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Faces & Places:

Dec. 2014

The resort manager's café: A gathering place for the timeshare industry's true insiders

By Karen D'Agostino and Sharon Scott, RRP













Resort Trades was Media Sponsor for the October meeting of **The Cooperative Association of Resort Exchangers, Inc. (C.A.R.E.**), held in Seattle. As you will see from the conference photos on this page, it was a fun-filled, lively group.

C.A.R.E. (Cooperative Association of Resort Exchangers) is a trade association assisting its member companies to utilize inventory and generate revenue through wholesale rentals while continuing to offer expanded exchange and fulfillment options. Many of C.A.R.E.'s members are travel companies selling a short-term product.

Today's younger, 'family-of-four' timeshare purchaser is not as likely as yesteryear's buyer to a) see buying a deeded-interest vacation product as a bargain or b) be able to afford it if they do. The recession most likely has made many of these families feel less secure about even taking a full one- or two-week vacation for fear of losing iobs and income. Recent turbulence in consumers' economic standing has many spooked and unwilling to commit to a longterm annual obligation. This makes the activities of the Cooperative Association of Resort Exchangers (C.A.R.E.) more relevant than ever before as the shortterm travel product becomes a stronger component of the industry.

C.A.R.E. member company **Advantage Travel** announced their COO **Linda Mayhugh** has been nominated to be the next C.A.R.E. president. General Members will cast their votes at the Spring 2015 C.A.R.E. Conference being held in Annapolis, MD in May. "After more than 30 years in the vacation industry, it has

been an honor and privilege to serve as a Vice President of the C.A.R.E. Board of Directors for the last five and a half years," says Mayhugh. "It was even more of an honor to accept current C.A.R.E. President Alain Carr's nomination for President of the C.A.R.E. organization at the Fall 2014 C.A.R.E. Conference in Seattle, WA this past October."

OTHER NEWS...

IMPACT Direct Marketing, announced the company moved to new digs in Scottsdale, Arizona. "As more clients engage in our portfolio of products, services and technologies, there is a need for a larger more centrally located office to ensure we continue to be a leader in direct response marketing arena," says Jason Martinez, IM's Director of Corporate Development. "Our expansion, revamped website, and new products and service will provide additional support to our organization as it continues to expand its capabilities in lead generation."

DAE (Dial An Exchange), the world's largest privately-owned global timeshare exchange provider, announced they have contracted with John Locher & Associates to establish initiatives designed to provide a variety of marketing solutions through membership analytics. John Locher was co-founder of RedWeek. According to Fermin Cruz, DAE's vice president Americas region, "John Locher is an integral part of our marketing team. We tap into John's expertise including his vast knowledge of member engagement tactics and conversion strategies to business intelligence analytics."



















C.A.R.E. (Cooperative Association of Resort Exchangers) is recognized as the vacation industry's premier forum for inventory exchanges as well as the exchange of ideas, best practices, and information about products and services to help members grow their business.

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MotorDolly

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 helpreduce costly legal expenses
- Password-protected client access to account information and reporting

Meridian has automated processes in place toassist clients with the placement of accounts, return of accounts, payment notifications, remittances, and demographic changenotifications. It utilizes sophisticated, computerized collection strategies that include time-tested collection notices and comprehensive predictivecall 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.

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OTHER



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Are you Sustainable?

By R. Scott MacGregor

In ecology, "sustainability" refers to how biological systems remain diverse and productive. As a social and business concept, sustainability relates to efforts to incorporate environmentallyfriendly processes within homes, businesses, and communities. The premise is that conservation of environmental resources will help to sustain the livability of our planet. Over time, the term has been applied to more than just green initiatives; organizations have adopted the term to encompass policies and processes that are intended to produce positive environmental, economic, and even political, technological or interpersonal results over the long term. Timeshare resorts, in striving to meet their mandate to deliver a long-term vacation ownership experience that remains enjoyable an d valuable, are great candidates for the adoption of the "sustainability" concept to guide and measure their efforts to fulfill those obligations.

The hotel industry was an early adopter of the sustainability challenge, embracing building and operating policies that saved money, were ecologically-friendly, and resonated with their customers who valued these initiatives. For timeshare resorts, the associations who govern them and the boards and managers charged with the responsibilities of fulfilling both the written and the unwritten promises of the vacation ownership experience, sustainability is also a valuable guiding principal.

To be sustainable, by definition the policy or practice must be long-term in application, efficient with physical, human and economic resources, and able to be consistently applied. A sustainable timeshare resort is one that can deliver an enjoyable and valuable ownership experience over the long term. It's more

than just being green, although that's one of its many components. Resort sustainability involves financial, competitive, social, and legal considerations. And as with any metrics we employ to measure our progress toward achieving goals, such considerations have to be observable and measurable to be manageable and meaningful. Of course, all resulting policies and concepts must comply with legal and regulatory guidelines, and provide a healthy, safe and fulfilling environment for the resort's employees, owners, and guests.

Financial sustainability is the ability to meet the resort's physical and operational needs. Its measures include the ability to pay all of the current year's financial obligations with the current year's revenues – no borrowing from reserves or next year's assessments – and fully-funded cash reserves for future maintenance and renovations. To meet the value test for its owners, these financial goals must be met with annual owner



One measure now commonly employed to measure the relative financial value of vacation ownership among properties is the cost of ownership (the maintenance fees and taxes) per the number of RCI or II points (or trading power) for the interval. For the analytic, this is an objective and useful measure of where an investment in vacation ownership will yield the greatest bang for the buck. It has been fueled by the introduction of points as a vacation currency by the exchange companies and many developers and their growing acceptance by consumers, and by the transparency and immediacy of the Internet. This potent combination has given consumers a powerful tool to help guide their vacation investments more intelligently and predictably. The other side of that coin is that it stratifies many consumers into one of two groups - those viewing timeshare points as a commodity, and seeking to own the optimal amount at the lowest possible cost per point, and those looking for an ownership experience built around a particular destination, a place where the emotional value of ownership exceeds the financial value. For resorts, this means taking a long, hard look at how they're most likely to be perceived – as a highly-desirable destination or as a best-value-for-the-money destination. Clearly, the optimal goal is to be both, but for many resorts that just isn't an achievable result. If their maintenance fees per point are higher than others, and they aren't a high-demand destination, their option is to reduce their maintenance fees which will probably result in them failing to meet the other tests of sustainability.

Overall, this commoditization of timeshare interests isn't a bad thing; it's inevitable in the modern environment, and it is forcing boards and managers to consider their core value proposition in the marketplace - low cost, high demand or both. It's only dangerous if a resort's leadership assumes the resort is something that it really isn't, and they pursue an operating strategy that will ultimately deliver less long-term value to its owners, or if too many resorts begin competing to be the lowest-cost option, driving resort quality downward. If a resort's maintenance fees are relatively high, it has to be a high-demand, unique destination where owners and guests perceive that their investment is in more than just accommodations; there must be an air of exclusivity or an emotional bond that merits its higher cost. If it can keep its maintenance fees relatively low, it must be able to maintain is physical, financial, and environmental integrity while providing a safe and supportive environment for its staff and guests, without special assessments. These considerations are doubly hard for smaller resorts and those located in highly seasonal markets due to their smaller economic base and/or concentration of value within a smaller portion of the year.

Other important measures of financial sustainability include rental and resale values. Rental rates that, on average, exceed the maintenance fee are an obvious indicator of strong ownership value. Strong rentals are critical as the resort's second most important source of revenues, and one of its primary channels for attracting potential new owners. Resale values reflect demand for the product

and are the key indicator that an owner has exit options when they want or need to end their ownership. From the resort's perspective, it must have a sustainable outlet for the resale of the intervals it inevitably recovers. If it does, it can also implement policies to take deedbacks when appropriate and support its owners' resale efforts. Resorts that offer their intervals for \$0 or at giveaway prices are broadcasting that ownership there has little or no value, and are failing thereby to meet one of the core promises of the timeshare concept. That certainly isn't a sustainable course. Here's a hint: advertise the intervals at a higher price, indicate that prices are heading up, not down, and acknowledge that "reasonable offers will be considered."

Competitive sustainability is an extension of the rental and resale values and the overall value proposition of the resort. The resort must be among the more desirable destinations within its community to assure that those incoming revenues and new owners will continue into the future. Resorts that are actively monitoring and improving their standing in the many online peerreview and rating sites like TimeshareAdvisor and TripAdvisor and within other social media are those whose long-term sustainability is most assured.

Traditional communication channels have always been important to a destination's social sustainability. A great reputation built by great "word of mouth" recommendations and written reviews in credible print and broadcast media are still important marketing tools. The marvels of modern communications have made social sustainability both easier to access and more important to the resort's identity. Managing the resort's online reputation, promoting its visibility in online rental channels, communicating with current and potential customers, and posting current, engaging content are some of the hallmarks of online social sustainability. But society's traditional marketing communication methods can't be forsaken. An engaged dialogue with our owners through electronic, written, spoken (remember what telephones are for?) and in-person communications support the social contract we have with our owners. When they bought a timeshare, they joined a community, and being a member of a strong community is one of those non-financial values that enhance the overall ownership experience.

The resort is also part of the community in which it is located; if it actively participates and contributes to that community, its social sustainability is enhanced. Resort managers should interact with the other resort and hotel managers in the community - and they'll probably be surprised at how supportive that group can be. Attendance at Chamber of Commerce functions and city planning meetings, and participation in service organizations like Rotary, increase the resort's visibility and win friends and allies. For resorts that have the space or facilities, hosting meetings of the local innkeepers' or Realtors group, or even festivals, craft fairs or youth groups are valuable social and marketing opportunities.

Complying with local ordinances and with the association's governing documents, and potentially changing them to meet the changing times are examples of legal sustainability. At the municipal level, this involves being engaged in local zoning and planning initiatives. Some resorts have sunset provisions in their declarations, or business charters that require renewal. Many resorts are now considering trust and points regimes to modernize and add flexibility to their use plans. Keeping abreast of changes and keeping the resort legally compliant and updated add to the likelihood that it will remain relevant as a valued vacation destination.

The ecological principles from which the sustainability concept grew remain a core component of the resort's strategy. There is ample guidance available in public media on environmentally-friendly "green" initiatives that resorts can employ to reduce costs, protect the environment, and appeal to modern consumer expectations.

Virtually every major task or program can be viewed through the lens of sustainability. In risk management, insurance policies must keep pace with the times. Imagining catastrophic events, which could be a legal event or failure of a major system as well as an act of God, is a form of visualizing sustainability Consider that cyberliability and employment practices coverages were, until recently, thought of as esoteric, and are now all but mandatory. Design is more than fashion; functional aspects like the support of wireless devices and gadgets, and comfortable public meeting spaces are at the top of consumer expectations. Is the resort's team - its board, management, staff, and suppliers -- going to be around forever, or are replacements being cultivated?

When thinking about their future, enlightened boards and managers use capital reserve plans and five or ten-year strategic plans to plot their course forward and anticipate challenges and opportunities. As resorts age, the needs and desires of their owners change, and their environments evolve, resort leaders must ask themselves: "Is this property sustainable? If so how do we keep it that way and if not, what are our alternatives?" As in an ecological system, all the elements of sustainability are interconnected, and a strategic plan must probe all of these elements. Short-term decisions yield only short-term results, and can often limit more valuable long term options. If a resort can't make decisions for the long-term, it may be that its longterm options are very limited. Adding the concept of sustainability into the planning process is a great tool for ensuring that the resort won't merely continue to exist, but that it is likely to thrive for years to come.



R. Scott MacGregor, RRP, is the former Chairman of the ARDA International Foundation Research Committee, and a principal in CaryMacGregor, a firm that specializes in delivering evaluation and diagnostic tools to timeshare resort associations, and the tools and resources needed to execute the resulting plan. He welcomes your comments and questions by telephone at (702) 279-1432 or by email at smacgregor@carymacgregor.com.

RESORT MANAGEMENT

Getting it Right:

An Interview with Loren Gallagher, President and CEO of Vacation Resorts International and Trading Places International

By Judy Kenninger, RRP

Following their purchase by Interval Leisure Group, Vacation Resorts International and Trading Places International, two of the industry's leading resort management companies, moved into a common headquarters in Lake Forest, California. Loren Gallagher, who serves as president and CEO for both firms, recently sat down with **Resort Trades** to discuss best practices in resort management and how the two companies are benefiting from the chance to compare techniques and systems.

RT: How is it working to have two, previously competing, companies share one headquarters?

LG: We quickly realized that we had a great opportunity to conduct side-by-side comparisons of our differing business models. For example, we studied how each team prepared for association board and annual meetings. We adopted the best ideas of each company, and we now have a "best practices" approach to our meeting preparations. Our board members benefit because the meeting work product is extensive, complete, and delivered timely and our post-meeting followup is carefully documented and reported. This process reduces the length of board meetings and facilitates more fluid decisionmaking by board members. VRI and TPI share a common set of values that govern our work flow and work product. Although our approaches were different, we shared a common goal - to serve our owners and boards in a timely, efficient, and thorough manner. Our senior leadership teams are highly experienced and veterans of the timeshare footprint. This collective experience is routinely applied for the benefit of our board

RT: You mention the importance of good, regular communications. What specifically do you mean by that?

members and timeshare owners

LG: Sometimes we become so absorbed by our daily work that we overlook the critical importance of communication—with our owners, our boards, and with one another. We must recognize that consistent communication with our board members regarding even mundane aspects of our management efforts improves their ability to become effective decision-makers during board meetings, and they greatly appreciate it.

It is also important that we routinely recognize our employees' achievements and success stories. Our corporate growth and the addition of new team members have required us to find new ways to share information.

We have developed an internal "best practices" communication policy that combines the old with the new. Sometimes, an email is simply the wrong method--you just need to pick up the phone and call someone. Direct communication is often preferred because it is more personal than sending an email. "Direct" includes, at times, a quick telephone call and, other times, getting up from your desk and walking down the hall to discuss a key topic with another team

member. Direct communication reduces the possibility of mixed message that often accompanies an email.

In a busy work environment and a sense that "everyone needs to receive my message," the number of daily emails in the "In" box can quickly become excessive. We encourage our team members to stop and think before hitting the "send" button. Is this email necessary? Do I need to copy everyone listed in the original distribution? Does the sender expect me to respond at all?

We take our owner communications very seriously. We continually train our on-site teams in principles and techniques of customer care and service. We conduct special sessions each week at our managed resorts where owners and guests can meet and greet the on-site management team and explore answers to all their resort and vacation program questions. We take full advantage of every regularly-scheduled association owner mailing to include information and "extras" that will further enhance the vacation experience.

Loren Gallagher on left with Interval Leisure
Group Chairman, Craig Nash

RT: It seems every resort in the industry is facing the same issues, one of them being an aging owner base. What are VRI and TPI doing to help resorts deal with this?

LG: It has been difficult for us to observe the aging of our owners who have been happy timeshare owners for the past several decades but who have reached a time when they can no longer enjoy their vacation. In some instances, we have developed site-specific resale programs. In other instances, we've created policies for adoption by the board that authorize the transfer of title to the association and that relieve the owner from the continuing maintenance fee obligation. This is a complicated challenge, not just to VRI and TPI but to the entire timeshare industry. Although we are finding solutions on a limited basis, we are fully engaged and committed to finding broader

solutions. In the interim, our senior executive group will continue to proactively work to limit the "transfer company" challenge that has plagued our industry in recent years and taken unfair advantage of our aging owners.

We are sensitive to chain-of-title issues and encourage our boards to adopt a reasonable deedin-lieu of foreclosure policy. Some board members will argue that the association has no need for more weeks in its name if it can't sell the ones that it already owns. The weakness of that decision rests with the high cost of foreclosure once the owner loses the willingness to execute a deed-in-lieu or can no longer be found. These policies typically require the owner to be current in payment of maintenance fees and pay one additional year of maintenance fee to qualify for deed-in-lieu consideration. We understand that many aging owners are unable to sell or gift their timeshare and face the temptation to simply abandon it. Our "best practice" is to work with this owner to find solutions.

We are very focused as a company on resale solutions and have created very successful resale programs on both local and regional levels. And, we have raised the bar on our resale strategy sessions to include the possibility of making legal adjustments to historical governing documents to create greater vacation flexibility with much improved appeal to today's timeshare consumer More than ever before, it is time for the industry, and VRI/TPI, to "think outside the box" and that is an area where our teams truly excel!

RT: Are there any areas where you think VRI and TPI are getting it right?

LG: That is a loaded question, right? Admittedly, we've learned many important lessons in our 30+ years of timeshare management focus but I can now state unequivocally that we get a whole lot more right than we get wrong! Our best practices all boil down to one simple truth: people who trust us with their dollars deserve to receive the benefit of their bargain. If we don't smile when they arrive, we have failed. If we don't

provide a clean room, we have failed. If we don't continually educate our owners how to get the most from their vacation ownership so they understand the opportunities, we have failed.

The best practices are ones that ensure that our owners receive the full benefit of the vacation bargain they purchased. Great service and friendly smiles by resort staff can often make up for aging room décor, floor plan, and size. In this age of social media, unthinking staff can hurt your resort's reputation in an instant. Now, more than ever, we have to get it right the first time.



Judy Kenninger RRP is a Brownsburg, Indiana-based writer and communications consultant who has worked in the shared ownership industry for nearly two decades.

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ARCHITECTURE AND INTERIOR DESIGN



CREATIVE DESIGN CONCEPTS

Creative Design Concepts, Inc. 2245 First Street, Suite 106

Simi Valley, CA 93065 USA Phone 1: 805.583.0722 FAX: 805.583.0279

Email: administration@cdcsv.com

Website: www.cdcsv.com

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

BUSINESS INTELLIGENCE



CustomerCount

3925 River Crossing Parkway, Suite 60 Indianapolis, IN USA

Phone I: 317-816-6000 FAX: 317-816-6006 Email: bobkobek@customercount.com

Website: www.customercount.com Specialty: CustomerCount is a flexible online customer feedback solution providing intuitive real time reporting, fast turnaround on updates, detailed and dynamic data gathering with comprehensive reporting for process improvement and customer loyalty to improve your bottom line.

It is the only feedback system designed specifically for the timeshare industry and is capable of segmenting satisfaction report data for any and all prospect, owner and guest touch points.

TRAC< Results

TrackResults Software

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Website: www.trackresults.net Contact: Drew Reynolds

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Generate reports that focus on how to increase VPG on tours while reducing costs.

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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.

CERTIFICATE FULFILLMENT



Creative Marketing Incentive Group 2831 Camino Del Rio S., Suite 203

San Diego, CA 92108 USA Phone 1: 800-619-6101 ext 316

monthly fee?

Phone 2: 800-619-6101 ext 2 Email: Info@creativemarketingincentives.biz Website: www.CreativeMarketingIncentives.biz

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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

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CERTIFICATE FULFILLMENT



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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

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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 you an idea of our many areas of expertise:

- · Unit Cleaning and Inspection
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- Laundry Operation and Linen Distribution
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- Kitchen/Amenity Inventory and Replacement
- Preventive Maintenance Program
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"Jani-King takes care of your housekeeping needs so you can take care of what's really important. Your guests.

MASTERCORP A British Challen

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

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- The 7 Steps to Clean™ process
- Proven consistency
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- The MasterMind™ housekeeping management
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Housekeeping"

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casablancaexpress

Casablanca Express

FAX: 818-992-3400

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

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

Contact: Nick McClendon

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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

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Blackwell Recovery

4150 North Drinkwater Boulevard, Ste. 200

Scottsdale, AZ 85251 USA Phone I: 800-451-0801 Phone 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 results-oriented and offers a recovery performance that is among the highest in the industry.

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Phone I: 800-8-CONRAD FAX: 760-735-5020

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

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The Conrad Companies consists of:

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

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

litigation services

Email: gsheperd@merid.com Website: www merid cor 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
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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

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TrackResults Software

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- · Secure web-based reporting software for your Sale Centers and marketers.
- · Web based Manifesting displays instant real-time 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

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!

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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...

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

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

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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.

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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

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•Prepaid exchange voucher programs

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•Revenue share programs

•A Brandable exchange platform that can be used as a compliment to any internal exchange program

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

A Better Way to Exchange

Resort Travel & Xchange

521 College St., Asheville, NC 28801 USA Phone 1: 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 lowcost benefits to partners including opportunities for rental income through assistance with resort inventory. RTX has approximately 60,000 members.

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

Diamond Resorts (Dec. sponsor) · Resort Trades



Even after Cancer, my husband still thinks I'm HOT!

At 35, I had my baseline mammogram and didn't think anything about it. I had no family history and no issues, but the radiologist called. They wanted me to do an ultrasound. Then a biopsy. Then the radiologist gave me the diagnosis which was that I had cancer. They wished me "good luck." Nothing is good or lucky about cancer.

I worked at a deli and my husband worked as the produce clerk in a grocery store. We had little money. My doctor recommended a double mastectomy. Immediately I worried about my self image but my husband was simply amazing, providing understanding, love and care... and even admires my battle scar.

Like others, I experienced a host of hospitalizations, with three drains in my breast with complications. I had problems with chemotherapy ending with an allergic reaction and yet another hospitalization. Then an incisional hernia repair from the transflap

procedure. I did not know how we could possibly pay all these medical bills. I swore never to go to a hospital again.

On September 25, 2014, I did return to the hospital, but this time it brought me good news. I landed a job in the dietary department. I am starting to enjoy life. My husband still thinks I am "HOT." and thanks to Diamond Resorts and Send Me On Vacation, we get to go on a spectacular vacation to reunite the love and passion we once shared as a normal couple. I just know my new normal will be even better than the old one, because it will start out with a dream vacation!



Send Me on Vacation Mission

To Provide a much needed vacation to women with breast cancer who have undergone treatment and need a place to rejuvenate and heal their body, mind and spirit.



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Many women who have experienced treatment for cancer will tell you that when the

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If interested in becoming a member, donor or sponsor please contact us at membership@sendmeonvacation.org. Fidelity National • Chicago Title • Monterey Financial • Dial An Exchange

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HOSPITALITY INTERIOR DESIGN



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Email: sfizdale@cdcsv.com Website: www.cdcsv.com

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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

client's expectations.

Resort Trades Testimonial

provide exceptional service and to exceed their

"I just received our invoice for our ad in The Resort Trades Management & Operations magazine. It made me reflect on the advertising dollar our company spends and how much we appreciate the reasonable rates set by our publication. At the same time I would like to compliment your organization for the tremendous improvements we have noticed in each issue and encourage your continuing development and success. We look forward to each issue full of interesting and well-written articles by vastly different businesses sharing an interest in the management and operations segment of the vacation resort industry.

Linda George President Crawford Associates Sarasota, FL • 941-926-8850

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 options:

- Turn-Key Housekeeping Operations
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- · 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"



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

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- · E-verify and staff background checks
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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

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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.

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CapitalSource

5404 Wisconsin Avenue Chevy Chase, MD 20815 USA

Phone 1: 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.



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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

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.

Resort Trades <u>l estimoniai</u>

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

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

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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!

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....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?



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.

MARKETING



Marketing Decisions Inc.

774 Mays Blvd. Ste 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.
- . 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

MARKETING



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.

Mail programs

Premiums

Smart Circle cards

Vendor management

Telemarketing solutions Referral marketing

Consulting services

Resort Trades Testimonial

I think the Trades has taken the lead in cutting edge reporting on isses that really matter to independent resorts.

R. Scott MacGregor of CaryMacGegor The Asset & Property Management Group, Inc

PET SANITATION



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

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

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?

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!



SML Marketing LLC

Phone 2: 386-469-0253

162 South Peninsula Daytona Beach, FL 32118 USA Phone I: 386-265-4975

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

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.

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

PREMIUMS AND WHOLESALERS

THE SHEET PEOPLE

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

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

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.

Resort Trades Testimonial

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

Warren Smith, Vice President, Cranberry Waterfront Suites

RECEIVABLES AND MAINTENANCE FEE **SERVICING**



Concord

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

Phone I: 800-685-8736 Phone 2: 480-998-7585 FAX: 480-281-3135

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

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 bureaus
- FDCPA and State Regulations Compliance Outstanding References Available. Call or E-mail Joy Powers Today for Informational Packet.

RENTALS AND RESALE



Vacation Condos.com

VacationCondos.com

I Vance Gap Rd Asheville, NC 28805 USA

Phone 1: 855-826-6361 Email: info@vacationcondos.com Specialty: 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 calculations.

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.com



Liberté Resort Management Group

10681 Gulf Blvd.,

Ste. 207

Treasure Island, FL 33706 USA

Phone I: 800-542-3648 Phone 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.

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 accessories to boutique hotels, bed & breakfast inns, and resort properties. We offer a wide range of exclusively licensed collections that includes Hermes from France, Exotic Coral Collection, Poggesi, Ecru New York, Little Green, Dickens & Hawthorne Cucumber & Acai, Whytemor & Keach, Les Notes de Lanvin Orange Ambre, 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 1: 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

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.



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.

. 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 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

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

Marge Lennon

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

TELEMARKETING REGISTRATION



Tele-Sales/Registration Consultants

7835 San Pablo Road, SE Deming, NM 88030 USA Phone I: 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 MARKÉTING 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

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



BENEFITS OF TRAVEL CLUB MEMBERSHIP

TRAVEL TO GO HELPS MEMBERS TRAVEL ON A **PERSONALIZED BUDGET**

When we take a look at a vacation budget, accommodations and transportation usually take a large portion of the expense. Depending on the location the traveler chooses, accommodations usually come first. Travel To Go places the style of accommodations as the most important feature for a member's satisfaction. Lessons from the Timeshare industry proved that comfort, luxury and a great amenity package is the choice of most travelers. Studios to 2 bedroom units provide more privacy, kitchen facilities, modern pool decks, workout centers and many more lavish extras. The consumer has become accustomed to these amenities when vacationing. The one obstacle the consumer faces when planning this type of vacation is justifying the expense. In the past, vacationers had to either purchase a timeshare for a large amount of money or book a hotel. The first instinct by many consumers is to opt for a hotel because of perceived lower prices, giving up the luxury and comfort of the nicer resorts.

ENTER TRAVEL TO GO. We have a large selection of inventory in very popular destinations. When we present the cost of a condo week's stay to the member in the same price range as the hotels in that area, we gain their confidence. Once we have consumer confidence, our members consistently opt for condo week stays for future vacation plans. At Travel To Go we have access to approximately one million different weeks in timeshare properties at a fraction of other online travel agencies' cost. Sometimes up to 70% lower. By instilling that type of saving perspective in the member's mindset, it helps the member broaden their vacation horizons while populating dollars for the POA's and secondary revenue streams for the resort venues. First rate accommodations at a lower cost also gives our member more money to spend on destination travel to exotic or dream destinations.

Travel To Go provides the member with the flexibility of enjoying other vacation options. In addition to condo week stays, we provide our members with notels at a discount, cruises at a below retail rate, and custom trip and travel packages. Travel To Go has its own internal travel agency that works with the members on an individual basis providing concierge services to meet each member's needs. It gives that personal touch to help the member decide exactly what type of vacation experience they truly want. We take it one step further by facilitating all aspects of the vacation booking in-house. We combine these benefits with an online platform which gives members the opportunity to book vacations on their own. From

one night stays to major vacations, the members have a variety of flexible options that some other fulfillment companies simply do not offer.

FOR OUR DISTRIBUTORS. We provide up-to-date product training to our distributor sales crews on a regular basis. This helps distributors have lower cancellation rates and minimal charge back rates from their merchant processors.

Individually, these pieces can't work alone, however, when all of these parts are assembled together, Travel To Go can help its members travel on their personalized budget.



TOMMY MIDDAUGH *VP of Business Development*

TMiddaugh@TravelToGo.com 800.477.6331 ext. 105

www.traveltogo.com

SUPPLIER DIRECTORY

stewart

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

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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 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.

TOUR GENERATION



Savage Direct Marketing

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

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

Contact: Paul Savage

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

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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 Phone I: 800-636-5646 U.S. Phone 2: 540-434-4280 Canada

FAX: 703-814-8527 Email: careinfo@care-online.org Website: www.care-online.org

Contact: Alain Carr, President Motto: C.A.R.E. is the vacation industry Specialty: C.A.R.E. is the vacation industry's premier trade association. Since

1985 C.A.R.E. members including Travel Clubs, Wholesalers, Developers, HOA's, Resorts, and Management and Exchange Companies have been providing each other with opportunities for vacation fulfillment and exchanges and revenue enhancement through increased inventory utilization and yield management.

Vendors and service providers gain increased exposure through C.A.R.E. membership and networking opportunities. Members benefit from outstanding networking and professional development opportunities at semi-annual conferences. Enhance inventory utilization and fulfillment and connect with members through exclusive C.A.R.E. online information systems.

TRAVEL CLUBS AND EXIT PROGRAMS



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.ETTSl.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 I: 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

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

Resort Trades Testimonial

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

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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!

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- **FEATURES:** • 24 years in business and "A+" rated with the Better Business Bureau.
- Headquartered in San Diego, CA Satellite offices in Las Vegas, NV and Daytona Beach, FL
- C.A.R.E. member for 20 years
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- Comprehensive product training, customized PowerPoint presentations and posters for tours. Online marketing tool to track all your tours,
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Suite 203 San Diego, CA 92108 USA Phone I: 800-619-6101 ext 316

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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

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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 Mexico, Hawaii, and more.



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

Resort Trades Testimonial

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 nd we enjoy their professionalism Thank you for doing a great job for us.

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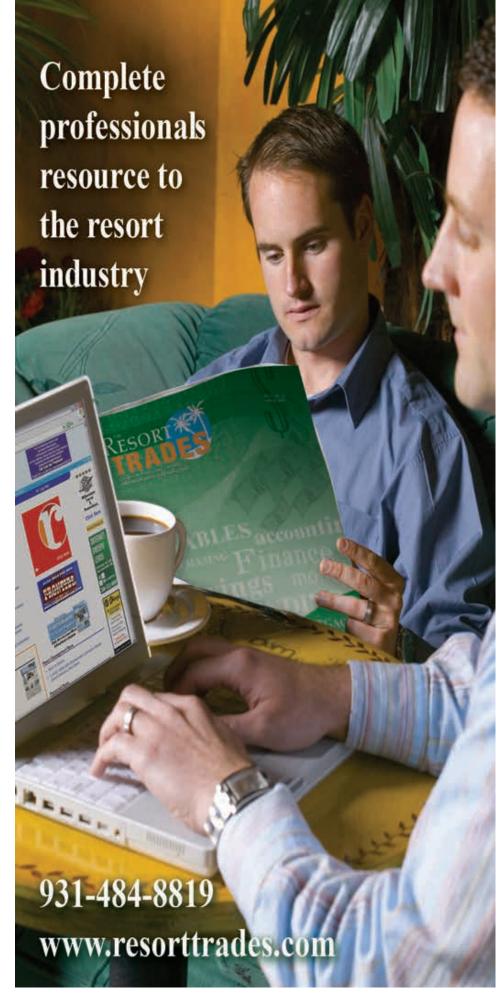
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