

Resort Trades

Every Resort; Every Month

In Pursuit of Excellence

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Dennis DiTunno

President & CEO
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Publishers Corner

Movin' On Up!

by Sharon Wilson

Beginning in January 2023 Resort Trades is planning on moving our digital edition of the magazine a new technology platform that will provide readers (and advertisers) with beautifully responsive digital editions and web content. Our new technology partners are leaders in digital publishing and will be providing us with access to emerging technologies including interactive mobile editions, responsive web content, audio articles, and personalized content channels.

We are thrilled to be able to expand our audience of resort and hospitality professionals globally, as well as within North America. Additionally, Resort Trades' digital edition will be offered to the hotelier and vacation rental markets in the coming months.

We look forward to reviewing the benefits of the new platform, which include instant audio article narrations, ADA/WCAG compliance, GDPR privacy compliance, the ability to add additional links and articles beyond the print edition, responsive web content, and a

completely responsive mobile edition. Resort Trades' audience will enjoy the fast, one-click access to web content.

Resort Trades will also be able to offer advertisers the ability to perform analyses, send and report on surveys, integrate information on social media platforms, plus so much more. Suppliers of case goods, restaurant supplies, house- and groundskeeping equipment, and other products will be able to use purchasing apps such as Shopify or Amazon for readers to instantaneously place their orders.

Our email list of Resort Trades Weekly members will automatically receive the digital edition of The Trades beginning in November 2022. Chances are that if you are reading this article, you are already

a Resort Trades Weekly member. However, if not, we encourage you to visit <https://resorttrades.com/emagazine> to subscribe. By January 2023 we hope to be fully transitioned to the new platform and we don't want you to miss a single month of the enhanced and newly expanded Resort Trades!



“We made the right decision to sell our property management business to Vacatia. In less than a year, our owners have more benefits, our employees have better career paths, and our resorts are busier than ever. Knowing VSA is in good hands, I’ve relocated to Cabo, where daily operations are served with a side of golf.”

Michele Colson
SVP of Associations
VSA Resorts, Virginia Beach, VA



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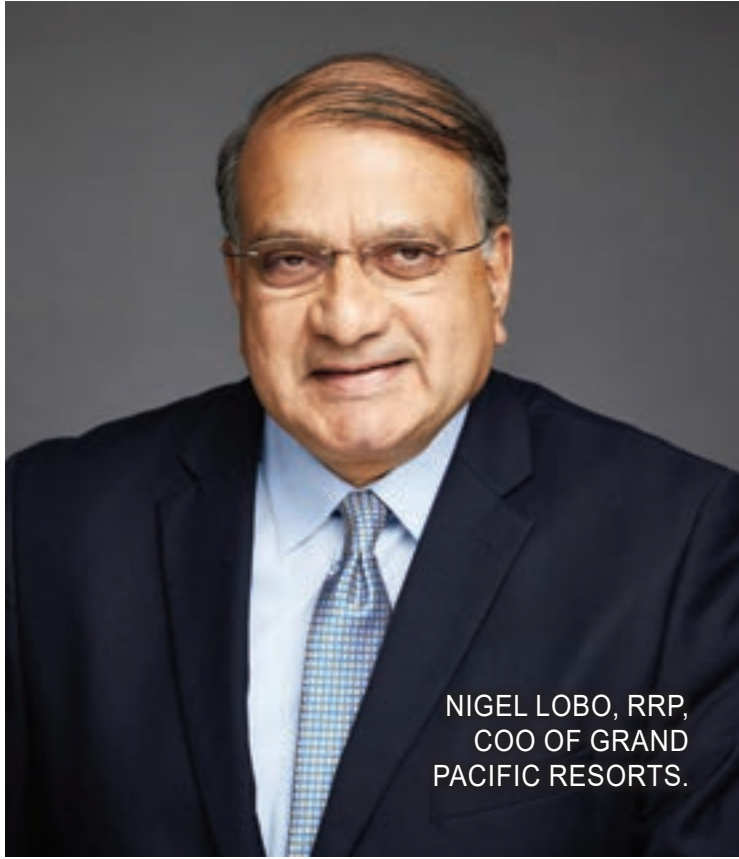
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NIGEL LOBO, RRP,
COO OF GRAND
PACIFIC RESORTS.

What makes a timeshare management company successful, or even award-winning?

by Nigel Lobo

For over three decades, Grand Pacific Resorts has been wholeheartedly devoted to creating experiences worth sharing by consistently delivering exceptional results to our portfolio of managed resorts. Our top priority is also ensuring that all of our Associates feel supported and valued, as both professionals and individuals.

This year, our ongoing efforts have paid off immensely. During a time in which our industry as a whole faced significant obstacles, we were honored to experience remarkable growth, onboarding five new resorts in 2021 and three resorts in 2022 in a variety of locations across California, Hawaii, and Utah. We were also thrilled to bring home multiple wins from the American Resort Development Association (ARDA) conference, including some in entirely new categories for our company.

These achievements are humbling to say the least. As I reflect on what contributes to a resort management company's overall success, I remain steadfast in the belief that a significant degree of achievement is tied to

possessing an unyielding passion while executing on key objectives. It also involves keeping people at the forefront of all that we do, from our owners and guests to our associates. However, there are other concrete factors that distinguish a good timeshare management company from an exceptional one.

CULTIVATING VISION AND PARTNERSHIP

Our mission at Grand Pacific Resorts is to define and develop the unique identities and visions of each of our resort properties, which are as diverse in nature as they are geographically far-reaching. We are fortunate to have cultivated extensive experience in a variety of key areas:

Inventory Management & Rental

Grand Pacific Resorts leads the industry in monetizing non-performing inventory to ensure we keep owner utilization high while offsetting the costs of unrented rooms.

Renovation & Project Management

We oversee projects and renovations that enhance the value of our properties, with our experts managing every aspect of each project, including identifying areas of maximum cost savings without compromising quality.

Vacation Services

This offering allows us to provide resorts with a la carte services

such as owner reservations, exchanges, inventory, along with rental and revenue management. Our collections and owner loyalty support significantly enhance the resort's success.

Creative Services

We breathe life into each individual resort to keep owners and guests connected in ways which are engaging and authentic to the property's unique personality.

PRIORITIZING OWNER RELATIONS

Here at Grand Pacific Resorts, we believe that vacation ownership entails more than a once-per-year stay—it's a lifestyle, and our owners are at the center of it. As a result, our benefits extend well beyond our heartfelt service culture to also include savings opportunities, incredible amenities, and travel inspiration.

We are fortunate to have a highly engaged owner base thanks to our multi-faceted communications plan and consistent relationship management efforts. Owners



DURING HOUSEKEEPING APPRECIATION WEEK, HOUSEKEEPERS COMPETE IN A TOWEL FOLDING RACE AT CORONADO BEACH RESORT WHILE THEIR TEAM CHEERS.

Continued on page 8



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Continued from page 6

with us are encouraged to enjoy the following:

- Grand Pacific Exchange (GPX), an exclusive exchange benefit with no annual fee
- Special rental rates at hundreds of resorts across the country through GPX
- A savings-credit based perks program for rental cars, hotels, gift cards, and more
- Opportunity to make tax-deductible vacation week donations to cancer survivors
- Rental programs for anyone unable to use their weeks
- An annual digital magazine, Time Together, featuring resort updates and prizes

GPX is our exchange network exclusively allowing Grand Pacific Resorts owners to view availability without having to first deposit their week. The program features many popular domestic and international destinations. With GPX, owners are able to exchange their weeks at low rates, gift it to family and friends, or request a specific resort or destination. It requires no annual membership fee and offers competitively low fees.

Our latest offering, GPX Perks, is a credits-based shopping experience featuring special vacation offers throughout the year, as well as opportunities to earn savings credits that can be redeemed on hotels, cruises, tour packages, and rental cars.

Finally, we prioritize feedback through survey and social media communications. Messages are routed to Vacation Specialists at Grand Pacific Vacation Services who are on hand to assist with reservation questions and resort information. As the direct result of evolving to engage our customers on their preferred methods of communication, we consistently enjoy average review ratings of 4.5/5 and boast a Reputation score of 700, in contrast to an

industry average which hovers around 579.

IMPLEMENTING INNOVATIVE SOLUTIONS

Grand Pacific Resorts is committed to providing superior customer service, which we have taken to new levels by improving existing services while offering new ones.

We utilize robust technology platforms, from Live Chat to SMS, making it easy and convenient for owners to receive prompt assistance in the communication channel of their choice. This has drastically improved our efficiency and guest satisfaction. We have also long collaborated with SPI Software and currently tailor its highly- customizable functionality to the evolving needs of our resorts, enabling us to smoothly transition new resorts into our operations as we continue to grow. Additionally, we implemented Knowcross, a digitized workforce automation tool that has dramatically increased efficiency across our housekeeping and maintenance departments.

At Grand Pacific Resorts, we encourage, promote, and facilitate professional development at every level. Docebo is our internal learning management system which offers 65 courses, with new content constantly being added, to educate and empower over 300 active enrollees. Associates find these learning modules particularly valuable since they are able to go back and reference them at any time. Our Marketing & Communications Team recently added new training videos for incoming General Managers, significantly streamlining our onboarding process.

We are also in the process of implementing Zenarate, an AI Coach that utilizes customer engagement simulations to assist with both new hire training and tenured agent upskilling. This



FROM LEFT TO RIGHT: NIGEL LOBO, BRYAN BOYD, AND DAVID BROWN HONOR ODALYS JOAQUIN'S GRADUATION FROM THE BE EPIC TRAILBLAZER LEADERSHIP DEVELOPMENT PROGRAM.

tool helps develop top-performing teams with the objective of increasing proficiency and conversion rates while decreasing operating costs.

FOSTERING ASSOCIATE RETENTION

We place tremendous value on associates who are committed, focused, and excited about providing the best vacation experiences possible. Grand Pacific Resorts applies this philosophy as we hire, train, and perhaps **most importantly, retain our associates.**

Two years ago, many of the labor issues we see continuing today, came into focus. I knew we had to take exceptional care of our furloughed associates to bring them back to work with the ultimate goal of keeping our teams intact. We implemented a call campaign to help line-level staff complete the complex unemployment application forms. To assist with pay gaps, we also distributed electronic grocery store gift cards. We remained in contact with our displaced associates, frequently checking in on them. This program was so effective that when we reopened, over 90 percent of our staff returned.

As we have shifted our focus back to retention, our strategy is to provide our associates with a

viable career roadmap, detailing opportunities for promotions from within. We developed a BE EPIC Trailblazer Program, which helps promote future General Managers, and we boast multiple graduates who have been promoted to general manager positions at their resorts. Describing these potential career paths to incoming associates helps them to envision pathways to their futures at Grand Pacific Resorts.

Lastly, we launched a Housekeeping Enrichment Program, which helps our housekeeping associates strengthen their English as well as learn computer and financial skills. We also created a benefits package for room attendants, offering complimentary meals at work along with a new pair of work shoes from Shoes for Crews. Our teams have expressed their appreciation for these efforts, further cementing their loyalty to our company. Despite the overwhelmingly positive response we have received to the initiatives and accomplishments, they are not a reason for us to remain complacent. Rather, what makes a timeshare management company truly exceptional presents an opportunity for Grand Pacific Resorts to leverage our areas of strength while identifying areas for growth—which is exactly what we will continue to do.

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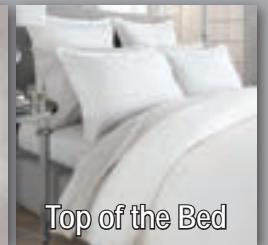
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Where Travel & Technology Meet

TravCoding, a Travel Technology start-up company, is quickly making its mark on the travel world. In less than twelve short months, they have added important customers like Cruise.com, and Perkopolis, one of Canada's leading B2B membership companies with over 600,000 members to their client roster.

The **TravCoding** team have developed a completely new Hotel Booking Platform utilizing more than 30 APIs from well known suppliers like Expedia, Priceline, Getaroom, and more. Their hotel platform is designed to provide guaranteed lowest pricing every time for your owners & members utilizing up to 20 different currencies. Turn-key Ready Implementation and/or Fast Customization for clients is available to ensure the highest Return on Investment.

Need a new Condominium Booking Platform? Have your member's needs expanded beyond your current exchange company travel offerings?

TravCoding has developed a state-of-the-art condo booking platform that offers multiple inventory APIs with incredible

pricing; you may also desire to feature your inventory on their platform for your own use or to promote your inventory through their many retail/wholesale distribution opportunities.

Complete Travel Booking Platforms are also available: Cruise, Condo, Hotel, Package, Curated Vacations, and Service are all available if your members need even more options.

TravCoding is a subsidiary of RSI Vacations, a twenty-year veteran of the timeshare industry. RSI Vacations has created a high-level service platform to bolster TravCoding's tech production capabilities and have brought additional high commission products to the **TravCoding** arsenal of services.

TravCoding's team is headed up by its young energetic President, Fernando Fortini, a multi-lingual entrepreneur whose motto is "we always strive to do the right thing and bring results to our clients and their members/owners."

The **TravCoding** Development Team consists of 20 savvy, youthful international developers who use their worldwide skills

to create Unique App and Product Opportunities in multiple languages and currencies.

TravCoding's Vice President of International Sales, Chris Keller, a 25-year Travel Professional brings perspective and insight to the burgeoning travel tech start-up. He says "there is a real need for new inventory deals worldwide, and we provide both wholesale supply APIs and consumer-facing offerings."

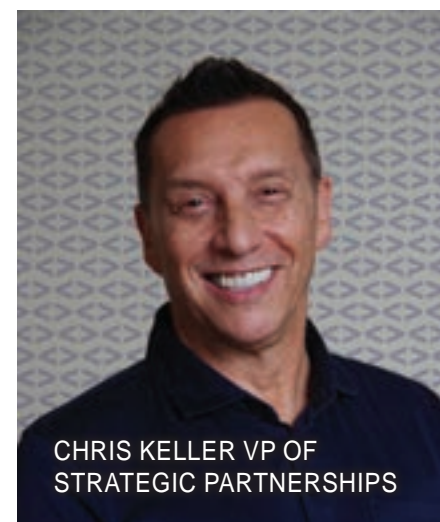
"Timeshare Owners and prospects consistently need new travel options and services. The entire world has been commoditized by online offerings, and you must consistently bring new solutions to your customers if you are going to remain relevant" says Todd Lynch, Senior Vice President of Sales at RSI Vacations.

TravCoding has some big plans for the next six months:

- It will roll-out a first-of-its-kind cutting edge Travel App to compete with HotWire.com
- Release of its Machine Learning/Artificial Intelligence for expert mapping into their newest booking platforms
- Created the "Marginator,"



FERNANDO FORTINI
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a cutting edge technology which allows you agents to yield dramatically higher commissions for their clients while still providing amazing rates for your owners/members.

Keep an eye on this bright new company! If you are looking for some fresh ideas for your Travel Technology ideas, new sales campaigns which need some IT horsepower, please consider contacting TravCoding.com. Contact Ron New or Todd Lynch at 828-220-5526 for more information about how to improve your travel arsenal.



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Industry Spotlight: Heena Patel of Travel + Leisure Co.'s Extra Holidays

Leads Rentals for over 500 timeshare properties in 120 locations

by Marge Lennon

Just about every resort management professional understands the complexities of creating an efficient, income-producing rental program for their timeshare resort. Imagine, if you can, the obstacles and manpower required to orchestrate rentals for more than 550 resorts, with 130 of them in international locations.

Travel + Leisure Co. has successfully accomplished this challenge through its rental division, Extra Holidays, offering condo accommodations with

resort amenities. A revenue-producing department, Extra Holidays monetizes the company's unused inventory at Club Wyndham, WorldMark by Wyndham, Margaritaville Vacation Club by Wyndham, and Shell Vacations Club properties. The platform also partners with select RCI-Affiliated Resorts, providing a solution to HOAs to monetize their own delinquent inventory, as well as timeshare owners to rent their inventory when they aren't traveling. All of these are significant drivers of potential prospects to the

company's other business lines of subscriptions, timeshare, and exchange.

Heena: Over two decades of hospitality expertise.

As Senior Vice President, Global Rental Operations, Heena Patel leads the global rental strategy for Travel + Leisure Co. Her primary priorities include maximizing inventory utilization, contributing to new owner generation, and driving resort rental sales. The Windsor, Ontario native has

held several previous positions with Wyndham Destinations and Travel + Leisure, including Senior VP of Travel + Leisure Clubs & Rentals, VP of Extra Holidays and Director of Revenue Yield Management, as well as resort management roles, totaling 22 years in the hospitality arena. She is the daughter of immigrant parents from India, who owned and operated several hotels.

"Under Heena's experienced and authentic leadership, the hardworking Extra Holidays team plays an important role in our company's mission to put the world on vacation," said Geoff Richards, Chief Operating Officer, Wyndham Destinations. "When it comes to our timeshare products, seeing is believing. Providing non-owners with the opportunity to rent unused inventory on Extra Holidays allows them to test-drive the timeshare lifestyle."

Extra Holidays tight knit team of 100.

Keeping the Extra Holidays engine running smoothly requires a team of 100,

Continued on page 14



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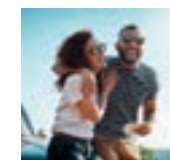
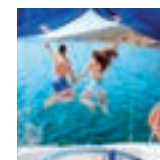
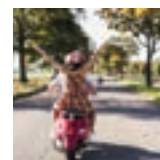
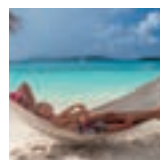
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working cohesively in several departments, including call centers, marketing, accounting, and more. “The beauty of being a small division in a large organization,” says Heena, “is that we can remain a nimble, tightknit unit, while also having access to an unending well of tools and knowledge at our disposal.”

Key Extra Holidays leaders and their responsibilities include:

- Amanda Cariotto, Sr. Director Revenue Yield Strategy leads a team of analysts in anticipating consumer behavior to maximize revenue.
- Sarah Faust, VP Marketing focuses on campaigns and strategies that drive exposure to target destinations and resorts.
- Melanie Perschka, Sr. Director Rental Accounting strives to ensure every dollar is collected.
- Desha Graham, Director

of Integration and Project Management focuses on distribution platforms and the seamless integration of new products.

- Renee Cobb, Director of Operations leads the customer care strategy, as well as internal and external partnerships.

Staff successes bring great joy.

Heena receives the greatest joy from her work by seeing her associates succeed. She takes pride in making a difference in people’s lives and helping them envision their vacation possibilities. She adds, “Creating an inclusive and diverse work environment is one of my driving passions. Having the opportunity to share who I am as a female, Asian, and American allows me to be my authentic self in and out of the office.”

This outgoing and well-loved leader admits she wears her

passion outwardly so everyone can share in the dedication she feels about her work. She’s equally passionate about her family and resides in a generational household, including her parents and in-laws, which translates to being surrounded by love at every turn.

While vacations to exotic locations are an internet click away, Heena loves returning to her native west coast of Canada. “I might be biased, but it’s my favorite place to visit,” she says, “You can take in the beautiful scenery and comfort of rural communities – or explore larger cities and all they have to offer. The region has the best of everything in one place.”

Tips for Implementing a Rental Program.

Resort Trades asked Heena to provide some tips for smaller companies who desire to implement a new rental program. “First, Identify the

consumer most likely to use your supply. Then, decide what commercial engine you will use to target those customers. Since developing a rental booking function of your own is a large undertaking, it is ideal to partner with a rental company—such as Extra Holidays—to achieve scale and have access to lower cost distribution commissions. It’s also important to have distribution platforms, marketing and revenue and platforms all working together and best not to spread your resort too far. Invest in the creation of an asset gallery that accurately showcases your product through interior and exterior resort photos and videos. From a potential partner perspective, taking these steps can help promote a mutually beneficial return—which is key.”

Marge Lennon has been writing about the timeshare industry and its resorts since forever. She can be reached at Marge@LennonCommunications.com.

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Where is Everybody?

by **Bill Ryczek**

After every cataclysmic event, someone is certain to say that we are changed forever and life will never be the same again. In the wake of the 9/11 attacks, prognosticators noted the surge of patriotism and proclaimed that from that moment forward, America would be one nation, wounded but indivisible and resolute.

That feeling is long gone. Once the immediate danger passed, people slipped back into their old habits. Getting along with everyone involves sacrifice and compromise. It's hard.

On the other hand, some of the changes brought about by the COVID pandemic, particularly the idea of working from home, are very appealing to many people. One of the biggest challenges in today's business world is to re-create a workplace that incorporates the best innovations from the COVID period while taking advantage of the renewed ability to move about freely.

Some businesses are built on the concept of a remote workplace but most, prior to the pandemic, were not. Until March 2020, the

vast majority of administrative employees reported to an office five days per week, usually from 9-5 or thereabouts. When the pandemic hit, virtually all businesses had to shift to a model where many, if not all, of its employees worked from home.

Had we faced a similar situation in 1980, it would have been nearly impossible to continue to do business. But with today's technology, companies were able to perform essential functions. People who'd never heard of Zoom were zooming several times a day. We learned how to communicate and access information in new ways and made it through.

Now, restrictions have been lifted and virtually everyone is free to return to the workplace. I have a sister who works for a large insurance company, and when the head of her division announced that employees would return to the workplace, someone asked, "Since the work's getting done, why can't we keep doing what we're doing?" His answer was succinct and accurate. "We've been getting by," he said.

Everybody was "getting by," but very few companies have mission statements that say things like, "We keep the roof from caving in," or "We manage to stumble through somehow." Most organizations at least talk about striving for excellence, surpassing expectations, and innovating. That doesn't usually happen without the type of collaboration and recurring interaction that occurs when people are in the same workspace.

The best companies focus on their customers, and while employees may say they're doing a great job at home, a survey of the company's customers might produce a very different result. Delays and inconvenience were expected during the pandemic, but customers are entitled to higher expectations at this point.

Some jobs, like data entry or phone-delivered customer service, are conducive to remote work.

Some people are better suited to work independently. Part of the divide is generational;

young people are much more comfortable communicating through technology than older workers and are generally better at it.

There are more than 160 million workers in the United States, and their work habits vary. Some are self-motivated and will work hard without direct supervision. Most of the 160 million are not, which doesn't mean they're lazy. They rationalize. Many talk of the long hours they work but forget about the time spent on non-work tasks. They may have responded to emails at 7:00 a.m. and 10:00 p.m., but if people were truly working 15 hours a day at home, they wouldn't be so insistent about continuing to do so.

Others say they get their work done in far less time because they're much more efficient without the interruptions of the workplace. But many of those "interruptions" include helping co-workers, brainstorming and kicking ideas around, or solving a problem you wouldn't have been aware of if you weren't there. The absolute essentials

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get done, but who knows what great ideas might have emerged from those informal brainstorming sessions that didn't take place.

Rationalization is one of ways we maintain our sanity, but it tends to be self-serving. I saw a recent survey of the days people chose to work remotely, and by a remarkable coincidence the day they felt they were most effective working at home was Friday.

If you're working from home and take offense, don't worry. I'm not talking about you. You're doing a great job. The problem is that on a global basis the current situation is difficult to manage and not conducive to long-term growth and innovation.

It's unquestionably more difficult to manage on a remote basis. An old management guru coined the phrase "management by wandering around" and I refer to my style as "management by eavesdropping." Overhearing a phone call or a conversation may provide information that, combined with what I already know, unravels a mystery, points out a problem, or helps me identify a trend. It's difficult to manage by eavesdropping when there's no one to listen

to. People are also more likely to poke their head in my office to tell me something than they are to make a phone call or send an email. Zoom meetings have to be planned and scheduled; office interactions can occur spontaneously at any time.

It's also difficult to train new employees in a remote environment. I know recent college graduates who started a job during the pandemic and spent months without meeting their boss or co-workers in person. In addition to absorbing job knowledge, new employees need to understand the culture of an organization, which comes from informal interaction. The working world is a lot different from college and it's important to acquire the social skills of the workplace. A lot of my early learning was accomplished by watching older professionals as they handled various situations. There are far fewer opportunities to do that when everyone's in different locations. The impact of a failure to assimilate and effectively train new employees won't be immediately apparent, but the long-term effects are significant.

Aside from the business aspects, there are societal advantages

to having people spend time with other human beings. I was taking a road trip recently with a couple of friends who've spent extended periods of time working from home and getting their knowledge of the world through cable news. They were anxious, distressed, and had a wildly pessimistic view of current affairs. Imagine! It would do them good to get out in the world and learn that people holding different political opinions aren't evil and that the entire world is not coming to an end next Thursday. Diversity and inclusion are priorities for most companies and that's best fostered by spending time with people who are different than you.

I think I've made it clear that I believe in-person work schedules are preferable for most employees. The question is how to return to that model in the face of employee resistance and a nationwide worker shortage. If you tell your workers they need to show up in the office, they might just find another employer who tells them they don't.

Managers are paid to manage. I heard a CEO of a large company say recently that employees

should work wherever they feel they are most efficient. That's not managing. If customer needs—and long-term corporate goals—are better served in person, companies need to find a way to get employees back in the workplace, either through incentives, mandates, or a combination of the two. We did it before and there's no valid reason we can't do it again.

Reprinted courtesy of the Colebrook Chronicle

Bill Ryczek, RRP—Partner, Colebrook Financial Company. With more than 40 years in the timeshare industry, Bill Ryczek is well-known and a frequent speaker at conventions on the topic of receivable financing and has authored numerous articles about the timeshare industry. Colebrook Financial, approaching its 20th anniversary, is highly regarded for its innovative approach to lending. based in Middletown, Connecticut, it specializes in providing financing for the timeshare industry, and can offer a variety of facilities in amounts ranging from \$100,000 to \$30 million or more.

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Ransomware and PII: Protecting Your Resorts and Guests

*by Timothy Houmes, CPA,
Manager and Michael Seip,
Cybersecurity Lead Consultant*

In recent years, ransomware attacks have been increasing in numbers and severity. Resorts are particularly vulnerable due to their access to sensitive guest information. Many of us are aware of some high-profile cyber-crimes that have made the news recently, such as the Colonial Pipeline ransomware attack carried out by the hacking group DarkSide. DarkSide attacked the billing infrastructure of the Colonial Pipeline Company, preventing the company from billing its customers, which ultimately led to the company halting its oil pipeline operation. The attack caused fuel shortages at filling stations throughout the southeastern US after several days of panic buying. Darkside required Colonial to pay a ransom of \$4.4 million to regain access to its systems. Eventually, the Department of Justice recovered approximately \$2.3 million of the ransom paid to DarkSide. However, most organizations are not as lucky to have the federal government recover any ransom paid from an attack.

The Cybersecurity and Infrastructure Security Agency

(“CISA”) describes ransomware as “...malware designed to encrypt files on a device, rendering any files and the systems that rely on them unusable. Ransomware actors often target and threaten to sell or leak exfiltrated data or authentication information if the ransom is not paid.” There are several ways these ransomware attacks can occur. In the case of the Colonial Pipeline attack, the hackers were able to access the company’s network through an employee’s password that was part of a separate data breach (which is why it is so important to change your password frequently). Another often used method of a ransomware attack is phishing. In a phishing attack, the cybercriminal sends malware or malicious links in the message that, when clicked on, install the ransomware program on your computer. These emails can be highly deceptive and can appear to come from a well-known source, such as a vendor, a customer, or a bank.

The deceptive nature of these phishing emails baits users into clicking the links or attachments embedded in the emails and installing the malware into their

company’s network without realizing it. Once the malware is installed, the criminals can now hold the company’s (and customers’) data hostage.

Reports of ransomware incidents increased 62% in 2021 compared to 2020. Ransomware became the third most used cyber-attack method in 2021, accounting for 10% of all data breaches. This trend is only expected to continue to increase in 2022 and beyond. An independent global survey conducted in September 2021 found that out of the 1,100 IT and cyber security professionals, ransomware attacks affected 80% of the organizations surveyed in 2021, with more than 60% of those who were hit by the attacks paying the ransom. These attacks can be quite costly as well. The average ransom payment reached \$812,000 in 2021, up from \$170,000 in 2020.

Beyond the costs to pay ransoms from ransomware attacks, data breaches, in general, can be costly to organizations simply due to the costs of business interruption, as well as the costs to recover any lost data and regain your reputation with

your customers. According to a study by Kaspersky Labs, a data breach can cost a small business around \$38,000. For larger organizations, the cost can be exponentially higher. An IBM report estimates that the average cost is around \$8 million. Many companies do not realize they’ve been victim to a data breach until it is too late – either they’re informed by law enforcement, or their business partners, banks, or the media discover that the company’s data is being sold on the black market.

“PII” or Personally Identifiable Information

Not only can proprietary data be compromised in a cyber-attack, but other types of data are vulnerable as well. Among the most sensitive data companies should safeguard is “PII” or Personally Identifiable Information. This type of information can include their employees’ and customers’ social security numbers, financial information, and medical information. Once compromised, this type of data can result in inconvenience, unfairness, embarrassment, or even

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substantial harm to the impacted individuals.

A recent example of a PII breach involves Marriott International. In June 2022, an unnamed hacking group tricked an employee at a Marriott hotel in Maryland into giving them access to the employee's computer. Although Marriott claims the hacking group did not gain access to Marriott's core network, they were able to steal 20 gigabytes of sensitive data, including guests' credit card information and other confidential information about guests and employees. The hacking group contacted the hotel chain in an extortion attempt (much like in a ransomware attack), which Marriott ultimately did not pay. As a result of the attack, the company has notified law enforcement and must notify the 300 to 400 individuals whose

data was compromised in the incident.

Despite a company's best efforts, sophisticated hackers may still successfully breach its data. As a safeguard, companies should consider purchasing cyber insurance, a type of business insurance that protects your organization by reimbursing you for any expenses caused by ransomware, fraud, and other types of data breaches, and offers a barrier against liability to customers. Cyber insurance providers can also reduce your company's risk by providing guidance and training on how to avoid phishing scams.

If a breach does occur, there are several immediate steps a company should take to mitigate any impacts. The priority should be to figure out the extent of the breach and what kind of data might have been impacted. A forensic expert can analyze the

company's equipment and data to assess what happened and how to prevent future breaches. Getting in touch with an attorney who specializes in data security can provide guidance in notifying consumers, the public, insurance providers, and regulators. Once your organization has assessed the initial damage and cause of the breach, notifying any parties involved in the breach is critical to recovering your company's reputation. Your company should provide these parties with an explanation of the data breach and offer a remedy such as an identity theft protection product. It is also important to have a point person at your company for official responses to questions about the breach, to help provide clear and consistent information regarding any inquiries involving the breach. Finally, it is important to stop using any infected equipment and disconnect the equipment from the internet.

Once the equipment has been disconnected, be sure to back up any critical data such as payment information, customer lists, and trade secrets.

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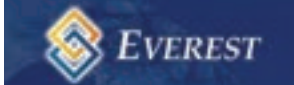
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Specialty: Receivables Financing. We can Lend or Purchase, including Low FICO, No FICO and Credit Reject. Fast Fundings of up to \$5 million. Non-Recourse Financing available, with no Holdbacks. We also Finance Inventory and HOA's and assist in Workouts. Resort Equity and Bridge Financing available.

MANAGEMENT & OPERATIONS



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

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MANAGEMENT & OPERATIONS



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



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



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

MANAGEMENT & OPERATIONS



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



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

MEMBERSHIP PRODUCTS



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

OUTDOOR AMENITIES



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

PEST CONTROL/DISINFECTANT



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

POOL & WATER FEATURES EQUIP. & MAINT.



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

POOL & WATER FEATURES EQUIP. & MAINT.



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

PREMIUMS



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

PUBLIC RELATIONS



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

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

REFURBISHMENT & DESIGN



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

RENTALS AND RESALE



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

RENTALS AND RESALE



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



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

RESALES



Bay Tree Solutions
115 Perimeter Center Place, Suite 860
Atlanta, Georgia, 30346
tel: 800.647.4130
Website: www.BayTreeSolutions.com
Specialty: Bay Tree Solutions is an advertising and marketing company that specializes in assisting owners to resell their vacation ownership interests at a fair price. By avoiding desperate sellers and distressed properties and by using our consultative method, for eleven years we have repeatedly guided clients who sell for prices 30-to-50 percent higher than our closest competitors. Bay Tree provides resort operators, as well as servicing and collection agencies, with a trusted ally.

SALES TRAINING



SHARI LEVITIN
ShariLevitin.com

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

SOFTWARE



Digital Rez International Inc
Warrens Park Dr
Clermont, Saint Michael, BB11157
tel: 246.436.3739
Website: www.digitalrez.com/
Specialty: The Digital Rez Group is a global organization consolidated behind the RezExpert Software System. With offices in Canada, Barbados, and Australia, Digital Rez has been operating for over 30 years providing solutions to the accommodation and hospitality sector worldwide. Specializing in enterprise-level centralized Property Management Systems, and comprehensive Membership management for large networks and single resorts with exclusive points and rules management.



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

MEMBERS DIRECTORY

SOFTWARE



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



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



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

STRATEGIC PLANNING



Everest NightBridge
199 S Los Robles Ave Pasadena, CA, 91101
tel: 818.384.0925
Website: www.everestnightbridge.com
Specialty: Everest Nightbridge is a source of capital for legacy timeshare resorts. Our mission is to sit on the Owners' side of the table and explore the best options for the future of the resort. We are not a property manager. We invest capital to achieve the goals set by the Owners and property managers. Everest has 26+ years' experience with owning, renovating, restructuring, refinancing and selling shared ownership residential income properties. Our focus includes strategic evaluation, simplifying the ownership structure, and investing capital on behalf of the owners. Please call us and learn why we are different from any service provider currently in the legacy timeshare world.



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

TECH SOLUTIONS



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

TOWEL SERVICES



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

TRADE ASSOCIATIONS



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



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

TRAVEL CLUBS



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

TRAVEL INCENTIVES



Creative Marketing Incentive Group Inc
1968 S Coast Hwy #810
Laguna Beach, California, 92651
tel: 619-777-5577
Website:
www.creativemarketingincentives.biz
Specialty: At Creative Marketing Incentives, we take pride in helping businesses 10X their leads, sales, and brand through leveraging the power of the gift of giving and providing the go-to platform to distribute an UNLIMITED amount of high perceived value incentives – on and offline.

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Resort Trades – the timeshare industry’s only true news journal – provides relevant, timely news to assist resort developers, operators and management staff stay current and make better business decisions. The super tabloid print version is distributed twelve times annually to every resort in the U.S. and is supported by an interactive online news resource, ResortTrades.com. A digital version, plus a newsletter “Resort Nation”, is emailed monthly to a subscriber-base of approximately 25,000 viewers including senior-level executives at development, management and timeshare-related travel companies. ResortTrades.com is typically rated in the top third of the first page by the major search engines when searching on timeshare industry related topics. Copyright© 2022 by Wilson Publications, LLC. All rights reserved. No part of this periodical may be reproduced without the written consent of Resort Trades. Resort Trades does not accept unsolicited freelance manuscripts, nor does it assume responsibility for their return. **Resort Trades is published monthly, twelve times a year by Wilson Publications LLC, PO Box 1364, Crossville, TN 38557. PRINTED IN USA**

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Meet Dillan, November's Survivor




Last year, my mom and I were diagnosed with breast cancer five months apart from each other. In July, I began supporting her journey, and by December, I was walking alongside her on my own path. The last several months have been filled with emotional and physical challenges, and reminders of plans we've made but not yet carried out. It has always been a dream of ours to travel to Italy and bask in the tuscan sun. We often fantasize about the rich architecture, culture and cuisine, and know just what pasta dish we would like to try first. To be in each other's company through beautiful Italian towns is an ultimate goal.



In recent months, life has felt paused by a plethora of upcoming appointments, procedures and recovery times. Finding your footing after finishing cancer treatments is not easy. I often feel unsteady and a little unsafe in my own skin. In turn, I have an increased level of appreciation for life's quieter moments. It feels freeing and empowering to be submitting an application for an opportunity that can bring excitement, adventure and peace back into our lives. We hope to be able to realize our dream bucket list vacation. Mom and I would be elated to explore Italy together after everything we have been through. They say life is full of surprises and we never expected a surprise quite like this one but on a positive note, we could re-frame this experience through Send Me On Vacation and have it end on a happy note!

Thank You, Dillan



Sponsor: Women's Council of Realtors, Las Vegas

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

• Lifestyle Holidays Vacation Resort • Hilton Head Accommodations •

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Travis Bary
Chief Operating Officer
tbary@capitalvacations.com
843.281.4346