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- 12 Employee Policies for Hospitality: Key Considerations
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# Making The Most of A New Normal: How to Enhance Your Virtual Communications to Dramatically Increase Participation and Engagement



The past two years have brought about unprecedented change in how businesses communicate with their audience. Virtual events have become a new normal, empowering businesses with the opportunity to connect with their audience in new ways. While nothing can compare to the power of in-person communication, virtual events have the potential to engage more people for businesses across multiple industries.

Virtual events are largely successful because of how much accessibility they give to the audience. People are able to participate via their landline, cellphone, or computer/tablet, providing ultimate convenience. The Contact Group's Total Teleconference has resulted in an exponential increase in both participation and engagement for several of our clients. In recent years, The Contact Group (TCG) has produced several events for The San Antonio Department of Transportation. Since working with TCG, this organization saw their participation go from less than 50 attendees to over 1,500 for each event.

## Enhanced Communications

Clear and effective communication is a key part of establishing trust with your audience. As the vacation industry rebounds from the

disruption of the past few years, connecting with your audience is critical for retention as people are forced to reconsider their budgets and priorities. Proving value and trustworthiness while staying top of mind are key strategies in the next few years. Enhanced virtual communication can help achieve these objectives for an investment comparable to direct mail.

However, just as with any consumer touchpoint, execution is critical. There are several platforms available that offer virtual outreach capabilities. Zoom, GoToWebinar, and Microsoft Teams are great low investment options, but these platforms can offer little control or data in return. These platforms may work very well for team meetings and internal communications, making them a great addition to internal tools, but there are more robust options for your business' outreach, ensuring the maximum return on your team's investment of time and intention.

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The Contact Group's Total Teleconference offers a variety of features that will dramatically increase participation, allowing

you to easily produce an engaging and well-run, enhanced virtual event from your offices across the country. Our unique proprietary platform can dial out to invite registrants, host panelists from multiple locations, empower your team to answer live, pre-screened questions, and enable integrated polling in every event. In addition, each of our events can be recorded, transcribed, and edited for post event content to further engage your audience and connect with those who might have missed out.

Since 2001, The Contact Group has been committed to helping our clients get the highest return on their objectives through our enhanced virtual events. Our success spans across the nation and in multiple industries. We do 95% of the heavy lifting for our clients and work to essentially produce a live "TV" show that their audience can dial into, creating a sense of transparency and trust as the client's subject matter expert panelists answer chosen, pre-screened questions. In addition, we specialize in both bi-lingual and hybrid enhanced virtual events that have a live, in-person component combined with the virtual capability.

The company currently has a special introductory offer for new clients for an enhanced virtual event with up to 2,500 invitees for only \$975 (which is over 50% off). TCG's Team and enhancements mean you will have an exponentially higher participation rate along with a better-controlled, more professional session, delivering higher engagement all without needing additional resources-human or technical.

## What to consider when Planning a Virtual Event

Regardless of what platform you may choose to host your virtual outreach, it is important to consider the following things when shopping options and planning an event.

## The Objective

Virtual events help maintain a steady flow of communication to keep your audience feeling connected, build trust, and retain loyalty. These events can be used to drive trust, educate owners, or introduce new policies and procedures. By being strategic in planning an objective, you can be sure

*Continued on page 8*



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*Continued from page 6*



the meeting stays on track and effectively communicates what is most important for your audience to know. Without it, you risk the event feeling chaotic and increasing tension in the mind of your audience.

### **The Target Audience**

Knowing your audience is vital to the success of any event. Understanding their wants and needs can help plan an event that targets what they need to feel secure in your business care. Be sure to factor in your audience when planning any script and programming. The size of your audience can also help decisions. Bigger audiences require more robust platforms to ensure a seamless, interactive, and memorable event for all involved. The Contact Group can easily produce enhanced virtual events from up to 2,500 invitees to the tens of thousands.

### **Hybrid Events**

Any event planned can be turned into a hybrid-virtual event. With little effort from your team, TCG can stream your in-person events, making them accessible by phone or computer. This doubles the engagement potential and allows your audience to chime in from where they feel most comfortable.

### **Question and Answer**

Q&A sessions provide attendees an opportunity to find out more about their specific concerns, particular topics, and interact with the hosts of the event, creating an irreplaceable opportunity for

engagement. However, it can be easy for participants' questions to veer off topic or express misplaced general gripe comments. Consider a platform that allows questions to be screened and chosen to ensure the event stays on the chosen topics and objectives.

### **Polling**

Polling is another great option to increase engagement and gather important data from your participants. It can provide invaluable insights and provide direction for future endeavors. Some companies also use polls to break up long presentations, keep events paced, and ask statistic building questions that may be useful in the future.

### **Post Event Data**

With the right platform, virtual events can be recorded and edited to distribute through your mailing list and social channels, extending the life of the content and possibilities of engagement with your audience. In addition, gathering data and connecting with those that attended is another way to continue to build trust.

Ready to enhance your virtual outreach? The Contact Group is available for free consultations and expert guidance. Call 703-725-8608.

***We partnered with The Contact Group to host an enhanced annual meeting for a client that has 26,000 members. TCG handled it all: the support, the consultation, along with a technical assessment for the streaming video. The meeting was a resounding success, and other organizations that saw the meeting have asked me to refer them to The Contact Group."***

***--Judy Kenninger,  
Principal, Kenninger  
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# Fostering A Sense Of Belonging

## How to build a workplace environment of diversity, equity and inclusion

By Kyra Molinaro

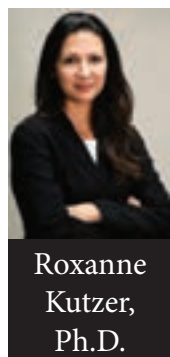


Businesses around the nation are grappling with how to promote an environment of diversity and inclusion in the workplace, and the hospitality, leisure and travel industry is not immune.

This challenge isn't a new one – the hospitality industry has struggled for years, particularly with creating and maintaining diverse representation across employment levels.

A 2019 report card by the NAACP found that entry-level and lower-wage positions were mostly staffed by workers of color, but “racial and ethnic minorities were inequitably dispersed throughout the lodging workforce,” according to USA Today.

Longstanding racial tensions became exacerbated in 2020, when the United States found itself in a profound moment of public reckoning with its history of racial and cultural injustice after the killing of George Floyd, a Black man who died in police custody in Minneapolis.



As a result, diversity, equity and inclusion (DEI) principles are now at the forefront of many workplace conversations. Roxanne Kutzer, Ph.D., an organizational development and leadership manager and business consultant, helps guide companies through these conversations.

“One of my challenges is helping organizations understand the context of what’s going on and why it’s significant,” she said. “The George Floyd case and other things we’ve seen in the press have sent ripples within organizations because it deals with feelings of safety and inclusion for people who identify with those individuals [shown in the media].”

In addition to having cultural and historical context, it’s also key for organizational leadership to understand the differences between diversity, equity and inclusion, Kutzer says.

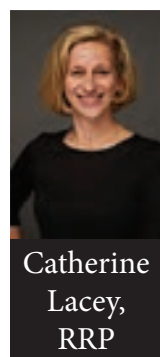
“When we’re talking about diversity, we’re talking about our primary identities like race and ethnicity, age, gender identity and sexual orientation,” she says. “Diversity implies representation, so it’s making sure to have people of different identities in our workforce.”

Inclusion takes diversity one step further – it occurs when minority individuals in the workforce feel safe and valued so that they feel comfortable sharing their perspectives. Finally, equity is making sure that not only do employees have access to the same opportunities, but there’s proportional representation in those opportunities.

There are clear benefits to practicing diversity in the workplace. Businesses that are identified as more diverse are more likely to outperform their competitors, capture new markets and obtain higher revenue, according to a trend report by public benefit company InStride.

**“When you have employees who can express different viewpoints, then you also have a mirror that reflects your customers’ different perspectives about your product or service,” Kutzer says.**

To better promote DEI among staff, many companies are revisiting their policies and hiring practices, as well as taking on new workplace programming.



Catherine Lacey, RRP, American Resort Development Association (ARDA)’s vice president of meetings and executive director of the ARDA International Foundation, is working with Chairman Michael Brown of Travel + Leisure Co. to implement DEI initiatives at ARDA.

In 2021, the organization formed the ARDA Diversity and Inclusion Council, which aims to promote diversity and inclusion throughout the resort development industry through development, educational programming and thoughtful conversations.

“We’ve focused on highlighting more diverse speakers at our member meetings,” Lacey says. “We had [FUBU Clothing Founder and CEO] Daymond John and [the NFL’s first female official] Sarah Thomas as our keynote speakers. It was nice to see a woman and a man of color on stage. We want to continue to bring forth different faces and

demographics.”

This year, the council created the ARDA 100 Club, a place where diverse team members from ARDA member organizations are identified and invited to become involved in ARDA’s culture and community, specifically through attending the organization’s spring conference and taking part in educational, leadership and networking opportunities.

“We think it’s a great way to bring more diverse people to the conference and encourage them to take on leadership roles on our committees,” Lacey says. “As we build more interest and excitement, it will start to bring in even more diversity.”

Lacey adds that it’s important for ARDA as a national trade association to provide a model that member organizations can emulate. “We need to be walking the walk and talking the talk and make sure that we’re setting an example that everyone can look to,” she says.

When considering undertaking DEI efforts at your own organization, Kutzer recommends taking stock of your corporate culture as it stands currently. “It’s important to understand what situation the company is in, and any background or history that’s relevant to the company,” she says. “Then from there, you can establish a road map to go forward.”

It’s not possible to quickly “fix” diversity issues with a one-size-fits-all approach, so Kutzer advises getting started by taking small but impactful steps, such as offering unconscious bias training, hosting celebrations of diverse backgrounds or providing an outlet for employees to share personal stories related to diversity and inclusion.

“I think there’s so much work still to be done,” Kutzer says. “That’s a very daunting idea, but I think it’s also really exciting as we work to foster a better sense of belonging.”



*Kyra Molinaro is an award-winning writer and editor based in Richmond, Virginia. She oversees donor communications in the Advancement office at the University of Richmond.*



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# Employee Policies for Hospitality: Key Considerations

By Jennifer Keshwar, CPA, Principal  
Withum

Establishing this as a priority will help create a company culture and set the expectations to provide exceptional service.

**POLICIES AND PROCEDURE**

In today's ever-changing work landscape, employee handbooks are essential for companies of all sizes – and the hospitality industry is no exception. Restaurants, bars, spas, hotels, and timeshares are vulnerable to HR or legal issues that could arise due to a lack of documented company policies. Most importantly, exceptional customer service is essential in the hospitality industry which often lies in the hands of front-line, customer-facing employees.

For all these reasons and many more, companies should ensure that their values, expectations, and policies are clearly documented and distributed to all staff, preferably in the form of an employee manual.

For a hospitality business, some key policies should be considered and be included in the employee manual as follows:

## Mission Statement

Studies have shown that employee performance improves when workers understand the mission and higher-level objectives of a company – and this is especially true for the millennial generation.

This section of the employee handbook can really drive home the message that service is of utmost importance in the hospitality industry. Establishing this as a priority will help create a company culture and set the expectations to provide exceptional service. Also, at the heart of any good company culture is team spirit. It's important to demonstrate a strong sense of teamwork that is integral to creating a strong customer experience and set a positive tone for the policies and procedures in place.

## Job-Specific Policies

The manual should provide specifics around the various key roles in the company. In the hospitality industry, roles are not as clear-cut as in an office environment. In an office environment, each employee may have a unique role versus a restaurant where there may be fewer categories of positions held by multiple employees, such as servers, bartenders, kitchen staff, etc. By standardizing policies for each of these roles, you ensure fairness, consistency, and compliance.

## Policy for Taking Breaks

It is wise for businesses providing hospitality services to develop company policies that address the matter of breaks. Hospitality jobs are often physical in nature and require standing or walking for long periods of time. Therefore, employees may require frequent short breaks. The policy should standardize the length and frequency of breaks, and identify any designated locations or prohibited activities during breaks. To protect the company brand, ensure that team members get their much deserved break, and minimize frustration from customers who may be waiting to be assisted, the policy should specify that employees remove or cover any company branded clothing or badges etc. during breaks.

## Safety and Emergency Procedures

Protecting employees' safety and well-being should be every organization's top priority. Be sure to include information about how to deal with illness or injury at work, equipment safety guidelines and how to report a health or safety

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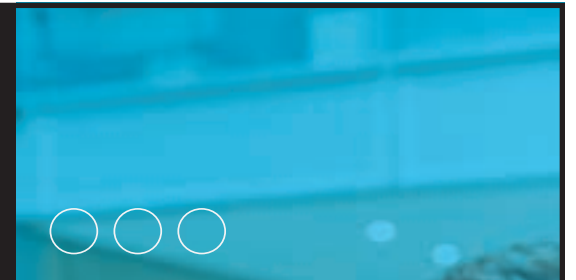
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*Continued from page 12*

concern. Also, include procedures to follow in the event of a fire or natural disaster and any other unique safety rules specific to the establishment or operation. For example, in a bar setting, the focus should be on alcoholic beverage services. Most importantly, the policy should address the prevention of accidents and safety and the procedures to deal with emergencies when they arise.

## Dealing with Customers

Regarding hospitality and service, policies need to include specific guidance for dealing effectively with customers. For most companies, employees are the face of the entire operation and the impression they leave with customers can make a huge difference for your business. You will want to create a simple guide of what is expected and best practices.

## Policies and Procedures for Remote Work

Many companies in the hospitality industry may not offer remote work as an option for employees. However, with a desire for more flexibility in

location and hours resulting from the COVID-19 pandemic, many companies and employees are choosing to work remotely at least some of the time, if possible and if offered by employers. If employees are allowed to work from home, the policy should include the following at the very least:

- describe who can work remotely and how often;
- what hours do remote workers need to be available;
- what communication standards must they meet; and
- whether the necessary work equipment will be provided or be reimbursed if employees purchase their own.

## Social Media

One of the many uses of social media is the sharing of information. Billions of people rely on social media information when making all sorts of decisions, especially where to dine, business and vacation travel, experiences, and other activities. Companies need to protect their brand and provide guidance on the acceptable use of social media platforms.

These are a few examples of must-haves for a company policy manual, but there are many more and the manual should be reflective of the company, its business and the services provided. No matter the industry, every organization needs policies and procedures to operate effectively and successfully. The policies and procedures promote consistency across the organization for both employees and customers, which in turn builds your reputation for your organization. Without formal policies and procedures, your organization may not be reaching its potential. Developing and enforcing policies that reflect your workplace's values make it a better environment for all employees. Also, they ensure compliance with laws and regulations, give guidance for decision-making, and streamline the internal process.

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# Inheriting a Timeshare: The Generational Shift

By **Mike Kennedy**

During my time in sales at Hilton Club in New York City, I began to see a certain situation occurring more and more often: An older couple who had purchased a timeshare years ago were planning to bequeath it to their grown children, or even transfer ownership duties to the next generation while they were still alive. Straightforward enough. But whether the children wanted the timeshare was another story.

I refer to this as “the generational shift,” and as Baby Boomers age, it’s occurring more frequently than ever. I believe that understanding this shift is critical to the future of our industry. Why? As with any product, if churn is greater than adoption, your business is in serious trouble. The difference with timeshare is that the churn rates can only be examined over a period of many years, making it harder to adjust in real time. So it’s important to understand why sometimes the shift succeeds, and other times it fails.

In my experience, many children gladly embraced timeshare ownership and its benefits. These tended to be more active timeshare users to begin with — the ones who would use their parents’ points without them, attend owner’s updates to learn tips, and even get added to the deed while their parents were still using the timeshare.

But value is in the eye of the beholder, and other children were more skeptical or straight-up opposed. They often reached out to me with questions about what to do with the timeshare their parents left them. Or the parents themselves would ask how to sell their timeshare, because the children decidedly didn’t want it.

For families that find timeshare appealing, the idea of legacy is a dominant buying motive — bequeathing the timeshare and its travel perks to future generations as a sort of “vacation trust.” But it doesn’t just pass down the benefits of vacation ownership — it passes down the responsibilities, too. Those can be substantial, particularly for a generation that favors collecting experiences over ownership (whoops — didn’t see that one coming!). I’m talking about things like annual maintenance fees, usage fees, navigating the “rules” of the timeshare, and committing to annual usage.

Most important — because it sets the attitude for the others — is acceptance of the concept of timeshare itself. Some people see massive value when a \$1,500 maintenance fee is easily leveraged for a

\$3,000 vacation. They simply equate a commitment to the timeshare with a commitment to travel itself. But to someone who perceives timeshare as something nebulous or “less cool than an Airbnb,” those are all liabilities. And because values differ from generation to generation, it’s imperative that we iterate the product for tomorrow’s consumers.

Here are four ways the Generational Shift often leads to failure:

1. **Acceptance of the Concept.** The new owners don’t think timeshares offer the travel experiences, flexibility, or financial freedom they desire. The timeshare product has evolved immensely, but negative perceptions prevail.
2. **The Cool Factor.** In an Instagram- and TikTok-driven world, trends and influence are key. People want to go where they see others going on social media. Despite successful campaigns like ARDA’s #LoveMyTimeshare, the trend-setting influencer culture has yet to fully embrace the timeshare industry (and arguably vice versa).
3. **The Process.** Children don’t understand how the timeshare works: In an internet-driven culture, they favor products and apps that reduce or eliminate friction. When they’re used to booking a vacation in a couple of clicks, timeshare exchange programs may feel archaic.
4. **The Financials.** This is a big one. In many families, the next generation is not yet financially secure enough to assume the ongoing costs of ownership. I’m confident that young timeshare naysayers will easily



become timeshare enthusiasts once their own financial situations stabilize.

Sharing economy sites like KOALA resonate with younger generations that have Airbnb and Uber hardwired into their DNA. They recognize the financial and sustainability advantages of letting someone else pay them to use their unused...anything really. KOALA can also offer a stopgap solution for the original owners, letting them defray their fees until their children are prepared to take over ownership. Future-proofing the product will make it more appealing not just to the kids who inherit the timeshare, but to their peers, who may well become the next generation of owners. This will provide a larger window of opportunity for the next generations of vacationers to become the next owners.

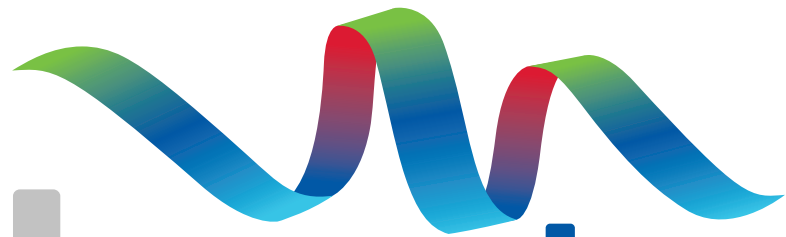
*Mike Kennedy is CEO and Cofounder of KOALA, a new timeshare rental marketplace. Before cofounding KOALA,*



*Mike spent over ten years as a top sales executive for Hilton Grand Vacations, where he first envisioned a secure, easy, and ethical way for timeshare owners to rent their unused time. His long-term mission: to transform the way people take vacations.*



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# Are you a Trusted Employer?

By: **Robert Kobek, RRP**  
**Michael W. Hill, MBA**

## What your employees need to see you produce

- Measure, measure, measure
- Employee measurement is a handshake
- Can you be trusted as an employer?
- Trust factor is emerging
- We are in a period of resignation
- Sample question and report – employee effort score
- Without trust
- 3 keys to establish trust
  1. Be honest
  2. Be respectful
  3. Be empathetic
  4. Request feedback

In this article there will be some anecdotal testimony, some real testimony but anonymous to protect the innocent, and real research to support some of the suppositions. First, and most importantly, the discussion about what is the “new normal” does not exist in this article because there is no new normal. Yet.

Professionals in timeshare and resort management, **measuring employee experience (EX)**, and SLT level employee engagement is the one constant event that should be taking place, and in case you think this is a commercial – well, we can’t help that. When Resort Trades extended their very flattering invitation to produce an article on the topic of Employee Experience (EX), they did so based on our subject matter expertise. Our Bio’s are available on our web site – [www.mobiusvp.com](http://www.mobiusvp.com).

To the matter of measuring EX. The number of intersecting dynamic lines is measurable and reportable. If you use a pen and a ruler to draw straight lines to where they may all intersect, you will end up with what looks like an ink blot. Every employee in every job will have a different experience, and an experience they would love to share (aka – report). (“Report” should not be viewed as a word that is associated with “narc”, “whistle blower” or any other word or phrase other than as an answer to the questions asked in a “how are you doing” sort of way).

Measuring their experience is a handshake. It represents reaching out,



leaning in, or whatever engagement lens you wish to associate with the positive attempt to determine loyalty and trust among employees. Most importantly, is you are not measuring whether you can trust them, it is to **determine whether they trust you.**

The entire **trust factor is beginning to emerge** as a consumer trend, much like convenience or loyalty. You really need all 3 in the minds of the consumer. In today’s environment, you need those sentiments to be very strong among your employees to have a positive score from your customers or timeshare owners. As Richard Branson puts it “If you look after your staff, they’ll look after your customers. It’s that simple.”

They’re calling it “the great resignation,” but they could call it “if I don’t trust you, I’m leaving.”

Since we are in a significant “**period of resignation**” as it has been coined in the media, we need to be very mindful that our employees – or associates – or talent – or assets or whatever you call them are one of “us”. Where we expect loyalty and trust,

so now do they. That word “Furlough” became directly related to the phrase “I am going to update my resume and start looking”. If by chance that very valuable asset had the opportunity to change their life, they did it, and are still doing it.

The words– “you are on furlough” were made famous during the pandemic and – were haunting then, and so much so that it created a big division between loyalty and trust. If you were fortunate enough to get them back, and they stayed, unless your culture has changes, they likely wont stay long.

There is one report about one question that have the very same function: convenience and trust. It is referred to as the Customer Effort Score / Employee Effort Score. In the employee experience measurement, question has a 7-point scale: **My supervisor helps me perform to the best of my ability.** Where the Customer Effort Score, same 7-point scale: **ABC Company made it easy for me to handle my issue. So, the closer to 7 the better the result, the greater the likelihood of establishing loyalty because trust has be established.**

(See Graph of Employee Effort on pg 20)

They’re calling it the great resignation, but they could call it “if I don’t trust you, I’m leaving.” A study conducted by Ernst &

**Continued on page 20**





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*Continued from page 18*

Young found that only 46 percent of employees surveyed had trust in their organization and only 49 percent in their boss/team.

**Without trust**, employees are less engaged, less willing to give a 100 percent effort, and can be toxic to the organization. Organizations with these non-trusting employees cannot meet their goals or customer commitments. This is not something that organizations want to happen, but many claim they were blindsided when it does.

Courtney Scott, Director of People and Culture at INCOG BioPharma adds “Trust is earned or given equally between employee and employer. Trust is a mutual relationship between and employee, their manager, and their teammates. Trust is not tied to an enterprise.”

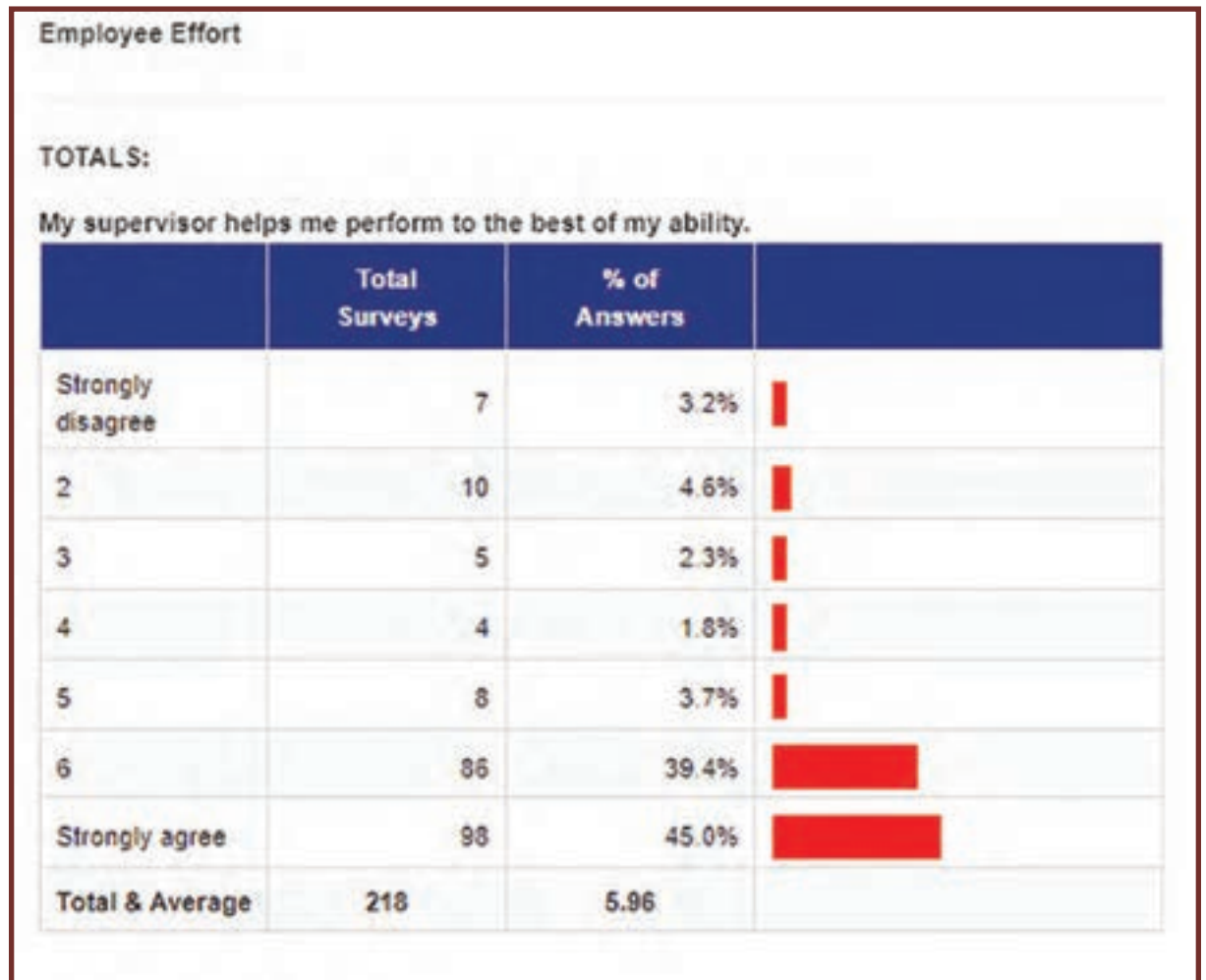
So, what can an organization do, to build trust? We’ve identified **four keys**.

First, **be honest** with your employees. Your parents told you, and we hear it all the time; honesty is the best policy. Without honesty there can be no trust. Most organizations are very good at sharing the good news, it’s the excellent organizations that earn trust by speaking openly about the difficult situations. Answer employees’ questions and give the facts. The excellent companies know that if they don’t give the employees the facts, whether it’s not meeting company goals or a need for downsizing that the employees will get their information from some other source and that information could be totally inaccurate.

By building trust with the employees your resignation numbers will drop significantly.

Second, **treat employees with respect**. The same level of respect that you want to be given. Hold them accountable to agree upon standards and help them to become the best employees that they and you want them to be. Managers should be aware of the employees’ strengths and those areas that might need added attention and be willing to give help in those areas that need it.

Third, 90 percent of US workers believe **empathetic leadership** leads to higher job satisfaction and 79% agree it decreases employee turnover. The majority (88%) of respondents feel that empathetic leadership creates loyalty among employees in the face of the great



resignation. New EY Consulting survey confirms 90% of US workers believe empathetic leadership leads to higher job satisfaction and 79% agree it decreases employee turnover | EY - US

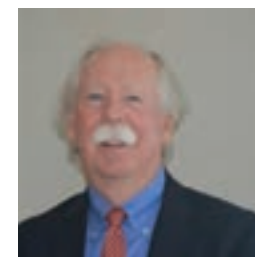
Lastly, **ask and give feedback**. “Feedback” has become the new buzz word recently and justifiably so. Feedback has replaced the dreaded yearly employee evaluation. Give your employees feedback as often as they and you think is needed and always ask for feedback from the employee. Trust is built when employees see that management is open to their feedback.

By executing these four keys to trust, your organization will become one in which your employees are succeeding, and your organization will be succeeding.

By building trust with the employees your resignation numbers will drop significantly.

Again, measure, measure, measure. Be certain whatever you do will support your goal to ensure an effective employee experience strategy. From assessing through measuring current staff sentiment to manage recommended improvements. Measuring EX will motivate your team to higher productivity, higher retention, and more engagement.

*About the Authors*



*Mike Hill has over 30 years of experience in privately owned, and publicly traded industrial distribution companies. Mike is currently a Senior Consultant with Mobius Vendor Partners, an*

*Indianapolis based company working with companies to improve their employee’s experience.*



*Robert A. Kobek is President and CEO of Mobius Vendor Partners and CustomerCount®.*

*Prior to forming Mobius Vendor Partners in October of 1999, Mr. Kobek spent more than 30 years in the direct marketing industry and government. In 2007 Bob and Mobius launched CustomerCount®, a feature-rich, cloud based survey solution providing intuitive real-time reporting, fast turnaround on updates, and detailed and dynamic data gathering for process improvement and customer loyalty.*



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# Fair Debt Collection Practices Act – Impact on Timeshare Foreclosures and Collections

By: *Philip Richardson & Daniel C. Zickefoose*



The FDCPA has traditionally governed how “debt collectors” collect debts on behalf of creditors. Those collecting their own debts are exempt from the law. But some recent changes affect those who are collecting even their own debts.

These recent changes have been sending our clients to us with a lot of questions. These include:

1. How will the new rules affect a collection company’s ability to collect on a defaulted note/mortgage?
2. How will the new rules affect a law firm’s/ collection company’s ability to foreclose on a defaulted note/mortgage?
3. How will the new rules affect a homeowners association’s ability to collect on its own past due maintenance fees and taxes?
4. How will the new rules affect a collection company’s ability to collect on past due maintenance fees and taxes?
5. How will the new rules affect a law firm’s/ collection company’s ability to foreclose on HOA assessments?

After our analysis, the questions can really be broken down into whether the party making a collection is a “creditor” or “debt collector” under the FDCPA. The FDCPA and the new Regulation F only apply to “debt collectors,” who are defined as any person whose principal business “is the collection of debts, or who regularly collects or attempts to collect, directly or indirectly, debts owed or due, or asserted to be owed or due, to another.”

So how are parties that regularly engage in collection activities in the real estate industry categorized?

- **Homeowners associations and landlords** - prior case law notes that landlords and homeowners associations **are not debt collectors** under the FDCPA, as they are direct creditors seeking to collect their own debt. However, Regulation

F now makes it clear that these entities can be considered debt-collectors, if they use any name other than its own when collecting a debt.

- Similarly, **an association’s management company is likely not a debt collector** – so long as it has other duties to an HOA, aside from simply collecting debts on behalf of an association.
- **HOA lawyers or others whose “principal purpose” is to collect debts** or who “regularly” collect or attempt to collect debts **are debt collectors** under the Act.

***Most of these new rules apply only to debt collectors – but there are a few instances where creditors should take note.***

**Emails and Text Messages:** Generally speaking, in order for a debt collector to use email or text messages, they must first obtain consent directly from the consumer. However, there is required language for **creditors** to use to inform consumers that they intend to share their email address with a debt collector, and the debt collector must use reasonable means to confirm that the creditor has followed all required procedures before utilizing a consumer’s email address.

**Time-Barred Debt:** Regulation F strictly prohibits debt collectors from threatening to sue – or from actually bringing - any legal action against a consumer where the debt collector either knows (or should know) that the statute of limitations to collect the debt has expired. This appears to be a significant change in the law that creates strict liability against the debt collector for pursuing time-barred debts. **Creditors** and their debt collector should probably have a system to discuss the debtor’s potential defenses in detail before sending any initial communications to the debtor - to ensure that the debt is not time-barred and there is no improper threat of legal action.

**Itemization Date.** The FDCPA now requires the debt collector to include in the validation notice an itemization of the account balance from a specified “itemization date” through the date of the validation notice. This allows debt collectors to choose as their “itemization date” one of five specified reference dates:

- i. the date of the last periodic statement or written account statement or invoice provided to the consumer by the **creditor**;

- ii. the charge-off date;
- iii. the last payment date
- iv. the transaction date; or
- v. the judgment date.

Because of the nature of the “itemization date,” that information will most likely come from the **creditor**. **Creditors** will need to coordinate with their third-party debt collectors to provide the requisite documentation to support the itemization date the debt collector is using, the amount of the debt as of that date, and an itemization of any charges and fees accruing after the itemization date.

**Itemization Date. EXCEPTION FOR RESIDENTIAL MORTGAGE DEBT:** For residential mortgage debt, if a periodic statement is required under Regulation Z, 12 CFR 1026.41, at the time a debt collector provides the validation notice, a debt collector does not need to provide this new debt validation information.

The key takeaway for timeshare real estate professionals is the most of these new rules apply only to debt collectors, but there are some nuances and exceptions.

If you are interested in reading all of Regulation F’s provisions, we recommend using the following link: <https://www.consumerfinance.gov/rules-policy/regulations/1006/2021-11-30/18/>. This link includes not only the text of the new rules, but also the official interpretation of each rule from the CFPB. And you can contact us with your questions as well.

*Philip W. Richardson has been the sole shareholder of Eck, Collins & Richardson since acquiring the firm in 2009. Daniel C. Zickefoose joined the law firm of Eck, Collins & Richardson, PL in 2011 as an Associate Attorney. Eck, Collins & Richardson is a firm of attorneys, paralegals and legal assistants, with over 100 years of combined experience in real estate, timeshare, land*



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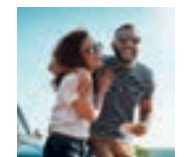
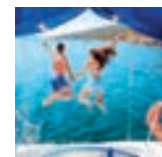
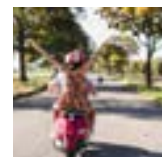
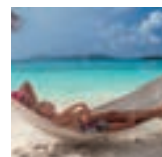


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# Lemonjuice Brings Creative Management to Aging Timeshare Resorts

Learn how one company is providing creative management solutions to revive legacy resorts.

By Marge Lennon



Lemonjuice has gained national respect as the leader in reimagining older timeshare resorts.

Far beyond the scope of a traditional resort management firm, Lemonjuice Capital and Solutions (LJS) is a true solutions company. After successfully managing a dozen legacy HOAs, representing approximately 25,000 timeshare owners, the company's property management expertise is bringing a fresh perspective to the industry it serves.

Since its launch in 2016, Lemonjuice has gained national respect as the leader in reimagining older timeshare resorts. Through their innovative Resorts Reimagined™ program, LJS has assisted owners and associations at aging resorts by providing pathways to help them unlock the value of their properties. After their investment of more than \$22 million at Legacy resorts in Florida, Maryland, South Carolina, and Texas, LJS has successfully repositioned multiple financially strapped properties.

As a managing partner, LJS strengthens rental programs, improves hospitality, provides innovative property management software, and determines the best paths to enhance the guests' vacation experience. They suggest

specialized solutions that fit the resort's needs without taking a cookie-cutter approach and recognize excellence in professional association management requires a depth of skills, creativity and often a capital commitment to best reposition and improve an aging property.

Through the leadership of founder and CEO, Alex Krakovsky, and EVP and COO Scott MacGregor, the duo has leveraged decades of timeshare, real

estate, and investment professionals to revitalize older or distressed properties.

**Excellence in Management.** "With an incredibly strong management background, Lemonjuice is unsurpassed in its ability to work through the maze of details required to create financial viability," says Richard Winkler, General Counsel of LJS. "Our executive team has more than 125 years of combined experience in the timeshare and related industries, and we have proven success stories in the restructuring of financially troubled Legacy Resorts. Frankly, our deed and title evaluation capability and database system are the envy of every company in the timeshare business and even law firms that do similar work."

Adds Scott MacGregor, "Using an owner-centric approach, Lemonjuice aligns its interests with the resorts we serve as we strive to create the most positive outcome for the greater good of owners, managers, and all stakeholders. We 'tell it like it is' and present the best solutions. One of our core competencies



*Continued on page 26*



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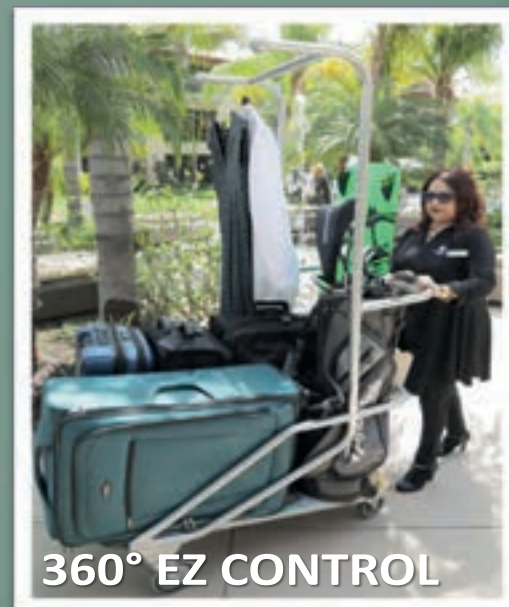
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*Continued from page 24*

is unlocking each resort's value for the good of the owners, often backed by our own capital infusion in order to create successful outcomes. Placing our owners first and fulfilling their needs is the driving force that has shaped our success."

Continues Scott, "We have provided resources and perspectives far beyond traditional management to enable HOAs and Boards to fulfill their fiduciary responsibilities to owners. In partnerships with resort boards, owners of the resort are always in the driver's seat to help decide the best pathways.

**The Doctor Is In.** As they are invited to visit resorts or properties in search of a management team with the highest of standards— the Lemonjuice team is agile in their approach to expertly heal what has been broken over the years. Navigating the challenges from

aging infrastructure, owner attrition and clouded titles, LJS combines proven best practices with innovation and forward thinking. Curing an unhealthy property involves many levels of treatment and follow-up care. This requires a combination of evaluations, cash infusions, and sound solutions that benefit the resort and its owners.

Working closely with Boards and the resort's management team, Lemonjuice makes recommendations for the future based on in-depth analysis of each situation and listening to what the owner base wants. They are passionate about treating owners fairly and with dignity, while helping to facilitate the delivery on promises that may have been made at the time of purchase. It is always the Board that determines the final decision on recommendations with LJS then working at the Board's discretion to implement and execute their decisions.

**Rentals Not Enough.** While many resorts have robust rental programs, the revenue generated is often inadequate to operate the property, even at popular coastal beachfront vacation destinations. Boards recognize that more needs to be done, but often don't know where to turn. Selling or leasing Legacy Resort inventory and competing with branded timeshare developers is an uphill climb for most associations. Finding a reputable, integrity-filled third-party sales company with the skills to sell weeks at a rate to keep up with owner attrition and compete with the brands is almost impossible. Lemonjuice has impressive multi-targeted rental capabilities and strong relationships with reputable sales companies. Often, after all possibilities for resolving a problem have been exhausted, only 'out-of-the-box' thinking can and will make a difference. This is where Lemonjuice sets itself apart from all other businesses in the industry.

**Capital Improvements.** As part of their management services, Lemonjuice does not depend on third-party lenders to bring cash to the table when investing capital. They invest their own money, fronting the costs at no risk to the association. "Often a resort may need capital for improvements they have been putting off," says Jeff Ingram, Senior VP of Real Estate & Development for Lemonjuice. "We review each situation and find non-traditional solutions to make our investment pay off while simultaneously providing help the association desperately needs."

As they continue to break the Legacy Resorts Reimagined™ sound barrier, Lemonjuice is soaring even higher as more Boards recognize the unparalleled opportunity Lemonjuice management provides in helping them manage and reimagine their resorts.

To learn more about Lemonjuice, contact Jan Barrow at 863-202-8804 or by email at [Jan.Barrow@Lemonjuice.biz](mailto:Jan.Barrow@Lemonjuice.biz). or visit [Lemonjuicesolutions.com](http://Lemonjuicesolutions.com)



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# Spotting Impaired Workers Employers Tackle Costly Drug Misuse

By Phillip M. Perry

*Abstract: More employees are using drugs illicitly, escalating the burden of identifying and responding appropriately to workplace impairment. Failure to maintain a drug free workplace can lead to an erosion of profits caused by everything from lower employee productivity to lawsuits by injured customers. The problem has become more difficult with the rise of opioid addiction and the legalization of marijuana at the state level.*

The employee's request had a certain degree of logic. He had just received a prescription for medical marijuana from a naturopathic physician. Could he get permission to smoke the substance on the job?

The employee argued that Colorado—the state where the business was located—had recently legalized marijuana. “We had quite a talk about that,” recalls his supervisor. “He told me I should allow him to smoke the marijuana on the job just as I allowed other people to take their legal medications.”

What did the employer decide? The answer appears at the end of this article, but for the moment our anecdote illustrates a larger problem: Businesses large and small must deal appropriately with the growing incidence of impaired employees. Alcohol. Marijuana. Amphetamines. Cocaine. Heroin. Codeine. Morphine. Barbiturates. Workers under the influence of any such substance—legal or otherwise—threaten the bottom line.

“Impaired workers are safety risks,” says Faye Caldwell, managing partner of Caldwell Everson PLLC, a Houston-based law firm specializing in workplace drug testing ([caldwelleverson.com](http://caldwelleverson.com)). “They pose a danger to themselves, to coworkers, to company property, and to the public.”

## Costly habits

For businesses, the downsides of worker impairment are many. “Employers responding to our surveys cite absenteeism as the number one negative result of substance misuse,” says Karen Pierce, Managing Director of Working Partners, a consulting firm based in Canal Winchester, Ohio ([workingpartners.com](http://workingpartners.com)). “The number two and three responses, in order of severity, are decreased productivity and workforce shortages.” Pilferage may also increase, and workplace morale may decline when clean employees must shoulder tasks neglected by their impaired coworkers.

Accidents caused by impaired workers, though, pose perhaps the greatest risk.

Anyone under the influence of a drug or alcohol can be a dangerous person and can potentially damage themselves or others. Some 47 percent of workplace accidents that result in serious injury and 40 percent of those that end in death have alcohol and other drugs involved, according to Quest Diagnostics, the national drug testing company that tracks such matters ([questdiagnostics.com](http://questdiagnostics.com)). Accidents, in turn, can cause spikes in workers' compensation premiums.



Finally, customers or visitors injured by impaired workers may sue for damages. Courts often assume the employer is at fault when someone is hurt at a commercial enterprise. “It's critically important for any business to protect employees and the public,” says Joe Reilly, President of his own drug testing consulting firm in Melbourne, FL ([www.joereilly.com](http://www.joereilly.com)). “At smaller companies especially, one accident can be devastating.” And those smaller businesses which forego drug testing can be favored haunts for abusers avoiding the pre-hire tests typical of larger enterprises. The problem escalates at high-turnover organizations relying on part time, temporary and seasonal workers.

## Growing impairment

If data from national testing activity is any indication, employers will face a growing incidence of such risks. The portion of U.S. employees testing positive for marijuana, amphetamine and heroin, for example, recently reached a 10-year high, according to a report from Quest Diagnostics. Some 5.5% of employees now fail urine drug tests.

So what's driving all this? The largest reason is a culture of impairment that shows no signs of tapering off any time soon. More states are legalizing marijuana for recreational and medical use, a trend that has helped normalize the drug. Some believe that greater tolerance of marijuana has helped raise the

social acceptance of other illicit substances.

Another major contributing factor has been the trend toward abuse of pain pills. The opioid epidemic has become a significant issue for employers who face the confusing task of responding appropriately to the abuse of prescription drugs employees have obtained legitimately or illicitly.

Finally, the COVID-19 pandemic has had an important effect on substance misuse. “We know that there was about a 29% increase in overdose deaths during the pandemic last year,” says Pierce. “We're also seeing a lot more suicides, substance misuse, and mental health issues. Some 40% of adults reported struggling with a mental health or a substance misuse issue, according to the CDC. I'm not even sure we've seen all that we're going to see as far as the impact of the pandemic.”

## Reducing the problem

Employers are not powerless to address the issue. “We believe that a drug free workplace program is the best way to prevent substance misuse,” says Pierce. “Such a program consists of five essential elements: a legally sound, state-specific policy; a program of annual employee education; supervisor training on substance misuse issues; testing in whatever flavor the employer thinks appropriate; and finally, a plan (such as an Employee Assistance Program) to help people who may have a problem or may be on the verge of a problem.”

A successful program starts with a written policy prohibiting the use of illicit drugs on the job or on the way to work. “Employees need to know the consequences of a policy violation,” says Reilly. “They should be informed of the harmful effects of drug use, how it can affect their work, their coworkers, and the overall business.”

Testing is a vital tool for protecting a company. “Most of the employers we work with do preemployment or new hire tests,” says Pierce. The former provides results before the person starts work; the latter sometime after. “Most employers are also doing what we call reactive testing—both reasonable suspicion and post-accident. Those who want to be more proactive can add random testing, which can deter substance misuse.” The more safety sensitive the work, the more likely a company will consider random testing.

Prior to starting a drug testing program, the employer should consult legal authority to ensure compliance with federal, state and local laws, many of which directly address



the topic. Random testing, in particular, often comes under varying scrutiny. “Some states allow random testing only of people in safety sensitive positions,” says Pierce. “Ohio, on the other hand, has an incentive program that provides rebates on workers’ compensation premiums for companies that have a drug free workplace, with the highest discounts reserved for those organizations doing random testing.”

A drug testing program can be dangerous in isolation. “The worst thing you can do is wake up one morning and decide to start testing people,” says Reilly. “If you get a positive, you then have to ask yourself ‘What do I do now?’” A workplace drug policy should mandate the appropriate action. One option is termination. Another is an offer of a second chance for the employee who will complete an education and/or treatment program and then undergo follow up testing.

Many counselors urge employers to look seriously at the second chance option for first offenders. A large percentage of people who test positive for the first time are not yet dependent but have only recreationally imbibed. If they are dealt with properly, including counseling, they may well turn into excellent, loyal employees.

## Prescription drugs

Testing uncovers illegal rather than legal drug use. Employers will not receive positive test reports for use of a prescribed drug. In such cases the medical officer confirms the existence of the prescription and reports the test as negative with no details included.

This can pose a problem. What if an employee is exhibiting erratic behavior as a result of legal prescription drug use? While in such cases an employer may have actionable performance issues, there may also be a legal requirement to accommodate the drug user with changes to job duties. Here, again, an attorney must confirm compliance with federal, state and local laws.

At the very least, a workplace policy should require employees to report any negative side effects of prescription drugs. “Many prescribed drugs have warnings about operating machinery or driving vehicles,” says Reilly. “People on prescribed medications should provide statements from their physicians as to whether or not the medicine will affect their job performance.” Supervisors should monitor and respond to any resulting performance concerns, he says. “If it turns out an employee using prescribed drugs cannot do an assigned job, consider accommodating the disability by reassigning duties, or granting medical leave for a set period of time.”

## Supervisor training

“Of all the tools available to the employer, the most effective is supervisor training,” says Caldwell. Employers should help supervisors learn how to recognize signs and symptoms that an employee might be under the influence. They should also know what actions to take when symptoms are seen, such as a reasonable suspicion drug and alcohol test. “If the observed behavior is a safety issue, supervisors must not be afraid to intervene and remove the employee from the duty causing the danger,” says Caldwell. “Then they must investigate by talking with the individual and performing a drug test if appropriate.”

While supervisors typically know how to spot employee behavior that might indicate substance misuse, it is less common for them to feel comfortable responding. “Sometimes supervisors are not trained properly or they lack the nerve to take action,” says Pierce. “They may lack motivation for many reasons. Maybe they’re users themselves, or at one time they were peers of the individual whom they are now supervising. Or maybe they don’t know what to do: They just don’t have the necessary skills.”

The solution is to have supervisors sign off on the company policy and seek higher level assistance when required. Evidence shows that many companies have more work to do in this area. “In one of our recent surveys, half of the organizations did not have procedures in place for what to do when they had a reasonable suspicion of substance misuse,” says Pierce. “And another survey revealed that less than a quarter of employers do the requisite annual supervisor training.”

When it comes to workplace drug policies, one size does not fit all. Broad brush drug testing requirements, for example, may not be suitable for all categories of workers. Employees in safety critical jobs, who drive vehicles, or who interface with clients, may be subject to one set of policies. Those in accounting and sales may be subject to another.

Now, finally, we can address the conundrum posed by this article’s opening story. An employee requested permission to smoke medically prescribed marijuana on the job. The insights from experts quoted above might cast some light on the puzzle. How should the employer respond?

For the supervisor in charge of the employee, the answer was clear: “I said I couldn’t allow it. Doing so would set a bad precedent for the rest of the employees. To me, it’s like alcohol—if we find someone drinking on the job they’re not going to be here for long because they violated our policy of no tolerance.” The employer’s attorney supported his decision, adding a critical detail: Any substance illegal at the federal level can be banned from the work premises regardless of state law.

So Your State has  
Legalized Marijuana. . .

**Has your state legalized marijuana for recreational or medical use? Or is it expected to do so? You may be wondering how the conflict between federal and state law will affect your ability to test your employees for marijuana and prohibit its use. Here’s some insights into an evolving situation.**

**“It is still legal to test for marijuana in every jurisdiction,” says Nancy N. Delogu, shareholder in the Washington, D.C. office of Littler Mendelson, the nation’s largest law firm defending employers in labor disputes (littler.com). “And it is still legal to decline to hire or employ workers who use marijuana for recreational purposes.”**

**One caveat, says Delogu: If you don’t want to know if your employees are using marijuana, don’t test for it. “Knowing that someone uses marijuana and failing to take steps to ensure that he or she doesn’t work while impaired could lead to liability if the employee does something that harms a third person.”**

**As for medical use of marijuana, know your state law. “In a few states that ask employers to accommodate medical marijuana use, terminating the worker following a positive test without evidence of impairment could be risky,” says Delogu. “In New York, for example, if marijuana is being used for medicinal reasons the employer might have to determine whether it could accommodate that worker in some way so as to permit effective work.” (Although, to date, no court has held that an employer must accommodate such use while federal law differs).**

**Finally, says Delogu, it is “absolutely and everywhere” allowable to terminate any employee who brings the marijuana substance into the workplace.**

**The insights above are provisional, so consult with your attorney about your own state and local legislation. “It’s important to know the current law in your jurisdiction and to watch for updates,” says Delogu. “This area of the law is very dynamic and changing all the time.”**



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Website:

[www.allianceassociationbank.com](http://www.allianceassociationbank.com)

Specialty: Alliance Association Bank is designed to provide a dynamic portfolio of financial services specific to the Timeshare HOA industry. Our products provide a blueprint to accelerate efficiency, reduce costs and increase revenue. AAB's desire is to be your business partner by continuously offering the innovative solutions necessitated by the Timeshare HOA industry. To learn more about AAB's services, please visit [www.allianceassociationbank.com](http://www.allianceassociationbank.com) or call Stacy Dyer at 843-637-7181.



**FINANCIAL SERVICES**Vacatia Partner  
Services**Vacatia Partner Services**2840 Fairfax St, Ste 219  
Denver, Colorado, 80207  
tel: .720.335.8983

Website: vacatiapartnerservices.com

Specialty: Vacatia Partner Services is dedicated to the success of legacy resorts and their vibrant owner communities. Our customer-centric products and technologies help resorts increase owner engagement, attract new members, and finance property renovations. Our team of seasoned timeshare professionals partners with HOAs and property managers to increase owner satisfaction and improve your resort's economic health with no risk or upfront fees. Connect with us and see what a fresh approach really means.

**GROCERIES****Publix Super Markets**3300 Publix Corporate Pkwy  
Lakeland, Florida, 33811  
tel: 863-688-1188 Ext. 44891

Website: www.publix.com/products-services/business-delivery

Specialty: Publix is the largest employee-owned grocery chain in the United States with more than 1,200 stores in the Southeast. More than ever people are looking for convenience. With the added benefit of grocery delivery from Publix Super Markets, Powered by Instacart, people can get what they need when it's best for them. Grocery delivery is a valuable added benefit for your owners and guests. Ready to get started? Visit www.Publix.com/BusinessDelivery to learn more.

**HOA & STAKEHOLDERS COMMUNICATIONS RESULTS****TWOB LLC**1500 Town Plaza Court, Florida, 32708  
tel: 407.366.1573

Website: www.towb.life

Specialty: TWOB LLC - a place, a people, a company that timeshare owners and boards can go to for simple conversation, honest answers to hard questions within a background of decades of management, sales, timeshare repurpose/redevelopment, and overall hospitality experience. Licensed broker 34 states, 40 years Hospitality Experience, and references 2nd to none. We would be honored to be a part of your team.

**HOUSEWARES, LINENS & ROOM SUPPLIES****etcetera ... international**820 Lumber St  
Myrtle Beach, South Carolina, 29577  
Ph: 843.839.3278

Website: www.etcmb.com/

Specialty: From Housewares, to include small appliances, dinnerware and glasses, bed and bath wares, and other accessories for the lodging and hospitality industry, etcetera ... international is a one-call source for everything to stock and replenish your rental unit or hotel room. Representing quality manufacturers, we offer very competitive pricing and the assurance that our service is among the most courteous, efficient, and convenient you'll ever experience!

**LANDSCAPE AMENITIES****The Brookfield, Co.**4033 Burning Bush Rd  
Ringgold, Georgia, 30736  
tel: 706.375.8530

Website: www.thebrookfieldco.com

Contact: Hilda Jones

Specialty: The Brookfield Co. designs and manufactures fine concrete landscape furnishings. Offering 70+ styles/sizes of planters plus fountains, benches, finials, and stepping stones, this company provides the best in customer service. All products are hand-cast and finished in fiber-reinforced, weather durable concrete. Many beautiful finishes are offered. Custom work is available.

Still run by the two founders and designers, the 30 yr. old Brookfield Co. sells direct to landscape professionals, developers, and retailers. Site delivery nationwide. All products ship from Ringgold, GA

“ For many years, my clients have advertised in the Resort Trades with tremendous success. The publications are widely read and widely respected within the timeshare industry. The Resort Trades has also been of great assistance to my clients by helping print our press releases and photographs. They are an integral part of any public relations and advertising plan I suggest to clients.”

Marge Lennon  
President Lennon Communications Group

**LEGACY TIMESHARE SOLUTIONS****Legacy Solutions International**70 Brickyard Rd, Unit 10  
Essex, Vermont, 05452  
tel: 802.373.5068

Website: www.

legacysolutionsinternational.com

Specialty: Legacy Solutions International, LLC, founded by Ron Roberts, a 40-year timeshare industry veteran, delivers custom solutions that generate revenues for resort HOA's and managers facing threatening "legacy" issues. Most programs are ZERO out-of-pocket cost! Bring a smile back to your bottom line with effective and proven strategies for maintenance fee delinquencies, asset recapture, standing inventory sales, points programs, webinars, property management, legal & trust services, and even energy efficiency rebates! Contact: 802-373-5068 rjrobertssmg@aol.com.

**Lemonjuice Capital Solutions**7512 Dr Phillips Blvd, Suite 50-345  
Orlando, Florida, 32819  
tel: 863.602.8804

Website: lemonjuicesolutions.com/

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

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

Gregory Crist  
CEO, National Timeshare Owners

**LEGACY TIMESHARE SOLUTIONS**Vacatia Partner  
Services**Vacatia Partner Services**2840 Fairfax St, Ste 219  
Denver, Colorado, 80207  
tel: .720.335.8983

Website: vacatiapartnerservices.com

Specialty: Vacatia Partner Services is dedicated to the success of legacy resorts and their vibrant owner communities. Our customer-centric products and technologies help resorts increase owner engagement, attract new members, and finance property renovations. Our team of seasoned timeshare professionals partners with HOAs and property managers to increase owner satisfaction and improve your resort's economic health with no risk or upfront fees. Connect with us and see what a fresh approach really means.

**LENDING INSTITUTIONS****Colebrook Financial Company, LLC**100 Riverview Center, STE 203  
Middletown, Connecticut, 06457  
tel: 860.344.9396

Website: www.colebrookfinancial.com

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

**Wellington Financial**1706 Emmet St N Ste 2  
Charlottesville, Virginia, 22901  
tel: 434.295.2033 ext.117

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 \$8 Billion with our group of lenders. Focused solely on lending to resort developers, we are the exclusive Resort Finance correspondent for Liberty Bank. With 40 years of expertise in the vacation ownership industry, we lend to credit-worthy borrowers at attractive banks rates.

# MEMBERS DIRECTORY

## LENDING INSTITUTIONS



### Whitebriar Financial Corporation

575 Mystic Drive  
PO Box 764  
Marstons Mills, MA, 02648  
tel: 508.428.3458  
Website: [www.whitebriar.com](http://www.whitebriar.com)  
Contact: Harry Van Sciver  
Specialty: Receivables Financing. We can Lend or Purchase, including Low FICO, No FICO and Credit Reject. Fast Fundings of up to \$5 million. Non-Recourse Financing available, with no Holdbacks. We also Finance Inventory and HOA's and assist in Workouts. Resort Equity and Bridge Financing available.

## LUGGAGE CARTS



### The Peggs Company

4851 Felspar St  
Riverside, California, 92509  
tel: 951.903.3871  
Website: [www.ezstacker.com/](http://www.ezstacker.com/)  
Specialty: EZ Stackers™ is THE ONLY patent-protected stackable/nestable cart on the market enabling carts to be stored in far less space. It is the ONLY full-size luggage cart in the industry that stacks like a grocery cart. Talk about space saving. So say no to clunky, bulky luggage carts that cause more problems than they solve.

## MANAGEMENT & OPERATIONS



### Capital Vacations

9654 N Kings Hwy, Ste 101  
Myrtle Beach, SC, 29572  
tel: 843.449.6500  
Website: [capitalvacations.com](http://capitalvacations.com)  
Contact: Alex S. Chamblin, Jr.  
Specialty: Capital Vacations, headquartered in Myrtle Beach, SC, is one of the largest and fastest-growing management, development, and timeshare vacation club companies in North America. The company is dedicated to creating quality vacations and offers an affordable, flexible travel program called Capital Vacations Club. As a hospitality management provider, Capital Vacations provides full-service hospitality management solutions to vacation ownership resorts, helping to promote and support their long-term financial stability. With more than 68 managed resorts and over 30 vacation club properties across the United States and the Caribbean, Capital Vacations is committed to delivering memorable vacation experiences to owners and guests.

## MANAGEMENT & OPERATIONS



### Getaways Resort Management

999 Fredensborg Canyon Rd  
Solvang, California, 93463  
tel: 844.438.2997  
Website: [www.GetAwaysresorts.com](http://www.GetAwaysresorts.com)  
Specialty: When you need winning strategies, not just promises from your resort management company, put GetAways more than 25 years of resort management experience to work for your resort. With close to 50,000 owners/members under management in four countries, GetAways has a proven reputation for providing Game Winning Solutions.



### Grand Pacific Resort Management

5900 Pasteur Ct, Ste 200  
Carlsbad, California, 92008  
tel: 760.827.4181  
Website: [www.gprmgmt.com](http://www.gprmgmt.com)  
Specialty: For decades, we've created experiences worth sharing—from the moment you start dreaming of your vacation to long after you return home. We tailor our services to preserve the distinctive experience offered by your resort, delivering exceptional results based on our longevity and your vision. Our collaboration, consistency, and hands-on approach ensure your success. Owners vacation with us because they appreciate our service culture. Associations stay with us because of the financial strength we build.



### Lemonjuice Capital Solutions

7512 Dr Phillips Blvd, Suite 50-345  
Orlando, Florida, 32819  
tel: 863.602.8804  
Website: [lemonjuicesolutions.com](http://lemonjuicesolutions.com)  
Specialty: Specializing in professional, full-service resort and rental management, Lemonjuice delivers owner-centric options focusing on the individual resort's needs. LJS presents solutions concentrating on what is best for the resort and its owners including strategic planning. Our leadership and management team are experienced and disciplined timeshare professionals that understands innovation is key to operating a successful resort. Unlike other management companies, we are solutions focused and will invest capital in the Association to achieve the best outcomes for all. At Lemonjuice, we put owners first while understanding we serve at the pleasure of our Boards.

## MANAGEMENT & OPERATIONS



### Vacatia Partner Services

2840 Fairfax St, Ste 219  
Denver, Colorado, 80207  
tel: .720.335.8983  
Website: [vacatiapartnerservices.com](http://vacatiapartnerservices.com)  
Specialty: Vacatia Partner Services is dedicated to the success of legacy resorts and their vibrant owner communities. Our customer-centric products and technologies help resorts increase owner engagement, attract new members, and finance property renovations. Our team of seasoned timeshare professionals partners with HOAs and property managers to increase owner satisfaction and improve your resort's economic health with no risk or upfront fees. Connect with us and see what a fresh approach really means.



### Vacation Resorts International

25510 Commercentre Drive, #100  
Lake Forest, California, 92630  
tel: 863.287.2501  
Website: [www.vriresorts.com](http://www.vriresorts.com)  
Specialty: Vacation Resorts International (VRI) is a full-service timeshare management company providing 35 years of innovation, success, best practices, and solutions to over 140 resorts throughout the United States. We have the resources and solutions to generate income for your resort through rentals, resales, and collections. We invite you to discuss your needs with us today!

## MEMBERSHIP PRODUCTS



### Vacatia Partner Services

2840 Fairfax St, Ste 219  
Denver, Colorado, 80207  
tel: 720.335.8983  
Website: [vacatiapartnerservices.com](http://vacatiapartnerservices.com)  
Specialty: Vacatia Partner Services is dedicated to the success of legacy resorts and their vibrant owner communities. Our customer-centric products and technologies help resorts increase owner engagement, attract new members, and finance property renovations. Our team of seasoned timeshare professionals partners with HOAs and property managers to increase owner satisfaction and improve your resort's economic health with no risk or upfront fees. Connect with us and see what a fresh approach really means.

## OUTDOOR AMENITIES



### Kay Park Recreation Corp.

1301 Pine St.  
Janesville, Iowa, 50647  
tel: 800.553.2476  
Website: [www.kaypark.com](http://www.kaypark.com)  
Specialty: Manufacturing "America's Finest" park equipment to make people-places people-friendly, since 1954! The product line includes a large variety of outdoor tables, benches, grills, bleachers, litter receptacles, drinking fountains, planters, pedal boats, and more!

## PEST CONTROL/DISINFECTANT



### SteriFab

PO Box 41  
Yonkers, 10710  
tel: 800.359.4913  
Website: [www.sterifab.com](http://www.sterifab.com)  
Specialty: Approaching its 50th year on the market. STERIFAB continues to set new standards as it continues to be the only EPA registered product that both disinfects and kills bed bugs and other insects. This ready to use product is available in all 50 States and is ready to use. Available in pints, gallons and 5-gallon containers. STERIFAB.COM

## PET SANITATION



### DOGIPOT

2100 Principal Row, Ste 405  
Orlando, Florida, 32837  
tel: 800.364.7681  
Website: [www.dogipot.com](http://www.dogipot.com)  
Specialty: DOGIPOT® has numerous product designs made from various materials to help fit all of the possible needs of our customers in helping solve their dog pollution issues. We have the most aesthetically pleasing, commercially durable products on the market that are very economical. No one can match our experience, customer service, selection of products, or reputation in the market. DOGIPOT® products offer dependability that saves you money!





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

**Hammerhead Patented Performance**  
1250 Wallace Dr, Ste D  
Delray Beach, Florida, 33444  
tel: 561.451.1112  
Website: www.hammerheadvac.com  
Specialty: For 20 years, Hammer-Head has led the way in low-cost, safe, easy-to-use manual pool vacuum systems. Our portable, rechargeable, battery powered vacuums are designed for speed and simplicity. Remove debris without using the filtration system and cut your pool vacuum time in half, without shutting down the pool. Hammer-Head cleaning units are made in America and are the #1 choice of military, cruise line, resort, fitness club, and city managers from Key West to Okinawa.



**LaMotte Company**  
802 Washington Ave  
Chestertown, Maryland, 21620  
tel: 800.344.3100  
Website: www.lamotte.com/pool  
Specialty: The Mobile WaterLink® SpinTouch™ lab is designed to be used onsite. The precise photometer can measure 10 different tests in just 60 seconds to obtain perfect water chemistry. All the test results can be viewed on the touchscreen or can be transferred into our WaterLink Solutions PRO water analysis program. Achieve precision without time-consuming test and clean-up procedures. Visit www.waterlinkspintouch.com for more information.

**PREMIUMS**

**TravNow**  
150 Governors Square  
Peachtree City, Georgia, 30269  
tel: 770.486.1181  
Website: www.rsivacations.com/  
Specialty: We have always been known as a high service travel fulfillment company that used tech - Today we have emerged as a Tech Company that provides travel fulfillment! State-of-the-Art Hotel & Condo Platforms can integrate into your membership to encourage engagement. Tech-Driven Premium Offerings to drive membership interest and engage prospects. Stop trying to build tech, it has no ROI - we already have it for you! Call 770 486 1181 today! www.RSIVacations.com & TravCoding.com & TravNow

**PUBLIC RELATIONS**

**GBG & Associates**  
121 Lakeshore Dr  
Rancho Mirage, California, 92270  
tel: 760.803.4522  
Website: www.gb gandassociates.com  
Specialty: Positioning Strategy, Placement and Reputation Management  
Let GBG create a positive platform for new business development and increase awareness. We provide resources and spearhead tailor-made B2B or B2C strategic plans incorporating both paid and earned media, as well as social media campaigns and marketing collateral materials. We manage many moving parts for effective, comprehensive communication and reputation management programs. Three decades of vacation industry success. Let GBG create a positive platform for new business development and increase awareness. We provide resources and spearhead tailor-made B2B or B2C strategic plans incorporating both paid and earned media, as well as social media campaigns and marketing collateral materials. We manage many moving parts for effective, comprehensive communication and reputation management programs. Three decades of vacation industry success.

**RECEIVABLE FINANCING**

**Whitebriar Financial Corporation**  
575 Mystic Drive  
PO Box 764  
Marstons Mills, Massachusetts, 02648  
tel: 508.428.3458  
Website: www.whitebriar.com  
Contact: Harry Van Sciver  
Specialty: Receivables Financing. We can Lend or Purchase, including Low FICO, No FICO and Credit Reject. Fast Fundings of up to \$5 million. Non-Recourse Financing available, with no Holdbacks. We also Finance Inventory and HOA's and assist in Workouts. Resort Equity and Bridge Financing available.

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

**Gregory Crist**  
CEO, National Timeshare Owners

**REFURBISHMENT & DESIGN**

**Hospitality Resources & Design, Inc.**  
919 Outer Rd, Ste A  
Orlando, Florida, 32814  
tel: 407.855.0350  
Website: www.hrdorlando.com  
Specialty: Hospitality Resources & Design is a licensed interior design firm. Services include interior design, LEED AP, kitchen & bath, purchasing, project management, and installation. We strive to create long-term partnerships with clients by listening to and understanding their unique goals. The team uses its expertise to provide clients with innovative designs while completing projects on time and in budget. Regardless of scope or location, we are happy to travel to you to begin a successful collaboration.

**RENTALS AND RESALE**

**KOALA**  
77 Washington Ave, Floor 5  
Clinton Hill, New York, 11205  
tel: 833.562.5226  
Website: www.go-koala.com  
Specialty: KOALA is a new online marketplace that helps timeshare owners rent their unused stays securely to anyone in the world. Our mission is to empower owners with modern technology and open the doors for the next generation of vacationers.



**SellMyTimeshareNow, LLC**  
8545 Commodity Cir  
Orlando, Florida, 32819  
tel: 877.815.4227  
Website: www.sellmytimesharenow.com  
Specialty: SellMyTimeshareNow.com is the largest and most active online timeshare resale marketplace worldwide. We provide a proven advertising and marketing platform to timeshare owners, while offering the largest selection of resales and rentals to buyers and travelers. With over 5.5 million visits to our family of websites and more than \$254 million in purchase and rental offers delivered to advertisers annually, we have been serving the needs of owners and non-owners alike since 2003.

**RENTALS AND RESALE**

**Timeshares Only LLC**  
4700 Millenia Blvd. Ste. 250  
orlando, Florida, 32839  
tel: 800.610.2734  
Website: www.timesharesonly.com  
Specialty: Timeshares Only is a cooperative advertising company that has served the timeshare resale market for over 25 years. We connect timeshare buyers, sellers, and renters on our online resale platform. Timeshares Only also enhances the timeshare product value by providing owners with maintenance fee relief, numerous monetization options, and exclusive access to the largest selection of travel benefits at remarkable prices. It's a whole new timeshare resale experience.



**Vacatia Partner Services**  
2840 Fairfax St, Ste 219  
Denver, Colorado, 80207  
tel: .720.335.8983  
Website: vacatiapartnerservices.com  
Specialty: Vacatia Partner Services is dedicated to the success of legacy resorts and their vibrant owner communities. Our customer-centric products and technologies help resorts increase owner engagement, attract new members, and finance property renovations. Our team of seasoned timeshare professionals partners with HOAs and property managers to increase owner satisfaction and improve your resort's economic health with no risk or upfront fees. Connect with us and see what a fresh approach really means.

**SALES TRAINING**

**SHARI LEVITIN**  
ShariLevitin.com

**Levitin Group**  
P.O. Box 683605  
Park City, Utah, 84068  
tel: 435.649.0003  
Website: www.sharilevitin.com  
Specialty: Shari Levitin is the author of the bestseller, Heart and Sell, a frequent contributor to Forbes, CEO Magazine, Huffington Post, and guest lecturer at Harvard. Shari started in the timeshare industry in 1997, and her team has increased revenues for companies like Wyndham, Hilton, and RCI in over 40 countries. Recently, Shari has been recognized as one of the:  
• Top 10 Voices in Sales for LinkedIn  
• Top 20 Sales Experts in the Salesforce documentary, "The Story of Sales."  
• Top 50 Keynote Speakers  
• 38 Most Influential Women in Sales  
<https://www.linkedin.com/in/sharilevitin>

# MEMBERS DIRECTORY

## SOFTWARE



### Maestro PMS

8300 Woodbine Ave  
Markham, Ontario, L3R 9Y7 Canada  
tel: 905.940.1923  
Website: [maestropms.com](http://maestropms.com)  
Specialty: Ideally suited for independent full-service hotels, resorts, conference centers, and multi-property groups, Maestro can handle your complex PMS, Spa, Vacation Rental, and Sales and Catering requirements. With over 20 integrated modules on a single database backed by unparalleled support, it is the preferred PMS of an international clientele. A Web Browser solution on-premise or cloud, Maestro enhances the guest journey with a touchless, mobile and sophisticated personalized experience. Contact us to learn more.



### Resort Data Processing

211 Eagle Rd  
Vail, Colorado, 81657  
tel: 877.779.3717  
Website: [www.resortdata.com](http://www.resortdata.com)  
Specialty: RDP is an all-in-one Timeshare/Fractional Management Software solution that will modernize every aspect of your property. RDP enables both fixed and floating Timeshare management with full Owner accounting and an online Owner's Portal. RDP's sophisticated Reservations and Operations suites will allow your property to offer a Guest Experience that is not possible with other specialized Timeshare software vendors, including a customizable commission-free Booking Engine that will increase revenue through Paying Guest reservations.



### RNS Timeshare Management Software

410 43rd St W  
Bradenton, Florida, 34209  
tel: 941.746.7228  
Website: [www.TimeshareManagementSoftware.com](http://www.TimeshareManagementSoftware.com)  
Specialty: Designed for legacy fixed and floating time resorts, our software solution streamlines the reservation and accounting functions for timeshare resorts. Plus our responsive On-Line Booking module allows you to show the weeks available to rent (owner or association weeks) on your web site for booking by the traveler. Includes A/R module to invoice and collect owner fees. One simple package to automate your existing timeshare resort.

## SOFTWARE



### SPI Software

444 Brickell Ave, Suite 760  
Miami, Florida, 33131  
tel: 305.858.9505  
Website: [www.spiinc.com](http://www.spiinc.com)  
Specialty: SPI is the preferred software for selling and managing timeshare properties, vacation ownership clubs, and resorts. SPI's Orange timeshare software is a comprehensive suite of services that includes sales and marketing, property management, billing maintenance, and more. SPI is a global company with our software installed on five continents providing a breakthrough product based on over 40 years of industry experience. This includes an advanced user interface, all major integrations, and cloud-based extendable applications.



### Viewpoint

6277 Sea Harbor Dr  
Orlando, Florida, 32887  
tel: 305.491.2850  
Website: [viewpointweb.com](http://viewpointweb.com)  
Specialty: @Work International is an IT company that has been providing software to the Timeshare Industry for over 30 years. Viewpoint is currently used by more than 100 Resorts / Clubs globally. Market Penetration: Viewpoint is used in over 85% of Australian & New Zealand resorts. And expanding globally with Resorts / Clubs using Viewpoint in the United States, India, Bali, Thailand, Greece, Egypt, the United Kingdom and many more.

## STRATEGIC PLANNING



### Lemonjuice Capital Solutions

7512 Dr Phillips Blvd, Suite 50-345  
Orlando, Florida, 32819  
tel: 863.602.8804  
Website: [lemonjuicesolutions.com/](http://lemonjuicesolutions.com/)  
Specialty: Lemonjuice delivers comprehensive professional management, strategic planning, and the resources needed to execute those plans for Association Boards and Managers. Unlike typical management companies, Lemonjuice will invest capital with the Association to help it achieve its goals. Services include strategic analyses; rental distribution, revenue management, and channel management; Resort technologies including operating systems, websites, and tools; professional resort management and accounting; title and roster reconciliation; sunset management; and Project restructuring and repositioning. Give your owners options!

## TECH SOLUTIONS



### TravNow

150 Governors Square  
Peachtree City, Georgia, 30269  
tel: 770.486.1181  
Website: [www.rsivacations.com/](http://www.rsivacations.com/)  
Specialty: We have always been known as a high service travel fulfillment company that used tech - Today we have emerged as a Tech Company that provides travel fulfillment! State-of-the-Art Hotel & Condo Platforms can integrate into your membership to encourage engagement. Tech-Driven Premium Offerings to drive membership interest and engage prospects. Stop trying to build tech, it has no ROI - we already have it for you! Call 770 486 1181 today! [www.RSIVacations.com](http://www.RSIVacations.com) & [TravCoding.com](http://TravCoding.com) & [TravNow](http://TravNow)

## TOWEL SERVICES



### Towel Tracker

950 Vitality Dr. NW, Suite A  
Comstock Park, Michigan, 49321  
tel: 616.325.2060  
Website: [toweltracker.com](http://toweltracker.com)  
Specialty: Towel Tracker enables you to control and simplify your towel service while increasing your bottom line through recurring savings on status quo expenses you no longer will pay! On the surface level, guests simply swipe their room key to access as many towels as they want. Every towel taken is then invisibly tracked (via unique ID) and assigned to that guest's account. Upon return to the system receptacle, towels are automatically cleared from that account. Replacement costs for unreturned towels can be set to automatically roll into the guest's final room invoice as individual line items. Below the surface level, lie powerful data analytics to empower you to efficiently track and manage inventory, distribution, staffing, laundry costs, and even detection of formerly difficult-to-track (non-guest) "back-end" losses! Furthermore, as data is accumulated, patterns of usage will emerge, specific to your resort, to help you optimize your operations. All of this translates to recurring (year-after-year) savings across the board!



## TRADE ASSOCIATIONS



### ARDA

1201 15th St NW, Ste 400  
Washington, District of Columbia, 20005  
tel: 202.371.6700  
Website: [www.arda.org](http://www.arda.org)  
Specialty: ARDA is the face of vacation ownership. Based in Washington, D.C., the American Resort Development Association (ARDA) is the trade association for the timeshare industry. ARDA's membership comprises over 500 companies (both privately held firms and publicly traded corporations), which house 5,000-plus individual ARDA members. ARDA's active, engaged members have extensive experience in shared ownership interests in leisure real estate. ARDA's work — including proactive advocacy — touches every role within the timeshare industry. Developers, exchange companies, vacation clubs, timeshare resellers, timeshare owner associations (HOAs), resort management companies, industry vendors, consultants, and legal and regulatory experts are all part of the ARDA network. Meanwhile, timeshare owners and managers connect with ARDA through the ARDA-Resort Owners' Coalition (ARDA-ROC).

## TRADE ASSOCIATIONS



### C.A.R.E. (Cooperative Association of Resort Exchangers)

P.O.Box 2803  
Harrisonburg, Virginia, 22801  
tel: 800-636-5646 (U.S. & Canada)  
540-828-4280 (Outside U.S. & Canada)  
Website: [www.care-online.org](http://www.care-online.org)  
Specialty: Established in 1985, C.A.R.E. is one of the industry's leading associations in ethical standards and value propositions. Its internationally diverse member base includes Resort Developers, Management and Exchange Companies, HOA's, Travel Clubs and Wholesalers as well as industry suppliers bringing value-added revenue enhancement opportunities. Companies that possess rent-able inventory or seek inventory for fulfillment set the foundation of C.A.R.E. with multiple advantageous scenarios for securing client vacations, increased inventory utilization and heightened yield management.



# MEMBERS DIRECTORY

## TRAVEL CLUBS



**Global Connections, Inc.**  
5360 College Blvd, Ste 200  
Overland Park, Kansas, 66211  
tel: 561.212.5359  
Website: www.explorepci.com  
Specialty: Established leader in the vacation industry offering its premier travel club, Global Discovery Vacations, through a sales distributorship channel; component-based travel and leisure benefits; exit and affinity programs. GCI is the developer of resorts in California, Colorado, Florida, and Tennessee; owns/leases multiple resort condominiums throughout the U.S., Canada, Mexico and Caribbean. From having your own travel club sales distributorship to strengthening loyalty with your members and employees, GCI has the solution you need.



**OTC Owners Travel Club**  
6277 Sea Harbor Dr  
Orlando, Florida, 32887  
tel: 844.724.6000  
Website: ownerstravelclub.com  
Specialty: Owners Travel Club, your gateway to travel savings. With Owners Travel Club you are entitled to travel benefits with more options, more opportunities, and more ways for owners to save with our best price guarantee and Owner Dollars.  
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## Meet Molly, April's Survivor

We are a family of five. We have twin girls, Kate and Meredith, age 3, and Ryan, 5 months old. I am a mental health therapist in a private practice and my husband is a social worker at the VA. I was initially diagnosed with breast cancer at age 30. I breast-fed my twin girls for 13 months so when I discovered a lump I assumed it was breastfeeding related as I was so young, and we had no family history of breast cancer. I soon learned that I had three masses of DCIS. My treatment was bilateral mastectomy and I was then considered to have no evidence of disease. I had a pre-conception MRI in December 2020 to clear me for pregnancy for our third child and at that time I remained cancer free. During my pregnancy I had some tenderness in my armpit and at 34 weeks pregnant I was diagnosed with breast cancer again - this time in my lymph nodes, and it was hormone negative, HER2+, a different type of cancer than the first time. They induced labor 6 days later so I could give birth to Ryan, and I began chemo treatment two weeks later. I just finished chemo treatment, TCHP, on December 28. I had my first immunotherapy treatment in January and had surgery to remove twenty-one lymph nodes on January 25. I am continuing immunotherapy and will soon start five weekly of daily radiation. My husband and I had only been married two years when I was first diagnosed with breast cancer.



Since his birth Ryan has been our kiddo, he has been passed around the family to care for him and all our kids who have had to make sacrifices. I am applying to Send Me on Vacation in the hopes that it may give us the opportunity as a family to take a "Cancer Break" and reconnect sharing good times again at a beautiful resort by the sea.

Heaven Help Me (Send Me On Vacation!)



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

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