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Catherine Reynolds,

Public Relations Specialist for Wyndham Exchange & Rentals

REPUTATION MANAGEMENT Defining 'great PR'

RESORTS GETTING IT RIGHT One Management Company's Approach to Non-Judicial Foreclosure in Florida

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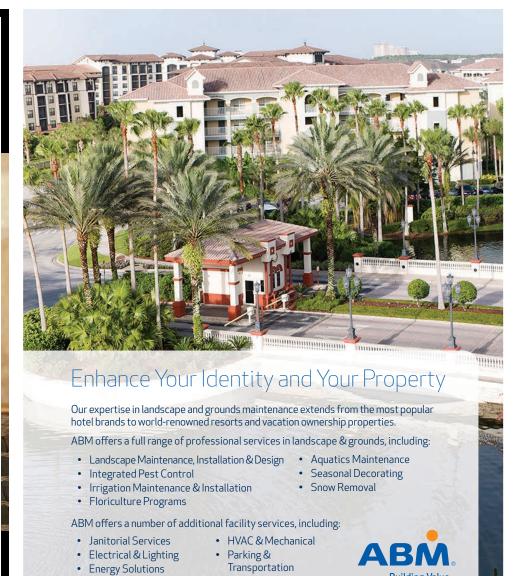


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Contents

Advertisers	
ABM Landscape & Turf Services www.abm.com/landscape	.4
ARDA www.arda.org	.2
C.A.R.E. www.care-online.org19,3	30
Dial an Exchange LLC www.daelive.com	32
Dogipot www.dogipot.com	29
Essential Amenities Inc www.essentialamenities.com	.4
Executive Tour & Travel www.ETTSI.com1	1
Fiesta Tents Ltd www.fiesta.ca1	7
Financial Services of America www.yourfincialservices.net	.3
Global Connections www.exploregci.com	.7
Harding & Company www.hardingcompanies.com1	1
Jani-King International Inc. www.janiking.com	.3
Market Approach Consulting www.marketapproach.com	.9
Meridian Financial Services Inc www.merid.com	5
Motordolly LLC www.motordolly.com	27
RCI www.rci.com	21
Send Me On Vacation www.sendmeonvacation.org	.7
Sharon INK www.sharonINK.com1	5
Steri-Fab www.sterifab.com	.7
The Sheet People (219)756-7000	.9
Timeshare Pro Plus www.timeshareproplus.com2	23
TrackResults Software www.TrackResults.com1	1
Travel Services Deals www.travelservicesdeals.com	.4
Travel To Go www.traveltogo.com3	31
Vacation Innovations www.vacationinnovations.com	7



Catherine Reynolds, Public Relations Specialist for Wyndham Exchange & Rentals Marc Coleman, Meridian Financial Services
Defining 'great PR' By Brian Welch8
One Management Company's Approach to Non-Judicial Foreclosure in Florida By Sharon Scott, RRP
Always Be Listening: A New Business Mantra in a Social Media Age By Catherine Reynolds
Meridian Financial Services: the third-party collection agency dedicated solely to the shared ownership industry By Matt McDaniel
A Buyer's Guide to Used Timeshare Inventory Four Industry Leaders Talk About Their Acquisition Strategies By Bill Ryczek, Principal, Colebrook Financial Company
ATTN Managers: How To Handle Transfer Companies By Kelley Ellert
Travel Club Fundamentals By Jeanette Bunn, Co-President of Travel To Go
Trades Faces & Places

Faces & Places:

Nov. 2014

The resort manager's café: A gathering place for the timeshare industry's true insiders By Karen D'Agostino and **Sharon Scott, RRP**

The team at **Resort Trades** reminded us we were remiss in not mentioning Pilot Rock Park Equipment in last month's article on site amenities.

We were especially impressed

Pilot Rock

by their newly designed picnic table, which uses only recycled plastic components. There are no steel braces to contend with; only the assembly fasteners are stainless steel. Pus, they've come up with an arched frame design for their 8-foot-long table that allows for ADA compliant wheelchair access at both ends. (The table comes in a 6-foot-long size, too.) The solid molded 2x6-inch planks can be any of ten colors so your property's branding is never compromised. Pilot Rock Park Equipment is designed and manufactured in the United States by R.J. Thomas Mfg. Co. Inc., Cherokee, IA, and includes picnic tables, pedestal grills, park and street site benches, campfire rings, bike racks, trash and recycling receptacles and lids, lantern poles, custom signs and more.



Mark Waltrip, chief operating office at Westgate Resorts, was recently acknowledged in the Orlando Business Journal. Managing Editor Susan Lundine, Managing Editor, wrote, "[Waltrip] served 20 years in the

Air Force and Air Force Reserves, and led a team of consultants responsible for reducing Air Force procurement and acquisition costs by hundreds of millions of dollars. He also is an active supporter of Operation Rolling Thunder, which works to bring full accountability for the prisoners of war and those missing in action for all wars. At Westgate, he pioneered a new measurement system for customer service that has proven to be the backbone for the analysis, process improvement and training for every aspect of Westgate's guest experience." For the full article, visit http://www.bizjournals.com/orlando/ blog/2014/09/meet-2014-veterans-of-influencehonoree-waltrip.html.

Resort Trades Publisher **Tim** Wilson and Managing Editor **Sharon Scott** attended the **Shared Ownership Investment** Conference in Miami October 13 and 14, where they had the opportunity to connect with a number of timeshare



industry professionals. Among them were



Vacation Resorts International President Loren Gallagher and **Interval Leisure Group** Chairman Craig Nash. Gallagher will be featured in the January 2015

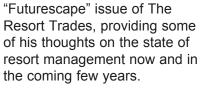


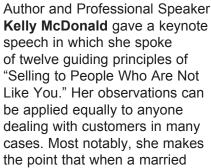




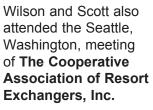








couple make a decision, it's the woman who calls the shots.





Vikki Lessard who serves as treasurer for C.A.R.E.





















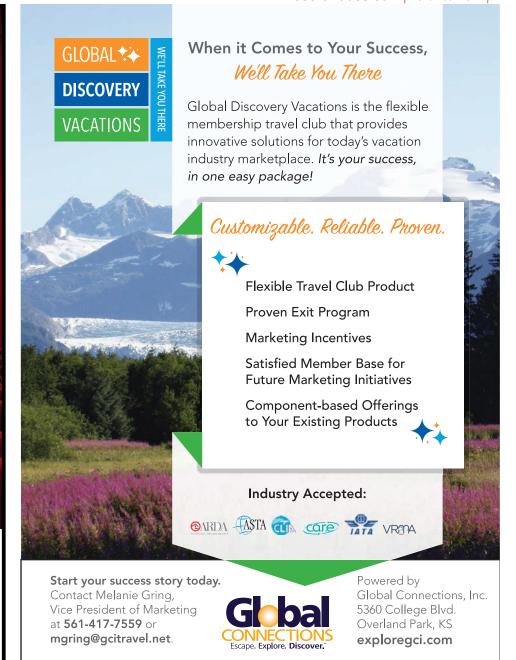




Vanja Likic, travel supervisor with **Snowbird** Vacations...







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We all face challenges, struggles and hurt

with the biological parents and the children had been returned about 7 months prior. However, the parents had returned to meth and severe neglect was again taking place. Without hesitation I had them bring my nephews to me. They are both special needs and meth exposed. They came back ten times worse than the first time they were removed. They were back in diapers, on bottles and very aggressive and wild. The boys were now 3 and 5 years old. Here I was bandaged up with a mastectomy scheduled for less than two weeks. I went into action mode. I knew I would be facing 18 rounds of

chemo and 33 rounds of radiation once my mastectomy

I met with my foster agency to establish a game plan. Let me catch you up to speed. I had just become foster licensed about a year prior to the boys being brought back into my home. After the boys were returned home, I had been asked to provide respite to a young boy that had been removed from four homes in a year of being removed from his family. I was his fifth placement, and it was supposed to be temporary. However, due to the severity of his behaviors, (aggressiveness, spitting, cussing, urinating on floors and himself and sexual acting out) the agency was having difficulty finding a placement for him. So we kept him. I also have 3 biological children and one adopted child. My adopted son (my sister's son whom I have had since he was 10 months old) has ADHD. RAD and ODD. He also has severe allergies, exzema and asthma needing three breathing treatments daily. Just to give you an idea of the challenges I have faced with him as well, we have been in therapy for the last 10 years consistently.

However, this has equipped me to face the behavior challenges that these other children have brought with them. This brought me to a grand total of seven children in my care, ages 15, 11, 9, 5, 5, 5 and 3. The game plan the agency and I established was this: on my treatment weekends (which would be every 21 days for 18 sessions) I would have respite for the three foster children. This didn't work out so well. My brother's two children, Xavier and Christopher, would go to one place and Kimarion would go to another. Christopher and Xavier proved to be so challenging that after a respite family cared for them for one weekend from Friday through Sunday, the families would return them and tell the agency they could not return because the kids

were too out of control. All I can do is laugh. Amazing, two people caring for two children and they couldn't handle it? Here I am healing from major surgery with tubes coming out of me, going through a major medical battle, in pain, losing my hair, throwing up every couple hours and I don't say it's too much? After going through twelve families, my agency came to me and said, "we think we should remove the boys since we have run out of respite families." I was furious and stood my ground! I looked at them with my bald head and pale skin and said, "NO WAY!" It would teach these boys that whenever someone has a problem they are going to have to get sent away? I want to teach these kids that people face all sorts of challenges but families stick together and figure it out. There is never a reason to quit on a child. Never! I want these boys to know they are loved and wanted. They were improving in every area with consistency and routine. I was not about to upset that. After a bit of back and forth and me agreeing that I would do it without respite help, they allowed the boys to stay. We pushed through it all. I got up and got dressed everyday. I never wanted my kids to know how

In Oct, 2012, after my 33 rounds of radiation and just a few more chemotherapy sessions to go, my husband and I separated after 19 years of marriage. Of course I hadn't worked since my mastectomy. I had quit both iobs to stay home and care for the children and myself He moved out immediately and I was now faced with trying to make the household run with half the income and no partner. Somehow God has always carried me through. I have made it through so many challenges: transmissions breaking, \$450 electric bills, school clothes shopping for seven kids and Christmas! I have become very resourceful. Angels have been sent my way to help me through the times I couldn't have done

it alone. I had a dear friend put together a Christmas for us. They brought over bikes, shoes, jackets and

toys!! It was an amazing blessing! I shop at Goodwill every other Saturday when its 50% off, I price match food, I cook and have become very thrifty. My bills are always paid first and we do what we can with the rest.

Our family vacations are never missed, but they are usually camping or staying with family so that we can afford to still do it. Everyone says I am so brave to take all the kids out on adventures. I want the kids to have experiences, see the world and know there is more to life than being stuck inside their home or city. This last summer, since I was finally feeling better, I loaded up all 7 kids and drove over 4k miles and set up our tent in over 6 spots! We saw the Redwoods, the beach, lakes and rivers. The kids and I built memories and spent quality time together.

My friend Allison Sanders, who blessed me with a magical Christmas told me about the opportunity to have a "real" vacation by telling my story. Of course I could write a book on all the other things that have happened but this is a snapshot of my last two years. My daughter will be going off to college this year and I will be left with six boys! At any rate I think it would be amazing if I could have the chance to have one last amazing vacation before my baby leaves the nest. My kids sacrificed a lot while I was sick and they were truly helpful. This would be an incredible way to say thank you to them.

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REPUTATION MANAGEMENT

Defining 'great PR'

By Brian Welch

As everyone knows, your organization can have the best products or services in the world, but if no one knows about them, it does no good. Even if your products or services are well-known, negative feelings can, of course, be damaging. That's where great PR can help.

The first definition of public relations is believed to have been established as early as the 1900s as "a management function that tabulates public attitudes, defines the policies, procedures, and interests of an organization, followed by executing a program of action to gain public understanding and acceptance."

We recently interviewed four public relations professionals who specialize in the timeshare resort industry: Marge Lennon of Lennon Communications; Judy Kenninger, RRP, of Kenninger Communications; Georgi Bohrod, RRP, of GBG & Associates; and Kathy Hernández of Kathy Hernández and Associates Public Relations.

"It is important to first decide what you want PR to accomplish for your company," said Marge. "Within the timeshare industry, traditional PR is used as a business-to-business tool, to share positive information about a company's achievements. This can include press releases or magazine articles that feature sales milestones, awards, promotions, new partnerships/resorts/contracts. By "bragging" in print about your successes, the stories paint a positive picture about your company and often serve as a lure to attract new employees and affiliations.

"Unless you plan to send out 100 releases a year, you will be better served by having a professional PR person a phone call away. Compensation can be via monthly retainer or on a per-project basis – much less than a permanent employee. Be sure your PR pro is a great writer, totally understands timesharing, has strong connections with industry editors and knows precisely where to place your stories on social media outlets. Then develop a plan that defines your purpose for using PR and the outcome you want it to achieve."

Marge pointed out that without a plan there is no way to measure the work. "Keep the PR firm totally in the loop on company activities. Often a professional can transform a simple company picnic event or charity donation into a story that generates great PR. It is important to remember that PR is seldom an 'overnight success.' One release is never enough. Like anything, repetition helps keep people from forgetting who you are. If you have a good story to tell and don't talk about it, shame on you."

Judy told us that taking the right message to the right audience is very important. "It's only the right message if you share it in a way that's interesting and beneficial to that audience. Great public relations creates a positive relationship with your key audiences, one that's built on trust and engagement."

She went on to say that a public relations professional should have relationships with the publications you'd like to appear in, and that when they aren't your employee, a consultant will have a better grasp on which parts of the message you're trying to share



are opinion and which parts are fact.

"They'll also understand the audience and needs of the media in which you want to appear so they can tailor the information they send to those needs. An independent professional will have better insight into how your company is perceived in the marketplace and can guide your efforts with messaging that both supports your aims and is credible. For a specialized industry such as ours, it's also important that your PR firm have wide-ranging industry knowledge so they understand the history and appropriate terminology.

"In some ways public relations will always be the same because it's all about delivering an effective message to the right audience. Social media is just another tool in the toolbox, but it's a very important tool. An effective PR plan recognizes that your company will have a presence in social media whether you are participating or not, so you need to be there getting your story out and responding to what others are saying. Engagement is critical to your success and that only happens with a consistent presence. We used to distribute printed press releases

through the mail. Now, we email and post and blog or create videos for YouTube, and we write About Us sections for websites," Judy continued.

Georgi told us that great PR –whether B2B or Consumer—connects your company or product with its customers and/or clients and generates a positive environment for sales. "Whatever kind of PR you think of embarking on it's always what I call P2P, People to People. PR is about education. Building the image of a client as an expert evokes a level of transparency that may include references to competitors or others ideas. An important part of PR is putting the client out in front of the rest, and staying in the background yourself."

She also said that using an outside firm is the first step in third-party credibility, and that tooting your own horn is expected, but

when someone else is your cheerleader you have already added a positive layer to promote your image and/or product.

"An experienced professional can be an extension of your team; there are plenty of tasks and challenges that you have to deal with day-in and day-out. Using an outside agency allows you to have time to attend to the myriad priorities that bring results to your bottom line. A PR firm is specialized in understanding the media, and can tell your story to various sources in a way that is customized both for them and for you.

"The marketing and PR landscape is constantly changing. With all of your responsibilities there is a chance that an excellent avenue will slip between the cracks. We keep up with what's going on in our arena to make sure your message is heard and your image portrayed in a positive manner."

GBG prefers to look at a multimedia approach. "To be visible and recognized numerous avenues must be employed and social media is one of many. We like to package our plans thematically, always leaving room for new opportunities, of course. Social media can deal with the same topics as a press release, but in a shorter, snappier and often more visual way.

"Today's consumers are far more interested in the visual and social media lends itself more to that realm. Whether using Twitter or FB, or YouTube or Instagram, or LinkedIn or Google+, a PR firm can decide what works best from your point of view based on the results you hope to achieve," Georgi continued

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Kathy defines public relations as one of the most valuable and cost-effective marketing tools to create interest, cause awareness and generate sales. It's not just putting information out there, but it's all about strategizing for a call to action to result.

"An external PR person or firm has an objective external view of communications flow and needs, internally and externally and can very effectively conduct a communications and PR audit to determine both voids and needs.

"Capabilities are vast, including comprehensive press kit and online press room, ongoing news releases, executive media training, interview and story pitches, tradeshow press representation, press visits, press conferences, photo shoots, social media messaging and strategy, crisis communications plan, internal department communications and publications, and much more. An in-house team tasked with other responsibilities, would not have the time needed to execute all of these communications and PR responsibilities with the priority needed, "Kathy said.

"PR professionals these days get an immediate result from messaging they put out there to the media, or to owners or members of their timeshare client companies. They have to constantly monitor consumer comments and develop strategies around negative replies, positive replies or recommendations, for example.

"If a company doesn't pay attention to what is being said about them on the Internet, they can easily find themselves in crisis mode. Using tools like Facebook, twitter and Instagram, public relations professionals are empowered to get their clients' message out there quickly. And with that comes the responsibility to monitor, gauge, strategize and re-load."



Brian Welch is a free lance writer covering the timeshare resort industry for the past 6 years. He has more than 25 years of media experience, including print, television and



RESORTS GETTING IT RIGHT

One Management Company's Approach to Non-Judicial Foreclosure in Florida

By Sharon Scott, RRP

"In 2010 the timeshare industry successfully passed long sought changes in Florida creating a non-judicial option for timeshare interests," say our sources at ARDA. "Similar to procedures followed in a number of other states for timeshare and, in some cases all property, the 'trustee' foreclosure process was proposed to reduce the costs and time associated with reclaiming an interest. The Florida Bar and others had for years opposed non-judicial foreclosure for any type of property. ARDA fought to overcome opposition in Tallahassee by showing how rarely timeshare foreclosures were contested during a wave of foreclosures in residential real estate hitting Florida at the time and by presenting strong data. Also key to passing the resolution was the inclusion of a provision which allowed the timeshare owner to opt out and proceed judicially.

"Successful legislation is often a combination of good policy and good timing and the Trustee Foreclosure bill is a prime example," says ARDA Director of State Government Affairs. "While there are some adjustments to the notice and publication provisions we may seek based on lessons learned, our members have shared that the new process has had a positive impact on the cost and most notably the time required to recover an interest.

The provision has no doubt been helpful to large-scale developers and management companies, but there were still hurdles to be overcome by smaller players. When the legislation originally passed, it was hoped that homeowner associations of independent

resorts, too, would benefit by being able to take weeks from owners who weren't paying their annual maintenance fees and selling them to owners who would. As it turns out, there are answers to this dilemma.

We recently spoke with Kevin Mattoni, vice president of Cunningham Property Management Corp., with offices in Sarasota and Longboat Key, Florida.

RESORT TRADES: How do HOAs of "sold-out" resorts benefit from this legislation?

MATTONI: Because of the time and money involved with foreclosing on timeshare delinquent timeshare mortgages and maintenance fees, the state passed statutes adopting non-judicial foreclosure. This process eliminates the need to go to court and expedites the timing to obtain title. In Florida, we are still dealing with residential foreclosures at record levels so this legislation has reduced the demands on the local courts. Many associations are realizing relatively low prices on resales of units. Getting title quickly and as inexpensively as possible is imperative. Associations' biggest demands on their budgets come from unpaid maintenance fees and the expenses related to delinquent accounts including legal fees.

RESORT TRADES: What obstacles did your company face when you originally sought to utilize non-judicial foreclosure?

were identifying legal firms familiar with the process while charging a fair fee. Most firms are charging in excess of \$1500 for a foreclosure that can take over twelve months to complete. The firms we contacted were reluctant to agree to this service for a low cost. Title insurance companies were unfamiliar with a trustee deed, questioning if they could provide insurance.

RESORT TRADES: How did Cunningham Property Management address these challenges?

MATTONI: We have sorted through the insurance issues and the trustee deed can be fully insured. We still don't see enough of the firms offering this service and definitely not enough that have reduced their pricing to what we can do. We have retained the required attorneys and trustees to perform the entire process for as little as \$265 if the client has over 200 accounts. Because we service small associations, we have no minimum but if the number of accounts totals less than 100, the price is \$345 per account. This fee includes the expenses for the lawyers, trustee, postage, and advertising. If the client hasn't done a title search and recorded the required lien we can retain those services for as little as \$79.

RESORT TRADES: So you're offering this service to resorts you do not manage?

MATTONI: Because we were unable to successfully implement this process just for the associations we manage, we recognized we needed to make arrangements to achieve a lower price point by offering greater volume to the trustees. We decided to work with local lawyers who agreed to charge their lowest pricing if we could bring them a substantial number of accounts and organize the files. After setting up our resorts, we received inquiries to help other associations. The lawyers and trustees agreed that if we could generate enough files, they would keep their pricing down. We were also successful in not establishing a minimum number of accounts from any one client. If associations only have a few accounts or if they want to test our service by starting small, we can handle the smallest to the biggest accounts. Pricing does change and is lower when we receive a larger volume.

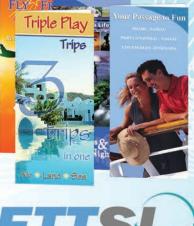
RESORT TRADES: You mention that RCI has been helpful to this effort. How is that?

MATTONI: RCI has been instrumental in spreading the word to their Florida affiliates through their regional reps and also their Lunch and Learn program. RCI made a





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commitment to assist HOA managed resorts and bring services to them that they can benefit from but may not have easy access to.

RESORT TRADES: What are your plans for the future?

MATTONI: Cunningham Property Management Corp's main business is full service management to Florida resorts that are looking to provide high quality personalized vacation ownership. Our added ability to offer associations and lenders low cost non-judicial foreclosure has helped our resorts and new clients. We are able to grow that segment of our company substantially. We are always looking to add another location to our property management division however we are very careful when considering new management contracts as we are looking for a board of directors committed to their future and a property that is a great fit into our family of resorts.

RESORT TRADES: Will you ever be able to provide service beyond just Florida, do you think?

MATTONI: Several other states have adopted the necessary legislation including Massachusetts, South Carolina, Virginia, Hawaii. We are looking into providing the service outside of Florida, Massachusetts and South Carolina being the most likely places to start.

Kevin Mattoni is vice president of Cunningham Property Management Corp., and can be reached at kmattoni@vacationfla or 941-349-7333.



Sharon Scott is CEO of SharonINK PR and Marketing (providing writing and promotions to assist vendors catering to the timeshare industry) and managing editor of Resort Trades. Scott is a registered resort professional (RRP) and Chairman's League member of the American Resort Development Association (ARDA).

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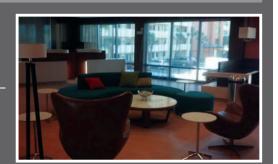




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Always Be Listening: A New Business Mantra in a Social Media Age

By Catherine Reynolds

The only constant in our industry, it seems, is change.

Successful vacation ownership properties and businesses have mastered marketing to the Baby Boomer Generation. And while we will never stop catering to this audience, it's also important to look ahead to the next generation of owners: Gen X and Millennials.

By now, most people know that social media seems to be the wheelhouse for reaching the younger generations. But it's not simply because Millennials love Facebook, Twitter, Instagram, Pinterest... and whatever comes next.

It has less to do with their affinity for these mediums, and more to do with the way this generation responds to marketing and brand content. While Baby Boomers respond well to marketing materials like ads that require a reaction, Gen Xers and Millennials are far more likely to respond positively to brand marketing that involves interaction.

Brands that resonate with Millennials give them the opportunity to be heard by the brand. Enter: Social Media.

Social media platforms provide the most efficient and comfortable way for Millennials to interact with brands and to access brand content that they find interesting. Consequently, these platforms give brands the perfect opportunity to interact with consumers and show they are listening.

And on social media, the opportunity to "listen" is limitless. This is simultaneously an exciting venture and entirely overwhelming, which is why it is essential to bring in expertise and guidance.

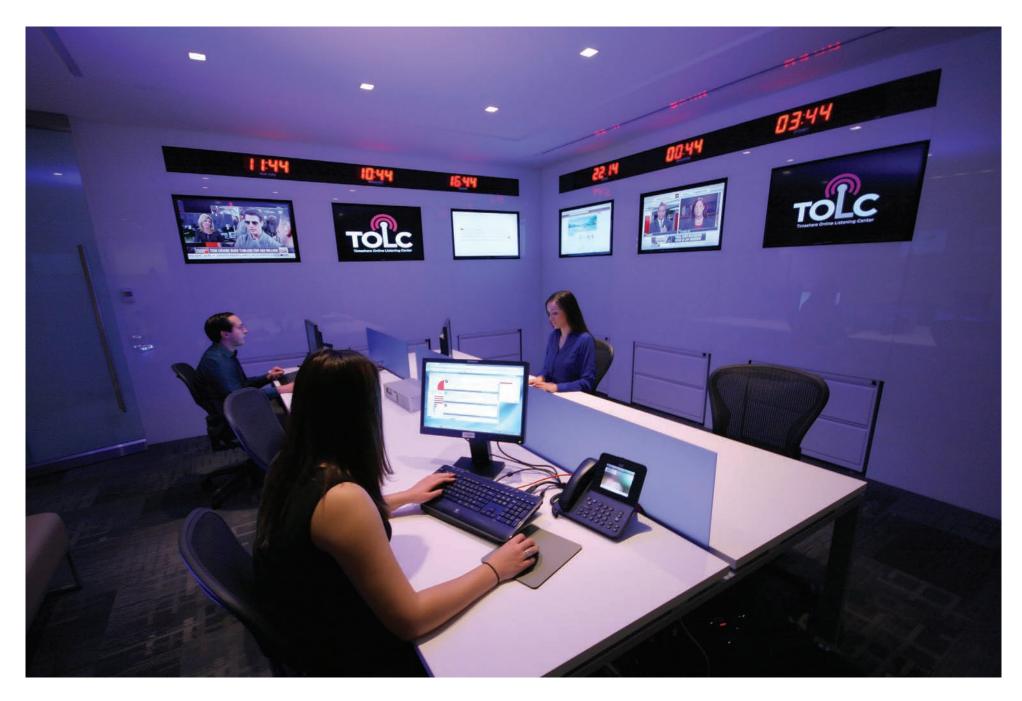
RCI was one of the first companies in the vacation ownership industry to begin using social media, and offers many tools and services that bring this expertise to affiliates. These include its Timeshare Online Listening Center (TOLC), RCI TV and mobile apps.

Listen Up, Down and All Around

As an early adopter of social media for business, RCI understands very well the challenges of creating a cost-effective and thorough social media marketing strategy. It was especially challenging to find a social media monitoring service that brought extensive knowledge of the vacation ownership industry, and all the intricacies and nuances that come with it.

The exchange leader knew that if it were facing these challenges, its affiliates were, too. Using both their industry and social media expertise, the RCI team decided to create its own in-house, social media strategy and monitoring service that it could offer to affiliates. And so, the Timeshare Online Listening Center was born.

TOLC is run by a team of experts using state-ofthe-art technology from two dedicated listening command centers – one in Parsippany, New Jersey, and the other in Mexico City, Mexico – monitoring in English, Spanish and Portuguese.







RCI affiliates that are Timeshare Online Listening clients receive a variety of services, including:

- Crisis management to prevent any online criticism from spiraling;
- **Monitoring support** through ongoing alerts of online comments, along with customized response recommendations;
- Market research, which capitalizes on TOLC's wide-cast monitoring net to keep its pulse on the entire industry;
- Marketing measurement to provide data around online marketing campaign successes and track metrics through social marketing;
- And engagement measurement, giving developers a true understanding of how engaged their customers are based on sentiment and conversation topics surrounding each brand.

With brand reputation online more important than ever, the RCI experts in the Timeshare Online Listening Center provide clients with the most timely and relevant information to protect and enhance their brand images.

The Power of Video

"A picture says a thousand words, but video sells," is a common adage heard around RCI. Well-made video content has proven an effective way to market, and this is especially true in the timeshare industry.

For this reason, RCI created a platform for its affiliates to showcase their properties and brands through its own video platform, RCI TV. This service gives affiliates the opportunity to capitalize on the selling power of video with professional footage, without making a massive investment in distribution.

After five years of production, the program is considered a major success.

Affiliates are seeing results, and the numbers speak for themselves: Eighty percent of RCI TVaffiliated resorts have experienced increased web share gains of up to 33 percent over non-RCI TVaffiliated resorts.

And, when a member views the videos, they confirm vacations into RCI TV-affiliated resorts up to 63 percent more often than they do into resorts not featured on RCI TV.

One 'App'-y Family

In order to make its services available using cutting-edge technologies, RCI also created a family of mobile apps that can be used by both affiliates and members.

The RCI Affiliates app gives users convenient access to tutorials, presentations, videos and more. It provides an engaging, interactive point-ofsale tool that can be accessed anywhere at any time, and provides the RCI tools they need at their fingertips.

Affiliates aren't the only ones getting in on the app fun - RCI also has an app specific to members. Using the app, members can search for vacations, browse the resort directory, manage deposits, watch RCI TV videos, and more.

Another app, this one for Endless Vacation magazine, complements the print version of the member publication, which is now one of the most highly-circulated travel magazines in the world. The app includes all of the printed content, but also features extras that bring the articles to life, including extended photo galleries, behind-thescenes footage from photographers and writers, interactive maps, audio clips, and more.

Friend, Follower and Partner

With this wide range of social media services already available to affiliates, RCI is poised to continue its path of innovative uses of new technology. It stays on trend and one-step-ahead to ensure affiliates can count on RCI as not only a "friend" or "follower," but as a valued business partner that will always be listening on behalf of the vacation ownership industry.



Catherine Reynolds, Public Relations Specialist for Wyndham Exchange & Rentals, is based in Parsippany, NY.

Meridian Financial Services: the third-party collection agency dedicated solely to the shared ownership industry

By Matt McDaniel

Meridian, a subsidiary of Interval International, is a full-service, third-party collection agency dedicated solely to the shared ownership industry. Meridian is primarily engaged in the collection of two types of debt: delinquent installment loans and delinquent maintenance fee assessments.

Meridian was founded in 1989 by a prominent southeastern timeshare development company with a specific goal in mind: to create an agency that understands the timeshare business model, the intricacies of the timeshare product, and the importance of the relationship between creditor and debtor. In the shared ownership industry, there's more than simply collecting past-due debts – and that's keeping the timeshare consumer satisfied.

Meridian has the expertise and industry experience to assist in reducing losses incurred from bad debts and retaining the clients' consumers. Meridian does this by reinforcing the value of the timeshare product and by making consumers feel good about their purchase and the benefits that come with shared ownership.

In 2009, Meridian acquired Resort Management International (RMI), a long-standing industry-specific collection agency. This acquisition provided the platform for Meridian to expand its customer base domestically and internationally. Meridian has three U.S. Call Centers located in different time zones, allowing expanded hours of operation.

Meridian differentiates itself by the high level of

customer service that it offers clients. It takes the time and effort to address clients' collection processes and procedures and has implemented specialized custom collection strategies designed for particular client needs. Meridian takes great pride in maintaining a reputation as an honest, conscientious collection agency that delivers results.

Meridian's specialized services include:

- Free credit reporting to national credit reporting agencies
- Customized collection programs
- Skip tracing used to locate debtor contact information
- Deeds-in-lieu of foreclosure programs to help reduce costly legal expenses
- Password-protected client access to account information and reporting

Meridian has automated processes in place to assist clients with the placement of accounts, return of accounts, payment notifications, remittances, and demographic change notifications. It utilizes sophisticated, computerized collection strategies that include time-tested collection notices and comprehensive predictive call campaigns. In addition, Meridian offers virtual/unattended call campaigns for its clients.

Management Staff

Gregory B Sheperd, President

Greg was instrumental in the establishment of Meridian Financial Services. A combination of experience, hard work, and dedication led to a series of increasingly responsible roles that ultimately led to Greg being named president of Meridian Financial Services in 1996.

Greg is also the president of the North Carolina Collectors Association. His shared ownership industry involvement is extensive and includes: Chairman's League member with the American Resort Development Association (ARDA); vice president, board member, and events coordinator for the Virginia Resorts Development Association (VRDA); and regular speaker at ARDA regional meetings and national conventions. Greg achieved his Registered Resort Professional (RRP) designation from ARDA in April 1998.

Karen Green, Director of Operations

Karen began her career with Meridian in 1992 and has held many positions of increasing responsibility. She started as the receptionist and quickly was promoted to other positions, including servicing manager, accounting manager, and director of client services. Karen was promoted to director of operations in 2012.

She was the recipient of the Interval International Crystal Jade award in 2009, a global recognition award for her outstanding management skills.











Meridian Financial Services is a sophisticated third-party collection agency able to service whole and partial portfolios.

Services include:

- Full-Service Collection Agency for Domestic and **International Clients**
- No-Cost-to-Client Recovery Program
- Customized Industry Collection Strategies
- Credit Reporting
- Skiptracing
- Online Services
- Credit & Collection Consulting

Meridian is a veteran of the vacation ownership industry. We understand the impact of bad debt, as well as the importance of keeping your owners' accounts current, and preserving their confidence in the purchase decision.



To learn, at no cost, how Meridian can work for you, please contact:

Greg Sheperd, president, at 866.294.7120, extension 6705; GSheperd@merid.com

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

Karen also received the 2011 ARDA Vendor Supplier award for Supplier Department Manager.

Marc Coleman, **Collection Manager** Marc joined Meridian in July of 1992 as a collector. In 1996, he was instrumental in helping establish a new client services division and became its first director of client services. In 1998, Marc was promoted to account executive-sales where



he helped further expand Meridian's client base within the vacation ownership industry. After a short hiatus, Marc returned to Meridian in August of 2014 as collection manager. Marc has a bachelor's degree in business management from Western Carolina University and will complete his MBA from Ohio University in May of 2015.

In addition to a strong management staff, Meridian collectors are experienced and extensively trained in collections and the art of utilizing successful oneon-one telephone techniques. This includes skilled bilingual collectors who provide service to international clients. It is this kind of knowledge and industry experience that makes Meridian a powerful resource for resort developers, property management companies, and homeowner associations.



Matt McDaniel is an Orlando- based freelance writer and content provider who specializes in the vacation ownership industry. He can be reached at mcdaniel.communications@gmail.com.



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

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

--Ron Goldberg, President, Wellington Financial

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

--Richard Ragatz, Ph.D., Ragatz Associates

"Everyone in the resort industry knows and respects Sharon. She has it all connections, integrity, brains and a sense of humor!'

--James R. Danz, RRP, Timeshare Marketing Professional

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

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



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

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



To learn more, call Sharon at: 1-310-923-1269 or visit SharonINK.com.

A Buyer's Guide to Used Timeshare Inventory Four Industry Leaders Talk About Their Acquisition Strategies

By Bill Ryczek, Principal, Colebrook Financial Company

The timeshare product has evolved over the years from a single project, fixed week and unit structure to one that consists primarily of networks of projects, or clubs comprised of inventory at various locations. These clubs provide greater flexibility for their members, with the option to vacation at numerous locations through "internal" exchanges. Members pay a maintenance fee to the club and the club in turn pays maintenance fees to the associations responsible for managing the resorts.

Nearly every project coming out of the ground today is part of a network, and much of the inventory that becomes available at older single-site properties due to owner attrition becomes part of a network or vacation club. If an older project experiences dues delinquency and has no viable option to re-sell the intervals, the property manager often approaches a club promoter that might be interested in acquiring large blocks of inventory.

Colebrook finances a number of developers that acquire inventory from various projects, and has often helped its clients identify acquisition opportunities. Many people wonder how these developers select inventory from the options presented to them and piece the blocks together to form a viable vacation club. In order to shed some light on the subject, the Chronicle spoke with four chief executives of timeshare clubs. Our expert panel included: Stuart Allen, General Manager of Vacation Internationale, Bellevue, Washington; Mike Muldoon, President of Starpoint Resort Group, Las Vegas, Nevada; Butch Patrick, President of Zealandia Holdings, Inc., Asheville, North Carolina, and; Rick Sargent, President of Global Exchange Vacation Club, Mission Viejo, California.

CHRONICLE: When someone approaches you with a potential inventory acquisition, what are the first things you look at?

ALLEN: The number one question is: "How likely is it to be used by our owners?" Then we weigh the cost to operate, the quality, and whether it is in a location that will support our sales operation. The question I ask myself is, "If we're taking inventory without owners attached to it, where will we get the owners to support and use that inventory?"

MULDOON: The first and, by far, most important question is whether my members will use it. I have to be confident that it will either be heavily used by the existing members, or that I can set up a small in-house sales program to generate new members who will use that product. The second factor is a combination of the economic condition of the homeowners' association and the quality of the guest experience. It's possible, however, that problems in those areas can be

addressed by a refurbishment program financed by the dues we'll be paying. We did that at one California resort, where our dues supplied the refurbishment funds and our owners got to stay in newly renovated units. We generally avoid resorts with extreme seasonality. If you take on a year of maintenance fees and only get a dozen weeks of peak time, you're not really providing good value to your members.

PATRICK: We look at the demand we've had for that particular location, we look at the quality of the product, and price is always important. We also evaluate whether we can generate rental income at the resort as a backup plan in the event that owner usage isn't as robust as we anticipated.

SARGENT: For us. it has to be an RCI Points resort, or one that I can affiliate with RCI Points. Then the key is the relationship between the maintenance fees and the number of RCI points, which needs to be at a certain ratio to work for our club. We've walked away from a lot of good inventory because that ratio wasn't right. Resorts generally come to us because they have a fair amount of inventory that's not generating maintenance fees. Because of that, they've had to increase maintenance fees to those owners that are paying, and that often throws our formula out of balance. We dig pretty deeply into the association financials to see that they're sound, and that we won't be surprised with any special assessments. We recently bought some inventory at a resort that had depleted their reserves to replace elevators. We paid the first year's fees in advance on the condition that all the money be used to strengthen the reserves. Location isn't all that critical for us, because we're an exchange club, and people buy to get into the system. As long as the points are available, they don't really care where the resorts that support the points are.

CHRONICLE: Roughly what percentage of the inventory that you're offered do you end up acquiring?

ALLEN: Maybe 25%. About half of the inquiries we make about acquiring inventory never get past the initial call.

MULDOON: Probably one in ten.

PATRICK: It's a fairly low percentage—maybe 10%

SARGENT: Less than 10%.

CHRONICLE: Do you ever dispose of inventory from your system?

ALLEN: We look at all inventory that's in the

lowest quartile of our owners' utilization table and evaluate whether it should continue to be part of our club. We don't look subjectively or judgmentally at our projects, because declining usage on the part of our members tells us when the inventory isn't meeting their needs. We let the market dictate to us.

MULDOON: We're very careful in selecting inventory, and thus far we haven't had the desire to unwind anything. I think the conditions under which we would look to shed inventory would be an Act of God where the resort was going to be off-line for some time or if the homeowners association did something that made the property non-compliant with regulations.

PATRICK: It all goes back to supply and demand in a location. Where do our consumers travel? We look at the cost per reservation and the maintenance fee generated as a result of that reservation.

SARGENT: Occasionally we do. The main reasons for de-annexing inventory are a steep increase in maintenance fees or a deterioration of the property or the financial condition of the association. We would then acquire new inventory to replace that product.

CHRONICLE: Do you find more or less inventory available at the present time compared to the recent past?

MULDOON: About the same. No change.

PATRICK: We're seeing fewer and fewer good opportunities, although there is plenty of inventory available in secondary resorts.

SARGENT: A couple of years ago, we were getting a call every other week. It's slowed down, but we still get a lot of interest.

ALLEN: The amount of inventory being offered is higher now because more resorts are showing an understanding that long-term delinquency keeps them from renovating and eventually prevents them from achieving the rental income that is used to offset delinquency. The urgency to find a sale solution leads to more interest in putting their excess or HOA inventory into a multi-site club.

CHRONICLE: Is it important that you control the management of any property in which you own inventory?

ALLEN: Control is not a threshold issue for us. We work with multiple management companies and also with self-managed resorts. Where our voting power is sufficient, we like to have at least one seat on the board so that we're at the table when key issues are being discussed.









Butch Patrick

Rick Sargent

PATRICK: It depends. If the project is of high quality, well-managed, and in a high-demand location where we're confident our owners will fill the time, we don't need to manage it. If we feel there's a little more risk, we want to manage the property, because if owner usage isn't there and we need to generate rental income, it's a lot easier to run a rental operation if you manage the property. We wouldn't take off-season inventory unless we had the management contract.

CHRONICLE: How big of a block of inventory do you like to acquire?

MULDOON: We like to get at least 500 intervals, although that could come over time. It's got to be enough to justify the legal cost of acquisition. If the inventory is in a uniquely positioned property, say, in Hawaii, I'd buy 100-200 intervals because I know they'd be full all the time.

SARGENT: Ideally, I'm looking for a good chain of inventory, where I can do multiple take-downs at the same resort over time. I'd love to find 3,000 weeks that I could take down in blocks of 500.

CHRONICLE: When you acquire inventory, how do you establish point values?

PATRICK: We analyze industry data from both the hotel and resort industry, and look at occupancy rates and travel patterns.

ALLEN: There are several parts to our valuation process. First, we set a conversion ratio from the resorts RCI Points or Interval trading power scores. Second, we look at the expected utilization by our member base, and then we create a points schedule based upon the demonstrated trading power of the inventory and our expectations about owner use.

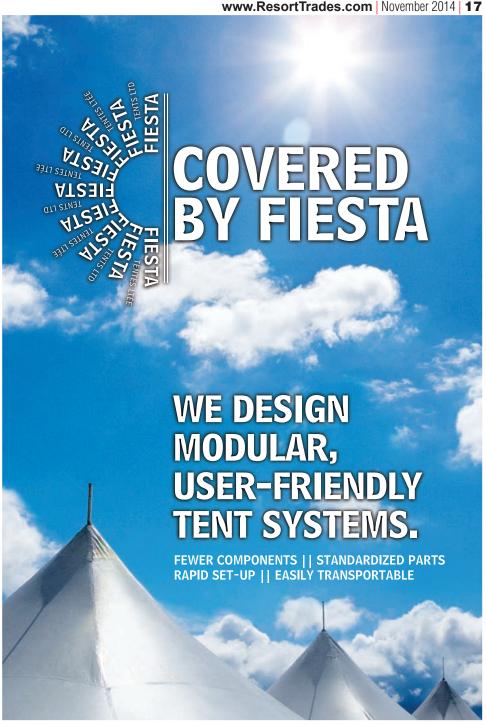
The answers of our panelists are interesting for both their convergence and divergence. Global Exchange, as the name infers, is primarily an exchange club, and location is less important than trading value in comparison to the annual maintenance fee that is passed through to the club. The other three clubs rely primarily on their own inventory, and location is critical, as is the ability to have input into the management of the homeowners' association, or possibly overall management responsibility for the property. It's noteworthy that there was hardly any mention of price, which is usually a key component in the purchase of any commodity. Prices tend to be nominal, with the primary goal of the association being to generate maintenance fees associated with the inventory.

It is also interesting to note that inventory must sometimes be moved out of the club when it isn't experiencing sufficient usage. Assembling and maintaining a club, accommodating changing owner usage patterns, and creating a point system that balances demand with availability is a complex process that requires constant vigilance. Every club is a work in process, and the work is never done.

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William "Bill" Ryczek, RRP, is a founding partner of Colebrook Financial Company, a lending institution based in Middletown, Connecticut, specializing in providing financing for the timeshare industry. Ryczek is well known in the industry and a frequent speaker at ARDA events.













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ATTN Managers: How To Handle Transfer Companies

By Kelley Ellert

Everyone knows the headaches, issues and ill reputation that transfer companies have brought to the timeshare industry. These empty companies take money from down-and-out owners who want out of their maintenance fees and then they place the week into an assetless LLC or a judgment-proof person's name. Then the owner is free, but the Association is left damaged with the week being held in ownership, but no maintenance fee being paid. Overall these transactions are unethical, immoral and fraudulent in nature.

There is active legislation in Florida, Colorado, Massachusetts and Nevada making these transactions illegal, but the law is not the only option to handle transfer companies. As making the laws and then enacting them is a long process that can run the course of many years, there are things that can be done immediately.

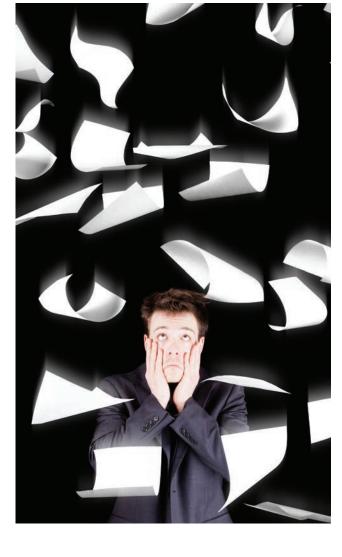
At Defender Resorts, Inc., Founder & CEO Ken McKelvey works around the clock with ARDA-ROC to get legislation passed and laws enforced. Beyond legalities, though, Defender Resorts recommends managers take a preventative stance against transfer companies.

In our case, to handle transfer companies
Defender Resorts doesn't look to the companies,
but addresses the reason why they became so
prevalent. Owners were suffering. They were having
a hard time paying their maintenance fee or trying
to give away their week that they no longer wanted
to use. So the following solutions were developed
to help owners, therefore preventing them from
seeking solace through a transfer company.

Resales

With a broad and confusing resale market, paying a transfer company just seems to be the quicker and easier solution for many consumers. The Defender Realty resale program was developed to help owners sell their weeks by not taking any fee or anything upfront. Defender only gets a commission once a week is sold to a legitimate buyer. The policy of many resale companies, unfortunately, is to urge owners to pay them to list their week, after which they may or may not take a proactive role in trying to find a buyer. Instead of taking thousands of dollars and just holding the week, Defender strongly objects to the policy of transfer companies to obtain weeks without any intention of paying maintenance fees.

Even though the market can be confusing, it's much easier for a timeshare management company to find buyers for the weeks when promoting rentals and exchange guests to visit the resort is their specialty. By easing the ability to fully sever ties with a week, owners are alleviated by a source that wants the best for them and the association, unlike transfer companies who only care about the quick sell.



Dissolution

Offering dissolution options gives owners a last-ditch hope to distance themselves from their ownership. At Defender Resorts, a dissolution option is allowed if the owner has tried to sell their week or give it away and still has no luck. This happens often with off-season weeks where the maintenance fees are the same as peak weeks and interest from potential buyers is lower. Just like with resales, this gives owners an option. The fact that many owners don't see any option is the reason they turn to transfer companies.

Hardship

Everyone who turns to transfer companies doesn't necessarily want to give up their ownership. Many want it and want to continue making vacation memories. It's just that they absolutely cannot afford it. Timeshare is a luxury with an annual bill attached and as circumstances change, so, in many cases, does the ability to pay all one's bills. A management company should make every possible effort to help owners who are going through financial stress to get through it while maintaining their property.

To make owning their vacation ownership more affordable, Defender began offering a a monthly

draft program. Now, instead of a large annual bill hitting, owners can opt to have one-twelfth of their maintenance fee automatically deducted on a monthly basis. We found that with the introduction of this program in 2012, delinquency rates lowered immediately.

There's also a hardship policy that allows owners in a financial bind or with medical issues to send in a letter and documents of their hardship to the Board of Directors at their resort. This individualized treatment allows owners to have a solution to get back on their feet.

"If an owner has been a good customer and always paid their maintenance fees then there's no reason why you shouldn't care and try to assist them. You don't penalize good owners that are in a bad situation. You help them. That's the morally right thing to do," said Frank Baker, executive VP of Defender Resorts.

Added Value

Timeshare owners using transfer companies is preventable. Just like many people take actions for their health to prevent disease, Defender Resorts urges managers to focus on ways to prevent the stress that compels owners to turn to transfer companies. In addition to helping them with financial and ownership issues, in our case, programs have been put in place and updates to resorts made to help keep owners happy with what they have. By giving added value and enjoyment to something, owners are more likely to see the value to and find ways to keep up with their payments.

If it is impossible for someone to keep their ownership, by increasing the value it also makes weeks easier to sell. The resale market is full of properties that are being unloaded because they have been allowed to fall apart. By having quality professional management services that declining quality doesn't happen. Well managed properties with added value will flourish and with that their "ownership health" flourishes too.

The best policy for handling transfer companies is to prevent the need for them. When something isn't needed it eventually declines and vanishes. While timeshare is such a large industry that unethical transfer companies may never fully vanish, management companies that remain moral, fighting for healthy ownership, and which find ways to help the owners, will prevent the desire to turn to transfer companies for assistance.



Kelley Ellert is director of marketing for Defender Resorts, Inc., a 35-year-old professional management company specializing in timeshare. She is oversees the marketing efforts of all 24 resorts in the Defender Resorts management W

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portfolio. You can reach Defender Resorts, Inc. at (843) 449-6500 or contact@defenderresorts.com .



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San Diego, CA 92108 USA Phone I: 800-619-6101 ext 316 Phone 2: 800-619-6101 ext 2

Email: Info@creativemarketingincentives.biz Website: www.CreativeMarketingIncentives. biz

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



Perfekt Marketing

3015 S 48th St

Tempe, AZ 85282 USA

Phone I: 602-453-3333 ext 4502

FAX: 602-453-3337

Email: tkelly@perfektmarketing.com

Contact: Tom Kelly Specialty: Day drives and Minivacs for Vacation Clubs and Timeshare Resorts. Direct mail, Inbound or Outbound telemarketing, Radio and even T.V. Take control of your VPG today. All calls recorded for quality assurance. We are not a broker. Our dynamic staff produces 40k Day Drives annually, all generated in house. Call today and see how quick your business can grow beyond your expectations.

CLEANING SERVICES



Housekeeping Services

Jani-King International Inc.

16885 Dallas Parkway Addison, TX 75001 USA Phone I: 800-552-5264 Phone 2: 972-991-0900 Email: gsanchez@janiking.com Website: www.janiking.com

Contact: Gil Sanchez, Hospitality Division

Director, ext 136

Specialty: Jani-King, the leader in contracted housekeeping services provides comprehensive cleaning services to the hotel/ timeshare industry. The following list gives ou an idea of our many areas of expertise:

- · Unit Cleaning and Inspection
- Management and Supervision
- Laundry Operation and Linen Distribution
- Carpet/Floor Maintenance
- Kitchen/Amenity Inventory and Replacement
- Preventive Maintenance Program
- Post-Construction Clean-Up
- Initial/Deep Cleaning

"Jani-King takes care of your housekeeping needs so you can take care of what's really important. Your guests.

CLEANING SERVICES



MasterCorp Inc.

3505 North Main Street Crossville, TN 38555 USA Phone I: 800-489-1718 ext. 4403

FAX: 931-484-1775 Email: r.hale@mastercorpinc.com

Website: www.mastercorpinc.com Contact: Russ Hale

Specialty: Specialty: With over three decades of service, MasterCorp is the premier provider of housekeeping services to the resort timeshare industry. MasterCorp is a trusted, professional partner with:

- The 7 Steps to Clean™ process
- Proven consistency
- · A quality-audit readiness & inspection system
- The MasterMind™ housekeeping management app
- Staffing forecasting, recruiting, retention
- E-verify and staff background checks
- Integrated staff training & development
- Laundry management
- · Carpet, upholstery and drapery cleaning
- · Detailed maintenance cleaning
- · Award-winning management
- · A culture of cleanliness, timeliness, & caring "The Most Trusted Name in Resort Housekeeping"

CLIENT GENERATION

casablancaexpress

Casablanca Express

6300 Canoga Ave. Ste 550 Woodland Hills, CA 91367 USA Phone I: 800-370-9153 Ext 7102

FAX: 818-992-3400

Email: nick@casablancaexpress.com Website: www.casablancaexpress.com

Contact: Nick McClendon

Motto: Travel for less with Casablanca Express Specialty: Travel Premiums, Day Drives, Mini-Vacs, and Lead Generation. Over the last 30 years we have traveled over 2,000,000 passengers through our travel premiums and generated over 300,000 Mini-Vac and Day Drive tours for Vacation Clubs and Timeshare Resorts. Our competitively priced Accommodations with Airfare, Cruise, and Accommodations Premiums will increase response rates, boost show factors and raise your VPG. Our customer friendly fulfillment process and highly trained staff will minimize customer issues and enhance customer loyalty.



Integrated Marketing Solutions, Inc.

Interactive Marketing Solutions

1328 Capouse Ave. Scranton, PA 18509 USA Phone I: 570-814-0749

Website: www.myvacationgifts.com

Contact: Sean Kelly

Specialty: We specialize in Day Drives for Travel Clubs and Timeshare Resorts. VVe have over 20 years experience in delivering high quality tours. We can service your needs with outbound or inbound telemarketing. Our confirmation calls are recorded for quality assurance. We do not broker tours. Our seasoned staff produces and confirms all tours in house. Contact Sean Kelly at 570-814-0749 today to design an inbound or outbound program that will have tours generating immediately. See your revenues and VPG increase tremendously, even in today's economy.

CLIENT GENERATION



Marketing Decisions Inc.

774 Mays Boulevard, Suite 9

Incline Village, NV 89451 USA Ph 1: 775-831-9732 FAX: 775-831-5785 Email: dwagner@marketingdecisionsinc.com Website: www.marketingdecisionsinc.com

Website: www.ReportsPro.net Contact: David M. Wagner Specialty: Outbound and Inbound

Day Tours using Outbound Telemarketing or Inbound Direct Mail Clients on a Per Tour

Telemarketing Day Drives and Direct Mail

Cost . MDI is starting its Eighteenth (18th) year in

successful Client Generation. . MDI custom tailors high quality Client Generation Campaigns using qualified

incentives to produce the most effective VPG. . MDI has a host of Custom designed, cost effective, successful premiums and vacation certificates.

. Interactive Website for Manifest, Results, Projections, Disputes and Accounting of Weekly Tours. www.ReportsPro.net.

. MDI has a custom Confirmation Letter Website.

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

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



Perfekt Marketing

3015 S 48th St., Tempe, AZ 85282 USA Phone 1: 602-453-3333 ext 4502 FAX: 602-453-3337

Email: tkelly@perfektmarketing.com

Contact: Tom Kelly

Specialty: Day drives and Minivacs for Vacation Clubs and Timeshare Resorts. Direct mail, Inbound or Outbound telemarketing, Radio and even T.V. Take control of your VPG today. All calls recorded for quality assurance. We are not a broker. Our dynamic staff produces 40k Day Drives annually, all generated in house. Call today and see how quick your business can grow beyond your expectations.

COLLECTION SERVICES



Blackwell Recovery 4150 North Drinkwater Boulevard, Ste. 200 Scottsdale, AZ 85251 USA

Ph I: 800-451-0801 Ph 2: 480-214-2995 FAX: 480-281-3149

Email: kderry@blackwellrecovery.com Website: www.blackwellrecovery.com Contact: Kyle Derry, Director of Operations and Business Development Specialty: Blackwell Recovery offers a fresh

approach to getting delinquent owners back on track by combining innovative technology solutions with a diverse set of efficient collection strategies. Blackwell is resultsoriented and offers a recovery performance that is among the highest in the industry. Collections:

· Customized strategies designed for maximum

recovery
• FDCPA and State Regulations Compliance

Skip Tracing
Bilingual Collections Staff
Dedicated Compliance Officer

 PCI Compliant Leading edge technology and Disaster

Recovery

Outstanding References Available. Call or E-mail Kyle Derry today for Informational Packet.

COLLECTION SERVICES

CONRAD COMPANIES

Conrad Companies

476 West Vermont Avenue Escondido, CA 92025 USA Phone I: 800-8-CONRAD FAX: 760-735-5020

Email: info@conradco.com Website: www.ConradCo.com

Specialty: Providing a "one stop shop" for all aspects of receivable management, from point of sale to servicing, purchasing, default collections and litigation. Conrad is a group of companies headquartered in San Diego, CA for over 24 years. Conrad's success is characterized by its founding belief that "Every client is unique and vitally important". The Conrad Companies consists of:

- · Conrad Credit Corporation (CCC), a national collection agency
- · Conrad Acceptance Corporation (CAC), a consumer finance and servicing company
- · Approval One, a state wide collection agency
- Conrad Asset Team, a company that provides litigation services

Resort Trades Testimonial

Have been using your guide for years as a maintenance supervisor. Very helpful in finding hard to find items.

Leonard F.

COLLECTION SERVICES

MERIDIAN Financial Services

Meridian Financial Services Inc.

1636 Hendersonville Rd Ste 135 Asheville, NC 28803 USA Phone I: (866)294-7120 FAX: (828)670-7462 Email: gsheperd@merid.com Website: www.merid.com

Contact: Gregory Sheperd Specialty: Industry specific receivables management services for timeshare/

- recreational real estate.
- Loan Servicing
- Dues Billing Services
- Third Party Collections
- Multilingual
- Fixed Fees We pay all the costs
- All assessments (interest, late fees, costs of collections are paid to client).
- Customized procedures.

Resort Trades Testimonial

"I don't know of a resort manager who isn't familiar with the publication," says Cunningham Management Vice President Kevin Mattoni. "In fact, whenever I visit a manager, Resort Trades is almost always somewhere handy in their office. The fact that a manager keeps it close by shows they're reading it. Managers have too much clutter to hold onto anything they're not reading.'

Cunningham Management Vice President Kevin Mattoni

COLLECTION SERVICES

ResortCom

ResortCom International LLC

International Headquarters 404 Camino del Rio South, 4th Fl San Diego, CA 92108 USA Phone I: 619-683-2470 FAX: 619-683-2077

Website: www.resortcom.com Contact: Alejandro Lara Motto: 25 Years of Innovation

Email: Alara@resortcom.com

Specialty: ResortCom International offers a range of cutting-edge services and a flexible, customizable platform to maximize your success. We are known for innovative tools developed by thought leaders and solution strategists such as marketing campaign management, email marketing, social media integration, tour management, iPad App for sales room and integrated data 24/7. Our Las Vegas-based contact center is staffed with knowledgeable people who utilize a fully integrated CRM system to manage any customer questions with comprehensive and detailed follow-up. ResortCom is also in partnership with LaTour Hotels and Resorts. LaTour provides superior management services to hotel owners throughout the United States, Mexico and the Caribbean. Lead by Tom LaTour, former Chairman and Chief Executive Officer of the Kimpton Hotel and Restaurant Group, LaTour is the industry's premier management and services group providing the expertise, tools and solutions to build business, grow revenue, while improving the bottom line and delighting owners and guests.

COMPUTERS AND SOFTWARE



Advanced World Concepts Inc.

2237 Del Mar Scenic Parkway Del Mar, CA 92014 USA Phone I: 858-755-8877 FAX: 858-755-2754

Email: sales@prasystem.com Website: www.prasystem.com

Contact: Bill Chaffee

Specialty: The PRA System is the only reserve management plan preparation software that has been evaluated by a CPA firm for accuracy of calculations while meeting AICPA requirements for reporting. The system is designed to complement properties with different ownership formats and contribution calculations.

The system is Internet based for data access anywhere and delivers unique navigation, tracking, analysis tools, reports and charts that set the standards for reserve management. It guides the user to a desired solution without the need of software or accounting knowledge producing the most optimized contribution. What normally would take weeks to produce can now be done in hours.

The conscientious and professional choice of Starwood Vacation Ownership, Club Melia, Welk Resort Group, Vacation Resorts International and Island One Resorts.



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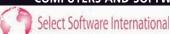




TRACKResults

SUPPLIER DIRECTORY

COMPUTERS AND SOFTWARE



Select Software International

21507 Caribbean Lane Panama City Beach, FL 32413 USA Phone I: 850-960-1661

Email: support@selectsoftwareinternational.

Website: www.selectsoftwareinternational.com

Contact: Keith Wetzel Specialty: Property Management software for

Timeshares, Condos, Hotels/Motels, B&Bs, Public and Member Campgrounds, Land Sales and Property Owner Associations. Software modules: Sales/Marketing/Tour Tracking, Reservations/Rentals, Fees/Taxes Receivable, Contracts/Notes Receivable, Internet Reservations, Internet Owner Portal, Accounts Payable and General Ledger. The programs may be used in a stand-alone or fully-integrated mode and you only need to purchase those you want.

Select Software has been in business for over 20 years and some of our clients have been with us that long. We have TOP NOTCH SUPPORT and GREAT PRICES. Give us a call.

TRAC< Results

TrackResults Software

5442 South 900 East Suite 203 Salt Lake City, UT 84107 USA Phone I: 888-819-4807 Email: sales@trackresults.net Website: www.trackresults.net Contact: Drew Reynolds

Specialty: TrackResults. All the KPI you ever need, available at your finger tips, in seconds not days.

- · Secure web-based reporting software for your Sale Centers and marketers.
- · Web based Manifesting displays instant realtime results on your secure, private web-page.
- · Generate reports that focus on how to increase VPG on tours while reducing costs.
- · No installation, equipment or IT department required.

TrackResults in designed and managed by a team with over 50 years of resort industry experience to be easy to use, fool-proof and completely intuitive. TRS makes your sales and marketing data simple to analyze at a glance.

DIRECT MAIL AND MARKETING



IMPACT Direct Marketing

16427 N. Scottsdale Rd, Suite410 Scottsdale, AZ 85254 USA Phone I: 844.253.3169

Email: agarcia@imdirectmarketing.com Website: www.imdirectmarketing.com

Contact: Aaron Garcia

Specialty: At IMPACT Direct Marketing, our goal is to help our clients get the greatest return on their Direct Mail and Promotions investment. We offer high performance technology from integrated tracking with real time access to program results, tracking customer acquisition, customer activity and retention while being aggregated with ROI analysis. Impact Direct Marketing provides free consultations that will help you create and manage more successful direct marketing

campaigns. We have zero set up charges, and quick turnaround. If you need competitive pricing on Lead Generation, Direct Mail, Mailing Lists, Data Analysis, Online Lead Capture, Promotions and Premiums, Scratchers, Sweepstakes and Games, Call Tracking or Analytics contact our expert team

to help you focus on what you do best: SELL!

DIRECT MAIL AND MARKETING



Market Approach

Market Approach Consulting

P.O. Box 788

Lorena, TX 76655 USA Phone I: 866-410-7017

Email: Sales@marketapproach.net Website: www.marketapproach.net Contact: Wade McLean ext 102 Specialty: Professional service and followthrough; offering target marketing services that

- · Direct Mailing Lists
- · Telemarketing Lists
- · Timeshare Owners Lists

meet your needs, to include:

- · Online Lead Generation
- · Co-Reg Leads
- · Real-Time Sweeps leads
- · Call Transfers
- · Buyers w/Credit Card
- · Internet Responders
- Golf List Specialist
- · Response & Lifestyle Lists
- · Database Management · Opt-in Email Programs
- · Merge/Purge & Suppression Services

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



Perfekt Marketing

3015 S 48th St

Tempe, AZ 85282 USA Phone I: 602-453-3333 ext 4502

FAX: 602-453-3337

Email: tkelly@perfektmarketing.com

Contact: Tom Kelly

Specialty: Day drives and Minivacs for Vacation Clubs and Timeshare Resorts. Direct mail, Inbound or Outbound telemarketing, Radio and even T.V. Take control of your VPG today. All calls recorded for quality assurance. We are not a broker. Our dynamic staff produces 40k Day Drives annually, all generated in house. Call today and see how quick your business can grow beyond your expectations.



Savage Direct Marketing

215 3rd Avenue Kirkland, WA 98033 USA Phone I: 425-822-8633 FAX: 425-822-8623

Email: pauls@savagedm.com Website: www.savagedm.com

Contact: Paul Savage

Specialty: Marketing services include: -Day-Drive Tour Generation

-Mini-Vacation Programs

-Fly & Buy Mini-Vacation Programs

-Direct Mail Marketing

-Email Marketing

-Owner/Member Referral Programs

-List Targeting/Acquisition

-Premiums Incentive

-Marketing Consulting

2013 Marketing Tour Generation Highlights...

"Day-Drive" tours now sold to you! "Mini-Vacs" closing over 20%, with over \$2,900 VPG

"Fly & Buys" closing over 40%, with over \$5,200 VPG

"Owner-Member Referral" tours closing 30-40% plus!

Contact Paul Savage at 425-822-8633 or pauls@savagedm.com today for a FREE No-Obligation Marketing Proposal and Recommendation

DISINFECTANTS/INSECTICIDES

STERI-FAB

Phone I: 800-359-4913 Website: www.STERIFAB.com Contact: Richard B. Jacobs

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

ESCROW COMPANIES

vacation ownership

Stewart Vacation Ownership

3275 West Hillsboro Blvd. Suite 206 Deerfield Beach, FL 33442 USA

Phone 1: 954-418-4550 FAX: 954-418-4551 Email: lbasye@stewart.com

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

- National title and escrow services for deeded and non-deeded developments
- Unrivaled, proven inventory control
- Trustee services
- · Foreclosure services solutions
- Title transfer solutions

EXCHANGE COMPANIES



Dial An Exchange LLC 7250 N 16TH ST STE 402

Phoenix, AZ 85020 USA Phone I: 800-468-1799 Phone 2: 602-516-7682 FAX: 602-674-2645

Email: Fermin.C@daelive.com

Website: www.daelive.com Contact: Fermin Cruz

Specialty: Simple, no fuss exchange service with a priority on personal service for the consumer. We offer members and business partners:

- •A free membership option
- •A Gold Advantage membership option •24 hour access to live worldwide

- Prepaid exchange voucher programs
- •Prepaid bonus week voucher programs
- •Revenue share programs
- A Brandable exchange platform that can be used as a compliment to any internal exchange program

Resort Trades Testimonial

The Resort Trades is great. Connecting us with new clients we will always advertise in The Resort Trades.

Josh Jaffe of Jaffe Lead System

EXCHANGE COMPANIES



A Better Way to Exchange

Resort Travel & Xchange 521 College St

Asheville, NC 28801 USA Phone I: 828-350-2105 Ext. 4448 Email: cviolette@rtx.travel

Website: www.rtx.travel

Contact: Corina J. Violette, Director of

Resort Partnerships Specialty: Resort Travel & Xchange (RTX) is a timeshare and vacation ownership exchange company based in Asheville, N.C. RTX works with a number of resorts and developers to provide the best exchange options possible to its members. In addition to exchange services, RTX offers a number of travel benefits and discounts to members. Additionally, RTX provides low-cost benefits to partners including opportunities for rental income through assistance with resort inventory. RTX has

HOSPITALITY INTERIOR DESIGN



approximately 60,000 members.

CREATIVE DESIGN CONCEPTS

Creative Design Concepts, Inc.

2245 First Street

Suite 106 Simi Valley, CA 93065 USA

Phone I: 805-583-0722

FAX: 805-583-0279

Email: sfizdale@cdcsv.com Website: www.cdcsv.com Specialty: Creative Design Concepts is a turn-key Interior Design and Purchasing firm based in Simi Valley, California. We specialize in the Vacation Ownership

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



Hospitality Resources & Design Inc 919 Outer Road

Suite A

Orlando, FL 32814 USA Phone I: 407-855-0350 FAX: 407-855-0352

Email: rich@hrdorlando.com Website: www.hrdorlando.com

Contact: Richard Budnik

Specialty: Hospitality Resources & Design is a licensed interior design firm with in-depth knowledge and experience in all segments of the hospitality industry. Their services include interior design, LEED AP, kitchen & bath design, purchasing, project management and installation. They are active members of ARDA and its Chairman's League where they have won numerous interior design awards for their creativity. Their mission as a company is to provide exceptional service and to

exceed their client's expectations.

HOUSEKEEPING SERVICES



Housekeeping Services

Jani-King International Inc.

16885 Dallas Parkway Addison, TX 75001 USA Phone I: 800-552-5264 Phone 2: 972-991-0900 Email: gsanchez@janiking.com Website: www.janiking.com

Contact: Gil Sanchez, Hospitality Division Director

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

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

HOUSEKEEPING SERVICES



MasterCorp Inc.

3505 North Main Street Crossville, TN 38555 USA Phone I: 800-489-1718 ext 4403 FAX: 931-484-1775

Email: r.hale@mastercorpinc.com

Website: www.mastercorpinc.com Contact: Russ Hale

Specialty: Specialty: With over three decades of service, MasterCorp is the premier provider of housekeeping services to the resort timeshare industry. MasterCorp is a trusted, professional partner with:

- The 7 Steps to Clean[™] process
- Proven consistency
- A quality-audit readiness & inspection system
- The MasterMind[™] housekeeping management app
- Staffing forecasting, recruiting, retention
- · E-verify and staff background checks
- Integrated staff training & development
- Laundry management
- · Carpet, upholstery and drapery cleaning
- · Detailed maintenance cleaning
- Award-winning management
- A culture of cleanliness, timeliness, &
- "The Most Trusted Name in Resort Housekeeping"

INSURANCE



Armstrong Timeshare Insurance Services

2780 Skypark Drive, Suite 440 Torrance, CA 90505 USA Phone I: 844-282-0068

Website: www.armstrongtimeshare.com Contact: Desmond Armstrong Specialty: NATIONWIDE COMMERCIAL INSURÁNCE PROGRAM, including coastal wind & quake: loss control serivces: claim management services and a restoration program through our partnership with the worldwide leader in disaster recovery and property restoration, BELFOR USA. Armstrong has more than 30 years of experience working with timeshares and understands the complexities and unique exposures associated with timeshares and HOAs. Our ancillary services are designed to address the related items that drive the cost of protecting against TIMESHARE/HOA risks.

Resort Trades Testimonial

We certainly find a lot of value in your publication, and of course love working with you! It's a great publication to reach industry professionals. Our staff loves to read all of the articles and the advertisements so we can stay on top of industry trends and learn about new vendors.

Hatton Gravely, SPM Resorts

INTERNET MARKETING



Market Approach Consulting

P.O. Box 788 Lorena, TX 76655

Phone I: 866-410-7017

Email: Sales@marketapproach.net Website: www.marketapproach.net Contact: Melissa Tipton ext. 109 Specialty: Expose you to the latest in "Internet Marketing" Capabilities to include:

- Opt-In Email Marketing targeted by lifestyle
- E-Survey post a question on a national survey & receive respondents' information
- Email Address Append need to converse with your clients via email and don't have their email address? We can provide them.
- Postal & Email Address marketing market to one and follow up with the
- Competitively Priced Online Lead Generation
- · Co-Reg Leads
- Real-Time Sweeps leads
- Call Transfers

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

SEEING IS BELIEVING

Contact us for a free eye-opening demo



Serving HOAs & **Management Companies**



90% Reduction

Timeshare Pro Plus is a cloud-based software solution designed to assist your resort's owner services department, or onsite broker.

Timeshare Pro Plus reduces time, resources, postage, ink, and paper required for owner-to-owner transfers by as much as 90%.

SUPPLIER DIRECTORY

LEAD GENERATION



Perfekt Marketing

3015 S 48th St Tempe, AZ 85282 USA

Phone I: 602-453-3333 ext 4502

FAX: 602-453-3337

Email: tkelly@perfektmarketing.com

Contact: Tom Kelly

Specialty: Day drives and Minivacs for Vacation Clubs and Timeshare Resorts. Direct mail, Inbound or Outbound telemarketing, Radio and even T.V. Take control of your VPG today. All calls recorded for quality assurance. We are not a broker. Our dynamic staff produces 40k Day Drives annually, all generated in house. Call today and see how quick your business can grow beyond your expectations.

LENDING INSTITUTIONS CapitalSource

CapitalSource

5404 Wisconsin Avenue Chevy Chase, MD 20815 USA

Phone I: 301-841-2717 Phone 2: 800-699-7085 FAX: 301-841-2370

Email: jgalle@capitalsource.com

Website: www.capitalsource.com

Contact: Jeff Galle Specialty: CapitalSource, a division of Pacific Western Bank is a commercial bank headquartered in Los Angeles, California. We lend to Resort Developers and Operators throughout the United States and Canada. With a resort portfolio of more than \$1 Billion, we are the leading lender in the resort industry. We provide \$5-\$30 MM inventory loans and \$10-\$60 MM hypothecation loans. Knowledge of the industry



and demonstrated financial strength

differentiate us from our competition.

Merchants Accounts Phone I: 877-281-3649

FAX: 877-281-3652 Email: mrktg01@yahoo.com

Contact: Call Bill Bailey! Specialty: We have a credit card processor for your every need. Direct relationship with merchant banks. We are not a third party processor or a consolidator.



Wellington Financial

1706 Emmet St N Ste 2 Charlottesville, VA 22901 USA

Phone I: 434-295-2033 ext. 17 Email: sbrydge@wellington-financial.com Website: www.wellington-financial.com Specialty: Wellington Financial has financed the timeshare industry without interruption since 1981. Specializing in receivables hypothecation, inventory and development loans of \$10,000,000 and up, we've funded over \$5 Billion with our group of lenders. Focused solely on lending to resort developers, we are the exclusive Resort Finance correspondent for Liberty Bank. With over 30 years of expertise in the vacation ownership industry, we lend to credit-worthy borrowers at attractive banks rates.



IMPACT Direct Marketing

16427 N. Scottsdale Rd, Suite410 Scottsdale, AZ 85254 USA Phone I: 844.253.3169

Email: aswapp@imdirectmarketing.com Website: www.imdirectmarketing.com

Contact: Alexis Swapp

Specialty: One of our many specialties at IMPACT Direct Marketing is to provide our customers with success and profit from our direct response services. IMPACT Direct Marketing provides not only free data consultation that helps you acquire the best mailing list for your campaign but we will help you analyze your current data and provide you with proven techniques to select better data that gives you a higher ROI. We specialize in Consumer Mailing Lists, New Homeowner Lists, Specialty Mailing Lists, Premium Business Lists, Timeshare Owners, Occupant Mailing Lists, New Mover Lists, Basic Mailing Lists, Email Marketing, Online Lead Generation, and much more! We provide our clients with the most accurate direct mail lists that are available. We are all about helping you get the best possible response rate with successful results. So what's stopping you? Let our expert team help you focus on what you do best: SELL!



Market Approach

Market Approach Consulting

P.O. Box 788 Lorena, TX 76655 USA

Phone I: 866-410-7017 Email: Sales@marketapproach.net

Website: www.marketapproach.net Contact: Wade McLean ext 102 Specialty: Professional service and followthrough; offering target marketing services that meet your needs, to include:

- · Direct Mailing Lists
- · Telemarketing Lists
- · Timeshare Owners Lists
- · Online Lead Generation
- · Co-Reg Leads
- · Real-Time Sweeps leads
- · Call Transfers
- · Buyers w/Credit Card
- · Internet Responders
- · Golf List Specialist
- · Response & Lifestyle Lists
- · Database Management
- · Opt-in Email Programs
- · Merge/Purge & Suppression Services
- · REFERENCES READILY AVAILABLE

Find out why our clients keep coming back!

LOGISTICS/WAREHOUSING/ INSTALLATION/LIQUIDATION



Harding & Companies, Inc.

4106 Meander Place Suite 205

Rockledge, FL 32955 USA

Phone I: 407-494-9307

FAX: 407-641-9928

Email: rodharding@hardingcompanies.com Website: www.hardingcompanies.com

Contact: Rod Harding
Specialty: Harding & Companies, Inc., is a full service solutions provider for FF&E liquidation, FF&E warehousing, FF&E distribution and FF&E installation. Harding & Companies, Inc., was founded to assist clients plan, manage, coordinate and implement effective and efficient logistical solutions in the Hospitality industry.

MARKETING



Creative Marketing Incentive Group

2831 Camino Del Rio S

Suite 203

San Diego, CA 92108 USA Phone I: 800-619-6101 ext 316 Phone 2: 800-619-6101 ext 2

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



GBG & Associates

500 West Harbor Drive #822 San Diego, CA 92101 USA Phone I: 619-255-1661 FAX: 619-255-8597

Email: georgi@gbgandassociates.com

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



www.gbgandassociates.com.

Integrated Marketing Solutions, Inc.

Interactive Marketing Solutions 1328 Capouse Ave.

Scranton, PA 18509 USA Phone I: 570-814-0749

Website: www.myvacationgifts.com

Contact: Sean Kelly

Specialty: We specialize in Day Drives for Travel Clubs and Timeshare Resorts. We have over 20 years experience in delivering high quality tours. We can service your needs with outbound or inbound telemarketing. Our confirmation calls are recorded for quality assurance. We do not broker tours. Our seasoned staff produces and confirms all tours in house. Contact Sean Kelly at 570-814-0749 today to design an inbound or outbound program that will have tours generating immediately. See your revenues and VPG increase tremendously, even in today's

MARKETING



Marketing Decisions Inc.

774 Mays Blvd. Ste 9

Incline Village, NV 89451 USA Ph 1: 775-831-9732 FAX: 775-831-5785

Email: dwagner@marketingdecisionsinc.com Website: www.marketingdecisionsinc.com Website: www.ReportsPro.net

Contact: David M. Wagner Specialty: Outbound and Inbound Telemarketing Day Drives and Direct Mail

. Day Tours using Outbound Telemarketing or Inbound Direct Mail Clients on a Per Tour o B

s) st d

. MDI is starting its Eighteenth (18th) year in successful Client Generation.

. MDI custom tailors high quality Client

Generation Campaigns using qualified incentives to produce the most effective VPG. . MDI has a host of Custom designed, cost

effective, successful premiums and vacation certificates . Interactive Website for Manifest, Results, Projections, Disputes and Accounting of

Weekly Tours. www.ReportsPro.net. . MDI has a custom Confirmation Letter

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

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



SML Marketing LLC

162 South Peninsula Daytona Beach, FL 32118 USA Ph 1: 386-265-4975 FAX: 386-469-0253 Email: smlmarketingllc@aol.com Website: www.smlmarketingllc.com

Contact: Laurie Borasky, Susan Yost, Michelle Carrasquillo

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

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

MARKETING (ONLINE)



Reputation Maxx

One Deer Valley

I West Deer Valley RD, Suite 201 Phoenix, AZ 85027 USA

Phone I: 877-390-1597

Email: wally@jwmaxxsolutions.com Website: www.jwmaxxsolutions.com

Contact: Walter Halicki

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

PET SANITATION DOGIG: ROT

DOGIPOT

2100 Principal Row Suite 405

Orlando, FL 32837 USA Phone I: 800-364-7681 Website: www.dogipot.com Contact: David Canning

Specialty: DOGIPOT has the highest quality environmentally conscious products, including our OXO-BIODEGRADABLE Litter Pick Up Bags and Liner Trash Bags, to help keep your dog-friendly areas free from unsightly, smelly and harmful dog waste. DOGIPOT supplies the most economical and effective dog waste systems to allow pet owners, not maintenance staff, to assume the responsibility of eliminating dog pollution. There are DOGIPOT imitators in the market, but nobody is able to match DOGIPOT's experience, high quality product line, world class customer service or value. Experience the DOGIPOT Advantage!

Resort Trades Testimonial

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

Pam Cordell, CAM, RRP Manager, Member Services of American Resort Development Association

PREMIUMS AND WHOLESALERS



Creative Marketing Incentive Group

2831 Camino Del Rio S

Suite 203

San Diego, CA 92108 USA Phone I: 800-619-6101 ext 316 Phone 2: 800-619-6101 ext 2

Email: Info@creativemarketingincentives.biz Website: www.CreativeMarketingIncentives.biz Motto: Our reputation speaks loudly! Specialty: Offering various types of marketing incentives such as Travel and Vacation Certificates, Cruise and Resort Getaways, Touch Mp4 Players & Digital Camcorders, \$25 - \$300 Dining Certificates, \$50 - \$100 Gas and Grocery Rebates. We manufacture and fulfill all of our own offers in-house. Our reputation speaks loudly. We protect the integrity of your promotions by not re-marketing to your customers, EVER! Why buy certificates in bulk when you can just print and email Unlimited Incentives without having to pay per certificate?

Resort Trades Testimonial

Thank you for everything, we are starting to get responses to our Ad already!

Warren Smith, Vice President, Cranberry Waterfront Suites

PREMIUMS AND WHOLESALERS



INTERNATIONAL MARKETING **IMPACT** International Marketing

349 S. Lake Havasu Ave, Suite 104 Lake Havasu City, AZ 86403 USA

Phone I: 844.471.8758 Email: acox@iimgroup.com Website: www.iimgroup.com

Contact: Abby Cox

Specialty: IMPACT International Marketing is a leading provider of products, services, and technology platforms for direct response marketing campaigns online or off. IMPACT offers one of the most diverse selections of marketing services and products in the travel industry. Learn more about our Gas, Grocery, Dining, Shopping and Entertainment Rewards, Travel Incentives, Gift Cards, Rebates, Funware options such as Instant Win, Drawings, Sweepstakes, as well as Scratch and Claim Games. We have the direct access through our proprietary API feed of over 200,000 name brand hard premiums ranging from low cost incentives to high end technology. Our redemption platforms can process and single incentive or allow customer to select from a list targeted to your demographic. Our comprehensive understanding of promotional marketing and proven methods to engage consumers will result in the behavior you want and will only enhance your ROI. Contact us today!

PREMIUMS AND WHOLESALERS



SML Marketing LLC

162 South Peninsula

Daytona Beach, FL 32118 USA Ph 1: 386-265-4975 Ph 2: 386-469-0253

Email: smlmarketingllc@aol.com Website: www.smlmarketingllc.com Contact: Laurie Borasky, Susan Yost, Michelle

Carrasquillo

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

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

Resort Trades Testimonial

Please redirect my Resort Trades Magazine subscription to the new address. Many thanks for your help with that, I would not like to miss my favorite magazine.

JÖRG C. HEYER, CHA, LCAM



TRAVEL CLUB FUNDAMENTALS

I am thinking about opening a travel club, what do I look for?

The program you choose should match the needs of your consumers and be presented with what the fulfillment offers. The biggest error I have seen in the industry is the communication of what the product can do vs. what the consumer thinks it can do; which is delivering expectations beyond the limits of the fulfillment product.

With the different delivery styles of fulfillment products; online, call-in concierge and hybrid models, the expectation of the consumer is directly related to how they were explained the program from the beginning. Constant education of the presenters is a must for the travel operators and financiers of the travel clubs. Consumers are educated and aware of the unlimited resources of the internet. Initial rescission and charge back rates are directly related to the trust relationship built by the presenters and closers of the product. The actual rates are reflective of the time element involved for the consumer to use the product which comes months later. We see first time operators looking at the return on their investments through the spreadsheets. A less expensive original buy in does not always reflect the true ROI after the initial sale. Having a well-educated crew can eliminate that variance.

What does Travel To Go do to ensure customer communication and satisfaction?

Travel To Go has created a balanced program with all three entities involved: the consumer, the sales entity, and the fulfillment company. Recently, Travel To Go brought Keith Franklin back into the fold as Co-President. Keith and Jeanette Bunn have instituted a more aggressive approach to customer relations. Post sale communication along with distributor sales training have been a major focus. We have expanded the benefits platform to help satisfy the consumers need, show them value and what's available to them. Keith's new outreach programs are developing a bonding relationship, which is resulting in immediate bookings and more understanding of the overall program in the consumer's minds. Our distributors are noticing lower cancellation rates, which in the long run, opens up a more stable revenue stream and increased profits. The renewal rates have increased dramatically, which are indicative of consumer confidence and success in booking all types of travel. For the distributor in for the long haul, this means less challenges to answer in the consumer's arena and more referral business based on success rates of the traveling member.

What is Travel To Go developing to keep the needs of the consumer current?

Continuous communication with our members helps to combine our benefits programs to the changing needs of the consumer. We are developing more user-friendly interfaces for those wishing to book their own travel. Keeping current with modern travel trends, we are adding new features to our website to enhance the member's experience. Our benefits packages are increasing with the demand that the members themselves tell us what they want or need. With modification of the basic travel plans, we have been able to produce a more viable program with greater customer satisfaction. As we celebrate our 24th anniversary, we know that if you listen to your consumer, give them great value, and make it user-friendly, they will use the program as Travel To Go has been promoting since the inception of the company; to help them identify their dreams.

Making dreams come true.



JEANETTE BUNN Co-President of Travel To Go

JBunn108@TravelToGo.com 800.477.6331 ext. 108

www.traveltogo.com

SUPPLIER DIRECTORY

PREMIUMS AND WHOLESALERS THE SHEET PEOPLE

Affordable Luxury Linens

The Sheet People 5490 VICTORIA PL

Crown Point, IN 46307 USA Phone I: (219)756-7000 Email: gdt@jorsm.com

Website: www.TheSheetPeople.com Specialty: 1800 Thread Count Egyptian Bed Sheet sets. Pure luxury for your rentals and personal use. Reg \$99.95, on sale just \$49.95 a complete set. Visit us today at www.BedSheetsOnSale4Less. com. We ship the NEXT business day, so your guest's can enjoy them now!!

PUBLIC RELATIONS



GBG & Associates

500 West Harbor Drive #822 San Diego, CA 92101 USA Phone I: 619-255-1661 FAX: 619-255-8597

Email: georgi@gbgandassociates.com Website: www.gbgandassociates.com

Contact: Georgi Bohrod

Specialty: Public Relations and Positioning Strategy, Placement and Distribution

Management

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

PUBLIC RELATIONS & MARKETING



SharonINK PR & Marketing

8776 E Shea Blvd Ste B3A-306 Scottsdale, AZ 85260 USA Phone I: 310-923-1269 Email: Sharon@SharonINK.com Website: www.Sharon@SharonPR.com Contact: Sharon Drechsler-Scott, RRP Specialty: If your company does business in the timeshare industry, we can help you reach your customer through both conventional online/offline publications and the use of social media. Our public relations and marketing services are provided by a veteran of more than twenty years' vacation ownership resort industry experience. Owner and CEO Sharon Drechsler-Scott, contributing editor for Resort Trades, knows the industry intimately and has an extensive writing portfolio. Her articles have appeared in Developments magazine

and Resort Trades' Management &

Operations, to name a few. She is a

Registered Resort Professional with

ARDA.

RECEIVABLES AND MAINTENANCE FEE **SERVICING**



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Email: jpowers@PowerOfConcord.com Website: www.PowerOfConcord.com Contact: Joy T. Powers, 1-321-293-0293, Director of Business Development US and

Specialty: Since 1988, Concord has been the industry leader for both loan receivables and maintenance fee servicing. Concord's strong emphasis on utilizing technology to obtain efficiency, accuracy and flexibility helps developers, resort operators and HOAs achieve greater

Servicing & Early Collections:

- Billing & payment processing
- Enhanced Performance Reporting
- Option for Customer Service & Early collections
- Leading Edge Technology & Disaster Recovery
- PCI Compliant
- Annual SSAE 16 Service Auditor's Report
- Credit Reporting to major credit
- FDCPA and State Regulations Compliance

Outstanding References Available. Call or E-mail Joy Powers Today for Informational Packet.

ResortCom INTERNATIONAL

ResortCom International LLC

International Headquarters 404 Camino del Rio South, 4th Fl San Diego, CA 92108 USA Phone I: 619-683-2470 FAX: 619-683-2077

Email: Alara@resortcom.com Website: www.resortcom.com

Contact: Alejandro Lara Motto: 25 Years of Innovation Specialty: ResortCom International offers a range of cutting-edge services and a flexible, customizable platform to maximize your success. We are known for innovative tools developed by thought leaders and solution strategists such as marketing campaign management, email marketing, social media integration, tour management, iPad App for sales room and integrated data 24/7. Our Las Vegas-based contact center is staffed with knowledgeable people who utilize a fully integrated CRM system to manage any customer questions with comprehensive and detailed follow-up. ResortCom is also in partnership with LaTour Hotels and Resorts. LaTour provides superior management services to hotel owners throughout the United States, Mexico and the Caribbean. Lead by Tom LaTour, former Chairman and Chief Executive Officer of the Kimpton Hotel and Restaurant Group, LaTour is the industry's premier management and services group providing the expertise, tools and solutions to build business, grow revenue, while improving the bottom line

and delighting owners and guests.

RENTALS AND RESALE



lacation Condos.com

VacationCondos.com

I Vance Gap Rd Asheville, NC 28805 USA Phone I: 855-826-6361

Email: in fo@vacation condos.comSpecialty: VacationCondos.com was developed as a rental program to assist timeshare owners and Home Owners Associations with offsetting the costs of ownership. As the owner rental program has grown, so has the list of services VacationCondos.com offers. Through a core database of more than 100,000 renters and an extensive global distribution network, VacationCondos.com assists with empty and unused inventory, delinquent inventory, and unused owner inventory, generating revenue and helping your business' bottom line.

RESERVE STUDIES



Advanced World Concepts Inc.

2237 Del Mar Scenic Parkway Del Mar, CA 92014 Phone I: 858-755-8877 FAX: 858-755-2754 Email: sales@prasystem.com Website: www.prasystem.com Contact: Bill Chaffee

Specialty: PRA Consultants are certified reserve professionals licensed and trained in implementing the PRA System for preparing the highest quality and most accurate Reserve Studies available. The system is the only reserve management plan preparation software that has been evaluated by a CPA firm for accuracy of calculations while meeting AICPA requirements for reporting. The system is designed to complement properties with different ownership formats and contribution

PRA Consultants utilize property plat maps and model floor plans for planning and scoping how reserve items will be grouped, budgeted and tracked based on the property's common areas, building and unit configurations. This provides the foundation for a reserve management plan with financial support that is easy to understand and provides optimized contributions while projecting that sufficient reserve funds will be available when needed in the future.

RESORT MANAGEMENT



Grand Pacific Resort Management

5900 Pasteur Ct Ste 200 Carlsbad, AZ 92008 USA Phone I: 760-827-4181 FAX: 760-431-4580

Email: success@gpresorts.com Website: www.gprmgt.com Contact: Nigel Lobo

Specialty: Grand Pacific Resort Management (GPRM) will bring over twenty years of best practices and operational excellence to your resort. Currently serving over 60,000 ownerfamilies every year at resorts ranging in size from under 50 units to over 300 units in the United States and Canada, Grand Pacific's signature Owner Engagement strategy will help your resort reduce delinquencies, deliver excellent rental results, and establish a successful resale solution. We manage to your existing budget with a passion for keeping maintenance fees low and quality top notch via our Preventive Maintenance (PM) Program and "owner-centric" Service Culture. For a complimentary analysis and consultation please contact Sherri Weeks at sweeks@gpresorts.

com or (760) 827-4190. Web: www.gprmgt.

RESORT MANAGEMENT



Liberté Resort Management Group

10681 Gulf Blvd., Ste. 207 Treasure Island, FL 33706 USA Ph I: 800-542-3648 Ph 2: 727-360-2006

Email: liberteceo@tampabay.rr.com Website: www.libertemanagement.com Motto: "From NEW to LEGACY Resort

Management"

Specialty: Vacation Management Services o 21 plus years in TS Mgt industry o Full Service Resort Management

o Financial Budgeting, Reporting & Analysis

o Owner Communications

o Sales, Re-sales, Rentals & Marketing

o Board support & training

o Legacy Resort Transitions o Difficult & mixed use Resort Specialist

o Consulting & Mentoring projects coordinator o Still Managing 100% of original T.S. Resorts

(over 21 years) "We have been the best choice for nearly any fit for more than 2 decades".

See what our Clients have written at www.libertemanagement.com and click TESTIMONIALS.



ResortCom International LLC International Headquarters 404 Camino del Rio South, 4th Fl San Diego, CA 92108 USA Phone I: 619-683-2470 FAX: 619-683-2077 Email: Alara@resortcom.com Website: www.resortcom.com Contact: Alejandro Lara Motto: 25 Years of Innovation Specialty: ResortCom International offers a range of cutting-edge services and a flexible, customizable platform to maximize your success. We are known for innovative tools developed by thought leaders and solution strategists such as marketing campaign management, email marketing, social media integration, tour management, iPad App for sales room and integrated data 24/7. Our Las Vegas-based contact center is staffed with knowledgeable people who utilize a fully integrated CRM system to manage any

customer questions with comprehensive and detailed follow-up. ResortCom is also in partnership with LaTour Hotels and Resorts. LaTour provides superior management services to hotel owners throughout the United States, Mexico and the Caribbean. Lead by Tom LaTour, former Chairman and Chief Executive Officer of the Kimpton Hotel and Restaurant Group, LaTour is the industry's premier management and services group providing the expertise, tools and solutions to build business, grow revenue, while improving the bottom line and delighting owners and guests.

ROOM AMENITIES



Essential Amenities

Phone I: 800-541-6775

Email: diana.johnson@essentialamaneities.com. Website: www.essentialamenities.com Contact: Ms. Diana Johnson

Specialty: Essential Amenities, Inc. is a well established guest amenity company providing high quality guest room toiletry products and amenities to boutique hotels, bed & breakfast inns, and resort properties. We offer a wide range of exclusively licensed collections that includes Hermes from France, Tommy Bahama Travelers Collection, Poggesi, Ecru New York, Little Green, Dickens & Hawthorne Cucumber & Acai, and Joseph Abboud. Feel free to contact us at 800-541-6775 or www. essentialamenities.com for more information.

SHARED OWNERSHIP SERVICES



Dial An Exchange LLC

7250 N 16TH ST STE 402

Phoenix, AZ 85020 USA Phone I: 800-468-1799 Phone 2: 602-516-7682 FAX: 602-674-2645

Email: Fermin.C@daelive.com Website: www.daelive.com

Specialty: Simple, no fuss exchange service with a priority on personal service for the consumer. We offer members and business partners:

- •A free membership option
- •A Gold Advantage membership option
- •24 hour access to live worldwide inventory
- Prepaid exchange voucher programs
- •Prepaid bonus week voucher programs
- •Revenue share programs
- •A Brandable exchange platform that can be used as a compliment to any internal exchange program.

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

TELEMARKETING

Integrated Marketing Solutions, Inc.

Interactive Marketing Solutions

1328 Capouse Ave. Scranton, PA 18509 USA Phone I: 570-814-0749

Website: www.myvacationgifts.com

Contact: Sean Kelly

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

Resort Trades Testimonial

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

EMCC, Inc./RMI/Equiant



MARKETING DECISIONS INC Marketing Decisions Inc.

774 Mays Boulevard Suite 9

certificates.

Incline Village, NV 89451 USA Phone I: 775-831-9732

FAX: 775-831-5785

Email: dwagner@marketingdecisionsinc.com Website: www.marketingdecisionsinc.com

Website: www.ReportsPro.net Contact: David M. Wagner Specialty: Outbound and Inbound

Telemarketing Day Drives and Direct Mail

- . Day Tours using Outbound Telemarketing or Inbound Direct Mail Clients on a Per Tour
- . MDI is starting its Eighteenth (18th) year in successful Client Generation.
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. Interactive Website for Manifest, Results, Projections, Disputes and Accounting of Weekly Tours. www.ReportsPro.net.

- . MDI has a custom Confirmation Letter Website.
- Our commitment to Federal, State and Wireless DNC Compliance is second to none, through proprietary websites.
- . Call David Wagner Today at, 775-831-9732, for a Confidential Marketing Analysis

TELEMARKETING



Perfekt Marketing

3015 S 48th St

Tempe, AZ 85282 USA

Phone I: 602-453-3333 ext 4502

FAX: 602-453-3337

Email: tkelly@perfektmarketing.com

Contact: Tom Kelly

Specialty: Day drives and Minivacs for Vacation Clubs and Timeshare Resorts. Direct mail, Inbound or Outbound telemarketing, Radio and even T.V. Take control of your VPG today. All calls recorded for quality assurance. We are not a broker. Our dynamic staff produces 40k Day Drives annually, all generated in house. Call today and see how quick your business can grow beyond your expectations.

Resort Trades Testimonial

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

Steve Drummond President of Destiny Resorts, Inc.



INNOVATIONS

vacationinnovations.com





SUPPLIER DIRECTORY

TELEMARKETING REGISTRATION



Tele-Sales/Registration Consultants

7835 San Pablo Road, SE Deming, NM 88030 USA Phone 1: 575-546-4094 Phone 2: 575-494-5477 Cell FAX: 575-546-4095

Email: regiscon@msn.com

Contact: Guy B. 'Ben' Eubanks, JD (Ret.) Specialty: NEED / WANT TO EXPAND YOUR MARKETING AREA:

- · Timeshare Registrations: 42 States \$1K or Less, each (CA, NY, NV, ID, FL, NE, MN, TN - Prices Negotiable)
- · Telemarketing, Seller of Travel, Transient Sellers, etc.
- · All 50 States Telemarketing Registrations: \$7,500 (Includes 13 Courtesy Filings) Any Individual Telemarketing, Seller of Travel, Trans. Seller, etc. \$250.00 Each (Except OH

and UT - Negotiable) · Free Assessments

Note: Retiring: December 31, 2015 I want to thank for your business, and for your friendship over the past 21 years. Ben Eubanks

TITLE COMPANIES

vacation ownership

Stewart Vacation Ownership 3275 West Hillsboro Blvd. Suite 206 Deerfield Beach, FL 33442 USA Phone I: 954-418-4550

FAX: 954-418-4551 Email: lbasye@stewart.com Website: www.stewart.com

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

- National title and escrow services for deeded and non-deeded developments
- Unrivaled, proven inventory control
- Trustee services
- Foreclosure services solutions
- Title transfer solutions

TOUR GENERATION



MARKETING DECISIONS INC

Marketing Decisions Inc. 774 Mays Boulevard Suite 9 Incline Village, NV 89451 USA Phone I: 775-831-9732 FAX: 775-831-5785

Email: dwagner@marketingdecisionsinc.com Website: www.marketingdecisionsinc.com

Website: www.ReportsPro.net Contact: David M. Wagner

Specialty: Outbound and Inbound Telemarketing Day Drives and Direct Mail Tours. Day Tours using Outbound Telemarketing or

- Inbound Direct Mail Clients on a Per Tour Cost . MDI is starting its Eighteenth (18th) year in successful Client Generation.
- . MDI custom tailors high quality Client Generation Campaigns using qualified incentives to produce the most effective VPG. . MDI has a host of Custom designed, cost
- effective, successful premiums and vacation certificates.
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- . MDI has a custom Confirmation Letter Website. Our commitment to Federal, State and Wireless DNC Compliance is second to none, through proprietary websites.
- Call David Wagner Today at, 775-831-9732, for a Confidential Marketing Analysis

TOUR GENERATION



Perfekt Marketing

3015 S 48th St

Tempe, AZ 85282 USA Phone I: 602-453-3333 ext 4502

FAX: 602-453-3337

Email: tkelly@perfektmarketing.com

Contact: Tom Kelly

Specialty: Day drives and Minivacs for Vacation Clubs and Timeshare Resorts. Direct mail, Inbound or Outbound telemarketing, Radio and even T.V. Take control of your VPG today. All calls recorded for quality assurance. We are not a broker. Our dynamic staff produces 40k Day Drives annually, all generated in house. Call today and see how quick your business can grow beyond your expectations.



Savage Direct Marketing

215 3rd Avenue Kirkland, WA 98033 USA Phone I: 425-822-8633 FAX: 425-822-8623

Email: pauls@savagedm.com Website: www.savagedm.com

Contact: Paul Savage Specialty: Marketing services include:

- -Day-Drive Tour Generation
- -Mini-Vacation Programs
- -Fly & Buy Mini-Vacation Programs
- -Direct Mail Marketing
- -Email Marketing
- -Owner/Member Referral Programs
- -List Targeting/Acquisition
- -Premiums Incentives
- Marketing Consulting

2013 Marketing Tour Generation Highlights...



SML Marketing LLC

162 South Peninsula

Daytona Beach, FL 32118 USA

Phone I: 386-265-4975 FAX: 386-469-0253

Email: smlmarketingllc@aol.com Website: www.smlmarketingllc.com

Contact: Laurie Borasky, Susan Yost,

Michelle Carrasquillo Specialty: We provide marketing services

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

Offering: Mail programs

Premiums Smart Circle cards Vendor management

Telemarketing solutions Referral marketing

Consulting services

TRADE ASSOCIATIONS



C.A.R.E. Cooperative Association of Resort Exchangers

PO Box 2803

Harrisonburg, VA 22801 USA Ph 1: 800-636-5646 U.S. Ph 2: 540-434-4280 Canada FAX: 703-814-8527

Email: careinfo@care-online.org Website: www.care-online.org Contact: Alain Carr, President Motto: C.A.R.E. is the vacation industry Specialty: C.A.R.E. is the vacation industry's

premier trade association. Since

1985 C.A.R.E. members including Travel Clubs, Wholesalers, Developers, HOA's, Resorts, and Management and Exchange Companies have been providing each other with opportunities for vacation fulfillment and exchanges and revenue enhancement through increased inventory utilization and yield management. Vendors and service providers gain increased exposure through C.A.R.E. membership and networking opportunities. Members benefit from outstanding networking and professional development opportunities at semi-annual conferences. Enhance inventory utilization and fulfillment and connect with members through exclusive C.A.R.E. online information systems.

TRAVEL CLUBS AND EXIT PROGRAMS



Executive Tour and Travel Services, Inc. 301 Indigo Drive

Daytona Beach, FL 32114 USA Ph 1: 866-224-9650 Email: Frank@ettsi.com Website: www.ETTSI.com

Contact: Frank Bertalli Specialty: ETTSI Incentive Premiums helps you meet your goals with Industry leading incentive programs in travel and merchandise certificates. ETTSI specializes in offering sales

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

that work! Distributor Inquiries Welcome



Travel Services

415 S. State St. Litchfield, IL 62056 USA Phone 1: 877-281-3649 FAX: 877-281-3652

Email: mrktg01@yahoo.com

Website: www.islandtradervacations.com Contact: Chris Dixon

Specialty: Travel Services is the only travel club that has operated continuously for 26 years, uninterrupted. We offer separate programs and pricing

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

· The difference between our product and the one you are using is our AAA service, weekly news letter www.travelservicesdeals.com and commission rebates to your clients.

· We will supply a turnkey exit program for your resort including personnel and financing! . Full service travel, not limited to only condos or cruises.

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

TRAVEL CLUBS AND EXIT PROGRAMS



Travel To Go 7964-B Arjons Drive San Diego, CA 92126 USA Phone I: 800-477-6331 ext. 105

Email: tmiddaugh@TravelToGo.com Website: www.traveltogo.com

Contact: Tommy Middaugh Specialty: Travel To Go has been specializing for 24 years in offering travel club and exit programs for stand alone sales centers, timeshare resorts, or customized programs. With our newly redesigned website and extra member benefits, we provide options that most companies can not offer. We help save our members up to 75% off luxury resort accommodations all over the world with online booking capabilities. Our members also get discounted cruises, all inclusives, restaurants, golf and more! Our program offers today incentives that no one else has and they are 100% fulfillable so everyone wins! Our Mission is "Making Dreams Come True" and that is exactly what we do. So whether you are our member or the distributor, we offer 5-Star service to all! **FEATURES:**

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- 24 years in business and "A+" rated with the Better Business Bureau.
- $^{\bullet}$ Headquartered in San Diego, CA Satellite offices in Las Vegas, NV and Daytona Beach, FL • C.A.R.E. member for 20 years
- · Registered with IATAN, CLIA and ARC.
- Participants in ARDA.
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- Full service licensed and bonded Travel Agency.
- Bilingual travel coordinators
- Private branding and service with revenue share possibilities.
- 5-Star Service Standards (We expect our staff to be 5-Star service trained and we also expect our distributors to share this same vision)
- Comprehensive product training, customized PowerPoint presentations and posters for tours.
- Online marketing tool to track all your tours, closing %'s, commissions, etc.
- · Merchant, Escrow services and financing
- Travel To Go point of sale "Instant credit card" with Bank of America. Please give us a call so we can talk about

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

TRAVEL INCENTIVES



Creative Marketing Incentive Group 2831 Camino Del Rio S

Suite 203 San Diego, CA 92108 USA Phone I: 800-619-6101 ext 316 Phone 2: 800-619-6101 ext 2

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

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TRAVEL INCENTIVES



Executive Tour and Travel Services, Inc.

301 Indigo Drive

Daytona Beach, FL 32114 USA Phone I: 866-224-9650 Email: Frank@ettsi.com Website: www.ETTSI.com Contact: Frank Bertalli

Specialty: ETTSI Incentive Premiums helps you meet your goals with Industry leading incentive programs in travel and merchandise certificates. ETTSI specializes in offering sales premiums in support of Timeshare and Travel Club presentations. You can relax knowing that you are receiving the greatest value and that your customers will be serviced with the utmost attention because you are buying direct from the fulfillment company. ETTSI prides itself on its in-depth understanding of the needs of their clients and they excel at converting that knowledge into strategically and tactically designed sales incentive solutions that work!

Distributor Inquiries Welcome

INTERNATIONAL MARKETING **IMPACT** International Marketing 349 S. Lake Havasu Ave, Suite 104 Lake Havasu City, AZ 86403 USA

Phone I: 844.47 I.8758 Email: acox@iimgroup.com Website: www.iimgroup.com

Contact: Abby Cox Specialty: In addition to being the leading provider of sales incentive products and services for direct marketers, we provide high demand travel products to human resource departments to incentivize sales teams and marketing professionals nationwide. Travel certificates are a low cost, creative and effective way to obtain customer acquisition, retention of your current customer base or reward existing customers through referral programs. IMPACT's specialized IT team provides the technology necessary to support client travel needs. We provide simple travel portals to customized redemption centers to facilitate your own travel program. Whether you're looking for premium travel incentives or promotional travel certificates, IMPACT International Marketing provides one-stop shopping for all your incentive travel needs. We are even able to white label a program specifically for your current marketing needs. Contact us today and learn more about some of our more popular travel products that include airfare, with or without accommodations, theme park tickets, 3, 4, 5, or 7 day cruises, 2 to 5 star Resort Stays, All Inclusive Getaways to the Caribbean and

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2455 East Sunrise Boulevard, Ste 200 Ft Lauderdale, FL 33304 USA Phone I: (800) 684-9419 Email: iyoungblood@true-incentive.com Website: www.true-incentive.com Contact: Ilene Youngblood Specialty: Provider of incentive-based marketing solutions. We drive marketing results while providing a positive brand experience for your customer. We identify and utilize the appropriate incentive in a direct marketing campaign, while maximizing marketing dollars to a specific geographic, demographic or psychographic universe. True Incentive extends the basic principles of direct to consumer direct marketing to include our client's audience values, opinions, attitudes, interests, and lifestyles. True Incentive products motivate response, generate results

TRAVEL PREMIUMS casablancaexpress

Casablanca Express

6300 Canoga Ave. Ste 550 Woodland Hills, CA 91367 USA Phone I: 800-370-9153 Ext 7102 FAX: 818-992-3400

 ${\it Email: nick@casablanca express.com}$ Website: www.casablancaexpress.com

Contact: Nick McClendon Motto: Travel for less with Casablanca Express Specialty: Travel Premiums, Day Drives, Mini-Vacs, and Lead Generation. Over the last 30 years we have traveled over 2,000,000 passengers through our travel premiums and generated over 300,000 Mini-Vac and Day Drive tours for Vacation Clubs and Timeshare Resorts. Our competitively priced Accommodations with Airfare, Cruise, and Accommodations Premiums will increase response rates, boost show factors and raise your VPG. Our customer friendly fulfillment process and highly trained staff will minimize customer issues and enhance customer loyalty.

VACATION CERTS



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

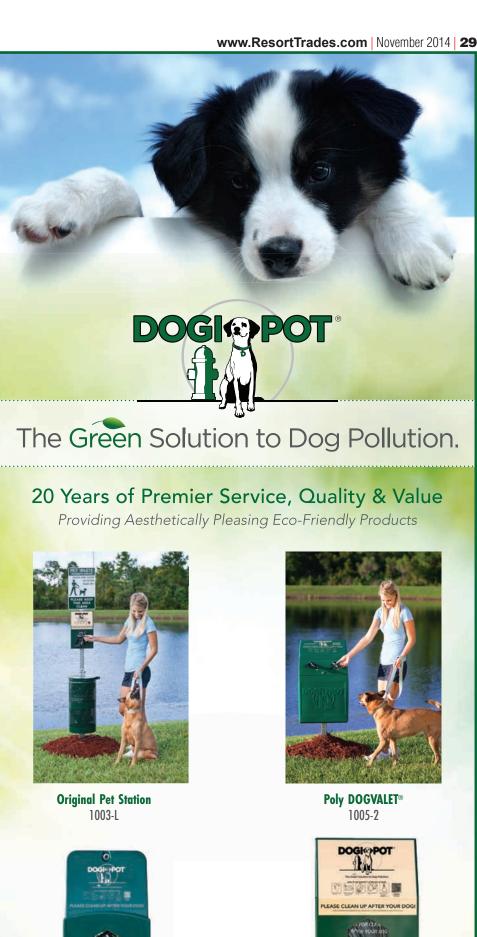
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Randy Fish, ARP -Vice President of Marketing, Holiday Travel of America

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