clubs, exchange infrastructure serves as the competitive equalizer that allows every property model to meet evolved owner expectations.

Scale That Builds While Resorts Operate

Exchange is no longer viewed solely as an amenity layered onto ownership. Increasingly, it is being integrated as foundational infrastructure that supports sales positioning, retention performance, and long-term owner engagement.

The vacation ownership industry is expanding toward infrastructure models that create value through connection alongside construction. Exchange infrastructure isn't waiting for market evolution—it's driving it. Properties affiliated five years ago now provide owners access to benefits that didn't exist at purchase: cruise discounts, hotel booking capabilities, expanded activity options across destinations their clubs don't own. The network accelerates forward momentum for every affiliated property.

Sales teams leverage exchange as demonstrable, growing value during presentations. Property managers use it as retention tools that strengthen year over year. Exchange visitors become qualified tour prospects. When owners utilize the network globally, they validate the value proposition driving both initial sales and long-term satisfaction.

As the industry evolves toward access models alongside traditional ownership, exchange partnerships continue building collaborative infrastructure that positions affiliated properties to meet expanding demands.

Beyond an Affiliation, a Partnership

Properties gaining competitive advantage recognize partnership itself as innovation and actively leverage it to expand owner value and market reach.

Active collaboration drives results: integrating exchange into sales presentations with specific examples, designing retention programs around network benefits owners actually use, working with exchange partners to implement promotional campaigns tailored to property needs. Properties building exchange into operational infrastructure see stronger performance in owner satisfaction, retention, and sales conversion.

The opportunity expands as buyer expectations evolve toward experience portfolios alongside property ownership. The infrastructure supporting both paradigms exists and continues expanding.

Exchange represents alignment between traditional ownership structures and evolved market expectations. It delivers risk mitigation during disruptions and expands competitive positioning while preserving independence. Exchange networks actively grow, strengthening infrastructure over time.

Exploring how exchange partnership with RCI—whether creating a new affiliation or maximizing an existing one—can support sales incentives, strengthen owner retention through expanded value and flexibility, and drive other business objectives? Connect with RCI to discuss how collaborative approaches can help build a strategy of stronger partnership.



Jared Saft as Chief Operating Officer



Jim Gissy and Mike Vasey



Gatlinburg new building



Gatlinburg Interior



Gatlinburg Deck View

A Transformational Year for Westgate Resorts: Growth, Momentum, and a New Operational Era

The past twelve months have marked one of the most consequential periods in the history of Westgate Resorts. In an industry defined by evolution, shifting owner expectations, operational complexity, and heightened competition, Westgate has emerged not only resilient, but resurgent. Strategic expansion, new partnerships, and a sharpened focus on the owner and guest experience have reshaped the company's trajectory, culminating in a defining leadership milestone, the appointment of Jared Saft as Chief Operating Officer.

For the largest privately held timeshare and vacation experience company in the world, the moment reflects more than an executive transition. It signals the arrival of a new operational chapter built on scale, discipline, and long-term vision, as Westgate continues to evolve into a more diversified and sophisticated hospitality organization.

A Year Defined by Expansion and Strategic Reach

Westgate's recent momentum has been driven by sustained growth across multiple fronts. Central to that growth was the integration of VI Resorts, which significantly expanded Westgate's geographic profile. With the addition of the VI Resorts by Westgate portfolio, the company grew its footprint to nearly 60 properties across premier leisure destinations in the United States, Canada, and Mexico. This expansion broadened Westgate's reach, diversified its owner base, and strengthened its position in both established and emerging vacation markets.

The acquisition reflected a long-term strategy focused on thoughtful scale, ensuring growth that aligns operationally and culturally with the broader Westgate brand.

At the same time, Westgate continued to invest in resort level enhancements designed to elevate the guest experience. New amenities such as the Mystery Fun House Arcade Experience and River Country Water Park underscored a broader commitment to family friendly entertainment, on-site engagement, and immersive vacation environments. These enhancements reinforce Westgate's reputation for delivering experiences that extend well beyond accommodations alone.

Continued Investment in Key Growth Markets

One of the most visible examples of Westgate's sustained expansion can be found in Gatlinburg, Tennessee. Over multiple phases, Westgate has continued to expand and enhance its Smoky Mountain Resort, which at 1,400 rooms today is the largest in eastern Tennessee, adding new accommodations and amenities that have reinforced its position as one of the most comprehensive resort destinations in the Gatlinburg and Pigeon Forge region.

The continued development in Gatlinburg reflects strong demand for family oriented, experience driven mountain destinations. With its proximity to Great Smoky Mountains National Park and a broad mix of lodging, recreation, and entertainment offerings, the resort has become a cornerstone market within Westgate's national portfolio and a model for destination scale.

Partnerships That Redefined Possibility

Another defining characteristic of Westgate's extraordinary year has been its embrace of strategic partnerships. Collaborations with globally recognized brands such as Chuck E. Cheese and Choice Hotels reflect a forward-thinking approach to hospitality, blending vacation ownership with entertainment, loyalty, and expanded distribution.

The partnership with Choice Hotels, in particular, broadened Westgate's access to a wider reservation ecosystem, creating new pathways for guest discovery while reinforcing operational scale. Together, these partnerships demonstrate Westgate's willingness to rethink traditional timeshare boundaries and position itself at the intersection of hospitality, lifestyle, and experience driven travel.

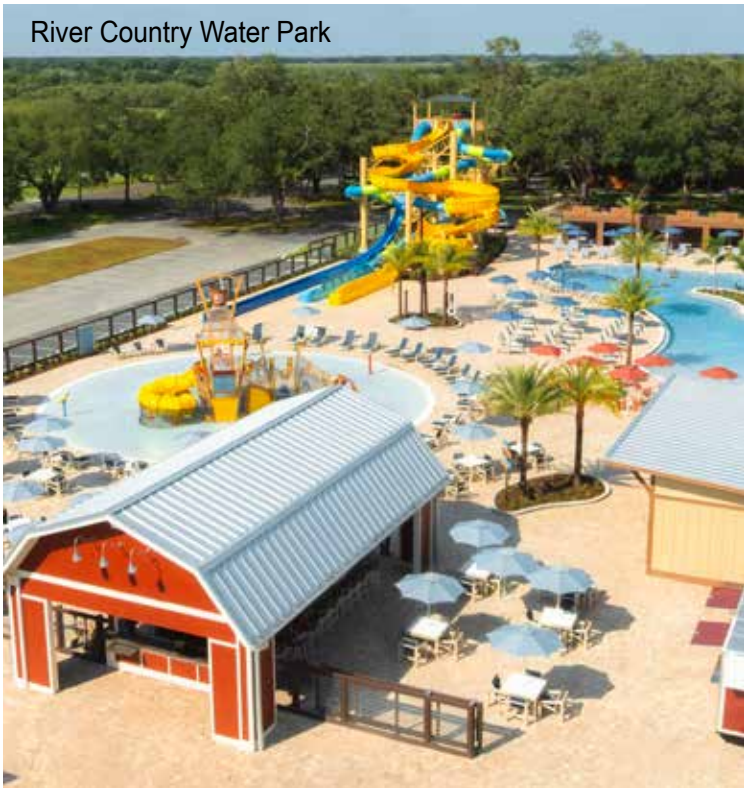
Leadership for a More Complex Organization

As Westgate's scale and sophistication have increased, so too has the importance of experienced and disciplined operational leadership. That reality made the appointment of Jared Saft as Chief Operating Officer both timely and strategic.

A 20-year Westgate veteran, Saft brings deep institutional knowledge and a comprehensive understanding of the business. Over the course of his career, he has held senior leadership roles across finance, operations, and sales and marketing, experience that has prepared him to oversee companywide resort and business operations at a moment of unprecedented growth.

Saft's appointment also carries personal and cultural significance, coming one year after the passing of Westgate founder David Siegel in 2025. Reflecting on that legacy, Saft has spoken about the lasting influence Siegel had on his life and career.

"This moment is not about me. It is about Westgate's founder David Siegel," Saft said after his new role was announced. "I met David in 2005 and came to work for him in 2006. When I met him back then, it would have been impossible to predict the path my life would take or the bond that grew between us over nearly two decades. David left us, but I am constantly reminded of the opportunities he created for so many people like myself. I will strive to do the same for others in his memory."


River Country Water Park

As Chief Operating Officer, Saft now assumes responsibility for all companywide resort and business operations, along with guiding the strategic direction of Westgate's primary expansion initiatives. His focus will be on operational consistency across a growing portfolio while continuing to innovate around owner satisfaction, team member engagement, and long-term value creation.

The transition also reflects leadership continuity. Former Chief Operating Officer Mitch Less has moved into a new executive role at parent company Central Florida Investments, ensuring institutional insight remains deeply embedded.

An Industry Voice with Operational Credibility

Beyond Westgate, Saft's leadership extends to the broader timeshare and vacation ownership industry. Currently serving as Chair Elect of the American Resort Development Association, he is set to assume the role of Chair later this year, placing him at the forefront of industry advocacy during a pivotal period.

For Westgate, Saft's industry involvement reinforces a philosophy grounded not only in internal performance, but in stewardship of the sector as a whole.

A Defining Moment

For Westgate Resorts, the past twelve months have been about more than growth. They have been about transformation. Expansion, partnerships, destination investment, and leadership evolution have reshaped the company's scale and ambition. As Westgate looks ahead, it does so with momentum, clarity, and continuity, hallmarks of a company actively defining what comes next for the timeshare industry.

Something Big Is Happening — And Resort Professionals Can't Afford to Sit It Out

by Sharon Scott Wilson, RRP

Earlier this month, technology entrepreneur Matt Shumer published a widely circulated essay titled "Something Big Is Happening." According to an article from Modern Engineering Marvels, "A long essay by 26-year-old founder and investor Matt Shumer, called "Something Big is Coming", went viral on X, getting more than 60 million views on the site."

In it, he compared today's artificial intelligence moment to February 2020 — that uneasy stretch when most people sensed distant rumblings but had no idea how quickly daily life would change. None of us were sure what Covid might mean. I, for one, bought a dog.

But the gist of his central message from this example was blunt: the shift is already underway. The only question is who will pay attention in time. Janice Passos, of Eteriz. with AI expertise in the timeshare resort business, says, "In this moment, we have a pivotal choice: be proactive and shape what's coming or be reactive and manage the consequences."

Like the emergence of the Internet, this is a strategic issue that touches operations, sales, marketing, finance, owner communications, compliance, training, and long-term workforce planning. It will touch everything – both in your business and your personal life. The other day, I uploaded my monthly insurance bills into ChatGPT asking for advice on a better provider. I saved hundreds!

Just as online booking reshaped hospitality in the early 2000s, AI is poised to reshape knowledge work in the late 2020s. The difference is speed.

Why AI Is Different

The tech world often introduces 'the next world-shaking thing." Think of the plethora of apps that are being introduced every day for example. In hospitality, we have seen technology waves before — online booking, channel management systems, CRM platforms, dynamic pricing, digital marketing automation. Each required adaptation. Each reshaped staffing and workflows.

What makes AI different is not that it automates a single task. It does…. It automates cognitive work — reading, summarizing, analyzing, drafting, forecasting, coding, communicating. But it can do so much more. It can organize data to use in marketing at lightening speed. AI draft legal arguments, build financial models, generate complex code, and conduct analyses of just about anything.

It's a force multiplier for human judgment, not just a substitute for execution.

What This Means for Resorts

Let's bring this down to ground level. In a typical timeshare or vacation ownership operation, consider how much work involves:

- Drafting board reports
- Analyzing delinquency data
- Preparing reserve studies summaries
- Responding to owner inquiries
- Writing marketing copy
- Developing sales training materials
- Reviewing vendor contracts



- Creating financial projections
- Producing newsletter content
- Summarizing legislative updates

All of these tasks happen on a screen. All of them involve structured information. All of them are candidates for AI augmentation.

This does not mean replacing professionals. It means redefining roles. A general manager who once spent three days assembling a board packet may now generate a first draft in an hour and devote more time to interpretation and strategy. A marketing director can test multiple campaign variations before launch. An HOA administrator can quickly identify trends in owner complaints before they escalate.



Those who understand the tools will become exponentially more productive. Those who ignore them risk falling behind competitors who do not. But it's going to require constant vigilance. In his article Shumer says, "The future is being shaped by a remarkably small number of people: a few hundred researchers at a handful of companies... OpenAI, Anthropic, Google DeepMind, and a few others. A single training run, managed by a small team over a few months, can produce an AI system that shifts the entire trajectory of the technology. Most of us who work in AI are building on top of foundations we didn't lay. We're watching this unfold the same as you... we just happen to be close enough to feel the ground shake first.

"But it's time now. Not in an "\'eventually we should talk about this' way. In a 'this is happening right now and I need you to understand it' way."

The Leadership Imperative

The most important takeaway from Shumer's essay for me was a sense of urgency. He argues that the window for early adopters is still open — but not for long. The same applies to our industry.
Resort executives who experiment with AI now will shape internal policies, set ethical guardrails, and develop institutional knowledge before reactive adoption becomes necessary. They will ask:

- Where can AI responsibly reduce administrative burden?



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- How do we protect owner data while leveraging new tools?
- What training do managers need?
- How should we communicate AI usage transparently to boards and stakeholders?
- What tasks must remain human-led due to fiduciary or regulatory responsibility?

Practical Applications Today

This is not theoretical. Here [courtesy of ChatGPT] are immediate, practical use cases for resort professionals:

Board & Governance
- Drafting meeting summaries and action-item lists
- Translating financial statements into plain-language owner updates
- Identifying trends across years of minutes or reserve documents

Operations
- Analyzing maintenance logs for recurring issues
- Building SOP checklists
- Generating training scripts for front-line teams

Sales & Marketing
- Testing email subject lines
- Drafting video scripts
- Creating FAQ documents
- Segmenting messaging for different owner demographics

Finance
- Reviewing spreadsheets for anomalies
- Modeling assessment scenarios
- Stress-testing budget projections

Education & Communication
- Converting complex policy updates into digestible newsletters
- Preparing Q&A sheets ahead of annual meetings
- Creating multilingual content for international owners

These tools are not perfect. They require oversight. But they are improving at a pace few anticipated.

The Cultural Shift

"AI won't redefine hospitality's heart, but it will absolutely redefine its engine," says Passos. Perhaps the greatest challenge is not technical but cultural. Many professionals pride themselves on experience — and rightly so. Institutional knowledge, relationship capital, and judgment are irreplaceable assets in vacation ownership.

But AI does not diminish expertise. It amplifies it.

A seasoned resort manager using AI as an analytical assistant can surface insights faster than a competitor relying solely on manual review. A board advisor can generate comparative research before a meeting or call. Obviously, the competitive advantage lies not in resisting the tool but in mastering it.

Workforce Considerations

Shumer references projections suggesting substantial disruption to entry-level white-collar roles. While timelines are debated, one reality is clear: job descriptions will evolve.



ChatGPT says "For resorts, this means:

- Hiring for adaptability and analytical thinking
- Encouraging continuous learning
- Redesigning training programs to incorporate AI literacy
- Ensuring compliance frameworks evolve alongside capability"

Risk and Responsibility

If all of this raises your eyebrows about various traps, you're not alone. ChatGPT mentioned the following concerns:

- Data privacy and cybersecurity
- Bias in automated outputs
- Regulatory compliance
- Transparency in owner communications
- Intellectual property concerns

Resort professionals operate in a fiduciary environment. Boards and management companies must proceed thoughtfully. But thoughtful does not mean passive. Resort companies will need to set up guardrails, much like we've all had to regulate how email communications have certain rules.
The responsible path forward is experimentation within guardrails — secure environments, anonymized data, internal review protocols, and clear usage policies.

A Strategic Window

The vacation ownership industry has always been relationship-driven. That will not change. Owners still expect human connection. They expect accountability. They expect leadership.
AI cannot attend an annual meeting and look an owner in the eye. It cannot build trust over decades.

What it can do is eliminate administrative friction, accelerate analysis, and free leaders to focus on what truly differentiates successful resorts: service, communication, and strategic foresight. The early adopters in our industry will



not be the ones who replace staff indiscriminately. They will be the ones who empower staff with better tools.

A Call to Action

If you have not seriously explored AI in the past six months, now is the time.

Not casually. Not as a novelty. More advice from ChatGPT suggests dedicating structured time to:

- Testing paid versions of reputable AI platforms
- Assigning a pilot team within your organization
- Identifying two or three workflow bottlenecks
- Measuring time saved
- Evaluating quality improvements
-

We suggest you encourage your staff and cohorts to begin using AI whenever possible. Bring it up at the next leadership meeting. Discuss implications at the board level. Ask vendors how they are integrating AI into their services.

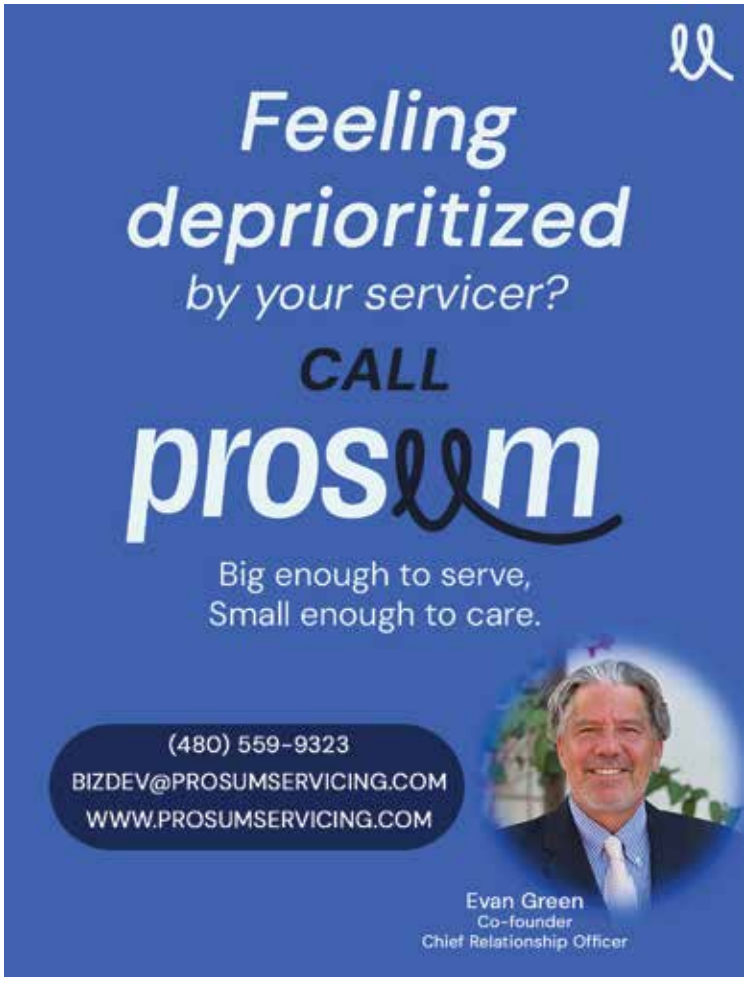
This is not hype. It is infrastructure.

The Bigger Picture

Shumer's essay frames this moment as historic — not just for business but for society. Whether one agrees with the most dramatic forecasts, the directional shift is undeniable.
For resort professionals, the choice is straightforward: Observe from the sidelines and react later [insert frowny emoji]. Or engage early, learn deliberately, and shape how this technology serves owners, boards, and guests. Our industry has weathered recessions, regulatory shifts, pandemics, and market cycles. Adaptation is part of our DNA.

Like Shumer says, "Something big is happening." The leaders who treat this year as a strategic turning point — rather than a 'business as usual' — will be the ones best positioned when the next phase arrives.

Sharon Scott Wilson, RRP, is publisher & co-owner of Resort Trades Media Group, which provides current information relevant to timeshare and vacation ownership professionals, both in print and online. Get your free subscription to receive our monthly print edition of Resort Trades and/or our weekly email at https://resorttrades.com/subscribe/. Join us on LinkedIn, Facebook, Instagram and X.





Never Fall in Love with Your Marketing Program

It deserves proof. The operators who close the gap between assumption and evidence fastest are the ones still standing when the market shifts.

by Michael Finn

Early in my career, a mentor gave me advice that I have never been able to shake: "Never fall in love with your marketing program. Let its merits win out with empirical data." A second mentor compressed it even further: "Eighty percent of any marketing program is data and offer. Get those right and you will normally have success."

I have spent years watching that principle hold — and watching operators in this industry suffer because they ignored it.

Hospitality is a seductive business. We are surrounded by beauty. Our brands carry emotional weight. Our properties inspire genuine passion in the people who build them. That passion is an asset. But it has a dangerous side effect: it tempts us to fall in love with our own marketing.

When that happens, something quietly breaks. We stop evaluating campaigns honestly. We rationalize weak booking numbers. We protect a piece of creative because we love how it makes the brand feel. We mistake our internal preference for external demand.

The market doesn't care how much we love our campaign. It responds with data.

Speed to objectivity is a competitive advantage. The operators who close that gap fastest are the ones still standing when the market shifts.

Every campaign is a hypothesis. Every channel decision is an assumption. Every distribution strategy is a bet on guest behavior. Open rates, conversion rates, cost per acquisition, direct booking velocity — these are not just metrics. They are verdicts.

Marketing begins in subjectivity, and it has to. In the early stages, there is no data. There is instinct, positioning, vision. You are making decisions about who you are and how you want to be perceived. That creative foundation matters. But subjectivity is only useful if it is temporary.

The longer you stay in the preference phase, the longer you are operating on hope. The faster you introduce measurement, the faster you are operating on clarity.

The Two Variables That Carry the Weight

Strip away the complexity and almost every marketing result comes down to two things: the quality of your data and the strength of your offer.



If your data is weak — if your targeting is vague, your segmentation broad, your understanding of booking intent shallow — your messaging will be diluted. You will be paying to reach people who are mildly interested when you should be reaching people who are ready to buy.

If your offer is weak, no amount of production value will save it. Stunning photography, immersive video, flawless copy — none of it compensates for an offer that doesn't answer the fundamental question every guest is asking: Why should I act now? If that answer isn't immediately clear, they won't.

I have watched simple campaigns outperform elaborate ones because the audience was precisely defined and the offer was direct. No theatrics. Just relevance and urgency. I have also watched beautifully produced initiatives fail because they were built around what the brand team loved rather than what the guest actually needed to hear.

Creativity amplifies a strong foundation. It does not substitute for one.

I have watched simple campaigns outperform elaborate ones. No theatrics. Just relevance and ur-

gency. Creativity amplifies. It does not substitute.

Zig When They Zag

Conventional wisdom in this industry travels fast. “Don’t send during holiday weeks. Pull back in the shoulder season. Go quiet when guests are busy.” These assumptions get recycled so often they start to feel like laws.



They aren’t. They are untested opinions masquerading as strategy.

I have run campaigns during periods where conventional wisdom said to go dark — and seen performance improve. Open rates climbed. Engagement held or rose. Conversions strengthened. Not because we were being contrarian for sport, but because when the rest of the market went quiet, the noise floor dropped. Our message had more oxygen. Our offer faced less competition.

If I had relied on opinion instead of running the test, we would have missed that entirely.

Algorithms change. Attention patterns shift. Guest behavior evolves. The only reliable truth in any of this is measurable behavior in the current moment. Yesterday’s playbook is just a starting point.

Define the Win Before You Launch

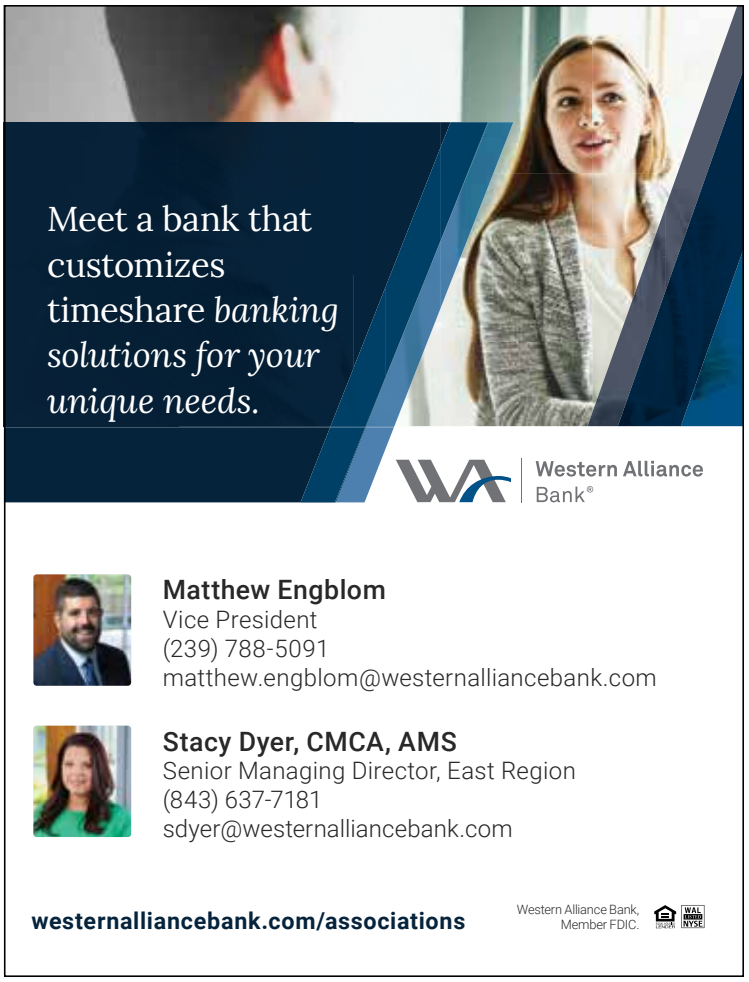
Before any campaign goes out, answer one question in writing: What does success look like? Not a vague goal. A specific number. Cost per qualified inquiry. Direct booking conversion rate. Revenue attributable to the campaign. Pick the metric that matters and commit to it before the first impression is served.

Then measure against it without sentiment.

If the campaign performs, scale it. Increase allocation. Expand distribution. Double down on what compounds. If it underperforms, tighten the targeting, sharpen the offer, reduce exposure — or replace it entirely. Scale up or scale down. But do not stay attached.

Think of marketing allocation the way a disciplined operator thinks about capital allocation. You deploy resources where returns are compounding. You withdraw from what is not working. There is no shame in pivoting. The only mistake is clinging to something because you built it.

I once championed a campaign that felt exactly right for how I wanted the brand perceived. It was internally admired. Externally, it stalled. Conversions softened. The data wasn’t ambiguous.



We stripped it back. Simplified the offer. Tightened the targeting. Removed the complexity that was getting between the guest and the decision. Performance recovered quickly. The lesson was not subtle.

The market is the judge. The data is the verdict. The only mistake is clinging to something because you built it.

The Market Is the Judge

Hospitality operators are, by nature, builders and believers. That is not a weakness. Belief is what gets a property opened, a brand launched, a team galvanized. You cannot build something meaningful without it.

But belief has to mature. The best operators in this business believe boldly at the start and measure honestly as they go. They do not confuse the brand they love with the campaign that works. They shorten the gap between assumption and validation. And when the data speaks, they listen — even when it contradicts what they hoped was true.

The sooner you move from subjective to objective, the better off you will be.

Believe boldly. Measure honestly. Scale decisively.

Michael Finn is a business strategist specializing in marketing, sales, and product development, with a track record of building and scaling ventures across hospitality and experiential industries. He is also the author of multiple books focused on networking, leadership, and the evolving role of strategy in a connected world.

Expanding Bandwidth

How AI and flexible expertise are giving resort teams more time for the work only they can do

by Kelley Ellert



Somewhere in your organization right now, someone who should be solving a real problem is doing something a system could do instead. That's not a staffing issue. It's a bandwidth issue — and it exists at every scale, from a 200-unit HOA resort to a portfolio of 50 properties.

AI is genuinely good at giving time back. Not by replacing judgment calls or leading the strategic conversations that require someone who's been in this industry long enough to know what the data says. But the structured, repeatable work that needs to happen and doesn't need a person to make it happen? Routing communications, triggering follow-ups, compiling reports, processing data across systems — AI handles that at a scale and consistency no team can match. When those tasks run themselves, useful bandwidth opens up.



Nigel Lobo, RRP, Chief Operating Officer
Grand Pacific Resorts

That same logic — put the right work in the right hands — applies beyond technology. It applies to how resorts and hospitality companies buy expertise.

For years, the default was the bundle. Need marketing expertise? Here's the full-service agency — done for you, owned by them. Need management support? Sign the all-inclusive contract. There's a certain comfort in comprehensive coverage — if you have everything, you can't be missing anything. But comprehensive and right-sized aren't the same thing, and the difference shows up in your budget, your team's focus and what actually gets solved.



Rick Tramontana, senior director of owner relations
Breckenridge Grand Vacations

What Happens When the Work Sorts Itself

Decisions (https://decisions.com/), an intelligent decision and workflow automation platform, recently published The Enterprise AI Shift,* an ebook examining how companies are navigating a second phase of AI adoption. The first phase was about discovery — what could it do? The second requires organizational judgment about where AI should operate and where human expertise needs

to stay in the loop. The capability that separates organizations getting real results from those still experimenting, the ebook argues, is orchestration — coordinating models, workflows, data and human decisions into a system that stays aligned with business intent as conditions change. The infrastructure that makes orchestration work isn't just technical — it's the governance layer: defined rules about where AI operates, compliance standards, and human checkpoints that ensure automation scales without introducing risk.

Grand Pacific Resorts has exactly that kind of operating model. Rather than allowing departments to experiment with AI tools in isolation, the California-based resort management company established a centralized framework for AI adoption. The initiative includes dedicated leadership oversight, a company-wide AI Pulse newsletter that shares insights and use cases, and an internal "IDEA Drop Box" that allows associates across the organization to propose automation opportunities and workflow improvements.

"We're not implementing AI to replace hospitality — we're implementing it to protect it," said Nigel Lobo, RRP, Chief Operating Officer Grand Pacific Resorts. "When automation handles the repetitive work behind the scenes, our teams gain more time to focus on the conversations, relationships and service experiences that owners and guests actually remember."

They view AI as a practical tool for operational clarity rather than a replacement for human expertise. Structured processes — reporting, routing requests, compiling data, and coordinating communications — are where automation can create the most value. When those tasks run in the background, the people responsible for delivering the vacation experience have more time to focus on guests and owners directly.

A useful starting point for any operation is your SOPs.

> "That's not a staffing issue. It's a bandwidth issue — and it exists at every scale."

If a task has a written procedure — a defined series of steps someone follows the same way every time — that task is worth examining for automation. How many of those steps actually require human judgment, and how many are just execution? Pre-arrival communications, maintenance routing, owner statement processing — structured, high-volume work that currently consumes the people best deployed elsewhere. When it runs itself, the staff member who was triaging emails is available for the guest at the front desk. The data that was buried in a manual report is in front of the GM in time to act on it.

Breckenridge Grand Vacations applied this directly — an AI-driven chatbot on its owner website now handles common questions on reservations, billing and policy, while an internal AI application supports communication and problem-solving across all employees.

"We view AI not as a replacement of human connection, but as a tool that elevates these interactions," said Rick Tramontana, senior director of owner relations. "AI eliminates administrative burden and allows our team to focus on what matters most — empathy, critical thinking and the high-touch experience that defines the BGV brand."

At Resort Management & Consulting Group, VP of Operations Stacy Dounias draws the same line. Her team applies AI to structured processes first — owner communications, report compilation, data reconciliation, draft board materials.

"It's less about automation replacing work and more about removing friction so experienced operators can operate," she said. That efficiency extends to board presentations, where tools like Gamma accelerate preparation and sharpen delivery. "The tool speeds up the build," Dounias said, "but the value is still in the context and experience behind the presentation."

Between the Board and the Floor

The same logic that applies to AI — use what fits, where it fits — applies to how resorts buy outside expertise. And for

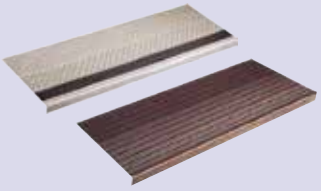
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independent properties especially, the gap that needs filling is rarely the whole operation.

Dana Myers has spent enough years in this industry working with resort operators, developers and lenders to recognize that some independent resorts don't need someone to run their property. They have the staff. They have the systems. They have the board. What they don't always have is a clear, functioning line between what the board decides and what management actually executes.

Myers founded Nexus Resort Solutions to work at that level, not as a replacement for a resort's existing team, but as the connective tissue between strategic vision and operational reality. She maps the systems and structures a resort needs, helps build them and then facilitates their execution — not outsourcing the work, but orchestrating it. Nexus brings genuine breadth from strategic management, revenue optimization, rental program development, owner experience and financial oversight. The engagement is built around what a specific resort actually needs not delivered as a predetermined bundle.

According to Myers, "In this ever changing landscape of the timeshare industry, it is important to recognize that not all resorts require the same boiler plate management services. We work with each individual resort to determine the best operational and financial solutions for now and for the future. Our goal is to have the resort be able to strategically self invest its revenue streams in order to continue to maintain current operations while working out a strategic blueprint for their future needs,"

Blue Tree Resort, an independent property in Orlando, made the decision to move to self-managed operations and brought Myers in to fill a specific gap — alignment between the board's direction and management's execution.

"With Nexus Resort Solutions' communication, guidance and assistance, we have been able to adjust and modify procedures in an incredibly positive way," said a representative of Blue Tree's board of directors. "We were able to eliminate many charges built into management contracts — many we never realized — contributing to cost savings in a sometimes difficult market. Policies and procedures are much more streamlined and adjusted to our specific requirements."

> "It's less about automation replacing work and more about removing friction so experienced operators can operate."

If Blue Tree's needs expand, so does the engagement. The relationship grows with them — which is a fundamentally different value proposition than a contract that locks in scope at signing.



Resort Management & Consulting Group, VP of Operations Stacy Dounias

The Model Is Out There

The infrastructure to support this model exists. Qualified consultants, fractional operators and specialized agencies are accessible in ways they weren't a decade ago and the data backs that up.

ARDA's 2025 State of the Vacation Timeshare Industry report shows that more than half of the approximately 1,497 U.S. timeshare resorts are not in active sales — legacy, independent, HOA-controlled properties each navigating their own set of challenges. About a third are fully self-managed. A study by Stringam, Mandabach and VanLeeuwen published in the Journal of Tourism & Hospitality found these properties post strong financial performance — solid maintenance fee collection, healthy reserves, competitive occupancy. The gaps tend to appear in specific areas — rental programs, exchange relationships, marketing, strategic alignment, IT — targeted enough that targeted support can address them without requiring a full operational overhaul.

The fractional and advisory model has deep roots outside hospitality and the numbers reflect growing adoption. Across industries, fractional executives now number more than 120,000 — up from 60,000 just two years ago. The economics are straightforward — 40 to 70% less than a full-time executive hire, with results in weeks rather than the months a traditional placement requires. The HSMAI Foundation has identified fractional staffing as a transformative trend in hotel talent sourcing specifically — a signal that the model is finding a real foothold in this industry.

Start With the Problem. Build From There.

The Enterprise AI Shift details that as organizations mature in their AI use, their applications expand — starting where the need is clearest, building confidence, adding more.

The platforms that serve them best aren't the ones that forced them into a tier. They're the ones that made it easy to grow into more capability over time.

That pattern runs through every strong vendor relationship in this industry. A resort that starts with strategic consulting adds owner services program support when the time is right. A management company brings in a marketing partner for one campaign and builds from there as results warrant.

The vendors worth those long-term relationships have genuine breadth and let you access it based on what's actually needed today. If you're running an independent resort or managing a portfolio and something isn't working, something's missing or something needs more efficiency or improved results — the conversation doesn't have to start with a contract or pre-packaged quote. Start with the problem. The right engagement builds from there. Expanding your bandwidth in the most meaningful ways.

*https://decisions.com/wp-content/uploads/2026/01/Decisions_eBook_The_Enterprise_AI_Shift.pdf

Kelley Ellert is the founder of Waterwheel Marketing, a hybrid consultancy and agency that builds custom marketing programs for hospitality operators, management companies, and B2B organizations across the vacation ownership and resort industry.

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ARDA Research & Insights

Meatballs, Mindset, and the Choice to Move Forward

by Sharon Scott Wilson, RRP

When you hear the title Meatballs & Mindset, you might expect a cookbook, a family memoir, or possibly both. As it turns out, you wouldn't be wrong. In a recent episode of Trades Talk, I had the pleasure of sitting down with Jim Madrid, longtime resort industry veteran, mindset coach, and author of Meatballs & Mindset. What unfolded was a conversation that blended leadership, culture, resilience, and yes—Italian cooking—into a surprisingly practical discussion about how we face challenges in business and in life.

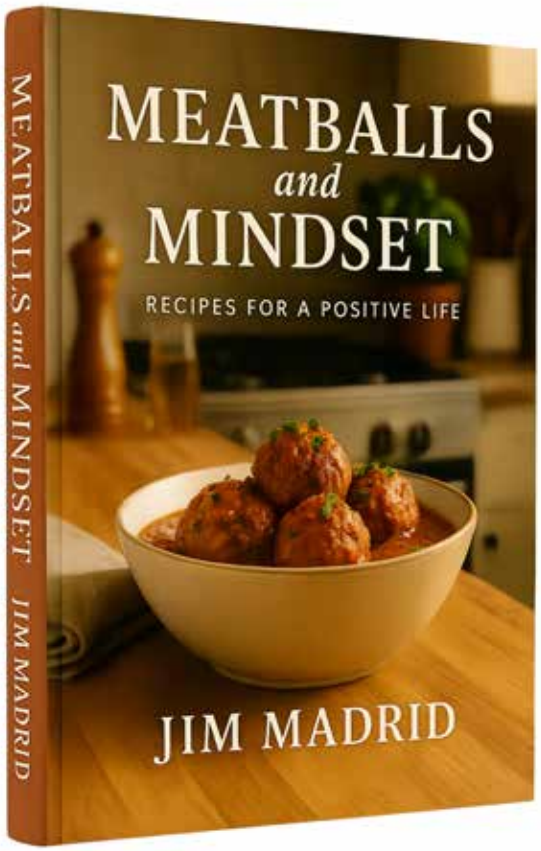
Jim's roots in the vacation ownership industry go back to the late 1970s and early '80s, with early roles at Thousand Trails and Trendwest Resorts. Along the way, he became deeply interested in cognitive and positive psychology, particularly what separates high performers from everyone else. His takeaway, developed over decades of coaching athletes, executives, and teams around the world, is refreshingly straightforward: mindset doesn't fix what's "wrong" with you—it helps you build on what's already working.

That philosophy became intensely personal in April 2022, when Jim was diagnosed with stage-four pancreatic cancer. The prognosis was grim. Family history made it even more daunting. But rather than framing the diagnosis as a death sentence, Jim made a conscious decision to treat it as a challenge—one that required the same mental discipline he had been teaching others for years.

"I had a choice," Jim explained. "I could see it as the end, or I could see it as an opportunity to do something with it."

That idea—watch what I do with this—runs through Meatballs & Mindset. The book is part journal, part guide, and part collection of stories drawn from Jim's life, his Italian heritage, and his work with high performers. The "meatballs" are more than a catchy metaphor. They represent process, patience, and connection. Anyone who has watched a family recipe come together knows there's no strict formula—just experience, intuition, and a willingness to taste, adjust, and keep going.

In Jim's world, mindset works the same way.



There's no magic switch, no single "aha" moment. It's built intentionally, day by day, through habits like gratitude, reflection, and conscious choice. One example from the book is his decision not to set a goal of being "cancer-free," but instead to focus on being healthy. Cancer, as he puts it, was simply an obstacle in the way of that goal.

That distinction resonated with me—not just personally, but professionally. In the resort business, we talk a lot about goals, metrics, and strategy. Jim reminds us that culture and mindset are often the difference between plans that look good on paper and organizations that actually perform. His often-quoted line—"culture eats strategy for breakfast"—isn't theory. It's something he's

seen play out repeatedly in resorts, sales teams, and leadership groups around the world.

Italian culture plays a starring role here. Sunday dinners, big families, loud conversations, and the idea that even when you disagree, you still pass the sauce. Jim has translated those values into what he calls "The Italian Way," a workshop focused on building trust, connection, and positive energy inside organizations. The parallels to hospitality are obvious: people remember how you made them feel long after they forget the details.

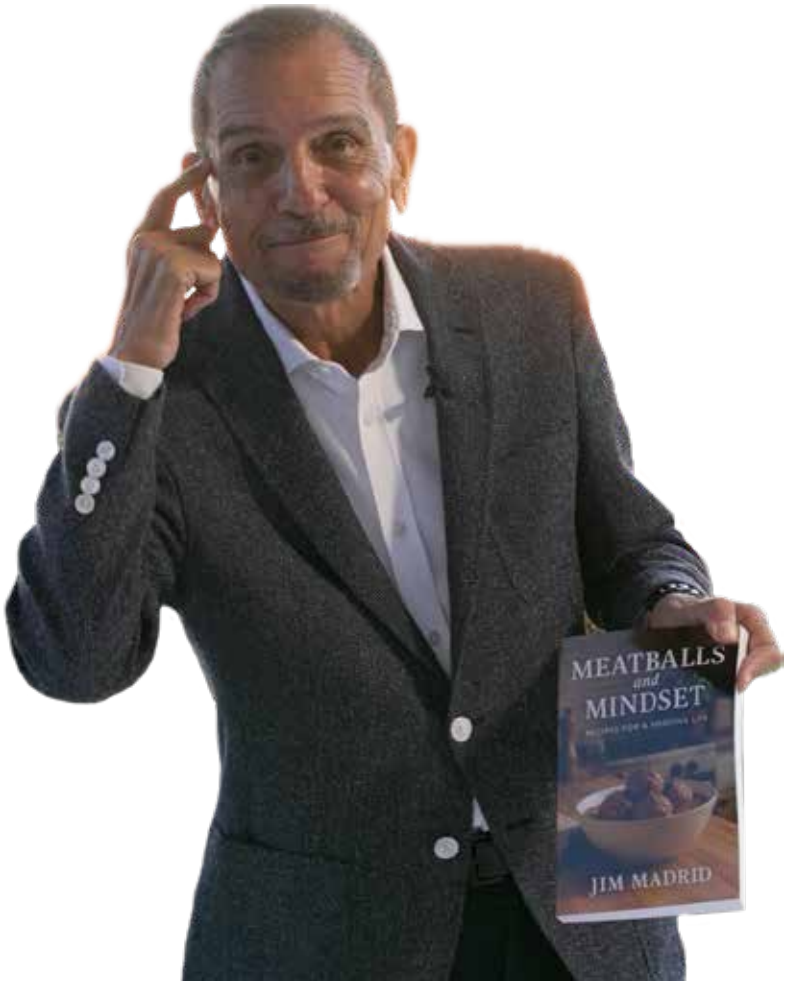
That emphasis on connection also shows up in Jim's approach to healing. From family support to faith in his medical team at City of Hope, to deliberately creating what he calls "positive talk only" spaces in his home, Jim has been intentional about the environment he allows between his ears. There's science behind it, he's quick to note, but there's also common sense. What we consume—news, conversations, habits—shapes how we show up.

Today, Jim is still very much in motion. He continues to coach, speak, travel, and mentor, all while sharing his story with others facing serious challenges. His message isn't about pretending everything is fine. It's about acceptance, followed by action.

"We all face something," Jim said. "A diagnosis, a business setback, a bad season. The question isn't whether it's hard. The question is what choice you make next."

For resort professionals navigating an industry that never sits still, that may be the most useful takeaway of all.

Sharon Scott Wilson, RRP, operates the B2B Resort Trades Media Group, which mails/posts free industry-focused information through: 1) a monthly print/digitized magazine, 2) a weekly eNewsletter, 3) YouTube "Trades Talks", and 4) social media. https://resorttrades.com/subscribe/



Trades Talk with Sharon









Leave Policies

Avoid Costly Legal Errors

by Phillip M. Perry



Abstract: Company leave policies must comply with a growing patchwork of overlapping federal, state and local laws. More cities and counties are adding to the complexity with legislation that mandates leave—sometimes of the paid variety—under an expanding set of conditions. Unintentional violations subject employers to costly litigation and diminished workplace morale.

After sustaining a serious back injury on the job, Andy was faced with surgery and rehabilitation. He applied for time off, provided his employer with the requisite paperwork, and was granted up to 12 weeks of leave under the Family and Medical Leave Act (FMLA).

So far so good. Then things cratered. At the end of 12 weeks Andy was still experiencing residual pain that would prevent him from performing his normal job duties. But when he asked for additional leave, his employer terminated him.

It was a bad decision that cost Andy's employer significant financial penalties. The reason? The company had overlooked a key fact: Coverage for Andy's condition overlapped with another law—the Americans with Disabilities Act (ADA). And that one required employers to offer reasonable workplace accommodation for employees with conditions that substantially limit major life activities.

Legal maze

Our opening story typifies a growing problem: Laws affecting leave policies constitute a confusing matrix of protections that challenges and penalizes even well-intentioned employers.

"The most common error we see regarding leave policies is the failure of employers to take into account the interplay of federal, state and local laws," said James W. Seegers, partner at law firm Baker & Hostetler (bakerlaw.com). "And that comes back to bite them."

Meeting legal requirements is especially challenging because of the number of laws that apply. At the Federal level, the FMLA covers employers with 50 or more employees and the ADA to those with 15 or more. At the state level, the number of jurisdictions that mandate some degree of paid family leave, often for the smallest of employers, has risen from three to 12 and now protect about a third of Americans, according to a recent tally by The Economist.

An upward trend in paid sick leave mandates is also visible at city and county jurisdictions. "Time off policies are very popular with workers, and that's why you are seeing so much more legislative activity," said Edgar Ndjatou, Executive Director of Workplace Fairness (workplacefairness.org). "Employers will have to start getting ready for more of the same."





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Two forces are adding fuel to the fire, noted Ndjatou. The first is the growing need among employees to provide care for aging relatives. A second is the tendency for people to look upon leave as a pathway to improved health care. "Many people do not have access to sufficient health insurance. So a lot of them are saying, 'if you're not going to give me the best health insurance, what else are you giving me?' And they look upon time off to take care of medical issues as the next best thing."

Steep penalties

When laws mandate conflicting protective standards, added Ndjatou, the general rule is that employers must follow whatever provides the greatest benefit or protection. "In practice, this can be complicated, especially for multi-state employers." He suggests mapping out which laws apply to which employees based on work location, and then designing policies that meet or exceed the most protective standard in each jurisdiction.

Noncompliant employers face significant consequences including fines, civil penalties, back pay, interest, and in some cases private lawsuits or government enforcement actions. "Some states impose penalties that are equal to, or triple, the amount of unpaid wages or leave benefits," said Harvey R. Linder, an employment and labor partner at CM Law (cm.law). "Administrative fines can range from $100 to $15,000 per violation, depending on severity and whether the employer is a repeat offender. Furthermore, those fines can be per-employee in the case of a class action suit. In some states, violation of paid leave laws can be a misdemeanor which can lead to jail time for the perpetrator."

The laws of various jurisdictions can pile up. "You can be looking at three times the penalties if an incident violates federal, state and local laws," said Kirkland Wayne Davis, SVP of HR Client Services & Employment General Counsel with Congruity HR (www.congruityhr.com). "Furthermore, an employer who has had a violation is on the radar. Prior offenders are much more likely to incur additional audits or scrutiny."

The costliest cases involve court trials. "Litigation can get very expensive vary fast," said Seegers. Employers can be on the hook for attorney's fees—both for their own counsel and the employee's—as well as back pay and even forward pay if the employee can show the difficulty of getting another job. There is also the potential for emotional distress damages if an employee has been worried about being terminated."

Avoiding issues

Employers need to take a holistic approach, devoting time and effort into understanding how their workplace policies and proce-

dures interact with federal, state, and local laws.

The task is made more difficult by continual changes in the law that can blindside employers. "Delaware, Maine, Minnesota, Washington state, and Colorado are among the many jurisdictions that have recently expanded the scope of their leave regulations," said Davis. More jurisdictions are adding reporting requirements, expanding rights into areas such as fertility treatment. Finally, the legal definition of "family member" at the state level is expanding beyond traditional relationships to include siblings, grandparents, parents-in-law, and domestic partners and even close friends.

Attorneys say that employers can stay out of trouble by avoiding the following common errors in policies and procedures:

#1: Untrained supervisors

"Companies need to train their supervisors on how to recognize triggering events when employees put the company on notice about leave," said Dolly Clabault, Subject Matter Expert in HR Resources at J.J. Keller (jjkeller.com). "How the supervisor responds in that moment is critical. They put the company at risk if they do not follow mandated procedures." She recommends annual compliance training to remind forgetful supervisors of the right thing to do.

#2: Discouraging leave

A valued employee requests leave—just when the business is about to start an important project. Frustrating? Yes. Optional? No. "Mixed messages from supervisors, even informal comments such as 'we're really busy right now,' can have a chilling effect on employees who are legally entitled to take leave," said Ndjatou. "The company must treat leave as a normal part of doing business rather than an exception or inconvenience."

 # 3: Inconsistent implementation

One supervisor thinks people should come to work when they're sick. Another disagrees with some legally protected reasons for leave. A third thinks a certain worker has been abusing the system.

No matter. "Leave must be granted to everyone equally, "said Rachel Shaw, an HR consultant (shawhrconsulting.com). Employees share experiences with one another, and inconsistency can not only affect company morale but also lead to legal quagmires. "An employer can get targeted with a lawsuit if one supervisor grants leave liberally, while another makes applicants jump through hoops."

#4: Unintentional discrimination

Employees who have risen to a certain level in the company may well be granted more benefits than beginners. Therein lies the potential for legal problems.

"Inadvertent discrimination can possibly happen if an employer grants a certain level of parental leave for



upper-level exempt salaried employees, but not for non-exempt employees," said Linder. "In many cases that can lead to penalties for violation of state laws."

"While it is legal to distinguish between job types in certain situations, an employer cannot structure policies in a way that disproportionately impacts a group that is female or other protected minority," added Linder. "The safest practice is to design leave policies that apply to everyone."

#5: Improper documentation

Another common pitfall is requesting documentation that the law does not permit. "Employers need to understand exactly what proof they can and cannot require and embed those boundaries into their processes," said Ndjatou. The FMLA, for example, is strict about what documentation can be required and when employers can ask for it.

#6: Leave interference

Jake has been home resting for a week. Is he coming along okay? Can he maybe come back to work early? The questions are natural, but the prudent business lets them go largely unanswered. "An employer might be able to get away with a single email or a couple of phone calls over time," noted Seegers. "But at some point, an employee who feels the employer is infringing on their rights may have a cause of action."

#7: Retaliation

Bonus calculations. Performance reviews. Raises. Promotions. What role is played by the employee's prior leave in all of those areas? None. "An employer must not retaliate in any way for leave that the worker has taken during the year," said Seegers. Doing so can provide a cause of action.

#8: "No-fault" policies

Treating all leave as equal can backfire, said Seegers. "Many employers establish 'no fault' policies that say 'If you're absent X number of times, no matter what the cause, that triggers progressive discipline and eventually termination.' They have to understand that they cannot penalize leave protected by law."

#9: Inaccurate tracking of hours
Payroll systems must be set up correctly so that leave is tracked, calculated, and paid with precision. "Years ago, companies could get away with just entering numbers on a spreadsheet," said Clabault. "But now there are so many state and local laws that it can get very complicated." Mistakes can anger workers. "Employees get irritated when they are not paid what they are due and are tempted to turn to the courts for relief."

This is particularly important for fluctuating hour employees, where inadequate record keeping can lead to underpayments and compliance violations.

#10: Use it or lose it arrangements
Policies that call for leave time to expire at the end of the year can create problems. "Use it or lose it policies can end up driving unnecessary leave, which can be costly for employers," said Shaw. "We suggest allowing some leave time rollover, or even some cash out." Employers must follow state and local laws which often address this issue.

#11: Uncompetitive policies
Programs need to be competitive in the marketplace, or employees will be tempted to leave for rival employers. "Many times, a robust leave program can mean the difference between getting or not getting the best talent," said Ndjatou. "Younger workers in particular are putting a premium on work-life balance, and on being able to take time off from work."

#12: Inadequate communication
"Many businesses fail to adequately communicate their leave policies to employees," said Shaw. "The result is a confused workforce, made worse by the high level of stress experienced by anyone who has incurred an injury, come down with an illness, or is suddenly faced with a family caregiving crisis."

Written policies need to be communicated in one or more vehicles. Examples are the company bulletin board, a written handbook, an email broadcast, or an Internet web page.

Fostering values
A well designed and implemented leave program will protect a company from costly litigation while building a productive workforce. Employers need to develop policies defined enough to reduce employee and supervisor confusion, but flexible enough to incorporate constant changes in federal, state and local laws.

Leave policies that do all the above convince employees that their company values them, cares about them, and wants them to enjoy a degree of work life balance. "Poorly designed leave policies can harm a company," said Shaw. "But policies that foster a positive working environment can be huge culture builders."





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www.cookwithkenyon.com

BUSINESS INTELLIGENCE

CustomerCount
CustomerCount is a feature-rich, cloud based survey solution providing intuitive real-time reporting, fast turnaround on requested updates, and detailed and dynamic data gathering capabilities to support process improvement efforts, build customer loyalty and improve your bottom line. Developed and managed by Mobius Vendor Partners, CustomerCount was initially designed for the timeshare and contact center industries and is now used by organizations across numerous different vertical markets and industries.
3925 River Crossing Pkwy Ste 60
Indianapolis, IN 46240
Ph: (317)816-6000
bobkobek@customercount.com
www.customercount.com

COLLECTION SERVICES

Meridian Financial Services Inc.
Meridian Financial Services, Inc. is a sophisticated third-party collection agency serving both whole and partial portfolios. Meridian understands the impact of bad debt and the need to keep owners' accounts current while maintaining confidence in their purchase decisions. Services include third-party collections for domestic and international clients, no-cost recovery programs, customized collection strategies, credit reporting, skip tracing, online services, and credit and collection consulting.
1636 Hendersonville Rd, Ste 135
Asheville, North Carolina, 28803
Ph: 828-575-5179
www.merid.com

EXCHANGE COMPANIES

RCI
For more than 50 years, RCI has delivered scale, quality, and value through unmatched network breadth, rigorous standards, and flexible programs. With dedicated account support, tools, and co-marketing, we help partners succeed. Ready to grow together? Connect with us today and discover how RCI can help you deliver more value to your owners.
501 W Church St, Orlando, FL 32805
Ph: 1-219-313-9417
https://www.rci.com

Capital Vacations
Trading Places International (TPI) built a better exchange where customer service isn't just a friendly voice; its offering what our members really want. TPI wants vacation owners to have fun wherever they go and developed vacation products and services developers and resort associations truly value – including our FREE Classic Exchange membership allowing members to trade through TPI with no annual fee.
2024 Corporate Centre Drive, Suite 101
Myrtle Beach, SC
Ph: 1-844-777-2582
TradingPlaces.com.

FINANCIAL SERVICES

Prosum Servicing
We brings 50+ years of combined, hands-on installment receivables servicing experience—exclusively within the vacation ownership industry. Founded by seasoned industry operators, Prosum pairs deep domain expertise with modern, proprietary technology and a highly collaborative service model. We partner closely with developers, HOAs, and lenders to deliver flexible servicing, billing, customer care, and collections solutions—built to reduce friction, control costs, and strengthen long-term owner relationships.
Tempe, Arizona, 85281
Ph:480-559-9323
https://www.prosumservicing.com

Trinity Service Enterprises
Founded in 2018, Trinity Resort Services brings together more than 70 years of experience delivering world-class service, particularly in Mexico and the Caribbean. We provide a comprehensive suite of services for the vacation ownership industry, including financial, reservations, and contact center support. Trinity is home to an experienced team of multilingual, energetic customer service professionals who understand the complexities of the timeshare industry. By easing your operational workload, Trinity allows you to focus on delivering exceptional vacation experiences for your members.
815 E Pilot Rd Ste B Las Vegas, NV 89119
Ph:702-747-7011
https://trinityserv-ent.com

Western Alliance Bank
We bring you expert banking to match the wide opportunities of the growing timeshare resort industry nationwide. Not only is the Alliance Association Banking team at Western Alliance Bank focused on providing exceptional service and specialized banking solutions, but we also deliver innovative technologies and exceptional customer service. To learn more, contact Matthew Engblom or visit us online.Member FDIC.
3075 W Ray Road #4 Chandler, AZ 85226
Ph: 239-788-5091
www.westernalliancebank.com/associations

FINANCIAL SERVICES

White River Financial LLC
We provide loans ranging from $500,000 to $10,000,000 and beyond. With experienced onsite principals, we focus on personalized service, entrepreneurial decision-making to efficiently close challenging financing deals, and exceptional customer support. Our team is versatile, offering loan servicing and alternative finance options. Deals are typically closed within 3 to 5 weeks after receiving a complete loan package. White River Financial is a trusted resource known for reliability and putting client needs first.
2868 Green Mountain Dr Branson, MO 65616
Ph: 417.348.1055 ext. 251
www.whiteriverfinancing.com

HOA & STAKEHOLDERS COMMUNICATIONS RESULTS

MVP, a Takacs Company
MVP provides timeshare owners, boards, and developers with honest guidance and practical solutions backed by decades of experience in management, rentals, sales, and repurposing. The team helps HOAs and owners evaluate their situation and explore realistic options for the future. With 40 years of hospitality experience, licenses in 36 states, and trusted industry references, MVP offers the resources and expertise to deliver positive outcomes for every stakeholder.
1500 Town Plaza Court, FL, 32708
Ph: 407-257-6812
www.mvpatakacscompany.com

LANDSCAPE AMENITIES

The Brookfield, Co.
We design 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 company sells direct to landscape professionals, developers, and retailers. Site delivery nationwide.
4033 Burning Bush Rd Ringgold, GA, 30736
Ph: 706.375.8530
www.thebrookfieldco.com

LEGACY TIMESHARE SOLUTIONS

Lemonjuice Capital Solutions
Lemonjuice is more than a professional, full-service resort management company. We are a solutions-based organization presenting an array of unique options that focuses on the resort and what is best for owners including strategic planning and delivering good outcomes. Our leadership and management team are experienced and disciplined timeshare and real estate professionals seeking the best outcomes for all. Unlike other management companies, we are solutions-focused and will invest capital in the Association to achieve goals that work. We put owners first while understanding we serve at the pleasure of our Boards.
7380 Sand Lake Rd, Suite 130
Orlando, FL, 32819
Ph: 863.602.8804
lemonjuicesolutions.com

MVP, a Takacs Company
A company timeshare owners and boards can turn to for straightforward conversations and honest answers to hard questions. We bring decades of experience in management, sales, timeshare repurposing/redevelopment, and the broader hospitality industry. Timeshare is a great product, and our team is experienced in management, rentals, sales, and repurposing. HOAs have many options, and we guide developers, HOAs, and owners in examining their current situation and reviewing all realistic paths forward. MVP has the resources needed to ensure a beneficial outcome for all involved, with a licensed broker in 36 states, 40 years of hospitality experience, and references second to none.
1500 Town Plaza Court, FL, 32708
Ph: 407-257-6812
www.mvpatakacscompany.com



LEGACY TIMESHARE SOLUTIONS

Vacatia
We are dedicated to the success of legacy resorts and their vibrant owner communities. Today, more than 80,000 timeshare owners nationwide benefit from our hospitality-first approach. Our products drive owner engagement, improve cash flow, attract new members, and finance needed property renovations. We believe experience makes a difference. Our team of seasoned hospitality and timeshare professionals use a consultive process to help resorts meet today's challenges through improved technology and an advanced platform of subscriber-based travel products and vacation services. Connect with us and see what a fresh approach really means.
548 Market Street, PMB 28046 San Francisco, CA 94104-7550
Ph: 720.335.8983
www.vacatia.com/partnerservices

LENDING INSTITUTIONS

Colebrook Financial Company, LLC
Colebrook Financial has specialized in timeshare lending since 2003. It offers hypothecation, HOA, repurposing, and other loan types designed for unique situations. Colebrook is large enough to handle sizable requests, but not so large to be hamstrung by policies and procedures. Its principals have decades of timeshare lending experience and are happy to talk about potential opportunities. Colebrook not only answers the phone—an anomaly in this era—but you'll always talk to a principal.
100 Riverview Center, Ste 203
Middletown, CT 06457
Ph: 860.344.9396
www.colebrookfinancial.com

Wellington Financial
Financing 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 $10 Billion with our group of lenders. Focused solely on lending to resort developers, we are the exclusive Resort Finance correspondent for Liberty Bank. We arrange financing to credit-worthy borrowers at attractive banks rates.
1706 Emmet St N Ste 2 Charlottesville, VA 22901
Ph: 434.295.2033 ext.117
www.wellington-financial.com

MANAGEMENT & OPERATIONS

Harding & Companies
Family-owned and operated, Harding & Companies exists to assist clients in planning, managing, coordinating, and implementing effective and efficient solutions in multiple industries. We navigate furniture, fixtures, and equipment supply chain solutions, including project management, warehousing, logistics, and installation.
894 Spirea Dr., Rockledge FL, 3295
Phone: 1-407-849-1569
https://www.hardingcompanies.com

Capital Vacations
Capital Vacations is the largest independent timeshare resort management company in North America with more than 200 managed resorts and more than 80 vacation club destinations across the US, Caribbean and Mexico. Providing full-service hospitality management solutions along with its Capital Advantage program to promote and support Associations' long-term financial stability. Capital Vacations is committed to delivering memorable vacation experiences to owners and guests. Join the leader today!
2024 Corporate Centre Drive, Suite 101
Myrtle Beach, SC
Phone: 1-844-777-2582
CapitalVacations.com

Getaways Resort Management
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.
999 Fredensborg Canyon Rd
Solvang, CA 93463
Ph: 844.438.2997
www.GetAwaysresorts.com

MANAGEMENT & OPERATIONS

Grand Pacific Resort Management
Grand Pacific Resorts creates experiences worth sharing for 80,000 owner-families and tens of thousands of loyal guests every year. With over 20 managed properties spanning from the pristine island of Kauai to the slopes of Park City to numerous top vacation destinations across California, the resort management company customizes its services to preserve the unique experience each location offers. For over three decades, owners and guests have valued heartfelt hospitality as they choose to vacation with Grand Pacific Resorts year after year.
5900 Pasteur Ct, Ste 200 Carlsbad, CA, 92008
Ph: 760.827.4181
www.grandpacificresorts.com

Lemonjuice Capital Solutions
Specializing in professional, full-service resort and rental management, Lemonjuice delivers owner-centric options focusing on the individual resort's needs. LJS presents solutions concentrating on what is best for the resort and its owners including strategic planning. Our leadership and management team are experienced and disciplined timeshare professionals that understands innovation is key to operating a successful resort. Unlike other management companies, we are solutions focused and will invest capital in the Association to achieve the best outcomes for all. At Lemonjuice, we put owners first while understanding we serve at the pleasure of our Boards.
7380 Sand Lake Rd, Suite 130
Orlando, FL 32819
Ph: 863.602.8804
lemonjuicesolutions.com



Visit ResortTrades.com

MANAGEMENT & OPERATIONS

Resort Management & Consulting Group
Resort Management & Consulting Group is a privately-owned and operated resort management company that provides clients with customized resort management services designed to match their needs.
- Client-oriented mentality drives us to provide best possible solutions for properties of all sizes and needs
- Timeshare-specific experienced staff
- Resources to help improve operations, achieve healthy financial position and improve owner and guest satisfaction

We are currently serving multiple resorts at popular vacation destinations along the East Coast, please feel free to contact us if your resort would like a partner in building a stronger association.
783 Sandy Ln Surfside Beach, SC, 29575
Ph: 843.273.6929
resortmcgroup.com

Vacatia
We are dedicated to the success of legacy resorts and their vibrant owner communities. Today, more than 80,000 timeshare owners nationwide benefit from our hospitality-first approach. Our products drive owner engagement, improve cash flow, attract new members, and finance needed property renovations. We believe experience makes a difference. Our team of seasoned hospitality and timeshare professionals use a consultive process to help resorts meet today's challenges through improved technology and an advanced platform of subscriber-based travel products and vacation services. Connect with us and see what a fresh approach really means.
548 Market Street, PMB 28046 San Francisco, CA 94104-7550
Ph: 720.335.8983
www.vacatia.com/partnerservices

MARKETING

Waterwheel Marketing
Waterwheel Marketing is a marketing consultancy, strategic planning and paid ads agency dedicated to powering hospitality businesses. We harness individual businesses' unique landscape to achieve their objectives from increasing direct bookings to building a qualified lead pool for their sales team. Contact us today for a complimentary 30-minute consultation and discover how we can propel your business forward in the competitive hospitality industry.
North Myrtle Beach, SC 29582
waterwheelmarketing.com

MARKETING PRODUCTS

Rimco Marketing Products
Rimco produces custom presentation packaging: New owner kits, sales/special event packaging and promotional merchandise including apparel and awards. Our US and offshore factory partners are industry experts allowing us to offer unlimited product choices. Whether your vision demands eye-popping attention or suave sophisticated cool, Rimco will develop your idea into unique and impressive results while adhering to your corporate brand standards.
6344 All American Blvd Orlando, FL, 32810
Ph: 407-290-0883
https://rimcoinc.com

OUTDOOR AMENITIES

DeepStream Designs
DeepStream Designs is your design and development partner, creating sustainably designed and expertly crafted American solutions to your operational challenges, including weatherproof outdoor cabinetry, receptacles and fixtures for resorts, restaurants, and pools. Our custom planters and planter-anchored screen wall create green space and wind breaks on pool decks and roof terraces. With a lifetime structural warranty, our products offer the lowest cost of ownership over time for your property and the environment.
2699 Tigertail Ave Miami, FL 33133
Ph: 305-857-0466
https://deepstreamdesign.com

OUTDOOR AMENITIES

Kay Park Recreation Corp.
Manufacturing "America's Finest" park equipment to make people-places people-friendly, since 1954! The product line includes a large variety of outdoor tables, benches, grills, bleachers, litter receptacles, drinking fountains, planters, pedal boats, and more!
1301 Pine St. Janesville, IA, 50647
Ph: 800.553.2476
www.kaypark.com

O W Lee Company
OW Lee crafts premium outdoor furniture designed to elevate the guest experience at resorts and timeshares. Combining timeless style with exceptional durability, each piece is hand-crafted in the USA using high-quality materials built to withstand heavy use and harsh weather. With customizable options and industry-leading warranties, OW Lee delivers unmatched comfort, elegance, and value—making it the ideal choice for properties seeking to impress guests and reduce long-term maintenance costs.
PO Box 39 Comfort TX 78013
Ph: 800-776-9533
https://www.owlee.com

PET SANITATION

DOGIPOT
DOGIPOT® has numerous product designs made from various materials to help fit all 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!
5340 Young Pine Rd., Suite 8
Orlando, FL 32829
Ph: 800-364-7681
www.dogipot.com

PHILANTHROPY

Victoria's Voice Foundation

David and Jackie Siegel established Victoria's Voice Foundation after losing their 18-year-old daughter, Victoria, to an accidental drug overdose on June 6, 2015. Victoria's Voice is dedicated to providing support and resources to families affected by substance use. Since its founding, Victoria's Voice has positively impacted more than 1.5 million parents and children through its educational programs.

2801 Old Winter Garden Rd Ocoee, FL 34761

Ph: 407-355-2303

www.victoriasvoice.foundation

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802 Washington Ave Chestertown, MD 21620

Ph: 800.344.3100

www.lamotte.com/pool

POST-SALE MEMBER ENGAGEMENT

Vacation Ownership Advisor (VOA)

VOA is a leader in the vacation ownership industry with its pioneering service, Vacation Ownership Portfolio Management. As the GNEX 2024 Winner for Best Consumer Product, VOA enhances the post-sale experience by expertly managing members' complete travel portfolios. Our dedicated team ensures members fully understand and maximize the value of their ownership and travel rewards. VOA's proactive approach to customer service sets a new standard in member satisfaction and value realization.

8275 S Eastern Ave, Las Vegas, NV 89123

Ph: 888-752-0050

vacationownershipadvisor.com

PUBLIC RELATIONS

Lennon Communications

Marge Lennon is widely recognized and respected as a thought leader and communications expert for the timeshare industry. A strong strategic thinker and trusted advisor to clients spanning decades, she has been called a "legend maker" due to her skills as a master storyteller. Marge is a seasoned content writer for websites and has provided writing and marketing services for both private and publicly held timeshare companies on a global scale. She enjoys crafting Press releases, resort and corporate newsletters, executive bios, g hostwriting projects, magazine features, marketing materials, diversified creative services, plus ARDA award nominations. Let Marge tell YOUR story to the timeshare industry and beyond. Contact Marge@lennoncommunications.com or LinkedIn.com/in/margelennon

1435 Claret Court Fort Myers, FL 33919

Ph: 239-841-0553

www.lennoncommunications.com

REFURBISHMENT & DESIGN

Hospitality Resources & Design, Inc.

HRD is dynamic ensemble of award winning licensed interior designers, certified building contractors, and seasoned experts in procurement and finance. Whether your project is large-scale transformation or a carefully phased renovation, we're eager to craft a blueprint for a thriving partnership. With established ties to quality manufacturers who appreciate the caliber of our work, we leverage these relationships to secure optimal pricing on your behalf. It's never too early, contact us today to get started.

919 Outer Rd, Ste A Orlando, FL, 32814

Ph: 407.855.0350

www.hrdorlando.com

RENTALS AND RESALE

Vacatia

We are dedicated to the success of legacy resorts and their vibrant owner communities. Today, more than 80,000 timeshare owners nationwide benefit from our hospitality-first approach. Our products drive owner engagement, improve cash flow, attract new members, and finance needed property renovations. We believe experience makes a difference. Our team of seasoned hospitality and timeshare professionals use a consultive process to help resorts meet today's challenges through improved technology and an advanced platform of subscriber-based travel products and vacation services. Connect with us and see what a fresh approach really means.

548 Market Street, PMB 28046 San Francisco, CA 94104-7550

Ph: 720.335.8983

www.vacatia.com/partnerservices

RESERVE SPECIALISTS

Association Reserves Inc.

Association Reserves is a trusted authority in Reserve Studies for vacation ownership resorts and communities worldwide. For nearly four decades, thousands of boards and managers have relied on our independent, customized funding plans to protect common area assets, support long-term financial stability, and ensure timely repairs and replacements—without surprises.

2945 Townsgate Rd Suite #200 Westlake Village, CA 91361

Ph: 800-733-1365

https://www.reservestudy.com

RESERVE SPECIALISTS

Falcon Group

We are a client-focused, full-service Engineering and Architecture firm dedicated to delivering successful outcomes and making a lasting impact on the communities where we live and work. Our multidisciplinary team brings together decades of expertise to provide comprehensive engineering, architectural, capital reserve study, and energy consulting services, along with forensic testing and litigation support. With over 15 years of specialized experience in timeshare reserve studies, we are a trusted partner in the hospitality and resort industries.

95 Mount Bethel Rd Warren, NJ 07059

Ph: (305) 663-1970

www.thefalcongroup.us

SOFTWARE

SPI Software

Leading provider of the most advanced software for the timeshare industry, empowering resorts to streamline operations, enhance efficiency & drive growth. The SPI platform includes a comprehensive set of modules with management solutions that cover the entire vacation ownership enterprise: sales, property management, loan servicing, receivables management, integrations, & mobile applications. For 2 consecutive years, SPI recieved the Best Business Product award by GNEX for its Resort Management platform. SPI is a fully owned subsidiary of Kingsway (NYSE: KFS). Contact Drew Richard, at drew.richard@spiinc.com.

1200 Brickell Ave, Ste 1950 Miami, FL, 33131

Ph: 305-209-1408

www.spisoftware.com

SS&C TimeShareWare

For close to 30 years, SS&C's TimeShareWare (TSW) continues to deliver the leading technology platform in the industry with excellent customer service through easy-to-use applications for resorts worldwide. Offering a robust set of integrations and APIs, TSW supports all types of shared-ownership properties, membership clubs, & management companies with multi-lingual & multi-currency solutions for marketing, sales and contracts, owner & usage management, reservations & property management.

855 W 300 N Kaysville, UT, 84037

Ph: (801) 444-3113

www.timeshareware.com

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Sponsor: Grand Pacific Resorts



Baseball has three strikes and the player is out. I feel like I'm up at the plate with a "full count" and ready for a win. Having breast cancer makes you sad but my sadness was taken to a very low level when on the final stretch of my breast cancer treatment, my whole family unexpectedly died. Time has started to heal the deep sadness from all my loss and my breast cancer is behind me, but I'm so alone.

My mom died after a tragic fall on Thanksgiving night, 2023. My aunt that was my lifelong "rock" unexpectedly died from Parkinson's Disease right after my mom, on Xmas Eve. Then my best friend/ sister died from pneumonia on New Years Day 2024. To lose my entire support system within 40 days knocked the wind out me. I had already lost my dad to breast cancer and Parkinson's Disease.

SMOV is EXACTLY what my family would want for me. They knew I've always loved tropical beaches, and have dreamt of going to exciting places. It's time for me to feel lucky and honored with the opportunity of living instead of just existing & giving. I'm a former special education teacher. I'm now a Volunteer Emergency Medical Technician (EMT) with the Special Olympics. I know the value of giving and caring. I feel like I do a lot for others but it's time for me to celebrate me! As I see it, the opportunity for you to send me on a vacation is the holy grail. I recently was miraculously made aware of SMOV and I think it was "meant to be". With any luck, you'll toss me that home run ball and I'll become a part of the SMOV family. I really need it!

Jayne

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



A VISION TO SERVE MORE CHILDREN

At the heart of Christel House there has always been a simple but powerful idea, championed by our Founder, Christel DeHaan: serve more children, and do it with excellence. That vision continues to guide us today as we expand and add more schools to serve more students around the world.

This is only the beginning of what's possible when approaches that work reach those who need them most.

Help us build what comes next:
www.christelhouse.org/global-expansion

STRATEGIC PLANNING

Lemonjuice Capital Solutions
We deliver comprehensive professional management, strategic planning, & the resources needed to execute those plans for Boards and Managers. Unlike typical management companies, Lemonjuice will invest capital with the Association to help it achieve its goals. Services include strategic analyses; rental distribution, revenue, and channel management; Resort technologies including operating systems, websites, & tools; professional resort management & accounting; title & roster reconciliation; sunset management; & Project restructuring and repositioning.
7380 Sand Lake Rd, Ste 130 Orlando, FL, 32819
Ph: 863.602.8804
lemonjuicesolutions.com

TOWEL SERVICES

Towel Tracker
Towel Tracker enables you to control & simplify your towel service while increasing your bottom line through recurring savings on status quo expenses you no longer will pay! On the surface level, guests simply swipe their room key to access as many towels as they want. Every towel taken is then tracked (via unique ID) and assigned to that guest's account. Upon return to the system receptacle, towels are automatically cleared from that account. Replacement costs for unreturned towels can be set to automatically roll into the guest's final room invoice.
950 Vitality Dr. NW, Ste A Comstock Park, MI 49321
Ph: 616.325.2060
toweltracker.com

TRADE ASSOCIATIONS

ARDA
ARDA is the face of vacation ownership. The American Resort Development Association is the trade association for the timeshare industry. ARDA's membership comprises over 500 companies (both privately held & publicly traded corps), which house 5,000-plus individual ARDA members. ARDA's active, engaged members have extensive experience in shared ownership interests in leisure real estate.
1201 15th St NW, Ste 400 Washington, DC, 20005
Ph: 202.371.6700
www.arda.org

TRAVEL CLUBS

Global Connections, Inc.
Established leader in the vacation industry offering its premier travel club, Global Discovery Vacations, through a sales distributorship channel; component-based travel and leisure benefits; exit and affinity programs. GCI is the developer of resorts in California, Colorado, Florida, and Tennessee; owns/leases multiple resort condominiums throughout the U.S., Canada, Mexico and Caribbean. From having your own travel club sales distributorship to strengthening loyalty with your members and employees, GCI has the solution you need.
5360 College Blvd, Ste 200
Overland Park, KS, 66211
Ph: 877.995.3771
Website: www.exploregci.com

RSI Vacations
RSI Vacations is a travel company that offers exclusive vacation packages for its members. With over 30 years of experience in the industry, RSI Vacations provides a wide range of vacation options including cruises, resorts, hotels, and tours to destinations all over the world. The company's unique membership program allows members to access exclusive vacation deals at discounted prices, with additional benefits such as special perks and personalized service. RSI Vacations prides itself on providing exceptional customer service and ensuring that its members have an unforgettable vacation experience.
Orlando, Florida
Ph: 770.486.1181
rsivacations.com

WATER SPORTS

Aquatic Adventures International Inc.
Aqua-Cycle™ Water Trikes have been Made in the USA for 40 years. American quality from front to back and top to bottom. The Aqua-Cycle five colors and tricycle design attract riders from all around. Distributed worldwide, they are safe, fun to ride, low maintenance, and last for decades. Spare parts are readily available from our USA warehouse. We are glad to answer your questions so let us know how we can help.
2129 Box Canyon Dr
Yorba Linda, California, 92887
Ph: 800.970.2688
www.AquaCycles.com



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CAPITAL VACATIONS®
RESORT MANAGEMENT

The leader in **Independent Resort Management** serving over **200** independent resorts and nearly **400,000** members.

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"The progress achieved in such a short time is nothing short of remarkable. When the path forward seemed uncertain, Capital Vacations stepped in with decisive leadership, secured critical funding, and accelerated major construction. Their expertise and commitment made this reopening - in a very short time. They allowed us to welcome our owners back to the beach with confidence that we made the right choice to partner with Capital Vacations.

Lance Douglas, Board President
Ormond Beach, FL

"Capital Vacations has delivered the expertise, resources and strategic guidance needed to successfully transform Laurel Point Resort, ensuring its long-term prosperity while elevating the vacation experience for both owners and guests. Just as importantly, their culture of collaboration has strengethened our relationship with the Board of Directors, creating a true partnership built on trust, communication, and shared goals.

Cassie Martel, General Manager
Gatlinburg, TN

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REAL RESULTS.

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