

Resort Professionals' Monthly News Journal



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Resort Profile



CHIC SUCCESS: A Renovation that Combines Style & Function

by Hatton Gravely

Hollywood Beach Tower in Hollywood, FL was originally a college dormitory, built in the late 1960s and converted to a timeshare resort in 1981. The rooms had not received a total renovation since the conversion in 1981, and the mirrored walls, pastel color scheme and old appliances needed a major update. Trish Docherty, Regional Vice President for SPM Resorts, Inc., stated, "We knew that the rooms needed a major renovation, and approached the project keeping both style and functionality in mind. We are very pleased with the





coastal chic look of the units, and all of the options the owners will now have with their units."

The renovation project started in 2013, and all room updates will be completed by March 2014. Each suite at the resort has two entrances, joined by a door in the middle, a bedroom in one room and a living, dining & kitchen area in the other. The renovation drastically changed the layout, style and functionality of these rooms. Docherty continues, "In addition to being beautiful, these new units offer functionality that can generate more income for the resort and give owners more flexibility to rent, exchange, or use their units."

A Murphy bed and sofa combination has replaced a pullout sofa, giving the guest a much more comfortable sleeping experience. The new sofa is comfortable and sits directly in front of a television in the living space, and the Murphy bed is stored in a stylish cabinet behind the sofa against the wall. There is an additional comfortable chair that pulls out to a single bed, adding plenty of seating for guests. During the day, this is a spacious area for watching television, relaxing, or playing games. When it is time for the guest to go to sleep, cushions are removed from the sofa and the bed easily folds down and fits into the sofa. Yva Saint Louis, General Manager of Hollywood Beach Tower noted, "Guests viewing the model rooms are really excited about the Murphy bed and couch combination – it's so unique and adds versatility to the room!"

The laminate countertops in the kitchen have been replaced by rich, warm granite, complimenting the dark woods and jewel tones in the interior of the room. The brand-new black and stainless appliances and lighting fixtures make these kitchens a beautiful addition to the room. Saint Louis adds, "Owners and guests staying at our property love to save money by cooking some of their meals in the room. I am certain the family chefs will really enjoy preparing meals in the new state-of-the-art kitchens while staying here on vacation!"

The master bedroom has a beautiful king sized bed with stylish pillows in jewel tones that match the living area. The blues, teal, and white all evoke a coastal feeling and the modern patterns on the fabric give these units a sophisticated look.

The bathrooms have received a major update as well, and the laminate counter tops have been replaced with granite. The tile floors have been updated, and the showers re-tiled.





Each unit has a beautiful view of either the ocean or waterway, and both rooms have a seating area next to the window. Stylish dark wooden tables and chairs that match the jewel tones in the units have replaced the glass top tables and pastel padded chairs.

These new rooms are an investment in the future of Hollywood Beach Tower, and the renovation plans put a big emphasis on generating revenue and adding new options for owners. Docherty noted, "Owners love vacationing at Hollywood Beach Tower because it offers spacious units and we are located right on the beach. In 2014, we are adding benefits for our owners by creating a space that allows them to invite guests or rent out part of their unit."

Owners own the entire unit and can use their week in several ways. They have the option of occupying the whole unit, renting or exchanging half of the unit, or renting or exchanging the entire unit. If they bring a guest or their children, both sides will have more privacy with the lockout option. They can also use one side of the unit and rent the other side if they do not need the additional space, or they can enjoy the large tworoom space for a relaxing vacation. In addition to making the current owners happy, the renovated rooms are also expected to generate more sales for the resort.

The improvement and quality of the new furnishings will also allow the resort to expand their vacation rental options and command a higher nightly room rental rate. Bill Young, President/CEO of SPM Resorts, Inc., stated, "SPM Resorts has had great success generating revenue for resorts in our rental program, and we had the unique opportunity at Hollywood Beach Tower to create flexible room types to increase the number of nights available by designing rooms that can be used as one unit or as two units."

The new layouts will allow the rooms to be rented as separate units. Guests wanting a kitchen will have the option of the room with a full bath, Murphy bed, and full kitchen. Guests that do not need a full kitchen will be able to rent the master bedroom with a full bath, mini fridge and microwave, and sitting area. Guests that want the full suite will have the option to rent both sides as one unit.

Saint Louis concludes, "We have made changes to improve the resort and guest experience over the years, but nothing as drastic as this project. We are very excited to offer such beautiful units to our owners and guests and will continue to work hard to make sure they have a wonderful vacation each year."









Resales



Jason Tremblay

Jason Tremblay is the founder of SellMyTimeshareNOW.com and Chief Marketing Officer for VacationOwnership.com LLC, which includes the brands Vacation Ownership Brokerage and ResortRentals.com. A proven leader in providing timeshare resale and rental services for owners, buyers, sellers, renters and the vacation ownership industry, the company has offices in Exeter, NH and Orlando, Florida. Contact: 603-516-0200.

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Why the Value of Timeshare Resales Matters to Everyone in Vacation Ownership

by Jason Tremblay

With the recent release of the "Shared Vacation Ownership: Resale Study" by the American Resort Development Association International Foundation, new questions are surfacing about timeshare values on the secondary market. Dealing with the timeshares that owners no longer want remains a controversial topic in an industry that struggles with its secondary market. Yet, it shows lukewarm acceptance of reputable resale companies offering viable remarket solutions to owners, developers, HOAs and management companies. Regardless of where you stand on the subject of resales, the reported 40% drop in the selling prices of secondary market timeshares is an issue that should give everyone in the industry reason to dig deeper and try to better understand what is really happening to the resale value of vacation ownership products.

Conducted during February and March of this year by The Research Intelligence Group, a Pennsylvania-based research consultancy, data from the AIF report offers some of the most current insights available to the industry regarding buying and selling patterns within the resale market. The report reviewed timeshare resales from the perspectives of four targeted groups, including two subgroups. The groups surveyed were categorized as: Recent Buyers or Recent Sellers (those who had been part of a timeshare weeks, points, or fractional or private residence club ownership transaction within the past three years) and Selling Intenders or Buying Intenders (those who intend to buy or sell timeshare within the next two years including the buyer sub-groups of current owners and buyers new to the product).

The survey included only buyers, sellers, or intending buyers and sellers of North American timeshares, specifically vacation ownership in the U.S., Canada, Mexico and the Caribbean. "The Shared Vacation Ownership: Resale Study" referenced, as a baseline for comparisons, results from a similar AIF timeshare resale study prepared in 2010.

Market Overload ... Not Dissatisfaction

Stating that "dissatisfaction with timeshare ownership is driving owners to the resale market," the Resale Study then goes on to identify Recent Sellers as the survey group voicing the greatest dissatisfaction. Difficult to discern is whether owners are dissatisfied with timeshare or if they are specifically dissatisfied with the absence of developer proffered strategies for getting out of their ownership.

Chad Newbold, president of Vacation Innovations, one of the largest timeshare resale companies, takes a pragmatic perspective on the increase in timeshare resale activity as well as the drop in timeshare resale prices. Newbold explains, "The overload of timeshares available for resale may have less to do with product dissatisfaction and more to do with simple supply and demand. For over 30 years the business model of vacation ownership has suppressed resales by failing to provide or support resale strategies. Now there is a surfeit of weeks and points that owners are trying to sell—timeshare inventory that has been accumulating for years, log jammed by the historic absence of resale alternatives from developers and Home Owners Associations.

"As timeshare resale companies have become more widely accepted for the effective exit strategies they provide, owners who once thought they had no choice but to pay fees year after year are eagerly taking advantage of an option they recognize has worked for other owners. Right now, there is a lot of competitive resale inventory which, naturally, drives product pricing down in the shortterm. Take away the high cost of sales in the traditional timeshare marketing model, add in an overload of inventory, and you are looking at the current market value of many resales."

"But there are exceptions," adds Newbold. "We are seeing an increase in timeshare resale values and the number of offers being made on select top vacation ownership brands. Diamond Resorts International, Wyndham Vacation Resorts, Hilton Grand Vacations, and Marriott Vacations Worldwide are all examples of amenity laden, well-maintained timeshares where the quality of management and the desirability of the brand remains strong, no matter how the market ebbs and flows."

Gaining A Macro Perspective

In understanding timeshare resale prices, it makes sense to step back and look at larger economic patterns and trends. According to the Sun Sentinel, a major Florida daily newspaper, the South Florida area has some of the least expensive used cars available in the country. In fact, the resale price of cars in South Florida is 7 percent below the national average.

Why is this the case? And more importantly, what does this tell us about the timeshare resale market?

The large population of Baby Boomers in South Florida is seen as the reason the geographic region offers the best deals on secondary market automobiles. As drivers age, they tend to reduce the number of vehicles they own or stop driving entirely. When these senior car owners die, their heirs often sell inherited automobiles on the spot rather than transport a car they do not want or need back to another area of the country.

With this ongoing influx of used cars into the South Florida marketplace, prices stay competitively lower than prices for the same makes and models in other parts of the country. In fact, used car prices in South Florida are low enough to attract car buyers who travel there from other states to cherry pick the inventory of previously owned cars. Although the market for new cars continues to climb and is expected to reach or exceed 15 million new car purchases in the U.S. by the end of 2013, it is a small market compared to the 40.5 million used car sales projected for this year.

As the Resale Report shows, 46% of recent sellers and 47% of those intending to sell within the next two years

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are age 55 or older. They are Baby Boomers looking to cut back on their travel, their on-going expenses, or perhaps both. They are old enough to want out of their timeshares and, in the case of younger Boomers, out of timeshares they have inherited from their parents. At the same time, they are young enough to be comfortable with internet based companies and the online sales process.

Baby Boomers selling timeshares are primed and ready to get out of their vacation ownership via online resellers. With timeshare resales companies now having recognized track records, and some, such as SellMyTimeshareNOW.com, having as much as a decade of business history, it isn't surprising that Recent Sellers rank the timeshare resales companies handling their transaction at higher than 7 out of 10 in areas including professionalism and overall satisfaction.

Timeshare resales and used car sales share many of the same issues, including dealing with a Boomerrelated inventory surge. With both timeshares and cars, retained value not only depends on inventory levels but equally as much on brands, benefits and features. Yet, unlike timeshare resales, used car prices remain competitive but stable.

The prices of used cars are not in free-fall—even in South Florida where inventory is greatest. Automobile manufacturers recognize that a

vigorous secondary market is beneficial—even essential—to a healthy primary market. Reselling or trading-in currently owned cars enables consumers to continue to upgrade their ownership to newer, bigger ticket vehicles with more features. Every time a used car sells, auto manufacturers recognize it as the industry-wide boost it really is.

Regardless of the negative stereotype of the used car salesperson and the presence of some disreputable car resellers, the automotive industry generally supports its resale channels. You don't see them "piling on" to criticize the bad apples that inevitably exist in any industry. The big brands in the car industry clearly recognize that negative messaging about the industry ultimately harms new car sales as much as it damages the secondary market.

Despite continuing unemployment and other questionable signs about the economy, the automobile industry is on track to see its best year in six years but, then again, the automobile industry works collaboratively to ensure the value of its product, even on the secondary market.

Competition and collaboration don't have to be mutually exclusive but it's a lesson that seems to be taking the timeshare industry a very long time to learn.

*The full study is available for purchase through ARDA.



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Current Events



Linda J. Parker

began writing about vacation ownership in 1993, with an agency assignment to develop early sales and marketing collateral for Marriott. As a freelance branding specialist and ghostwriter she later spent 9 years helping one of the largest timeshare resellers develop its brand identity and messaging. With clients in finance, sports, technology, change enablement and nonprofit global initiatives, Linda Parker helps organizations communicate their stories in meaningful ways to the people they most want to reach. She has authored or contributed to more than a dozen nonfiction books. You can reach her at: info@lindaparkerbooks.com.

The vacation ownership industry seemed to shrug off the government's shutdown as one bullet to the economy that timeshares managed to dodge.

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The Government Shutdown: Effects and Aftereffects that Might Surprise You

by Linda J. Parker

You probably heard it: the collective sigh of relief across the nation as Congress voted, late on the evening of October 16, to raise the nation's \$16.7 trillion debt limit and send the federal government back to work. The temporary action ended a 17-day shutdown which, among other repercussions, closed national parks, monuments, historic sites, and zoos. With unfortunate timing for the travel and vacation industry, the shutdown took a bite out of tourism during a prime season for vacationers enjoying the vibrant colors of autumn.

The American Hotel and Lodging Association said the shutdown cost the hotel industry \$115.2 million. Even more shocking was the number released by the U.S. Travel Association stating travel-related economic output experienced an average daily loss of \$152 million, roughly \$2.6 billion over the 17-day period. Yet, the vacation ownership industry seemed to shrug off the government's shutdown as one bullet to the economy that timeshares managed to dodge.

Timeshare resort vacationers with plans to visit national parks and monuments found themselves reworking their daily plans, and some may have even been inconvenienced by road closures. Yet many indirectly benefitted from the park closings. With park lodges shuttered and hotel guests canceling room nights, areas around Great Smoky Mountains National Park, Yellowstone National Park and other top tourism venues became semi-private retreats where the ratio of service workers to visitors tipped heavily in favor of the visitors.

Brooke Doucha, from the Holiday Inn Club Vacations®' communications team, explained how one of their resorts worked around the shutdown's challenges. "The Great Smoky Mountains National Park is a main attraction for our guests visiting Holiday Inn Club Vacations® at Smoky Mountain Resort in Gatlinburg, TN. When the government shutdown occurred, which closed the park, leaf-peeping season had already begun and our occupancy was at 100%. When the public was notified of the National Park closures the day of the shutdown, we received 30 guest inquiries about cancelling their upcoming stay as they were counting on the Park experience; however, we turned this situation into an opportunity. Our resort Activities Manager, Misty Lamkey, immediately came up with a plan to tour guests around the Cherokee-owned reservation bordering the National Park. There, guests captured a unique view of the park and returned to the resort sharing that they were glad they came. The resort has remained at capacity since, following the trend of the season."

While owner inconvenience may appear to have been the only fallout the industry experienced from the shutdown, vacation ownership can't let its guard down yet. Not only is the return to work a temporary solution, but there is potential for the aftereffects of the shutdown to do more damage than was done by the initial closures.

Dealing with the effects or reeling from the aftereffects?

Great Smoky Mountains National Park, the most highly visited of the U.S. national parks with nearly 9.7 million visitors annually, is a prime example of just how deeply the damage extends when a park is closed for 2.5 weeks during its third busiest month of the year. Western Carolina University's Hospitality and Tourism Program Director, Steve Morse, utilized previous economic impact studies and data on visitor spending prepared by the U.S. Department of the Interior and the National Park Service as a basis to project regional economic impact caused by the park's closure.

Morse's study included 18 counties and 2 states within a 60-mile radius of the park. He found that \$3.4 million was not being spent each day the shutdown continued. Additionally, \$1.2 million in worker wages and paychecks were lost, along with daily losses of \$181,343 in North Carolina and Tennessee state taxes and \$102,423 in municipal taxes. Morse summed up his findings, saying, "Every day the park was closed meant 36,912 visitors per day did not visit the park and did not spend money in the local economy."

A separate study conducted by the Coalition of National Park Service Retirees measured damages at the 12 most popular U.S. National Parks. During the shutdown's first ten days alone, these parks sustained a combined loss of 715,000 million visitors and \$76 million in revenues.

Hotels, restaurants, tour operators, attractions, and retailers in many areas will still be absorbing the damages months from now and the losses in county and state tax revenues may never be recovered. Patrick Mayock, Editor-in-Chief of Hotel News Now, may have assessed it best by pointing out that the initial cost of the shutdown and the revenues lost could be only the beginning. Mayock said, "The shutdown damaged the perception of the U.S. on the world stage and undermined the consumer confidence that sparks travel demand in the first place."

Vacation ownership is not insulated from the bigger picture of tourism. If the timeshare industry clamors to be part of global tourism marketing and hospitality branding when times are good, it can't cloister itself from its hospitality and travel industry partners when tourism takes a hit.

Two sides to every story

Diane Swonk, Chief Economist at Mesirow Financial, is recognized by The Wall Street Journal as one of the nation's top economic forecasters. Swonk described the shutdown as a "direct blow" to the economy and identifies the geographic areas where large numbers of government workers and contractors live as being among the hardest hit.

Swonk said, "Some of the lost spending will be recouped when unpaid workers are reimbursed for back pay. Unlike [the government shutdown of] 1995-96, however, these workers have already suffered pay freezes, the threat of

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Why I would like to have a vacation

June 2013 I was diagnosed with an aggressive breast cancer two weeks prior to starting a new job. I'd never been serious ill, never had surgery and never had to stay in a hospital. Since then I have been a human

pin cushion, and have had many medical procedures. Chemo was very difficult, and most recently I've had my first surgery. I'll also be receiving radiation therapy and continuing with a drug IV therapy until July 2013.

My employer was wonderful. They still wanted to hire me and allowed me to take time off when I needed to. I love my job. I work with elderly people. I help them get services they need so they can continue to live in their apartments. I find it very rewarding, but sometimes it was difficult after chemo. I eventually had to take the week off after chemo and then go back the two weeks prior to the next round. I wore a wig so my residents didn't know I was ill. It was important to me that they didn't know I had cancer. It was my job to serve them, not have them worry about me.

The only problem with taking time off with my new job, I didn't have any accrued time off. Whenever I took time off, I wasn't paid. Every penny went to bills. Nothing was able to go into savings. There have been a few close weeks when we weren't sure if we would be able to even pay bills. With my husband's creative financial skills and the Lords blessings, we've been able to get by.

My husband John, is not just my husband and best friend, but also my caregiver. He has walked every step with me; from the initial mammogram visit, to every chemo, procedure and most recently my surgery. He works full-time and his second full-time job is me. He takes time off from work so he can be with me, so I never have to be a lone. He does the cooking, pushes the vacuum cleaner, pays the bills, and argues with the insurance company when they say they won't pay for my wig or radiation therapy.

When Alice, from the Moment's House, asked me to apply for a vacation, it couldn't have come at a better time. It was right after my surgery. I have always tried to be upbeat and positive about my situation, but after surgery, I was so tired. I realized I had seven more months of therapies to complete, and I finally let myself

Looking forward to a vacation would be so helpful in getting through the rest. Something to look forward to would really help keep my mind off of myself and focus on something positive and more fun than therapies.

I'm also very grateful for the Moment's House for all their support and for nominating me for this. We are all very lucky to have them come into our lives.

Thank you for considering me, Jill Allen

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additional sequester-induced job cuts, and unpaid furloughs; they will likely save more and spend less than their 1990s counterparts."

Steve Broadbent of Fulcrum Partners LLC, a leading executive benefits consultancy with nationwide offices, takes a more optimistic position by looking to the third quarter as a positive indicator for the tourism industry, at least among individuals with higher earnings. Broadbent said, "Higher income Americans displayed increasing confidence in the economy during the third quarter through their big ticket purchases of leisure items ranging from boats to ATVs to recreational vehicles. These third quarter earnings data from manufacturers of these high end leisure-related products should bode well for the timeshare market as well."

Recognizing the potential for aftereffects from the shutdown, Broadbent added, "The only soft spot may be properties that would be impacted by future government shutdowns as America's confidence in Congress is at an all time low based on current polling data.'

Tommy Middaugh, executive vice president of Business Management for Travel To Go, a vacation membership company with a 23-year history in travel services,

shared his company's perspective on the aovernment shutdown. Tommy sees both the positive way the timeshare and travel club industry made it through the experience and the disconcerting possibilities of what could occur in the future.

"From travelers to requests, it went without a hitch," observed Tommy, assessing his company's experience during the shutdown. "We did have a little impact on our renewal efforts but very little. Some of the folks we have were on furlough, but it did not seem to hurt our cash flow or member requests.

"This is the difference between membership travel and public travel. During the recession, we had more members traveling a little closer to home than usual but the mainstream public stayed home. I mean, even in the worst of economic times, who couldn't afford a \$199 hot week through us? Again, even though the public industries were in havoc, private membership travel ensures that people can do things with their lives beside worry."

Tommy adds this critical caveat, "Now if it had gone another day and things did not get handled in Washington, it may have been another story. But Americans are a resilient bunch."

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By SharonINK PR & Marketing

Hear what Sharon Scott RRP's clients say about her:

"As a lender and lender's representative serving developers in the resort industry, Wellington Financial has benefited from Sharon's capability as a wordsmith.... We are never hesitant about having Sharon call our clients to discuss a proposed press release, knowing she will perform her communications in a professional manner reflecting well on us.

--Ron Goldberg, President, Wellington Financial

We have, on occasion, hired Sharon's company and found that she was very effective at planning strategy for us and delivered on her commitments." --Richard Ragatz, Ph.D., Ragatz Associates

"Everyone in the resort industry knows and respects Sharon. She has it all connections, integrity, brains and a sense of humor!" --James R. Danz, RRP, Timeshare Marketing Professional

"We have been very pleased with Sharon's writing capability. She's a great communicator.

--T.L. Spencer, CEO and COB, and Wes Spencer, Timeshare Sales & Marketing Professionals



"When Sharon first started work as an ARDA staff person, we were impressed by her dedication, enthusiasm and zeal for building closer relationships between the association and its members...

--Stephany A. Madsen, RRP, Senior Vice President - Special Projects, Retired, American Resort Development Association (ARDA)





Blue Sti

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Title G

Architecture, Landscape Arch & Design



Margit E. Whitlock AIA, LEED AP Principal / Creative Director of Architectural Concepts, Inc. is a highly sought-after author and panel member on topics regarding architecture, predominantly as it pertains to hospitality. During her numerous speaking engagements she has focused on conceptual development, resort theming and the role of the architect/designer. She is available to create your own hospitality DNA. For more information visit www.4designs. com. Or contact Margit directly at margit@4designs.com.

It is that time of year that your capital improvement budgets are underway and, hopefully come January 2014, you will be funded for those much needed FFE improvements.

Resort Trades, Difference, where content is king.

Procurement basics: How to manage the art of purchasing whether in-house or on contract.

by Margit E. Whitlock

It is that time of year that your capital improvement budgets are underway and, hopefully come January 2014, you will be funded for those much needed FFE improvements. Here is the good news - Your resort has a beautiful, functional design ensured to enhance the guest experience, bring life back to the property and raise those ratings. Each item is pinpointed to perform a specific function, is beautiful, and fulfills a targeted need. Are you ready to be the designated point person and act as the purchasing professional? Do you know what to do next? Use this guide to help you navigate the pitfalls of purchasing so you don't have the BAD NEWS.

Where do you start?

First, upon final design approval make sure your design team prepares a specification book for all items you will need in order to install your



resort's new look. This book needs to have complete specification sheets for each product to be ordered, as well as material swatches such as fabric, wall covering, special finish, paint and stain samples.

	SPECIFICATIONS	odded i reddedd i re		DATE:		5, 2012
ITEM:	LT-6 Big Bar pendant			QUANTITY	4	
MANUFAC	TURER:	MODEL:		PURCHASE ORDER	R #:	
Custom						
ÓDREDINA	G ADDRESS:	QUOTATION #:		CONTACT:		
	ral Concepts Inc.	QUOTATION #.		Margit Whitlock		
	ner Boulevard, Studio B			619-531-0110		
	, CA 92101			015-551-5110		
	4D 3 3 5 4 4		-	00117107		
	ADDRESS:	EST. SHIP DAT	E:	CONTACT:		
Ellis Contr				John Ellis 0-858-541-6043		
1105 S. S Ventura G	eaward Ave					
ventura G	A 93001			C 619 992 6246		
DESCRIPT	10N:		QTY:	UNIT COST:	TOTAL COST:	
	M M A descenter		4			
STYLE:	Multiple ring pendant		4	\$0.00		\$0.C
SIZE:	6' 0" Diameter for each ring					
FINISH:	Lamin-Art #3035-vt Italian Oak Velva-Tex Rusted iron at steel channel	¢				
OTHER:	Bulbs: 60W - Vintage Antique Light - Edisor Stock Code: IN-02043 Contact : www.1000bulbs.com	n Style Bulb				
	Wood rings could be finished to match Lamin-Art / Which ever is less \$\$					
			TAX			\$0.C
			SHIP'G			\$0.0
		TOTAL				\$0.0

p 619.531.0110

Items to verify on the specifications are:

- Correct job name, address, and client informationItem name and quantity
- Item number and location
- Vendor or manufactures contact information
- Model number / color / written and graphic
- description of item
- Brand standards of construction
- Warranty requirements (you may need to add these in the RFQ)
- Code requirements if applicable
- Installation plans for each area identifying every item, its location and/or special install instructions.

What's in your budget?

Ask your design professional for an estimated control budget. This should be approved along with the design and prior to the purchasing phase. Remember, the cost of goods is usually 70% of your total budget. Just because a chair is \$300 does not mean that is the final price. Shipping, warehousing, installation, and taxes can be anywhere from 28-30% on top of your cost of goods. Purchasing Agent fees are on top of that and, depending on the volume, can be 5-15% cost of goods.

This percentage is higher for lower quantity and the opposite for higher quantity. Also, a phased installation causes your overhead and shipping costs to increase greatly

What kind of time allowance should you plan for?

We suggest you leave yourself as much time as possible to maximize the bidding and negotiations aspect. A rushed job leaves you subject to significant price increases. Allow 4-6 months depending on the complexity of the job to complete the full process from requesting quote, negotiating pricing, releasing PO's, and deposits to delivery. Many times managers do not realize the time involved in the whole design – renovation – installation process. A typical project takes 8-10 or 12 months from beginning of design to the day operations can occupy.

Do you use a professional purchasing agent?

For smaller jobs, like a lobby or clubhouse we suggest you have your in-house accountant or controller manage the process. The person that manages the process needs to be skilled in organization, negotiation, and trouble shooting. He or she also needs to be able to crack a whip when needed. The process of purchasing is time consuming and takes tenacity. The person you designate must have the skills and time to do the job property. If you do not have the staff, have a professional PA (Purchasing Agent) take care of the project.

ARCHITECTURAL CONCEPTS

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For larger jobs such as guest rooms or multiple projects on the same schedule we suggest you hire a professional purchasing agent who specializes in the hospitality market. A professional PA charges a percentage of the budgeted cost of goods. This percentage is usually the same, or higher than, your labor cost but it is guaranteed a professional PA will save you money in the cost of product and, in the long run, save money, liability and be able to get the job done.

Do you understand the process?

Whether you have in-house assistance or a professional PA, you need to understand the process so you can better manage the result. Here are some questions to ask your operations team.

- Do you have a business purchasing policy?What insurance is required by the HOA or
- management entity?Who has authority to sign off on the final budget?
- What are the criteria for vendor / manufacture
- selection?
- Are there prevailing wage requirements?
- Do you have a credit application on file?
 What kind of information is considered confidential?
- What is the process for disputes?
- What are your warranty expectations?
- What are your rules for onsite construction and installation labor?
- Do you take a stance on child labor issues?
- Will you be committed to sustainable manufacturing principals?
- Do you have a standards manual for FFE?
- Will housekeeping be available for installation assistance?

These are just some of the questions to resolve when initiating the purchasing phase of your project.

So, what is the process?

- Prepare your RFQ (request for quotation) for each vendor and send with the specification and details and indicate a deadline for the quotes to be returned and to whom. Identify any alternates if value engineering is being pursued.
- 2. Upon receipt of the RFQ responses, prepare a spread sheet to compare pricing, delivery dates, exclusions, etc.
- 3. Narrow down your selection and check references if the vendor does not have a previous history with your company.
- Once all vendors are selected, do a "longest lead time schedule" and prepare a purchasing schedule based on all lead times.
- 5. Have your CEO and BOD approve the final budget and delivery schedule.
- 6. Release PO's and deposits with ample time to be received on schedule.
- 7. Track weekly every vendor to check: did they get the PO and deposit check? Are they on track? What is their ship date? Any problems? Keep on top of every PO.
- 8. Schedule warehousing and installation crews. Make sure they have insurance to meet the value of your goods on warehousing.
- Have ample on-site staff to assist with the installation. Make sure there is water and provisions for the crew. They will work harder for you if you have cookies and strong coffee!
- 10. Make sure you have ample garbage containers for trash from un-boxing.
- 11. At the end of installation, assess each vendor's performance.

Do you do a Model Unit?

If you have the time, as in an additional 4-6 months, then do a model unit. This is also a good tool for

getting the HOA/ BOD and general members to agree on the look, feel, budget etc. A model unit allows the design team to make changes that you cannot make after receiving your shipment. We highly recommend it. Beware, many manufactures will charge retail price for the model unit pieces and then discount the full order when the PO is processed. If you don't have the time or funds, at the very least have a few key



pieces mocked up for review by the owner's rep and design team lead. Manufactures can ship to you or you can go to them; just allow the time it takes to receive and review before full PO's go out to the vendors.

What role does your designer play in the process?

Allow your design team to be as involved as you can afford. They will usually charge by the hour for this work. If making substitutions or running up against out-of-stock items and needing to reselect, let them help you. They are the professionals and they can be effective and efficient in reselections. Also have them review the final pricing against their initial budget. They will make sure you are receiving the deepest discounts.

What was your real bottom line?

It is important to assess your final costs at the end of the project. If you are providing in-house purchasing, you need to adjust the values to include your salaries, benefits, associated percentage of business overhead, and insurance. With a PA you should have the total cost of the job in the fee plus cost of goods.

So it sounds easy?

It is not easy and be prepared for some entanglements from customs hold-ups to strikes. This is why we stress to leave yourself time for all the little things that can and will go wrong.

Can you plan everything?

NO!. You cannot plan everything. Any renovation project is trying on management. The design phase is always the most fun but then construction usually adds some stress to the entire team. So do not let the purchasing phase bog you down. A wellplanned process with competent personnel will be your greatest asset when it comes to crossing the finish line.



Current Events

It's Now 2014. Health Care Reform's "Brave New World" Hasn't (Yet) Happened. What to Do.

by John J. McGowan, Jr. Baker & Hostetler LLP © 2013, Baker & Hostetler LLP. Used With Permission.

2014 is here, and the Obama Administration's signature accomplishment - the health care reform initiative known as the "Patient Protection and Affordable Care Act of 2010" (the Affordable Care Act, or "ACA") - was supposed to be fully operational, at least from the employer's perspective. Public health insurance exchanges were supposed to be operational, and be patronized by millions of individuals and small businesses drawn there by tax subsidies. And larger employer groups were to be facing a stark choice: establish a group health plan and offer coverage to all full-time employees (and offspring/dependents), or pay potentially substantial 'employer mandate" tax penalties.

That hasn't happened - yet. Last summer, larger employers learned that they had been given until January 1, 2015 (or the first plan year starting in 2015, for those lucky to have a fiscal year plan) to comply with the "employer mandate" (also known as the "payor-play" rule). And this past November, federal officials announced that small employer groups could not yet shop for group coverage on the federal exchanges (at least, not in 2014); they also announced that individuals and small employers with non-compliant health coverage could keep it for an additional year (if state officials and insurers agreed to allow the coverage to continue).

that individuals and small employers with non-compliant health coverage could keep it for an additional year (if state officials and insurers agreed to allow the coverage to continue). For hospitality/resort industry operators, these announcements provided substantial relief. And for those whose businesses depend on the use of low-wage/largely unskilled workers, the announcements were a God-send: many are not in a position to absorb the added labor costs associated with meeting all the new ACA responsibilities – which can add \$2.50-\$3.50/

hour to the cost of employing a worker on a fulltime basis. Meanwhile, public health insurance exchanges generally are rightly seen by the public (including employers) as both ineffective and dangerous (e.g., risk to individual users' financial privacy, etc.) – which adds to the pressure operators face, to offer, or continue offering, health coverage. So what should hospitality and resort industry operators do now?

Window Of Opportunity

Governmental gifts don't come often; advantage needs to be taken when they do. Hospitality/resort industry operators have been provided with an additional year to make smart choices about how best to position their businesses to comply with the new ACA requirements without going broke doing it. And this year (unlike last year), substantially all of the rules and regulations that employers need in order to make smart choices are available. But they also have a business to run. So what should be on a hospitality/resort industry operator's list of to-dos for 2014? At least the following:

• Engage in Critical Thinking: Decide If Employer-Provided Health Insurance Is a "Must."

It is axiomatic that good benefits attract and retain employees, and that skilled and experienced employees are hard to find and keep. Any large operator tempted to discontinue entirely its employer-provided health insurance coverage before the pay-or-play rule takes effect in 2015 cannot overlook the fact that skilled, experienced employees (reservations and front desk employees, key managers, facilities personnel, etc.) can always leave for a competitor willing to provide a compensation



Mexico South Africa **United States Venezuela** India

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package that includes health coverage. And with the well-publicized problems that health exchanges have been experiencing, employees left to fend for themselves are likely to view shopping for coverage on-line as a burden and a risk rather than a benefit - particularly, executives, who increasingly see public exchanges as an on-line forum where the poor get subsidies and the well-off get identity theft. Given the foregoing, the first thing to do is not overreact: continue to provide health insurance coverage without expanding it, but begin to think what should will be purchased and offered in 2015 - and start moving towards that model in all hiring, promotion and organizational decisions that get made over the next 12 months.

- Explore the Role Technology Plays in Reducing Headcounts and Man-Hours. Most operators already are aware that some national restaurant chains are experimenting with computer-driven ways to reduce their front of the house staff. An additional 12-month window provides enough time to perform a critical assessment of the role technology can play in hospitality/resort industry operators' business models.
- **Use Multiple Employer Situations to Divide** the Workforce. Scenarios. Many hospitality/ resort industry operators simply manage the resort or timeshare; they don't own the property. That means there are two organizations capable of "employing" individuals which seldom (if ever) are owned and controlled by the same party. That provides an opportunity to split the workforce, and have the property owner employ the seasonal workers and some of the unskilled employees who could not be cost-effectively employed if subsidized health coverage had to be offered. This approach likely only works, though, if the two populations are not jointly supervised, and perform separate functions.
- Take Advantage of a Valuable "Pay-or-Play" Planning Feature: Firewalling. Many operators obsess over how to avoid the ACA's pay-or-play rule, only to discover it is virtually inescapable: the ACA contains an employer "aggregation" rule which requires all commonly-owned businesses to be considered a single "employer" for pay-or-play purposes. Operators are betterserved by focusing on one of the pay-or-play rule's features: the ability to set up "fire walls" that divide the employer into separate entities, each of which can then make its own pay-orplay decision. Operators with discrete business operations can then cause those entities with highly skilled employees and higher margins (reservations, cashier's office, etc.) to "play" (by providing coverage) while causing other entities that have tighter profit margins or that rely on the use of unskilled labor (housekeeping, grounds keeping, etc.) "pay" the tax penalty. That way, each discrete entity can make its own, best business decision so long as some general tax non-discrimination rules are observed.
- Insurance Market Reforms Are Here, Even if Pay-or-Play is Not. Learn the New "System," Because Finding Coverage Has Changed. Health insurers know that the ACA radically changed how health insurance business is bought and sold - and not just by adding insurance exchanges. New loss ratio rules have prompted many insurers to abandon entire states. Brokers and agents' commissions have been slashed. Many existing arrangements, like association-sponsored plans, have had to be restructured to take into account the new community-rating rules that now must be followed when issuing small employer group coverage. So shopping for group coverage for 2014 can be tricky.
- Many Small Employers (for Pay-or-Play Purposes) Are Considered Large Employers (for Insurance Buying Purposes). Another surprise awaiting many operators is the discovery that different government agencies

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define differently what it means to be a "small employer group." For pay-or-play purposes, part-time employees only partially count - but for community rating purposes part-time employees count the same as full-time employees. Similarly, for pay-or-play purposes, partners and limited liability company managers don't count at all, but for community-rated insurance purposes they count the same as full-time employees. These differences matter when a mid-sized operator shops for coverage - or decides whether to selfinsure. For small employer groups that turn out to be considered "large" employer groups for insurance underwriting purposes, this could be good - or bad - news.

Operators With Fluctuating Workforces Have Options. A key feature of the pay-orplay rule permits employers of "variable hours" employees to use a testing period of up to twelve months to determine which of those employees must be considered "full-time" and entitled to receive a coverage offer. Operators that maintain resorts in seasonal areas where their employee population expands and contracts, and operators with demand-driven service businesses such as restaurants or sports facilities, will want to take full advantage of this feature because it will minimize the number of employees considered full-time, while providing them with the opportunity to use the testing period to screen out short-service employees.

Conclusion

2014 provides both opportunity and peril for hospitality/resort industry operators. They can take full advantage of the opportunity, and avoid the peril, by using 2014 to study and experiment with the new rules while conducting a critical review of their staffing needs and the ability of technology to fulfill some of those staffing needs, before 2015 rolls around. Savvy operators will do so. Be one of them.

Personnel File/HR



Clara Rose Creative Alliance

A Division of Nationwide Compliance Alliance

Clara Rose is the founder of Creative Alliance and co-founder of Nationwide Compliance Alliance. She is a professional speaker and writer; who specializes in communication diversity; more specifically, disability sensitivity and closing the communication gaps in the workplace. Clara speaks and writes about the different forms of communication that are an integral part of business life with Customers, Colleagues and Co-workers.

Additionally, she believes that business success is NOT accidental, merely the implementation of a sound strategy and the correct tools. Clara finds great reward in equipping entrepreneurs and business owners with the tools and pieces for business success.

Educating teams as they work to create a culture of understanding and sensitivity in the work place and equipping entrepreneurs for business success!

ADA compliance is still a hot topic for the hospitality industry but another issue that is getting some attention, as we begin to realize that it is a factor, is disability sensitivity.

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The Disability Sensitivity Factor

by Clara Rose

The broad mandate for equal access by the Americans with Disabilities Act (ADA), allows it to affect every aspect of our society. Museums, daycare centers, libraries, parks, hotels, restaurants, theaters and retail stores; are all considered a place of Public Accommodation and therefore are covered under the ADA.

In the hospitality industry, which is also considered a public accommodation by the ADA; this includes most of the accommodations, recreational facilities and amenities, as well as the daily practices that the businesses are comprised of.

ADA compliance is still a hot topic for the hospitality industry but another issue that is getting some attention, as we begin to realize that it is a factor, is **disability sensitivity**.

It is easy to focus on the ADA requirements and rules for public accommodations instead of the needs of the individuals that the Americans with Disabilities Act were actually written for.

If you look beyond the disability, you'll see an individual whose life is more similar to yours then it is different. Their disability is one small fact about the person; just like eye color, hair color or wearing glasses. They are moms, dads, brothers, sisters, athletes, leaders, employees and employers; who want to live and enjoy their lives; including their vacations!

An individual with a disability wants the same respect and dignity offered any other person. They do not interpret behaviors and actions differently; personal attention and proximity are universal messages. They can sense if the other person is comfortable in their presence; is focused on them, not the disability, and is willing to extend the same courtesies that they would extend to those who are not disabled.

What is the Disability Sensitivity Factor?

While disability sensitivity is not about ADA compliance and is not listed among the regulations; when considering potential legal issues it is a significant factor.

Most disability litigation falls into one of two categories, physical and communication; both contain issues related to sensitivity that are often overlooked, leading to unintentional discrimination and lawsuits.

Some physical issues are obvious; such as, can the individual with a disability gain access to the facility and all the amenities for enjoyment and participation. Poor access; or a lack of access, that results in exclusion is frustrating for the individual or family members and will be seen as a lack of sensitivity on the part of the property or business.

For people with a disability, equal access means simply being able to use, enjoy and participate in the everyday aspects of life, including working, commerce and leisure activities. In other words, can those with different abilities access the entire property - to use and enjoy it -or will they feel excluded? Exclusion is a compliance AND sensitivity issue.

Dignity issues may not be as apparent but often have a greater impact on those with a disability. We all have the same basic needs; a drink of water, the restroom or the use of a telephone. Proper navigational signage should be displayed and staff members should be aware of the locations of all ADA amenities and services that are available. Guests with a disability expect equal treatment, not special treatment.

Communication is the foundation of interaction in daily life. People convey to those around them – their intentions, needs and desires – all through some form of visual or verbal communication. In work interactions, it is important for employees to be aware of how visual and verbal communications are perceived. A person's self-image is strongly tied to the words used by others to describe them. Employees must be careful, words and actions can pack a punch.

Reception and greetings are an important part of the hospitality industry; the very name indicates that one can expect its employees to be hospitable. When communicating with a person that has a disability, the same rules of acceptable conduct apply... only the means of communicating may differ.

Most persons with a disability are not sick or fragile and are capable of being fully independent, productive members of society. Common expressions such as "see you later" or "let's run over there" are perfectly acceptable and should not cause embarrassment. Focusing on the person rather than the disability will help employees to relax and act naturally.

Some terms are unacceptable and should be avoided when referring to someone with a disability because the terms have negative connotations. Avoid using terms or phrases that are offensive or derogatory, remember, the individual is a person that just happens to have a disability.

How something is said is as important as what was said. The language used when talking to – or about – a person with a disability, conveys how one feels about disabilities. Common courtesy dictates that all individuals deserve equal treatment, regardless of their abilities.

The first step to creating a culture of disability sensitivity is to understand the usage of "people first" language.

People first language describes what a person HAS, not what a person IS. Preferred sensitive terminology reflects a positive attitude in portraying disabilities and those individuals with a disability.

Using people first language can influence society's views and treatment of people with disabilities. Mark Twain said: "The difference between the right word and the almost right word is the difference between lightening and the lightening bug."

The Bottom Line

With an estimated 18% of the American population having an impairment that offers them protection under the ADA, the hospitality industry has a vested interest in understanding and meeting the needs of that significant number of potential customers.

Avoiding potential litigation and increasing revenues are basics in the industry but to be truly compliant with the Americans with Disabilities Act, the hospitality professionals and businesses must consider the disability sensitivity factor and the value of disability sensitivity training.

For more information about Disability Sensitivity and staff training, contact Clara Rose.

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Finance



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Whether your company is in the travel club business, selling timeshares, selling mini vacs, OPCs or front desk operations and dues collections, your operation would be in a state of paralysis without the availability to process bank cards, about 75% of which are Visa and 25% are Mastercard

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Merchant Accounts Make the World go 'Round'

by Bill Bailey

Every first time salesman in our industry knows the importance of performing a Visa-ectomy: If you don't get your clients' money, and the easiest way to get it is with a credit card, then you don't get paid. Whether your company is in the travel club business, selling timeshares, selling mini vacs, OPCs or front desk operations and dues collections, your operation would be in a state of paralysis without the availability to process bank cards, about 75% of which are Visa and 25% are Mastercard. It makes us wonder what we did forty years ago without it.

The bad news is that getting merchant accounts isn't getting easier. Large and especially public companies with big balance sheets have different options, but much of the time their merchant processing is tied contractually to their whole banking relationship. For the smaller independent and club operators that may not be an available choice.

THE CHALLENGES: So, what's the big deal? It's referred to in credit card parlance as "Future Services". Here is an example: I have client that sells \$100,000,000 a year in mini vacs. Their customers have a year to use the product and they will extend that date by six months, if necessary. The liability to the bank processing those transactions is for a period of six months beyond the use or expiration date of the trip they purchased, so in this case, two years. Simple math tells us that, in the event of nonperformance by the seller, the bank can be upside down for \$200,000,000, enough to bankrupt even a

decent size bank. It's certainly enough for them to make a management decision to exit an industry segment.

Another problem is selling "lifetime memberships" in the travel club business. A bank or processor sees the paperwork on one of these deals and they have a coronary. Their chargeback liability goes on FOREVER. That's why all merchant accounts are required to be personally guaranteed by the business owner in all but select circumstances, like being a public company or having a balance sheet with millions of dollars in liquidity. Most often, loss reserves are required for smaller operators. Ten percent of all transactions for six months is common.

In these two real life examples, you can quickly understand why these industries are on most banks' and processors' prohibited list, along with gambling, mail order gun sales, adult or dating sites, bail bondsman, coin dealers etc. The prohibited list is a full typewritten page. Add to that the historical data that one third of the travel agencies in the U.S. went out of business shortly after 9/11, leaving hundreds of millions of dollars in travelers' deposits for trips up in smoke. Throw in the tens of millions of dollars charged back on fraudulent timeshare resale advertising scams and the sale of travel certs instead of real trips and you see why our industry is painted with an unflattering brush.

The Players: Credit card processing is facilitated via "platforms" or transaction channels like First Data, Global or TSYS who communicate the transactions



from the actual customer's credit card (provided by an "issuing" bank) to the " acquirer", which is the bank that issues merchant accounts for Visa, Master Card and Discovercard . Add into the mix the Independent Sales Organization or Merchant Services Provider where you applied for a merchant account. Now we may have in play four separate sets of regulations and due diligence reviews that may take place before you get approved. Regulations are many, especially regarding acceptable chargeback levels and Payment Card Industry (PCI) standards on credit card number security issues, a single violation of which can land your company with a \$100,000 fine from any of the credit card processing Associations (Visa, Mastercard, etc.) That's why the fine print on a merchant application is typically fifteen to thirty five pages long. American Express issues their own merchant accounts and makes their own rules, sometimes as they go along. Compounding these elements is that you may have your account land on the desk of some 24 year old account rep that makes life or death decisions on your company's future as they may have the sole authority to close your account and/or put all proceeds that have not yet been deposited into your bank into a Loss Reserve for 270 to 365 days. OUCH!

TO THE RESCUE: So how can legitimate small to medium sized companies utilize merchant services and still sell a product that falls into the future services category? The answer lies in, effect, having a co-signer or guarantor on their accounts. We're not talking about Aunt Martha and Uncle George here. What I'm referring to is an intermediary guarantor like and MSP or an ISO. An MSP, or Merchant Service Provider is who Master Card sells processing services through to merchants selling service or product categories that are on their prohibited list. An ISO, or Independent Sales Organization, is Visa's version of a fiduciary buffer. Both types of organizations post significant reserves with a correspondent bank, usually in the millions of dollars, to allow them to sell merchant processing services to high risk industries or to merchants whose credit doesn't support the risk for the volume they need to transact business. It's up to the Risk and Underwriting Departments of the ISO/MSP to determine how much volume at a given risk threshold they are willing to guarantee. And it's not always in their hands. One step up the ladder is the correspondent bank they work through, who often takes a second bite of the underwriting apple. Anywhere along the way a negative decision can come back that affects the deal. Often times an acceptance may come back from the processor with volume levels that are less than what's needed for a merchant. That's why ISOs/MSPs are needed to assist the merchant in obtaining the desired merchant processing volume to support their business, often with multiple merchant accounts. Out of the thousands of ISOs and MSPs in the marketplace, very few have resources for our high risk categories. As our firm, Financial Services of America, primarily services the club, timeshare and telemarketing industries ,over the past fifteen years our firm has found it necessary to represent no fewer than eight to ten such sources at a time to serve our clients and help them stay in business. We have also had to work with some of the larger banks to craft acceptable language as to the term and description of services they are willing to finance.

NOW WHAT? So, now you have your merchant accounts. What do you do to keep them in good working order? Most importantly, keep your disputes and charge backs down. Depending on the source that underwrites your accounts, the chargeback threshold varies. It can be as low as 1% or as high as a one time monthly seasonal rate of 20%. Most

banks want to see you under a 2.0% rate, ongoing. Those seasonal spikes do occur in our industry when sales might be shut down for a couple of weeks, are very slow over holiday periods or when moving a "road show" in between locations. More than likely you will get a call from the bank's Risk Department for an explanation as to your account's aberrant performance, often in the form of a chargeback reduction plan. We have to help our merchants do these frequently in the Branson and Myrtle Beach areas, in addition to annual slowdowns in mini vac sales nationwide. The chargebacks from

higher volume months would be at tolerable levels if the volume were consistent, but when volume suddenly decreases by 75%, the normal 1% acceptable level may balloon to 4% or 5% for slow months.

> Some tips on reducing chargebacks and keeping your merchant accounts in good stead:

1) Get setup on an online gateway for card-not-present transactions. Commonly employed gateways are authorize.net, NMI and Payscouts. This will give your company the ability to get charge "authorization" without "capture" or batching out. You can then hold the authorization for several days, if necessary, to do follow up calls. The same can be done on card present

misunderstandings in the sale. Having hard and/ or e-signatures on transactions are important. Visa and Mastercard also require that you state your return policy, even if you operate in an environment where no rescission applies, like certain onsite sales operations in select states. Voice recordation of a client's giving you the authority to charge their card sometimes helps to fight charge backs as well, although not all bank personnel are always willing to take the time to listen to them. Remember that signed authorization from a client always trumps verbal authorization.

3) ALWAYS be prompt in answering document retrieval requests, disputes and charge backs. Timeliness is your ally, in this regard. If you go past the answering deadline, usually ten days from postmark, the banks find a way to tidy up their books by closing the dispute in the consumer's favor. Too many charge backs or chargebacks for anything that smacks of fraud to a bank rep might result in your company getting TMF'd (put on the Terminated Merchant File), which can last seven years. With the sophisticated algorithms that processing banks use, they will forever cross reference your company's name, EIN, address, phone and fax numbers, your Social Security number, home address, etc. so that you can't successfully gain traction in applying for another merchant account. All of this information is shared among all banks, processors, Associations (Visa and Mastercard), Amex, Discovercard ISOs and MSPs.

Traversing the above mentioned minefields is a necessary and important function for your company and should be given to an individual or department that has a high sense of urgency with access to all documentation on sales transactions. All banks like to see that you've done a thorough job in memorializing the charge authorizations with as much refund and rescission language as you can provide. And don't forget the reality that processors generally lean in favor of the consumer than the business. When a dispute arises, the banks look at charging you back on a deal means that their liability has just been lessened by that amount.

situations on a computer using a magnetic card reader that plugs into your USB port. Again, you can then hold deals until after rescission has cleared. Fewer and fewer operations today are using the old Zon type terminals that most mom and pop stores still utilize. Use "load balancing" if you have multiple merchant accounts. This is a simple programming function on your gateway to make sure that all your accounts are getting used and one doesn't lie fallow during slower times. Remember that your processing source makes no money off your account when it's not being used, which they want you to do, once approved.

 Perform quality control calls after the sale to ferret out buyer's remorse, misrepresentations or Exchange News

A Winning Exchange: Benefits for Your Owners and Your Business

A Spotlighted Look at how RCI Has Supported Affiliated Resorts for Four Decades

By Catherine Reynolds

Partnering with a vacation exchange brand is an important business decision for any thriving vacation ownership developer. Vacation exchange adds a new dimension to timeshare for your owners, allowing them to swap their ownership at your resort for a vacation anywhere in the world. In the case of RCI, the largest vacation exchange company, this means giving your owners access to more than 4,000 affiliated resorts in approximately 100 countries across the globe.

But the benefits of a vacation exchange partner can extend far beyond adding value to your owners' purchases. Due to the unique industry position of vacation exchange companies, there is potential for far-reaching business benefits for affiliated resorts.



Lead Generation

Finding valuable leads for new owners is a constant challenge in the vacation ownership industry. To support affiliates' growth, RCI has invested for years in online search engine, database and social media marketing, which increase interest in the benefits of vacation ownership and generate new timeshare prospects.

With this framework already in place, RCI has taken lead prospecting to the next level by bolstering its existing infrastructure to create a targeted tour generation channel to help affiliated resorts address the need to identify, qualify and engage potential timeshare owners online. Understanding that each affiliate is unique, RCI made its Online Tour Generation program customizable, so that each affiliate can adjust it to meet their particular business goals.

Adding Value on the Sales Floor

Once RCI affiliates have access to potential new owners, they continue to receive support from RCI in the sales room. Along with being able to sell the benefits of vacation exchange, affiliates can use several RCI tools to enhance their pitches.

One example is RCI Presenter, a tool that helps affiliates deliver dynamic presentations that bring the ownership experience to life. RCI Presenter uses a series of modular components that affiliates can customize and integrate into their existing sales processes. RCI Presenter tools can be accessed through touchscreen monitors, or on a smaller scale by using the RCI Presenter app for the iPad. Another useful app for the iPad is the RCI Affiliates app, which gives affiliates convenient access to tutorials, presentations, videos and more. It provides an engaging, interactive point-of-sale tool that can be accessed anywhere, at any time.



Industry Expertise

With 40 years of experience, RCI is equipped with significant industry expertise that allows it to offer affiliates improved services. One example is RCI e-School, an online learning network exclusive to RCI-affiliated resorts. This service gives affiliates access to the most up-to-date industry information without having to incur the cost of in-person training.

Another way RCI puts its industry expertise to use is the RCI Timeshare Online Listening Center (TOLC). This service monitors brand conversations and online reviews on behalf of affiliated resort clients. With an in-depth knowledge of the vacation ownership industry, the TOLC team is able to provide monitoring and advisory services with an informed perspective not always available through other third-party monitoring services.

Group Buying Power

With more than 4,000 affiliated resorts around the world, RCI is able to leverage this massive group buying database to work to affiliates' advantage. For services, RCI offers its Affiliate Access program, which provides customizable solutions for revenue management, marketing data services and the contact center. And for products, RCI provides a one-stop online shopping portal, RCI Marketplace. On this site, affiliates can access competitively priced goods, including appliances, electronics, bedding, cleaning supplies and more.



Continued Innovation

As RCI celebrates its 40th anniversary this year, it continues to look ahead for new ways to support the future of the industry. In 2014 alone, RCI has plans to improve its information architecture and online content with the goal of furthering positive messages about vacation ownership and developing new leads for affiliates, while improving the exchange experience for members. With continued innovation, RCI has established itself as a technology leader in the industry, and a valued partner working to support your business and grow the industry as a whole.

SIDEBAR:

RCI Turns 40: A Look Back

After the invention of timeshare in 1963, there became a growing need to add more flexibility to vacation ownership. Jon and Christel DeHaan recognized this need and invented vacation exchange when they founded RCI 40 years ago.

After inventing this groundbreaking concept, RCI quickly established its legacy of industry "firsts." Other examples include:

- The first global points-based exchange program, RCI Points;
- The world's first luxury exchange program, now known as *The Registry Collection* program;
- The launch of the first online video network for the industry with RCI TV;
- The unveiling of Trading Power transparency, revolutionizing vacation exchange with added flexibility and choice for members
- The launch of RCI Platinum, a premium-tier membership level

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	care.	
	Joining Forces to Deliver Outstanding Vacation Services Cooperative Association of Resort Exchangers, Inc.	
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C.A.R.E. is a non-profit trade association formed in 1985 by resort managers	General Member Application: A "General Member" shall possess and/or be in the control of either by direct ow right-to use, resort inventory for the purpose of exchange, direct trade, rental or wholesale. The General Member shall affairs of C.A.R.E. as set forth in the By-laws of C.A.R.E.	I have voting rights in the
to increase owner satisfac- tion and profitability by	Associate Member Application : An "Associate Member" does NOT possess nor control use of resort inventory but C.A.R.E. as a means of business enhancement. The Associate Member shall not have voting rights in C.A.R.E.	ıt is seeking membership in
offering more travel options and utilization of unused inventory through exchange	COMPANY NAME (as it is listed on the official records of C.A.R.E.):	
and wholesale rental.	PHONE: FAX: E-MAIL:	
	WEB SITE ADDRESS: EMERGENCY PHONE:	
WHO should become a C.A.R.E. Member?	MAILING ADDRESS:	
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vacation industry and	Sponsor Company Name:	1
interested in networking	ARDA VRMA CRDA TUTOT	
with other vacation industry professionals,	AMDETUR INTERNET TATOC NACHO FROM EXISTING C.A.R.E. MEMBER:	
providing superior service to their members or fully	Name of Company Contact Name OTHER: (Please Explain)	
utilizing inventory should consider joining C.A.R.E.	YOUR COMPANY CONTACT INFORMATION: C.A.R.E. MEMBER RESPONSIBLE PARTY: The individual designated as being the person RESPONSIBLE FOR ALL ACTIONS of the C.A.R.E. Member Company	
Different Types of	6 CA.R.E. Member Company]
Memberships:	Name Title	
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These Members own or	Phone E-Mail	Zip/Mail Code
control resort inventory.	C.A.R.E. AUTHORIZED MEMBER REPRESENTATIVE (APPLIES TO GENERAL MEMBERS ONLY): The individual gainfully employed by General Member and designated to exercise all the voting rights of the General Member	
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Resort Trades Testimonial

The Resort Trades publication is an integral part of our B2B marketing and advertising campaigns. Travel Incentives and Tour Generation are highly competitive industries and the Resort Trades have helped us maintain our competitive edge by working with us on desired ad placement, last minute changes as well as pre and post ARDA marketing campaigns.

Randy Fish, ARP -Vice President of Marketing, Holiday Travel of America

Industry News

National Timeshare Owners Association Recognizes Need, Partners with ARDA Chairman's League Member

The National Timeshare Owners Association, which recently launched their new website including a lower annual membership cost along with more benefits and features, today announced that they have formed a strategic alliance with three timeshare resale platforms, all affiliated with Wes Kogelman, who was recently named a member of the American Resort and Development Association's (ARDA) prestigious Chairman's League.

"While the NTOA remains firm in our objectives to advocate, share information and encourage timeshare usage, we clearly see the need that some timeshare owners have to sell their interests", says Lisa Ann Schreier, the Association's Executive Director. "We cast our net to see who not only met the legal requirements, but understood and appreciated the trusted relationship that the NTOA has earned with its members and all timeshare owners for nearly 20 years. Mr. Kogelman and his companies were a perfect fit."

Mr. Kogelman, who is affiliated with the brokerages CashOutATimeshare.com and Timeshare Broker Associates in addition to being the President and CEO of the FSBO option BuyATimeshare.com has 14 years in the timeshare resale industry and is widely considered an innovator said, "Customer service and providing a transparent option to successfully buy and sell timeshare on the resale market is at the heart of our business model", adding "the NTOA has a proven track record of helping to educate timeshare owners and prospective owners and I agree with their motto that an educated timeshare owner is a happy timeshare owner."

"There's been entirely too much "chatter" about people desperate to sell their timeshare, which is not indicative of the average timeshare owner," says Greg Crist the association's CEO. "All three of these platforms present an excellent opportunity for educated consumers to buy timeshare and enjoy the quality of vacations that timeshare affords them."

NTOA members enjoy benefits and discounts with all three resale platforms in addition to having an NTOA designated consultant at their disposal to assist with any questions or concerns regarding buying or selling process.

Timeshare Lender Colebrook Financial Company Completes Transaction with Starpoint Resort Group, Inc.

Colebrook Financial Company, which provides receivables financing for timeshare resort companies, announced that they just closed a new transaction with Starpoint Resort Group, Inc., headquartered in Las Vegas.

"We've been a financing source for Mike Muldoon and Starpoint for over ten years," said Colebrook Financial Principal Bill Ryczek, "and it's been remarkable to see what Mike has done with the company over that period. He's one of the hardestworking people you'll ever meet, and we're very happy for him."

Starpoint has shown significant growth since its inception and in the spring of this year announced the acquisition of The Geo Group of Companies, which boasts resorts located throughout Canada, the United States, the Caribbean and Central America. At roughly the same time, the company announced a strategic partnership with a private equity company, TZP Capital Partners I, based in New York City.

"Colebrook was there for us in the beginning," said Starpoint CEO Michael Muldoon, "when we were a lot smaller than we are now. The group, especially Mark Raunikar, was a great sounding board and resource for me as I was growing the

company. I didn't have a big staff and Mark was always there to listen and provide feedback."

Starpoint Resort Group has approximately 30,000 timeshare owners/members at 24 resorts around the world. The company also performs property management for four timeshare membership clubs and six resorts located in four countries and continues to expand the company's footprint by providing resorts with an outlet for unsold inventory and/or full management services. Starpoint expects to close two acquisition transactions that will allow it to go into 2014 with more than 20 resorts and 50,000+ members and owners under management in U.S., Canada, the Caribbean, and Central America.

For further information call Bill Ryczek at 860-344-9396

SPI Providing Software Services to Table Rock Resorts, LLC

Table Rock Resorts Owner and President Jay Steed says, "We have developed various other resort-oriented facilities in the area, including a golf course and three restaurants. Our plan is to quadruple the development in size by adding additional resort accommodations, restaurants and commercial projects."

According to SPI Software Vice President Gordon McClendon, there will be little-to-no conversion required for the new owners of Kimberling. "SPI Orange handles reservations, front desk management, HOA correspondence, housekeeping management and other features having to do with resort management. We have had a long-enduring relationship with Kimberling and are very excited by their new growth plans."

SPI can be reached at 305-858-9505, sales@spiinc.com. Visit our blog at www.spiinc.com/blog and join us on Facebook at www.facebook.com/TimeshareSoftwareSPI.

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· RÉFERENCES READILY AVAILABLE Find out why our clients keep coming back!



Perfekt Marketing 3015 S 48th St Tempe, AZ 85282 USA Phone I: 602-453-3333 ext 4502 FAX: 602-453-3337 Email: tkelly@perfektmarketing.com Contact: Tom Kelly Specialty: Day drives and Minivacs for Vacation Clubs and Timeshare Resorts. Direct mail, Inbound or Outbound telemarketing, Radio and even T.V. Take control of your VPG today. All calls recorded for quality assurance. We are not a broker. Our dynamic staff produces

40k Day Drives annually, all generated in house. Call today and see how quick your business can grow beyond your expectations.

Resort Trades Testimonial

Since the very first days of International Cruise & Excursions, Inc., (ICE) The Resort Trades has been a tremendous resource for our continued growth and recognition, providing us with both a forum and a source of important information. In less than 10 ears, we have grown from a pioneering concept to a multi-million dollar organization and The Resort Trades has been there every step of the way. We have benefited greatly from our nearly decade-long relationship with them and look forward to continuing our valuable association for years to come. As we enter new markets and develop new products we know we can count on The Resort Trades to be an outstanding industry resource.

Buffy Jones ICE

DIRECT MAIL AND MARKETING



Savage Direct Marketing 215 3rd Avenue

Kirkland, WA 98033 USA Phone I: 425-822-8633 FAX: 425-822-8623 Email: pauls@savagedm.com Website: www.savagedm.com Contact: Paul Savage Subhead: Savage Direct Marketing Specialty: Marketing services include: -Day-Drive Tour Generation -Mini-Vacation Programs -Fly & Buy Mini-Vacation Programs -Direct Mail Marketing -Email Marketing -Owner/Member Referral Programs -List Targeting/Acquisition -Premiums Incentives -Marketing Consulting 2013 Marketing Tour Generation Highlights... "Day-Drive" tours now sold to you! "Mini-Vacs" closing over 20%, with over \$2.900 VPG "Fly & Buys" closing over 40%, with over \$5,200 VPG "Owner-Member Referral" tours closing 30-40% plus! Contact Paul Savage at 425-822-8633 or pauls@savagedm.com today for a FREE No-Obligation Marketing Proposal and Recommendation

DISINFECTANTS/INSECTICIDES ERI-FA

STERI-FAB

Phone I: I-800-359-4913 Website: WWW.STERIFAB.COM Contact: Richard B. Jacobs Specialty: STERIFAB has had a storied history since 1967 as the only EPA registered product that is both a disinfectant and insecticide. This unique product kills bed bugs, viruses, mold, mildew bacteria, odors, lice, fleas and ticks. Registered for use in all 50 States, this ready to use product product dries quickly and will not stain. Available through a wide network of distributors, it is available in plastic pints, gallons and 5 gallon containers



vacation ownership **Stewart Vacation Ownership**

3275 West Hillsboro Blvd. Suite 206 Deerfield Beach, FL 33442 USA Phone I: 954-418-4550 FAX: 954-418-4551 Email: chermann@stewart.com

Website: www.stewart.com Specialty: Because your title experience should be as pleasant as your location. At Stewart we strive to make the title and escrow process as relaxing as your development. Whether you're planning a new resort community or looking for smoother securitization and title insurance procedures, we will work with you to meet your exact needs. • National title and escrow services for deeded

- and non-deeded developments • Unrivaled, proven inventory control
- Trustee services
- Foreclosure services solutions
- Title transfer solutions
- Fractional interest · Paperless closing and electronic vault solu-
- tions
- Custodial services • Document storage solutions
- Fractional interest

EVENT MARKETING



Field Marketers of America P.O. Box 487

Toughkenamon, PA 19374 USA Phone I: 484-626-3753 Phone 2: 417-860-6088 Email: info@www.fieldmarketersofamerica.com Website: www.fieldmarketersofamerica.com Contact: Tennyson Rog and/or Samual Jaffe Specialty: Highly experienced in the Event and Dropbox industries. We understand the ins and outs of producing qualified leads, hiring and managing reps to generate the way your corporation sees fit. We understand what it takes to yield the most leads out of each event! It's all about the presentation. After every prospect fills out an event lead, we even mention the name of your corporation, and let them know if they are qualified. They may get a call to receive a gift for their time, and are still in for the prizes, to help out your call centers to set the appointment to increase your show ratio. Email info@fieldmarketersofamerica.com, or call 484-626-3753.

EXCHANGE COMPANIES



Dial An Exchange LLC 7250 N 16TH ST STE 402 Phoenix, AZ 85020 USA Phone I: (800)468-1799 Phone 2: (602)516-7682 FAX: (602)674-2645 Email: Fermin.C@daelive.com Website: www.daelive.com Contact: Fermin Cruz Specialty: Simple, no fuss exchange service with a priority on personal service for the consumer. We offer members and business partners: •A free membership option •A Gold Advantage membership option •24 hour access to live worldwide inventory •Prepaid exchange voucher programs •Prepaid bonus week voucher programs Revenue share programs •A Brandable exchange platform that can be used as a compliment to any internal exchange program



Interval International 6262 Sunset Drive Miami, FL 33143 USA Phone I: 800-622-1861 Website: www.ResortDeveloper.com Contact: Chris Boesch Specialty: Interval International operates membership programs for vacationers and provides value-added services to its developer clients worldwide. Based in Miami, Florida, the company has been a pioneer and innovator in serving the vacation ownership market since 1976. Today, Interval has an exchange network of approximately 2,700 resorts in more than 75 nations. Through offices in 15 countries, Interval offers high-quality products and benefits to resort clients and about 2 million families who are enrolled in various membership programs. Interval is an operating business of Interval Leisure Group, Inc. (Nasdaq: IILG), a leading global provider of membership and leisure services to the vacation industry.

HOSPITALITY INTERIOR DESIGN



CREATIVE DESIGN CONCEPTS Creative Design Concepts, Inc. 2245 First Street Suite 106 Simi Valley, CA 93065 USA Phone I: (805)583-0722 FAX: (805)583-0279 Email: sfizdale@cdcsv.com Website: http://www.cdcsv.com Specialty: Creative Design Concepts is a turnkey Interior Design and Purchasing firm based

in Simi Valley, California. We specialize in the Vacation Ownership and Hospitality Industries, and have been providing outstanding interiors for our clients for over 20 years. Our extensive experience and broad knowledge allow us to offer a competitive advantage to our clients. All staff members are seasoned professionals who understand the importance of budget demands, design needs and on-time delivery requirements.

Resort Trades Testimonial

It was a pleasure speaking with you last week. We are extremely pleased with The Resort Trades publication. We have grown together over the years and we enjoy their professionalism. Thank you for doing a great job for us.

Sherrie Dorsten Senior Vice President of EMCC, Inc./RMI/Equiant



hospitality resources & design

Hospitality Resources & Design Inc 919 Outer Road, Suite A Orlando, FL 32814 Phone I: 407-855-0350 FAX: 407-855-0352 Email: rich@hrdorlando.com Website: www.hrdorlando.com Contact: Richard Budnik Specialty: Hospitality Resources & Design is a licensed interior design firm with in-depth knowledge and experience in all segments of the hospitality industry. Their services include interior design, LEED AP, kitchen &

bath design, purchasing, project management and installation. They are active members of ARDA and its Chairman's League where they have won numerous interior design awards for their creativity. Their mission as a company is to provide exceptional service and to exceed their client's expectations.

Resort Trades Testimonial

Over the past three years I have advertised with the Resort Trades several times. On each occasion the response has exceeded expectations. Our current ad has generated over ten viable employee prospects in less than 36 hours. Kristie and Jack are simply the best to work with. They know this business and add excellent expertise in designing and writing ads. Thanks Resorts Trades.

Steve Drummond President of Destiny Resorts, Inc. HOSPITALITY INTERIOR DESIGN



Zenith International 13700 Tahiti Way Suite 228 Marina Del Rey, CA 90292 USA Phone I: 310-823-6233 FAX: 310-823-0915 Email: info@zenithtrugs.com Website: www.zenithrugs.com Contact: Helen Marcus Specialty: Zenith International is a supplier of hand tufted custom rugs for the hospitality and timeshare industry. Our company was created with the vision and intent to create the finest quality rugs incorporating limitless design, using fibers from 100% sustainable and renewable natural sources, at the lowest prices. Principals Helen Marcus and Jan Baron Shames share the same high standard of personal commitment to the customer to deliver rugs that provide durable performance with timeless design with a lead time of 6 weeks from concept to completion.





Jani

The King of Clean" Housekeeping Services Jani-King International Inc. 16885 Dallas Parkway Addison, TX 75001 USA Phone I: 800-552-5264 Phone 2: 972-991-0900 Email: gsanchez@janiking.com Website: www.janiking.com Contact: Gil Sanchez, Hospitality Division Director Specialty: Jani-King provides housekeeping and cleaning services to timeshares/resorts world-

wide. Jani-King is trusted by industry leaders for our commitment to owners and guests' satisfaction. Our superior quality control system ensures accountability on our side so that your resort receives unmatched service. |ani-King's approach to housekeeping provides our clients with multiple cleaning options:

- · Turn-Key Housekeeping Operations · Unit/Villa Cleaning
- · Unit/Villa Inspections Jani-King's QA Program
- · Housekeeping Management Services
- · Trained Supplemental Housekeeping
- Personnel –All Positions
- · Laundry Operations & Linen Distribution · Deep Cleaning Programs
- · Floor Care Programs
- · Front-of House Cleaning Programs
- Back-of-House Cleaning Programs
- "Partnering Through Housekeeping"

Industry News

VacationOwnership.com Hosts **Annual Holiday Food Drive**

Proceeds from the Orlando office will be donated the Second Harvest Food Bank of Central Florida. Collected items from the New Hampshire office will be given to the Society of St. Vincent de Paul in Laconia, NH. Each location chose organizations in which they would be able to help local families.

To encourage some friendly competition, the two offices have each set a goal to reach 500 pounds of food. This goal of 1000 pounds is considerably higher than last year's grand total of over 700 pounds. The Orlando and New Hampshire offices will work to see who will collect the most donations.

VacationOwnership.com and its employees are excited to participate in the food drive and hope that they can work together to surpass this goal.

About VacationOwnership.com, LLC.

VacationOwnership.com is the premiere source for buying, renting, and selling timeshare. Featuring traditional timeshare ownerships, fractional ownerships, vacation clubs, and points-based timeshares - they offer options for every travel preference. Since their founding in 2003, the company has grown and evolved to become the substantial resource it is today. VacationOwnership.com LLC features an impressive portfolio of companies including: SellMyTimeshareNow.com, ResortRentals.com, and Vacation Ownership Brokerage of New Hampshire. Currently Vacation Ownership.com offers a

combined inventory of over 40,000 ownerships for sale and rent around the globe.

Travel Services was awarded the **Shriners Gold Book** Certificate.

Travel Services was recently awarded, for the fourth year in a row, the Shriners Gold Book Certificate, for its work in charitable fundraising efforts for Shriners Children's Hospital in St. Louis.

Travel Services was recently awarded, for the fourth year in a row, the

Shriners Gold Book Certificate, for its work in charitable fundraising efforts for Shriners' Children's Hospital in St. Louis. The Shriners treat children's orthopedic and severe burns cases regardless of the families' ability to pay. Funds go to 22 Shriner's hospitals throughout North America.

Company official, Bill Bailey notes that "We support the Shriners' Hospitals because of their humanitarian work and we know that 100% of our donations go directly to work for



Christy Spensberger, President of Travel Services

the kids. No fundraising costs are deducted. Even the many doctors on staff donate their time for free. We're proud to support such an organization and wholeheartedly solicit others to do the same. Aside from the funny fezzes that Shriners wear, their sole mission is to raise funds to pay the overhead at their hospitals. Travel Services also raises funds to send hundreds of children to the Shriners' Circus and to feed needy families through the Masonic Lodge Thanksgiving Dinner programs.'

the USO, St. Jude's Medical Center, The Salvation Army and multiple annual college scholarships to deserving needy high over \$30,000. Travel Services has also been a proud member of the Special Olympics Winners Circle since 2009, receiving

Travel Services is a private, members only discount vacation club which has a growing member base of more than 150,000 clients from all over the globe. The company is credited as being the first travel club in the U.S. and has been in existence since the early 80's. Shortly after establishment, Travel Services became a member of C.A.R.E in 1985, as well as a member of ARDA in 1982. The company has multiple fulfillment facilities in the Midwest to service its members and has several company labels as well as private labels, internet and a full service travel club product sold in several industries.

Contact Information: Travel Services Inc. info@yourtravelservices.org.

The Company also supports several other charities such as school seniors. This year, 2013 scholarships amounted to a Bronze Level certificate of membership for 2013.

EMBERS DIRECTORY

HOUSEKEEPING SERVICES

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MASTERCORP

A Possion for Clearlin

MasterCorp Inc. 3505 North Main Street Crossville, TN 38555 USA Phone 1: 800-489-1718 ext 4403 FAX: 931-484-1775 Email: r.hale@mastercorpinc.com Website: www.mastercorpinc.com Contact: Russ Hale Specialty: Specialty: With over three decades of service, MasterCorp is the premier provider of housekeeping services to the resort timeshare industry. MasterCorp is a trusted,

professional partner with: • The 7 Steps to Clean™ process

- Proven consistency
- A quality-audit readiness & inspection system • The MasterMind[™] housekeeping manage-
- ment app
- Staffing forecasting, recruiting, retention • E-verify and staff background checks
- Integrated staff training & development
- Laundry management
- · Carpet, upholstery and drapery cleaning
- Detailed maintenance cleaning
- Award-winning management
- A culture of cleanliness, timeliness, & caring "The Most Trusted Name in Resort



Lighthouse List Company 27 SE 24th Ave Ste 6 Pompano Beach, FL 33062 USA Phone I: 954-489-3008 FAX: (954) 489-3040 Email: tobim@lighthouselist.com Website: http://www.lighthouselist.com Specialty: Lighthouse List Company is an interactive marketing company focused on delivering leads that will optimize your marketing and maximize your ROI. Our daily hotlines of sweeps and responders from transactional data are selectable by interest and pulled by recency to include but not limited to income and presence of credit card. Our national data base of 220MM records with 66MM emails with 300 lifestyle selects.

- Email marketing and Phone Append Services - Frequent Travelers

- New Homeowners/ New Phone Connects Daily
- Direct Mail
- Telemarketing Leads
- Timeshare Owners Lists
- Daily sweepstakes
- Cell phone Responders
- Transactional data

LIGHTHOUSE LIST COMPANY IS YOUR "GO TO" PROVIDER FOR QUALITY DATA AND LEADS!'



In an age of a diminishing telemarketing universe, Opt-in Email can be a great supplement to your marketing efforts.

FIELD MARKETERS of AMERICA **Field Marketers of America**

P.O. Box 487 Toughkenamon, PA 19374 USA Phone I: 484-626-3753

Phone 2: 417-860-6088

Email: info@www.fieldmarketersofamerica.com Website: www.fieldmarketersofamerica.com Contact: Tennyson Rog and/or Samual Jaffe Specialty: Highly experienced in the Event and Dropbox industries. We understand the ins and outs of producing qualified leads, hiring and managing reps to generate the way your corporation sees fit. We understand what it takes to yield the most leads out of each event! It's all about the presentation. After every prospect fills out an event lead, we even mention the name of your corporation, and let them know if they are qualified. They may get a call to receive a gift for their time, and are still in for the prizes, to help out your call centers to set the appointment to increase your show ratio. Email info@fieldmarketersofamerica.com, or call 484-626-3753.



Perfekt Marketing 3015 S 48th St Tempe, AZ 85282 USA Phone I: 602-453-3333 ext 4502 FAX: 602-453-3337 Email: tkelly@perfektmarketing.com Contact: Tom Kelly Specialty: Day drives and Minivacs for Vacation Clubs and Timeshare Resorts. Direct mail, Inbound or Outbound telemarketing, Radio and even T.V. Take control of your VPG today. All calls recorded for quality assurance. We are not a broker. Our dynamic staff produces 40k Day Drives annually, all generated in house. Call today and see how quick your business can grow beyond your expectations.

LENDING INSTITUTIONS CapitalSource

CapitalSource Finance LLC 5404 Wisconsin Avenue Chevy Chase, MD 20815 USA Ph I: 301-841-2717 FAX: 301-841-2370 Email: jgalle@capitalsource.com Website: www.capitalsource.com Contact: Jeff Galle Specialty: CapitalSource is a national lender to Resort Developers and Operators throughout the United States and Canada. With a resort portfolio of more than \$1 Billion, we are the leading lender in the resort industry. We provide \$5-\$30 MM inventory loans and \$10-\$60 MM hypothecation loans. Knowledge of the industry and demonstrated financial strength differentiate CapitalSource from our competi-



tion.

Merchants Accounts Phone I: 877-281-3649 FAX: 877-281-3652 Email: mrktg01@yahoo.com Contact: Call Bill Bailey! Specialty: We have a credit card processor for your every need. Direct relationship with merchant banks. We are not a third party processor or a consolidator.



Wellington Financial 1706 Emmet St N Ste 2 Charlottesville, VA 22901 USA Phone I: 434-295-2033 ext. 17 Email: sbrydge@wellington-financial.com Website: www.wellington-financial.com Specialty: Wellington Financial has financed the timeshare industry without interruption since 1981. Specializing in receivables hypothecation, inventory and development loans of \$10,000,000 and up, we've funded over \$3 Billion with our group of lenders. Focused solely on lending to resort developers, we are the exclusive Resort Finance correspondent for Liberty Bank. With over 30 years of expertise in the vacation ownership industry, we lend to credit-worthy borrowers at attractive banks rates.

LIGHTING auroralig

Auroralight 343 Islander St. Oceanside, CA 92054 USA Phone I: 760-213-5686 FAX: 760-967-1247 Email: juliesmithtaylor@taylorpr.net Website: www.auroralight.com Contact: Julie Smith-Taylor Subhead: Auroralight Specialty: Auroralight designs, engineers and manufactures the world's finest solid copper and brass estate-quality landscape lighting solutions. A variety of high quality mounts, accessories and options are also available. Auroralight is the ONLY landscape lighting manufacturer that is systems-oriented. This commitment ensures that every luminaire, mounting support apparatus, and accessory seamlessly work together. All luminaires come with a lifetime warranty and are manufactured in California with the highest quality and attention to detail.

LIST SERVICES

EP Marketing

EP Marketing

1581 ParkGlen Circle Apopka, FL 32712 USA Phone I: 407-340-1185 Email: 41 I dataguy@gmail.com Contact: Edmund Poirier Specialty: A Full Service List company that provides live customer service 24/7 We provide Appending Services for 2 cents a record We offer Email Marketing. We offer DNC scrubbing We provide the following lists for as little as a penny a lead & we won't nickel dime you. Telemarketing Targeted Qualified Data Birthday **RCI** Time Share Owners Frequent Travelers Mini Vac Buyers Tour No Buys Cruise Enthusiasts Sweepstake Entries New Home Owners & Movers Lifestyle Golfers **Boaters** Complete databases for sale

All leads guaranteed, we will not be undersold.

LIST SERVICES



Lighthouse List Company 27 SE 24th Ave Ste 6 Pompano Beach, FL 33062 USA Phone I: 954-489-3008 FAX: (954) 489-3040 Email: tobim@lighthouselist.com Website: http://www.lighthouselist.com Motto: "Good Business starts with Great Relationships." Specialty: Lighthouse List Company is an interactive marketing company focused on delivering leads that will optimize your marketing and maximize your ROI. Our daily hotlines of sweeps and responders from transactional data are selectable by interest and pulled by recency

to include but not limited to income and presence of credit card. Our national data base of 220MM records with 66MM emails with 300 lifestyle selects.

- Email marketing and Phone Append Services
- Frequent Travelers - New Homeowners/ New Phone Connects
- Daily
- Direct Mail
- Telemarketing Leads
- Timeshare Owners Lists
- Daily sweepstakes
- Cell phone Responders
- Transactional data

LIGHTHOUSE LIST COMPANY IS YOUR "GO TO" PROVIDER FOR QUALITY DATA AND LEADS!"

LIST SERVICES

Market Approach Consulting P.O. Box 788, Lorena, TX 76655 USA Phone I: 866-410-7017 Email: Sales@marketapproach.net Website: www.marketapproach.net Contact: Melissa Tipton ext. 109 Specialty: Professional service and followthrough; offering target marketing services that meet your needs, to include: · Direct Mailing Lists · Telemarketing Lists · Timeshare Owners Lists

- · Golf List Specialist
- Response & Lifestyle Lists
- · Database Management
- **Opt-in Email Programs**
- · Fulfillment
- · Merge/Purge & Suppression Services
- · REFERENCES READILY AVAILABLE
- Find out why our clients keep coming back!



Harding & Companies

Harding & Companies, Inc. 4106 Meander Place, Suite 205 Rockledge, FL 32955 USA Ph I: (407) 494-9307 FAX: (407) 641-9928 Email: rodharding@hardingcompanies.com Website: www.hardingcompanies.com Contact: Rod Harding Specialty: Harding & Companies, Inc., is a full service solutions provider for FF&E liquidation, FF&E warehousing, FF&E distribution and FF&E installation. Harding & Companies, Inc., was founded to assist clients plan, manage, coordinate and implement effective and efficient logistical solutions in the Hospitality industry.

MARKETING



Creative Marketing Incentive Group 2831 Camino Del Rio S Suite 203

San Diego, CA 92108 USA Phone I: 800-619-6101 ext 316 Phone 2: 800-619-6101 ext 2 Email: Info@creativemarketingincentives.biz Website: www.CreativeMarketingIncentives.biz Motto: Our reputation speaks loudly! Specialty: Offering a large variety of custom marketing incentives, such as: Travel and Vacation Certificates, Cruise and Resort Getaways, Touch Mp4 Players, Digital Camcorders and a NEW 7" WiFi tablet, \$25 - \$300 Dining Certificates, \$50 and \$100 Gas and Grocery Rebates. Not only do we manufacture and fulfill all of our offers in-house. but we guarantee to protect the integrity of your promotions by not re-marketing to your customers....EVER! Why buy certificates in bulk or pay per certificate when you can just print or e-mail Unlimited Incentives for one low monthly fee?

Resort Trades Testimonial

The Trades Publishing Company is a loyal ARDA member and we value their dedication and support as an industry partner.

Chantal Rotondo, ARP, Membership Manager of American Resort Development Association



GBG & Associates 500 West Harbor Drive #822 San Diego, CA 92101 USA Phone I: 619-255-1661 FAX: 619-255-8597 Email: georgi@georgibohrod.com Website: www.gbgandassociates.com Contact: Georgi Bohrod Specialty: GBG & Associates. Marketing and Public Relations Strategies and Implementation. GBG & Associates, lead by well known PR and marketing professional Georgi Bohrod and supported by the industry's brightest and most energetic talent will guide your business growth, provide a positive platform for new business development, increase awareness in your product and/or company and even provide prospects for sales. Specializing in the shared ownership industry for more than a quarter century, GBG & Associates has proven results in traditional and creative B2B and B2C marketing and public relations. Visit our web site for examples of press relations, advertising client and member/owner newsletters, collateral materials, member upgrade programs and strategic planning for the shared ownership industry. Whether you need to introduce your company, educate your client base, strengthen your positioning or develop a new campaign, we know how to make it work. Call (619)255-1661 or visit our web site at www.gbgandassociates.com



Integrated Marketing Solutions, Inc. Interactive Marketing Solutions 1328 Capouse Ave. Scranton, PA 18509 Phone I: 570-814-0749 Website: www.myvacationgifts.com Contact: Sean Kelly Subhead: Interactive Marketing Solutions Specialty: We specialize in Day Drives for Travel Clubs and Timeshare Resorts. We have over 20 years experience in delivering high quality tours. We can service your needs with outbound or inbound telemarketing. Our confirmation calls are recorded for quality assurance. We do not broker tours. Our seasoned staff produces and confirms all tours in house. Contact Sean Kelly at 570-814-0749 today to design an inbound or outbound program that will have tours generating immediately. See your revenues and VPG increase tremendously, even in today's economy.

Noticed the logos? They will help you find companies with a glance. New Directory Listings Posted Daily!

Visit www.ResortTrades.com www.ResortTrades.mobi **Want to be included?** Call 931-484-8819 or email adrep@thetrades.com



MARKETING DECISIONS INC Marketing Decisions Inc. 774 Mays Blvd. Ste 9 Incline Village, NV 89451 USA Ph 1: 775-831-9732 FAX: 530-432-8668 Email: dwagner@marketingdecisionsinc.com Website: www.marketingdecisionsinc.com Contact: David M. Wagner / Heather A Wagner Specialty: Outbound and Inbound Telemarketing Day Drives and Direct Mail Tours. . Day Tours using Outbound Telemarketing or Inbound Direct Mail Clients on a Per Tour

Cost . MDI is starting its Sixteenth (16th) year in Client Generation.

. MDI custom tailors high quality Client Generation Campaigns using qualified incentives to produce the most effective VPG.

. MDI has a host of Custom designed, cost effective, successful premiums and vacation certificates.

. Interactive Website for Manifest, Results, Projections, Disputes and Accounting of Weekly Tours. www.ReportsPro.net. . MDI has a custom Confirmation Letter Website.

. Our commitment to Federal and State DNC Compliance is second to none, through proprietary websites.

. Call David Wagner Today at, 775-831-9732, for a Confidential Marketing Analysis



The FARROW File John Farrow, President and CEO, FARROW Commercial Construction

All of us in the hospitality industry understand how important it is to help travelers create unforgettable vacation memories. One way to achieve that is to keep timeshare properties and vacation resorts in top-notch condition, visually appealing and functionally attractive. When it's time to remodel your property, it's crucial to partner with a commercial construction company that specializes in the hospitality industry and understands your many legal and environmental building requirements. Here are three areas of improvement that can provide a fast return of investment.

1) Remodeling to meet ADA compliance

Is your property ADA compliant? The Americans with Disabilities Act of 1990 (ADA) is civil rights law. It requires all public facilities to be in compliance and no grandfathering. All timeshares and vacation resorts are required to comply with the ADA. To do this work right, hire a commercial construction company that offers ADA compliance expertise and can perform an on-site property analysis and provide a comprehensive ADA written report. This report should include detailed required architecture modifications and an engineer estimate of fees. Once the project is complete, the construction company needs to provide you with an ADA compliance signoff and written report. Some companies even offer annual ADA compliance update and training, so it's worth shopping around.

2) Bathroom and kitchen renovations

These types of renovations are a great way to improve the appearance of a property and increase guest satisfaction and overall experience. The key to indoor remodeling is to hire a commercial construction company that can perform precise demolition with isolated impact, so as to not disturb the guests in the area being renovated. Replace the old materials and products by green and LEED ones in order to support your commitment to sustainability. For example, all new appliances should be energy saving, and new thermostats should be digital for more accuracy and settings. Motion detectors help reduce electricity costs and low-flush toilets and reduced-flow showerheads can reduce water use by half throughout your building.

3) Lobby and entry refurbishment

Updating your building entry/lobby area is a great way to make a powerful, long-lasting first impression with your resort guests as they walk in. Consider it if your lobby is in need of a more modern and fresher look. This type of refurbishment can be as simple as replacing old fixtures with new ones, such as lighting, fans, and mirrors, adding color and style to the area with various forms of artwork (pictures, sculptures, draperies, accessories), and changing the flooring (choice of carpet, wood, tile or stone).

These three building updates are a great way to get the biggest bang for your buck and a quick return on your investment. Remember that satisfied guests will not only want to return to your resort in the future, but will also tell their friends and family about their positive travel experience, which will lead to more business for you down the road.



EMBERS DIRECTORY

MARKETING

agedirectmarketing

Savage Direct Marketing 215 3rd Avenue Kirkland, WA 98033 USA Phone I: 425-822-8633 FAX: 425-822-8623 Email: pauls@savagedm.com Website: www.savagedm.com Contact: Paul Savage Subhead: Savage Direct Marketing Specialty: Marketing services include: -Day-Drive Tour Generation -Mini-Vacation Programs -Fly & Buy Mini-Vacation Programs -Direct Mail Marketing -Email Marketing -Owner/Member Referral Programs -List Targeting/Acquisition -Premiums Incentives

-Marketing Consulting 2013 Marketing Tour Generation Highlights...



SML Marketing LLC 162 South Peninsula Daytona Beach , FL 32118 USA Phone I: 386-265-4975 FAX: 386-469-0253 Email: smlmarketingllc@aol.com Website: www.smlmarketingllc.com Contact: Laurie Borasky, Susan Yost, Michelle Carrasquillo Specialty: We provide marketing services for all companies in need of prospect generation.

Our one call does it all service brings all partners under one house for easy management and better control. No need for large on site marketing staff, Once SML is on the team everyone's eyes are on the bottom line. We have marketing programs this year that have seen costs of marketing at 17% thru our out of the box marketing programs.

Offering: Mail programs Premiums Smart Circle cards Vendor management Telemarketing solutions Referral marketing Consulting services





JW Maxx 11811 N Tatum Blvd, ste 3031 Phoenix, AZ 85028 Phone I: (602)953-7798 Email: wally@jwmaxxsolutions.com Website: http://www.jwmaxxsolutions.com Contact: Walter Halicki Specialty: JW Maxx Solutions is the undisputed

leader in online reputation management for the timeshare industry. With over 20 years of experience in vacation fulfillment, JW Maxx Solutions understands what individuals and companies in the industry need to succeed in today's ever-changing Internet landscape. Through the use of the latest technology available and the best methods to induce a fast-acting makeover of a company's Internet landscape, JW Maxx Solutions provides positive media outcomes for growth-oriented companies.



DOGI@POT. The

DOGIPOT 2100 Principal Row, Suite 405 Orlando, FL 32837 USA Phone I: (800)364-7681 Website: www.dogipot.com Contact: David Canning Specialty: DOGIPOT has the highest quality environmentally conscious products, including our OXO-BIODEGRADABLE Litter Pick Up Bags and Liner Trash Bags, to help keep your dog-friendly areas free from unsightly, smelly and harmful dog waste. DOGIPOT supplies the most economical and effective dog waste systems to allow pet owners, not maintenance staff, to assume the responsibility of eliminating dog pollution. There are DOGIPOT imitators in the market, but nobody is able to match DOGIPOT's experience, high quality product line, world class customer service or value. Experience the DOGIPOT Advantage!

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Vak Pak Inc. PO Box 3264, Jacksonville, FL 32206 USA Ph I: 800-877-1824 Ph 2: 904-353-4404 Email: alex@vakpak.com Website: www.vakpak.com Specialty: Vak Pak Inc. is the leader in design and manufacture of self-contained filtration and operating systems for swimming pools, spas, fountains and zoos for more than 40 years. Our equipment can be found in hotels, motels,

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In today's shared ownership arena, there is one Public Relations group which stands out in its ability to guide and manage business growth, create a positive platform for new business development and increase awareness for management companies, business services, products and resort developers. GBG & Associates is led by Georgi Bohrod, RRP to support the industry's brightest and most energetic talent and seasoned professionals. Specializing in the shared ownership industry for more than a quarter century, GBG & Associates provides resources and spearheads tailor-made comprehensive B2B or B2C strategic plans incorporating both traditional and new media by managing the many moving parts which are part of an effective, comprehensive public relations program.



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Marge Lennon

President Lennon Communications Group Fort Myers, FL • 239-482-3891

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Industry News

Travel Leisure Group Timeshare Resellers Announce New Association with the **Cooperative Association of Resort Exchangers** (C.A.R.E.)

International Timeshare Resellers Travel & Leisure Group this week announced a new affiliation with the Cooperative Association of Resort Exchangers (C.A.R.E.), a timeshare resorts trade association established to improve vacation property inventories by exchanging them among their own members

Timeshare resort representatives founded C.A.R.E. in 1985 to address a growing need among private timeshare owners to find a resale broker equipped to offer their clients' units with an option to buy, sell and rent. Without a comprehensive management company in place to oversee these services, timeshare owners found that their units weren't getting maximum exposure in the global marketplace.

These timeshare representatives found that by establishing a cooperative network of timeshare resort agents to exchange vacation inventory, they would all be better equipped to satisfy owners with increased revenue-generating opportunities. Member timeshare representative companies are able to utilize a broader inventory and boost income through wholesale rentals, while continuing to offer expanded exchange and fulfillment options.

Travel & Leisure Group, a highly respected international timeshare resale firm based in the U.K., joined the C.A.R.E. membership ranks in order to offer clients unrivaled, one-stop services to buy, sell or rent their timeshares and in doing so, maintain their visibility worldwide.

"Many companies say they offer a complete service to their

clients, but very few actually do," says Timeshare & Leisure Group Managing Director Maria Mills-Farinas. "Companies may offer to buy or sell units on your behalf, and they may even offer both of these services.

"However, it's rare to find a resale broker who will offer the options to buy, sell and rent your timeshare units who actually has the mechanics in place to offer clients the peace of mind that everything is being done to ensure maximum exposure to the global marketplace

Since its launch in 1985, C.A.R.E. has grown into a global company with members throughout the United State Canada, Mexico, Europe and Australia. Today, C.A.R.E. offers more than one million timeshare owners worldwide access to 2,500 vacation properties on four continents.

Fiercely protective of the excellent reputation it has earned within the vacation industry, C.A.R.E members are bound by the cooperative's strict code of standards and ethics. In fact, not everyone who applies is granted membership.

Travel & Leisure Group is delighted to be in a position to offer the benefits of C.A.R.E. affiliation to all of our clients," says Mills-Farinas. "We have more than 21 years invested in the timeshare industry, and we strive to maintain an impeccable reputation -- a priority we share with C.A.R.E.'

"I am extremely delighted that Travel & Leisure Group has become a CARE member," says Sarah Bond, Travel & Leisure Group Operations Manager. "It's a wonderful business opportunity for both parties.

"Our rental program is going from strength to strength, and because of the Travel & Leisure Group affiliation, we are now able to offer our owners' timeshare weeks to the industry as well as the retail market. It's a wonderful way of assisting our

clients during the resale process by renting out their unused weeks to cover their annual maintenance fees.'

Travel & Leisure Group, one of the leading resale sector timeshare brokerage firms in Europe, oversees sales and resales of timeshare properties throughout Europe, the Caribbean, North America and South America. Travel & Leisure Group is an authorized reseller for Diamond Resorts Points (DRI Points) and a recommended reseller for many other resorts.

For more information, visit the Travel & Leisure Group website, email mail(at)travelandleisure(dot)co(dot)uk.; U.S. inquiries call 813.965.4373; EU inquiries call 0800 071 1372 (sales), 0800 071 4674 (purchasing), or 01787 881111 for general information.

About Travel & Leisure Group:

With more than 21 years' of timeshare industry experience, Travel & Leisure Group is an international timeshare resale firm with a team of dedicated and multilingual brokers specializing in all aspects of timeshare resales worldwide. By taking full advantage of management and staff's collective expertise, the Travel & Leisure Group has created a safe environment for private individuals to buy, sell and rent timeshare

All Travel & Leisure Group transactions are guaranteed through escrow

Recommended by major timeshare resorts and developers worldwide, the Travel & Leisure Group is a member of the Resort Development Organization (RDO), The Association for Timeshare Owners Committees (TATOC), the Timeshare Owners Association and the American Resort Development Association (ARDA) and the Australian Timeshare and Holiday Ownership Council Limited (ATHOC).

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Specialty: Patton Hospitality Management is a recognized leader in vacation property and timeshare management. As one of the largest independent hospitality and timeshare management companies in the U.S. our success has come from having the flexibility to find unique solutions to help HOAs, resorts and hotels achieve their financial goals. We offer a complete portfolio of smart, innovative and fully customizable services and systems, all designed to optimize customer satisfaction and to drive your bottom line.



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SALES AND MARKETING PRODUCTS Rimco Marketing Products, Inc. 6344 All American Blvd. Orlando, FL 32810 USA Phone I: 800 683 1883 Phone 2: 407 290 0883 FAX: 407 297 7327 Email: connie@rimcoinc.com Website: www.rimcoinc.com Contact: Connie Iones Specialty: Rimco produces custom presentation products for sales and . marketing. Our manufacturing partners, in the US and offshore, are recognized experts in their industries. Offering unlimited material and construction options, we create presentation packaging that defines your brand and reflects your style. **Owner Kits** Sales Presentation Binders **Digital Media Folders** Presentation Boxes Guest Service Directories & Menus Fabric Bags & Totes Promotional Merchandise Rimco offers you complete creative freedom... and adds pizazz!



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Everything you wanted to know about Travel Clubs but were afraid to ask By Tommy Middaugh, VP, Business Development, Travel To Go

What is a travel club?

Once a small portion of the vacation industry, travel clubs have grown in size, numbers, offerings and popularity over the years. Many travel clubs started out as a way for travelers to have access to flexible and extensive second home ownership choices in exchange of a one-time membership fee and subsequent annual membership dues. Today travel clubs have adopted a broader business model. They promote vacation membership rather than ownership, offering their members access to a multitude of travel products and services all in one place. These include luxury condominium rentals, resort hotel room rentals, vacation cruises, and discounts on car rentals, tours, entertainment, and amusement parks. The availability of resort condominium stays at up to 70% below retail on line travel agencies allows the travel club members the flexibility to travel to destinations they would not normally consider. When a travel club member plans a vacation, they have the ability to utilize their normal vacation budget in

two different avenues. They have the choice of traveling to a dream destination with their normal budget, or a closer domestic vacation destination and save money. Either choice provides a higher end accommodation experience. Monthly benefits include access to last-minute highly discounted resort stays and great flexibility in travel options to thousands of destinations all over the world.

What's the difference between a Travel Club and a Timeshare?

Travel clubs are quite different from timeshare ownerships as they do not require long-term contracts, provide more destinations and schedule flexibility, and offer varying price points (most often at a lower cost for similar services). Travel clubs come in a variety of fulfillment formats, from an internet-only platform with no personalized customer service, to a full customer service team only, to a combination of an online venue and easily accessible travel agent experts. Vacation clubs deliver many types of travel alternatives to consumers, ranging from full-service travel agency benefits to lifestyle benefits that enhance the value perspective to their membership base and year round utilization of the normal vacation budget.

What are the core benefits of a Travel Club?

One of the most important core benefits of all travel clubs is a 7- day condominium stay in a private resort. Originally offered as a means to help timeshare property owners reduce their foreclosure rates by filling available spaces with immediate funding, or revenue generation for unsold units, this week-long condominium stay has steadily increased in popularity among travelers who are opting for more flexibility in their travel options. Travelers who are longing for shorter-term commitments also favor travel club memberships over timeshare properties since they can offer an easier and faster exit strategy.

How does a Travel Club acquire members?

Travelers can become travel club members in several ways. They can purchase individual memberships directly or through a distributor. Sometimes sales departments or developers of timeshare properties use travel club memberships as a sampler or an exit package to recoup marketing dollars on guest prospects who for a number of reasons did not exercise the option to purchase the initial offering. Travel clubs offer a convenient and flexible way for travelers to

satisfy their passion for exploring the beauties the world has to offer. They make the travel planning process easy by offering members a multitude of travel tools all in one single location.

To learn more about Travel To Go and to inquire on becoming a distributor, contact Tommy Middaugh at 800.477.6331, x105.



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TOUR GENERATION



Savage Direct Marketing 215 3rd Avenue Kirkland, WA 98033 USA Phone I: 425-822-8633 FAX: 425-822-8623 Email: pauls@savagedm.com Website: www.savagedm.com Contact: Paul Savage Subhead: Savage Direct Marketing Specialty: Marketing services include: -Day-Drive Tour Generation -Mini-Vacation Programs -Fly & Buy Mini-Vacation Programs -Direct Mail Marketing -Email Marketing -Owner/Member Referral Programs -List Targeting/Acquisition -Premiums Incentives -Marketing Consulting 2013 Marketing Tour Generation Highlights...



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Specialty: SKS Call Center Solutions provides a one stop for all of your call center marketing needs. Our call center efforts are supported by proven mail pieces, landing pages, gifting and data lists options to generate qualified clients you need to fill your tour pipeline. We leverage our technology to lower your marketing costs; improve tour flow, and VPG. Start small or set up dedicated staff for your program today. We are expanding and looking for strategic partners.



SML Marketing LLC

162 South Peninsula Daytona Beach , FL 32118 USA Ph I: 386-265-4975 FAX: 386-469-0253 Email: smlmarketingllc@aol.com Website: www.smlmarketingllc.com Contact: Laurie Borasky, Susan Yost, Michelle Carrasquillo

Specialty: We provide marketing services for all companies in need of prospect generation. Our one call does it all service brings all partners under one house for easy management and better control. No need for large on site marketing staff, Once SML is on the team everyone's eyes are on the bottom line. We have marketing programs this year that have seen costs of marketing at 17% thru our out of the box marketing programs. Offering:

Mail programs Premiums Smart Circle cards Vendor management Telemarketing solutions

Referral marketing

Consulting services



C.A.R.E. Cooperative Association of **Resort Exchangers** PO Box 2803, Harrisonburg, VA 22801 USA Phone I: 800-636-5646 U.S. Phone 2: 540-434-4280 Canada FAX: 703-814-8527 Email: careinfo@care-online.org Website: www.care-online.org Contact: Alain Carr, President Motto: C.A.R.E. is the vacation industry Specialty: C.A.R.E. is the vacation industry's premier trade association. Since 1985 C.A.R.E. members including Travel Clubs, Wholesalers, Developers, HOA's, Resorts, and Management and Exchange Companies have been providing each other with opportunities for vacation fulfillment and exchanges and revenue enhancement through increased inventory utilization and yield management. Vendors and service providers gain increased exposure through C.A.R.E. membership and networking opportunities. Members benefit from outstanding networking and professional development opportunities at semi-annual conferences.

Enhance inventory utilization and fulfillment and connect with members through exclusive C.A.R.E. online information systems

TRAVEL CLUBS AND EXIT PROGRAMS



Reservation Services International

Orlando, FL Phone 1: 800-995-1493 Email: toursnow@aol.com Website: www.rsivacations.com

Contact: Ron New Motto: Stimulating Sales, Loyalty and Growth

Specialty: RSI specializes in Private Branded Resort Developer Travel Clubs. Our Programs are designed to Increase Your Sales . We provide unique

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or an enhancement to your existing sales programs

- Increase Your VPG
- Verified Results20+ Year History
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Superior Vacations 2828 Parkway, Suite 30 Pigeon Forge, TN USA Phone I: 855-453-5686 Email: superiorvacations@yahoo.com Website: www.noothersolution.com Contact: Dan Garrett Specialty: We guarantee to transfer all qualified timeshares out of your name and release you from all future maintenance fees and obligations. We transfer all qualified timeshares to an entity willing to assume all ownership responsibilities immediately once submitted. Specializing In: · Helping management companies, HOA's and Vacation Clubs place their unwanted timeshare. • Help distressed resorts back to their original status.

· Exit program for timeshare trades.

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TRAVEL CLUBS AND EXIT PROGRAMS



Travel Services

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Contact: Chris Dixon Specialty: • Travel Services is the only travel

club that has operated continuously for 26 years, uninterrupted. We offer separate programs and pricing

structures for stand-alone travel club sales, timeshare exits and telemarketing of our product.

· The difference between our product and the one you are using is our AAA service, weekly news letter www.travelservicesdeals.com and commission rebates to your clients. • We will supply a turnkey exit program for

your resort including personnel and financing! Full service travel, not limited to only condos or cruises.

· Ask us about our private labeled program for your company at minimum start-up cost • Reps and distributors are welcome.



Travel To Go 7964-B Arjons Drive San Diego, CA 92126 Phone I: 800-477-6331 ext. 105 Email: tmiddaugh@TravelToGo.com Website: www.traveltogo.com Contact: Tommy Middaugh Specialty: Travel To Go has been specializing for 21 years in offering travel club and exit programs for stand alone sales centers, timeshare resorts, or customized programs. With our newly redesigned website and extra member benefits, we provide options that most companies can not offer. We help save our members up to 75% off luxury resort accommodations all over the world with online booking capabilities. Our members also get discounted cruises, all inclusives, restaurants, golf and more! Our program offers today incentives that no one else has and they are

100% fulfillable so everyone wins! Our Mission is "Making Dreams Come True" and that is exactly what we do. So whether you are our member or the distributor, we offer 5-Star service to all! FEATURES:

• 21 years in business and "A+" rated with the

Better Business Bureau. • Headquartered in San Diego, CA – Satellite offices in Las Vegas, NV and Daytona Beach, FL

• C.A.R.E. member for 20 years (Currently Jeanette Bunn is Vice President)

- Registered with IATAN, CLIA and ARC. • Participants in ARDA.
- Toll free phone numbers with live experienced customer service and travel agents. • Full service licensed and bonded Travel

- Agency. Bilingual travel coordinators Private branding and service with revenue
- share possibilities.

• 5-Star Service Standards (We expect our staff to be 5-Star service trained and we also expect

our distributors to share this same vision) · Comprehensive product training, custom-

ized PowerPoint presentations and posters for tours. • Online marketing tool to track all your tours,

closing %'s, commissions, etc. • Merchant, Escrow services and financing

available

• Travel To Go point of sale "Instant credit card" with Bank of America.

Please give us a call so we can talk about

options for your company! Additional opportunities: We have plenty of opportunities for Project Directors and closers. Please call for locations and details.

TRAVEL INCENTIVES



Creative Marketing Incentive Group 2831 Camino Del Rio S Suite 203

San Diego, CA 92108 USA Phone I: 800-619-6101 ext 316 Phone 2: 800-619-6101 ext 2 Email: Info@creativemarketingincentives.biz Website: www.CreativeMarketingIncentives.biz Motto: Our reputation speaks loudly! Specialty: Offering a large variety of custom marketing incentives, such as: Travel and Vacation Certificates, Cruise and Resort Getaways, Touch Mp4 Players, Digital Camcorders and a NEW 7" WiFi tablet, \$25 - \$300 Dining Certificates, \$50 and \$100 Gas and Grocery Rebates. Not only do we manufacture and fulfill all of our offers in-house, but we guarantee to protect the integrity of your promotions by not re-marketing to your customers....EVER! Why buy certificates in bulk or pay per certificate when you can just print or e-mail Unlimited Incentives for one low monthly fee?



Executive Tour and Travel Services, Inc. 301 Indigo Drive Daytona Beach, FL 32114 USA Phone I: 866-224-9650 Email: Frank@ettsi.com Website: www.ETTSI.com Contact: Frank Bertalli Specialty: ETTSI Incentive Premiums helps you meet your goals with Industry leading incentive programs in travel and merchandise certifi-

cates. ETTSI specializes in offering sales premiums in support of Timeshare and Travel Club presentations. You can relax knowing that you are receiving the greatest value and that your customers will be serviced with the utmost attention because you are buying direct from the fulfillment company. ETTSI prides itself on its in-depth understanding of the needs of their clients and they excel at converting that knowledge into strategically and tactically designed sales incentive solutions that work! Distributor Inquiries Welcome



Odenza Marketing Group, Inc 4445 Eastgate Mall Suite 200 San Diego, CA 92121 USA Phone I: I-866-883-2968 Email: marketing@odenza.com Website: www.odenza.com Contact: Pav Sangha VP of Marketing Specialty: Odenza Marketing Group's Flight, Cruise and Hotel incentives offer a variety of choices for customers within a secure, bonded program. Odenza Marketing Group has designed their travel incentives to work with all of your marketing programs to give your resort a competitive advantage. Odenza Marketing Group is a proud business partner of Carnival Cruise Lines and is a three time winner of their Pinnacle Award for demonstrating exceptional sales and marketing excellence. Call us at 1-866-883-2968 to give us a try today!

TRAVEL INCENTIVES



Spirit Incentives 2455 East Sunrise Boulevard Suite 150 Ft Lauderdale, FL 33304 USA Phone 1: 954.315.8700 Email: iyoungblood@spirit-incentives.com Website: www.spirit-incentives.com Contact: Ilene Youngblood Specialty: At Spirit Incentives, we provide innovative, branded incentives and benefits for businesses like yours, trying to gain a competitive advantage. Each strategic and focused promotion we create is customized and based upon your marketing objectives. We utilize our incentive and benefit expertise

We utilize our incentive and benefit expertise to create turnkey marketing products that produce quantifiable results.

Increasing Response Rates and Customer Acquisition

Building Customer Loyalty and Retention Gift With Purchase Products Up-Sell Strategies

Known for our product innovation, 99% customer satisfaction scores and "white glove" service, Spirit Incentives creates innovations that engage and experiences that endure.



TRAVEL INCENTIVES



Orlando, Atlanta, FL USA Phone 1: 800-995-1493 Email: toursnow@aol.com Website: www.visionincentives.com Contact: Ron New Motto: Innovative Marketing Strategies Specialty: VISION – defined: "the act or power of anticipating that which will happen or that which needs to happen." • Custom Designed Travel Certificates

• Air, Land, & Sea Offers

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TRAVEL PREMIUMS

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Casablanca Express 6300 Canoga Ave. Ste 550 Woodland Hills, CA 91367 USA Phone I: 800-370-9153 Ext 7102 FAX: 818-992-3400 Email: nick@casablancaexpress.com Website: www.casablancaexpress.com Contact: Nick McClendon Motto: Travel for less with Casablanca Express Specialty: Travel Premiums, Day Drives, Mini-Vacs, and Lead Generation. Over the last 30 years we have traveled over 2,000,000 passengers through our travel premiums and generated over 300,000 Mini-Vac and Day Drive tours for Vacation Clubs and Timeshare Resorts. Our competitively priced Accommodations with Airfare, Cruise, and Accommodations Premiums will increase response rates, boost show factors and raise your VPG. Our customer friendly fulfillment process and highly trained staff will minimize customer issues and enhance customer loyalty.







Creative Marketing Incentive Group

2831 Camino Del Rio S Suite 203 San Diego, CA 92108 USA Phone I: 800-619-6101 ext 316 Phone 2: 800-619-6101 ext 2 Email: Info@creativemarketingincentives.biz Website: www.CreativeMarketingIncentives.biz Motto: Our reputation speaks loudly! Specialty: Offering a large variety of custom marketing incentives, such as: Travel and Vacation Certificates, Cruise and Resort Getaways, Touch Mp4 Players, Digital Camcorders and a NEW 7" WiFi tablet, \$25 - \$300 Dining Certificates, \$50 and \$100 Gas and Grocery Rebates. Not only do we manufacture and fulfill all of our offers in-house, but we guarantee to protect the integrity of your promotions by not re-marketing to your customers....EVER! Why buy certificates in bulk or pay per certificate when you can just print or e-mail Unlimited Incentives for one low monthly fee?

HAPPY NEW YEAR!!!

Industry News

Interval International Recognized With Three HSMAI Bronze Adrian Awards

Interval International, a prominent worldwide provider of vacation services and an operating business of Interval Leisure Group (Nasdaq:IILG), was recently honored by the Hospitality Sales and Marketing Association International (HSMAI) with three Bronze awards. Two of Interval's engaging digital marketing tools and its colorful product brochure promoting Club Interval Gold®were recognized for their creativity in the annual competition that has evolved into the world's most prestigious contest tailored for the hospitality and tourism industries.

The winning "Interval HD Resort Sizzle Reel" highlights many of Interval's high-quality member resorts and a variety of vacation experiences through high-definition video and elegant text treatment. The video is being used at point of saleto introduce prospective owners to the many benefits of vacation ownership and exchange. The second winner was a series of four overview videos, one for each Interval membership offering. Collectively, they were recognized for their comprehensive narration of membership options. These videos are part of the Interval HD collection availableon IntervalWorld.com, YouTube, and Interval's mobile applications.

Interval's print honoree was the Exchanging With Club Interval Gold consumerbrochure, a visually appealing piece that outlines the Club Interval Gold program, which offers owners of fixed- and floating-week timeshares the opportunity to convert their weeks to points for increased vacation possibilities. The brochure is presented to potential owners at resorts offering the product. "We're proud to be honored by HSMAI for our digital and print sales tools," said Bryan Ten Broek, Interval's senior vice president of resort sales and marketing. "This recognition reinforces the positive feedback we're also receiving fromresort sales associates who are taking advantage of these creative assets."

This year's 57th HSMAI Adrian Awards global competition attracted more than 1,200 entries that were judged by top hospitality, travel, tourism, and media professionals from all sectors of the industry. On February 24, 2014, HSMAI will pay tribute to award winners during the organization's annual gala in New York City.

Timeshare Resale Advertiser Buyatimeshare. Com Provides Food Items For The Underprivileged

Employees from online timeshare advertising company BuyaTimeshare.com have delivered 1,189 pounds of food to charitable groups serving the communities in which the company operates, Tampa, FL and Merrimack, NH.

Volunteers donated the food items to Metropolitan Ministries (Tampa) and the New Hampshire Food Bank (Merrimack region) following the company's annual holiday food drive - an outreach effort to support holiday food programs during the Thanksgiving weekend. The New Hampshire office collected 598 pounds of food, narrowly edging out the Tampa office's contribution of 591 pounds of food.

"This has been a voluntary effort organized entirely by our employees and I am so proud of the way they pulled together to support these community groups," said BuyaTimeshare. com president and CEO Wesley Kogelman. Finding a way to help homeless families and hungry people has been the cornerstone of Metropolitan Ministries' approach since 1972 when 13 downtown churches, all different denominations, joined together to consolidate their efforts and formed Metropolitan Ministries. Since then, with the Tampa Bay community, they have made it possible for more than 522,200 families to be served through Outreach and Prevention Services, over 23 million hot meals have been prepared and more than 354,520 safe haven shelter nights have been provided. More information about Metropolitan Ministries can be found at www.Metromin.org

"We anticipate the need being just as great as it was last year. Last year, we did over 23,000 families for holiday assistance and we're prepared for at least that amount this year," Metropolitan Ministries' spokesperson Gwen Harmon told WTSP-TV Channel 10 in Tampa.

The New Hampshire Food Bank, a program of New Hampshire Catholic Charities, opened its doors on World Food Day in 1984. As the only food bank in the state, the New Hampshire Food Bank is a vital distributor and supplier to the hunger relief agencies that serve meals and provide groceries to people not having enough to eat. On average, these agencies receive 40% of their food from the NH Food Bank. In 2012, the Food Bank distributed nearly 8.5 million pounds of non-perishable food items, fresh produce, and meats to over 400 non-profit food agencies in all corners of NH. The New Hampshire Food Bank can be reached through www. nhfoodbank.org

"The problem may seem daunting, but there are many ways that the community can help solve hunger," said Mel Gosselin, Executive Director of the New Hampshire Food Bank. "By becoming active in advocacy work and providing critical donations, individuals and businesses help the Food Bank continue to provide assistance to those in need."

CLASSIFIEDS

EMPLOYMENT

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Seeking Exchange Sales Counselors A premier timeshare Exchange Company is growing again. We do NOT sell timeshare. We do sell Exchanges. We are one of the largest, independently owned Exchange Companies in the world looking for experienced sales individuals (strong consideration given to Spanish speakers) that can manage both inbound and outbound customer calls, as well as sell to our existing membership base while maintaining the award winning customer service focus that sets us apart from others in our industry. The right individual for this position must be able to work in an environment that requires commitment and accountability but offers an enthusiastic team approach in return. Great benefits include Vacation, Medical, Dental, Vision and 401K. If you would enjoy finding solutions to our member's vacations needs and have the drive to be a part of a growing company then we'd love to talk to you! To apply please send resumes to mireya. corona@daelive.com.



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Bluegreen Seeking Manager

Bluegreen is looking for a highly motivated manager who develops a team of associates that produce qualified prospects to preview our Resort in St. Pete Beach, FL. The Managers responsibilities include meeting and exceeding the budgeted tour flow, recruiting and training new and existing associates, maintaining a positive relationships with our location owners, ensuring all associates operate in a professional ethical manner. The Manager facilitates the face to face tour production of guests visiting the Tampa Bay Beaches, encourages and helps their sales team to exceed the minimum expectations defined by the budget while maintaining a high APG. The Manager also supports their sales team by providing training, recruiting and collateral. Please email your resume to Emily.schmoll@bluegreenvacations.com

OPC WORKING MANAGER

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EMPLOYMENT

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We are one of the largest Vacation Ownership Resorts on the East coast. Located in Atlantic City on the boardwalk, on the ocean, we are looking for "quality" day-drives as well as mini-vacs. 25% of the population of the US lives within driving distance of Atlantic City. We pay a fair market rate for tours and we pay on time, every week for the last 20 years. Our reputation in dealing with outside marketing companies is second to none. Would also consider partnering with your existing call center and providing capital as well as full support for all your tours. Please call me today for more information. Howard Alter, Director of Marketing 800-354-7447 or e-mail me at howarda@60north.net.



Marketing Executive for LIGHTNING FAST growing Private Resort Membership Company

Trident Marketing, a 27-year-old North Carolina based, world class, Marketing and Resort business, is in need of a key Marketing Director to join the winning Travel Resorts of America team! 6 figure salary and bonus package, 401K, shared Health, Life and Dental Insurance plan, paid vacation and a super future for the ultimate candidate. We are looking for winners, not whiners, and an energetic individual with high standards, both personally and professionally. Lead and tour generation for our current and upcoming acquisitions will be your main focal point. Trade shows, RV Dealer programs, OPC, Direct Mail, Social and Mobile Media, SEO and every outlet known to man to market and generate quality and qualified tours into our multi-million dollar resorts for our number one rated Sales Teams. Email your resume' to our Chief Marketing Officer, David Petsolt, at dpetsolt@tridentmarketing. com and let's see if we're a match. Time to MAKE IT HAPPEN and join the REAL DEAL. Trident Marketing requires a background check and is a drug-free work place. In addition, we are looking for RV Dealer and Field agents as well. Company Websites: www.tridentmarketing.com www. travelresorts.com An INC 500 top 5000 Company 5 years running

Podium speakers and closers needed! Podium speakers and closers needed for the largest vacation club on the planet. A+ rating with the BBB for 20 years. This product is so strong you can pitch it live. Call 609-334-3067.

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At Hyatt, we believe our guests select Hyatt because of our caring and attentive associates who are focused on providing efficient service and meaningful experiences to each every guest. We are currently looking for energetic employees to join our team in Key West in the following positions: OPC Marketing Representative Sales Executive FL R.E. License Required

Podium Speaker/Closer

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EMPLOYMENT bluegreen



Bluegreen Seeking OPC Manager The Studio Homes at Ellis Square and Bluegreen Vacations are immediately hiring an experienced OPC Manager for our preview center in Savannah GA. We've got amazing marketing locations and virtually no competition!! The sky is the limit. Qualified candidate should have a minimum of 5 years experience in the timeshare industry with a proven track record including OPC, shows and events, recruitment, training, development and performance management. Candidate must possess strong communication skills and an eagerness for upward mobility. Best compensation plan in the business. We offer major dental, medical, vision 401K and employee use of all of our resorts after 90 days of employment. Please visit www.bluegreenvacations.com to see what we're all about. All inquires are strictly confidential. Please send your resume to mike.herrman@bluegreenvacations.com



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EMPLOYMENT

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Bluegreen seeking Independent Contractors

The National Sales & Marketing Division of Bluegreen Corporation is expanding its' national lead generation program in key geographical areas around the country, and is looking for high quality Independent Contractors who have extensive knowledge in generating permission-based leads in shows, events, malls, and other static display or box program opportunities. All interested persons should contact Gregg Thomas, Regional Director of Marketing & Lead Generation, at the following phone number and/or email address: Office: 317.616.7518 email: gregg.thomas@bluegreencorp.com

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Travel Club / Enhancement / Exit Programs

23 Years in Business and "A+" rated with the Better Business Bureau / Headquarters in San Diego, CA - Satellite office in Las Vegas, NV / Registered with IATAN, CLIA, and ARC / Active participation in ARDA / C.A.R.E. Member for over 20 Years - Jeanette Bunn, President of Travel To Go, currently serves as Vice President of C.A.R.E.

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Added Value Through A Shared Vision

Private Label Branding and Service / "5-Star Service Standards" Offers You and Members the Best Quality of Service and Fulfillment / Merchant, Escrow Services, Financing Available, Travel To Go point-of-sale "Instant Credit" / Comprehensive Product Training, Customized PowerPoint Presentations and Posters for Your Tours.





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Tommy Middaugh Executive VP of Business Management (800) 477-6331 ext. 105 TMiddaugh@TravelToGo.com





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