

# Resort Trades

Every Resort; Every Month

## TIME TO CHOOSE: THE COUCH OR THE CASTLE

We may try to ignore it, avoid it, or pretend that it's not there, but the castle is calling, and the signs keep pointing in that direction, indicating that we know there is more to our life. -- Sheryl Cattell, pg 8

## JOIN US FOR LUNCH IN FEBRUARY 2021!



Feb. 9, 2021 – Feb. 9, 2021 – Lena Combs, CPA, CGMA, RRP, Partner, and Brenna Agamaite, CPA, Manager, WithumSmith+Brown, PC, “Fraud Prevention Tips for the Hospitality Industry”



Feb. 16, 2021 -- Travis Bary, Capital Vacations, “Raising Resort Revenue”



Feb. 26, 2021– Harry Van Sciver

[RESORTTRADES.COM/LEARNINGCENTER](http://RESORTTRADES.COM/LEARNINGCENTER)



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# Think You're at the

Resort Trades is selecting a few vacation ownership companies for its series, **BEST PLACE TO WORK**. No charge, but space is extremely limited. No company is too large or small for consideration. We just want the **BEST!** But please hurry! Selections are being made **NOW** for the remainder of 2020!

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# Expanding Trades Learning Center

by Sharon Scott Wilson, RRP

The Trades has a 30-year history of providing resort industry professionals with information they need:

- 1) more ways to stay connected and informed about one another and about what's happening in the industry; and
- 2) information to help them manage their resorts, communicate with owners, and successfully market their sales and rentals.

Last May, Resort Trades launched the Trades Learning Center – an online platform featuring resort industry professionals speaking about their businesses and sharing their expertise – to further carry out this mission. Our sessions last year included several Town Halls, sponsored by CustomerCount® and The Contact Group (which also supplied the online technology).

May -- "Resort Resilience" with Jay Anderson from Grand Pacific Resorts, Ann Donahue from Raintree Resorts, Melanie Gring from Global Connections, Inc., and Lena Combs and Tom Durkeep from Withum.

July – "Innovative Sales & Marketing" with Shari Levitin, The Levitin Group, and Ron Roberts, Sage Marketing

August -- "New Rules for Owner Communications" with Sean Coogan from Welk Resorts and Lisa Kobek with CustomerCount® (CustomerCount has been a sponsor of the Learning Center from Day One.)

In the Fall of 2020, we launched a series of webinars designed to take only 30 minutes each, scheduled during lunchtime – just long enough for attendees to take a break from work, munch a sandwich, and listen in. Calling the series, the 'Trades Lunch Bunch,' these sessions cover

a broad range of topics including personal development, marketing and management tips, finance, IT, and more. We even had a session with Jimmy Danz who described the RV club with which he is working, Travel Resorts of America.

We'll be continuing our Trades Lunch Bunch series, but this year we'll be adding a variety of topics. The first of these will be a "Pioneer Spotlight." This series of online events would feature interviews with long-time timeshare industry veterans. We'd like your suggestions for folks to interview for these sessions. We've already had some ideas submitted by Larry Gildersleeve [thank you, Larry]. But we expect there will be many more than we can handle all at once; that's a great problem to have. After all, we've lost so many legendary leaders recently including Karl Lang, Carl Berry, Ed McMullen Sr., and Christel DeHaan. We missed our shot in many other cases, sadly.

Another segment we're considering is offering Corporate Spotlights to companies who would buy time on our platform to discuss their services. We would provide advance promotion and while we couldn't necessarily guarantee a huge audience, they would have the third-party credibility of being able to share their informational videos on Resort Trades' YouTube channel. In this way, their material would last for the foreseeable future, if not forever.

Send your ideas for pioneers we should spotlight to me: Sharon@TheTrades.com. Send your queries about using our channel for your company spotlight to Marla@TheTrades.com.

## February Trades Lunch Bunch Guest Speakers



**Feb. 9, 2021 – Lena Combs, CPA, CGMA, RRP, Partner, and Brenna Agamaite, CPA, Manager, WithumSmith+Brown, PC, "Fraud Prevention Tips for the Hospitality Industry"**

Lena reviews the 2021 Association of Certified Fraud Examiners ("ACFE")'s 10th edition of its Global Study on Occupational Fraud and Abuse entitled Report to the Nations, examining both the prevalence and extent of occupational fraud (fraud by employees) and provides tips on fighting them.

An act of fraud typically involves not only the commission of the scheme itself but also efforts to conceal the crime. Lena shares ways to better understand the methods used to cover fraud, which can help organizations better design prevention mechanisms and detect the warning signs of fraud. [See also the article "Cybersecurity Tips for the Hospitality Industry," written by Lena Combs and Brenna Agamaite, CPA, Manager.

**Feb. 16, 2021 -- Travis Bary, Capital Vacations, "Raising Resort Revenue"**

Learn from Travis Bary, Chief Operating Officer at Capital Vacations, one of the largest and fastest growing resort management, development, and





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vacation club companies in North America. Travis discusses:

1. The top five things resorts can do to raise revenue;
2. How to counter rising resort costs;
3. Being prepared for the coming high demand in travel;
4. How resorts can ensure strength and longevity.

Travis Bary is the Chief Operating Officer at Capital Vacations, one of the largest and fastest growing resort management, development, and vacation club companies in North America. In his role, he is responsible for overseeing the company's strategic business operations including the areas of resort operations, resort development, product development, owner services, sales, brand and communications. Since joining Capital Vacations in 2018, Bary has played an integral role in developing and advancing the company's hospitality management offerings, which provides

independent vacation ownership resorts with full-service solutions for their operating needs. With more than 65 managed resorts and over 30 vacation club properties across the United States and Caribbean, Capital Vacations is committed to delivering memorable vacation experiences to their owners and guests.

**Feb. 26, 2021– Harry Van Sciver,**

Among other topics, Harry and I will have an informal chat about his article which appeared in the July 2020 issue of Resort Trades, "Recovering from Covid-19: Evil and Earnest, History and Resilience." Harry is a long-time timeshare industry veteran. Harry Van Sciver has a lifetime of experience in the resort industry. He has spent 35+ years in banking, collections and receivables



finance, and owned several timeshare projects. He is the co-founder and Director of Fairshare.Solutions, which specializes in portfolio collections and customer re-acquisition. Harry is also the president of Whitebriar Financial Corporation, and serves on the Resorts Group, Inc. board of directors.

We encourage you to register for these sessions today. In the event the date or time changes for a particular session, you will be notified.

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## Resort Trades

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Published by Wilson Publications, LLC.

PO Box 1364, Crossville, TN 38557

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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](http://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](http://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© 2021 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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## FACES & PLACES

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In December, Hilton Grand Vacations officially opened La Pacifica Los Cabos by Hilton Club, its first property in the luxurious market of Los Cabos, Mexico.  
  
For nearly two decades, Grand Pacific Resorts has hosted a major fundraiser in the form of an annual golf tournament

- 23 TradeWinds Island Resorts – the Island Grand and RumFish Beach Resort – on St. Pete Beach, Florida, the largest meeting resort on Florida's west coast, has just completed a \$2.2 million total redesign of all indoor meeting spaces and common areas.
- 24 Recently, Creative Works teamed up with Wilderness Resort in the Wisconsin Dells to create an ocean-themed version of their Cosmic Golf attraction.

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## Meet Jillian, February Survivor

My name is Jillian. I was diagnosed in late 2018 with Invasive Lobular Carcinoma (ILC) at the sweet age of 38 and needed a mastectomy. This rarer type of breast cancer is known to be sneaky, and so eventually we learned that it spread to my lymph nodes. Since then it has been five months of chemo (including the infamous red-devil), six weeks of radiation (in the proton therapy format) and ongoing hormone treatment that keeps me in menopause. Woo-eee. Well, no one wants to go through all of this - or be in menopause in their 30's - but stayin' alive as long as possible to be here for my family is the goal. What we patients sometime forget through this messy course of treatment is to thrive and not just survive. So, I'm reaching out to you as part of my commitment to thrive and live life to it's fullest, as it's easy to get caught up in doctor's appointments and the doldrums of cancer treatment. I'm ready to feel empowered, enrich my mind, body, and spirit and let go of the fear! I was scheduled to go on my bucket list trip to Italy last April. It was rescheduled for April 2021. Everyday I pray it will happen and the world will recover!



Survivor Jillian

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Coming Soon



# Time to Choose: The Couch or the Castle

By Sheryl Cattell

The couch or the castle -- which one are you reaching for? We think the goal in life is to make a comfortable nest, and at the center is our comfy couch where we can while away the hours with our many screens filled with entertainment and more comfort. Most of us are creatures of habit, and not all of them are good habits. We create a life that is comfortable, familiar, and maybe worn around the edges. It's a lot like a comfy couch that we sink into, feeling safe from whatever might be "out there." And this is the place where we can lose ourselves into mindless activities such as binge watching, social media black hole surfing and games that help us relax or escape. But what is it that we are escaping from?

And then, along comes a disruptor that jars our happy existence. This disruptor may toss us off the couch and demand more of us. It could be something like a pandemic, a divorce, a job loss, a major health crisis, or the loss of a loved one. In the case of COVID-19, some of us are finding our couch is on fire with our emotions about the pandemic bursting into flames right before our very eyes, and we cannot seem to move quickly enough to escape the flames.

Times like these can shake us to our core and make us question things we took for granted. It's during these times when the castle comes into view. The "castle" is a metaphor for something bigger, our true

calling or real purpose in life that perhaps we may have been ignoring as we lounged on our couch. We may try to ignore it, avoid it, or pretend that it's not there, but the castle is calling, and the signs keep pointing in that direction, indicating that we know there is more to our life.

There are times when we see the castle most clearly. It may be far in the distance, indistinct, lacking the clarity of structure or details about design or purpose, but we see it. We feel the pull, even if just for that instant. To finally find that something "more," you will need to get off the couch.

## My First Castle Calling

I had my first castle calling around midlife when I was living in Belgium, working for Dow Corning. I traveled across Europe and Russia for my work but also for self-enrichment. That was a wonderfully comfortable couch. But I was tossed off it by the demands of a country that wanted me to leave so that a local could fill my job. This typically happens after about 4-5 years into an expatriate assignment. It was not personal or unexpected.

Somehow, I could not face returning to Midland, Michigan, so I struck out on a one-year adventure of a lifetime. I lived in an Ashram in Yogaville Virginia, studied with a Shaman and lived in Hawaii, and traveled to work in the gardens at Findhorn in Scotland. These were three spiritual experiences that called to me, and so I answered the call. This was a powerful journey that put me back on a path to embrace spirituality. It also surprisingly took me back to my father, from whom I had become estranged emotionally since I was a young child

I had a lifetime of resentment toward my dad because he left me before my first birthday when he and my mother divorced. After embarking on my journey, I discovered that it was a trip back to my authentic self and to healing my relationship with my father. When I began,

**We may try to ignore it, avoid it, or pretend that it's not there, but the castle is calling, and the signs keep pointing in that direction, indicating that we know there is more to our life.**



*"The journey of a thousand miles begins with a single step."  
Lao Tzu*



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I had no idea where it would lead me, but lead me it did. During this time, I was asked to retell the story of my life 22 days in a row. Each time I had to keep the facts of the story constant, but my assignment was to tell it from a different perspective. One time my life was a tragedy, the next a drama. Another time, my life story was retold as a comedy and so on. After retelling my “story” 22 times, I realized that it was just a story and that I could decide what the outcome was by changing my perspective – my perception creates the narrative and is not necessarily reality.

All my life, the story I told myself, and anyone who would listen, was that my dad left me and my anger about that blocked me from giving and receiving his love. And during this storytelling, I was finally able to see that he always had love for me and had been sending it my way by spending every other weekend and special occasions with me without fail. It was my own wall of resentment that blocked me from seeing and feeling that love. In that moment of acknowledgement, I was flooded with a lifetime of love that literally changed my past. I’ve heard about changing your mind to change your future, but this was the first time that I experienced the ability to change my mind and change my past. I will be forever grateful that I was able to reconnect with him before he passed.

The change of heart about my dad became a building block to my current journey and castle. I believe everyone has a dream, either realized or not. It is majestic and aspirational and something that inspires us. For me, my castle is

helping others find their true direction and sharing stories that make a difference in people’s lives.

### It’s the Same for Celebrities, Real or Fictionalized

For Bill Gates, his journey is making the world a better place with the billions of dollars he earned from creating and selling computer software programs. If he had stayed at Microsoft, that would have been a comfy couch for him for the rest of his life. But he and his wife, Melinda, knew that the universe was asking more from them, and that their castle called them from every corner of the world. And they have done the soul searching to find exactly the right causes to champion for the greatest impact.

The analogy extends to fictional characters such as Bilbo, from the Hobbit, tucked away in his comfy hobbit hole, enjoying his second breakfasts and his life surrounded by friends. That was upended when a wizard came and told him about the castle that awaited him. His life would never be the same. Taking this adventure made his life fuller, longer and created connections deeper than any before he left. Just like Bilbo or any great fictional or real hero, your fears and doubts will surface when you realize the castle may be calling and you take your first step off the couch. Walk toward those fears, embrace them, and put them to work as you move toward the castle, which is where you will find your authentic happiness.

### Taking the First Step

When you’re ready to strike out, let go of the “couch” and begin your journey toward your castle, find a mentor or coach who supports and encourages you to follow your true calling. My coaching mentor is responsible for moving me closer and more quickly than any other resource I have tapped. A coach will never tell you what to do; he or she will encourage you to find the answers within. You’ll be glad you did, and you, along with the world around you, will be a better place because of it.

*This article is an excerpt from the soon to be published book, “Connecting Adversity to Purpose” coming to a bookstore near your mouse in 2021.*

*Sheryl Cattell, MCLC, is founder of Personal Legend Coaching, dedicated to help overwhelmed high achievers, realize, and attain their “personal legend.” Sheryl is a Master Certified Life Coach from the Certified Life*



*Coach Institute, and a member of the International Federation of Coaching. She is also the recipient of several ARDY Awards and spent nearly ten years shaping the digital footprint of Bluegreen Vacations. For more information please visit [www.personallegendcoaching.com](http://www.personallegendcoaching.com) or find her on LinkedIn <https://www.linkedin.com/in/scattell> or email [sheryl@personallegendcoaching.com](mailto:sheryl@personallegendcoaching.com).*

# Raising Resort Revenue

## *Shared Moments with Capital Vacations COO, Travis Bary.*

By John Locher

In the blink of a moment, one company sped from 0-68 resorts in seven years, making noise with a major acquisition every year and providing strength and longevity to independent resorts. The importance of moments is what Capital

Vacations is all about. The management, development and vacation club sales company creates a foundation of quality services for resorts, with the guests reaping the benefits and enjoying the experiences.

Capital Vacations is a family-owned management company with more than 40 years' experience in the timeshare industry with 68 locations throughout the United States and Caribbean. The organization has combined all the best practices and industry knowledge from four well-known companies: Capital Resorts Group, Defender Resorts, Summerwinds Resorts, and SPM Resorts. Even with a long legacy of brands and experience, it is the modern and advanced hospitality management and offerings from Capital Vacations which provides independent vacation ownership resorts with strong full-service solutions for their operating needs.

Today's timeshare resorts face well-known realities: rising costs, aging owners, turbulent times, and the changing travel trends of generations. Capital Vacations has real answers and full-circle solutions that emphasize raising revenue. Rightly so, but how do they do it? We asked Chief Operating Officer, Travis Bary, a 25-year veteran of timeshare management and sales, to take a few moments for questions and reveal the "Capital Advantage" of raising resort revenue. Travis comes from many years of success as a senior executive in our industry before joining Capital Vacations as COO in 2018.

**Getting right to the core, we asked Travis "what are the top five things that help raise resort revenue?"**

### **1. Sales & Marketing**

A resort must have viable sales and marketing solutions that sell intervals across all seasons. This ensures continued revenue and sustainability for the resort. Many resorts choose to partner with Capital Vacations to fill this need. Their inventory is sold into Capital Vacations Club and the Club accepts all responsibility for the annual dues for that inventory. These "perpetual dues" ensure the trust pays the maintenance fee every year in perpetuity. Our creative sales solutions are responsible for adding 6-20% to partnered resorts' annual budgets.

*In today's environment, the ability to effectively communicate with owners, HOA boards, and prospective clients is of the utmost importance.*

Travis Bary



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**2. Provide a Rental Guarantee**

A rental program is essential for any resort, maximizing utilization of unused inventory to raise revenue. By partnering with Capital Vacations, HOAs are able to transfer the financial risk of unused inventory to Capital and increase rental revenues via an agreed-upon monthly payment from our company to the HOA. In the event of excess rental revenues – 15% of year-end up-side goes back to the HOA (5% to reserves and 10% to operations). Plus, Capital Vacations reimburses the HOA for any additional cleans that are required from rental stays.

**3. CapX International Exchange**

Owners like to have the ability to travel to new places and an exchange program gives them that opportunity. “CapX” is an international exchange platform that provides exchange options for resorts managed by Capital Vacations. The HOAs receive a portion of the exchange fees. Owners are happy, because they are given this new benefit, which increases engagement, decreases churn, and reduces maintenance fee delinquency.

**CONTINUED ON PAGE 12**

#### **4. Capital Collections & Recovery Services**

Ensuring revenue is the lifeblood of any resort. In addition to normal collections, Capital Vacations goes further. When collections are unsuccessful, Capital Vacations Collections and Recovery Services provides a revenue stream for the HOA through deed-in-lieu and settlement programs. Active sales of previously delinquent unit weeks create new dues-paying owners.

#### **5. Owner Services**

Engaged and informed owners are happy owners. They vacation more, pay on time, are more familiar with booking (requiring less troubleshooting support), and provide more referrals. Capital Vacations resort management solutions includes providing an owner communications strategy and website support, allowing resorts to make upgrades with the goal of increasing owner engagement, rentals, and online payments.

#### **What can be done to counter rising costs?**

Independent resorts face the hardship of securing contracts with numerous vendors for products and services used across the resort. These contracts can be costly and must be reviewed annually. Two key things can help rising costs.

#### **Strategic partnerships**

With Capital Vacations as a management provider, independent resorts have the benefit of utilizing the strategic partnerships we've established. We've gathered top vendors to create efficiencies, securing high-quality, vetted

products and lower costs. In addition, we provide our resorts access to our Group Insurance Plan. A geographic spread of our resorts that participate allows for reduced premiums and deductibles.

#### **Financial Services**

Although we start with the active engagement of owners, we provide a thorough, accurate and timely reporting of the association's financials – determining where costs can be reduced.

#### **How can the right brand and communications efforts help raise revenue?**

In today's environment, the ability to effectively communicate with owners, HOA boards, and prospective clients is of the utmost importance. A resort must have the pulse of the ever-changing needs of those respective groups and be able to provide the needed tools to succeed. By increasing communications, resorts can increase owner affinity and reduce churn, therefore raising revenue. But that is not always a simple task. Maintaining communications channels such as the resort's website, newsletters and social media channels take a significant amount of manpower and energy. This is another example where partnership with a professional management company can help. At Capital Vacations, we help our partners with their communications needs. We have the expertise in place to provide direction and support so that our partnered resorts can focus on what they do best – provide great vacations to their owners and guests.

#### **How does technology play a role in good management, owner experience, controlling costs and increasing revenue?**

Technology plays a major role in owner experience. Today's timeshare owners expect to have access to their information 24/7 and generally on a mobile device so they can make reservations, check their weeks or points balances, and make payments. It's critical that resorts provide this type of access to their owners in a consistent and nimble way. Giving owners access to their information through technology significantly cuts down on the amount of time for customer support. Capital Vacations realized this early on and has invested heavily in our technology systems and personnel. Our websites, as well as those of the clients we manage, are modern and mobile friendly.

#### **Capital Vacations proves the value of "in-house teams." What areas make the most sense for in-house and why does it work for your resorts?**

Being an all-solutions provider means just that – we believe in and practice an all-inclusive management solution. Having in-house teams to support the various areas of the business is critical. This includes legal, technology, human resources, risk assessment, quality assurance, governance, brand and communications, and financial services. By having all areas in house, everyone is more likely to be on the same page and have access to the same information, ultimately providing better service to owners and guests. As a resort management solutions provider, we can bring all these teams to the table to work for our clients, allowing their focus to remain on serving the customer.

#### **With a certain pent-up demand for travel coming soon, what should resorts be doing to be ready?**

I believe there is going to be a significant demand for travel in the marketplace once the pandemic has been controlled. Owners and guests are ready to travel, as many have been unable to do so for nearly a year. At Capital Vacations, we are anticipating that occupancy rates from late spring to the end of 2021 will be well above any previous standards. This is great news for the industry. To prepare, resorts should focus on pulling forward any maintenance projects as soon as possible to allow for more units to be ready and available when the increase in travel resumes. It's also a great time to review any standard operating procedures



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currently in place to see if they need to be updated or replaced. These occupancy levels will call for tremendous teamwork from every department. Also, it's critical that resorts are focusing on increasing their health and safety standards. While the pandemic may be significantly managed, travelers will still be looking to visit locations who have elevated their cleaning routines and operating standards to feel safe from potential new spread.

### Congratulations on 25 years in timeshare Travis! What have been your greatest joys working in this industry and now with Capital Vacations?

The greatest joy has been, and will continue to be, the people I've been lucky enough to work with and the owners that I've been able to serve over the last 25 years. These individuals and families have made a significant impact on my life and I'm grateful that I work in an industry that I am passionate about. Vacations played a significant role in my life growing up and I'm thankful for the memories I have from this uninterrupted time with my family. These memories motivate me to play a part in providing amazing vacation experiences for other families, and even 25 years later, I am as passionate about this goal as I was in year one.

### Finally, what will be some innovative ways resorts can raise revenue and ensure their strength and longevity?

Innovation is key; growth is key. By continuing to grow and develop, resorts can continue to strengthen their position in the market and ensure longevity. However, that is not always easy to do alone. The right management partner can play an influential role in honoring a resort's past, while preparing for the future. At Capital Vacations we strive each day to help our clients and their resorts raise revenue, build an engaged and satisfied owner base, and implement innovative business solutions to create a strong foundation for many more years of successful operations. Being stagnant in this market is not an option – we want to help our clients grow and prosper.

### Moments

Capital Vacations knows the importance of moments, moments for guests to create adventures, bonds, stories, and memories. A solid foundation of good management and always improving revenue practices keeps that experience of the highest quality possible.

Hey, what's that sound? Yes, you heard right, it is another resort joining the Capital Vacations family. <https://capitalvacations.com/>

*John Locher, RRP is founder of Locher & Associates, a consulting services firm specializing in business development, marketing, the secondary market, and technology solutions. [john@johnlocher.com](mailto:john@johnlocher.com)*



# 2020 Report to the Nations: Insights and Lessons on Occupational Fraud

By: Lena Combs, CPA, CGMA, RRP, Partner, Withum  
Brenna Agamaite, CPA, Manager, Withum

In 2020, the Association of Certified Fraud Examiners (“ACFE”) published the 11th edition of its Global Study on Occupational Fraud and Abuse entitled Report to the Nations, examining both the costs and effects of occupational fraud. The study examined 2,504 reported cases of fraud from 125 countries, causing total losses of more than \$3.6 billion, that were investigated between January 2018 and September 2019. This is just a fraction of the number of frauds committed each year against millions of businesses, government organizations, and nonprofits worldwide. The study estimates that the typical organization loses 5% of its revenues to fraud each year. The median loss caused by the occupational fraud (fraud by employees) cases in the study was \$125,000. The average loss per case studied was \$1,509,000, with 21% of cases causing losses of at least \$1 million. All companies

should be aware of the possibility of fraud, types of fraud, and methods of reducing the incidence of occupational fraud.

### Common Types of Reported Fraud

Since the inception of the Report to the Nations in 1996, more than 18,000 cases of occupational fraud have been analyzed, and in each of the 11 studies conducted the ACFE has explored the mechanisms used by perpetrators to defraud their employers. In general, the studies have found that the schemes used by occupational fraudsters have stayed remarkably consistent. Among the various kinds of fraud that organizations might face, occupational fraud is likely the largest and most prevalent threat. At the highest level, there are three primary categories of occupational fraud:

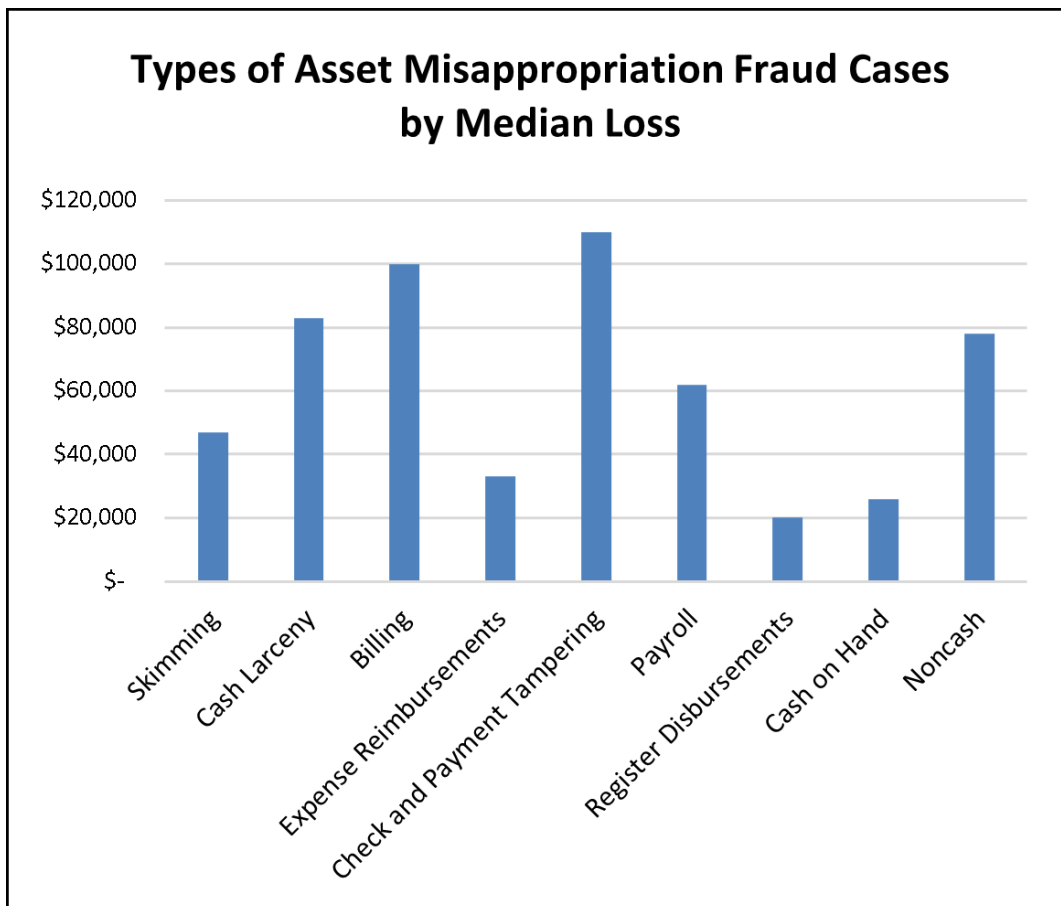
Asset Misappropriation;

- Corruption; and
- Financial Statement Fraud

The most common (86% of all reported cases of fraud) and often most difficult type of fraud to identify is asset misappropriation; however, these schemes also tend to cause the lowest median loss at \$100,000. This category of fraud includes nine major types of theft: skimming, cash larceny, billing schemes, payroll schemes, expense reimbursement schemes, check tampering, cash register disbursements, theft and misuse of other assets. These types of fraud usually go on for extended periods of time before being detected and stopped. In the 2020 study, billing schemes were the most common form of asset misappropriation (20% of all cases), causing a high median loss (\$100,000) with a median duration of 24 months, making this type of fraud a particularly significant risk. Noncash misappropriation (such as misuse, abuse, unconcealed misappropriations, transfer of assets, and proprietary information) had a median loss of \$78,000 and the shortest period of time that the fraud went undetected, but even then the median duration was over a full year at 13 months. Not all fraud can be prevented, however quick detection of fraud is vital to protecting an organization from potential damage.

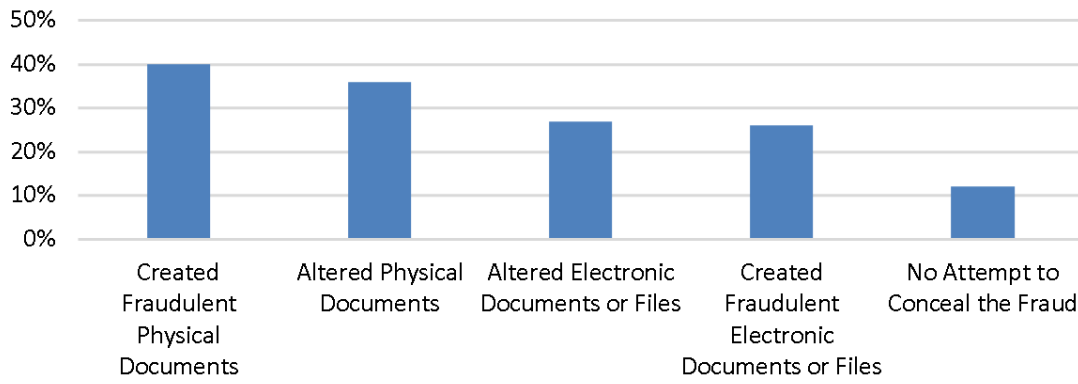
The next most common type of fraud is corruption with 43% of the Global Study cases involving some form of corruption (please note the totals add up to more than 100% because multiple fraud schemes often occur together). Corruption schemes – which includes offenses such as bribery, conflicts of interest, and extortion – had a median loss of \$200,000 and a median duration of 18 months. Top red flags in corruption cases are people who appear to be living beyond their means, are unusually close with vendors or customers, show signs of financial difficulties, or boast a “wheeler-dealer” attitude.

The least common and most costly category of fraud is financial statement fraud. This type of fraud includes fictitious revenues, misstated liabilities and expenses and improper asset valuations. Given the level of



**The most common (86% of all reported cases of fraud) and often most difficult type of fraud to identify is asset misappropriation**

## Concealment Methods Used by Fraudsters



access these types of fraud require, they are fortunately the least common. Only 10% of the Global Study includes these types of cases, but given the level of access and sophistication of perpetrators of this type of fraud, the median loss was a staggering \$954,000.

### Concealment and Detection Methods

An act of fraud typically involves not only the commission of the scheme itself, but also efforts to conceal the crime. Understanding the methods used to cover fraud can help organizations better design prevention mechanisms and detect the warning signs of fraud. The top 4 concealment methods used include creating fraudulent physical documents (40%), altering existing physical documents (36%), altering existing electronic documents or files (27%), and creating fraudulent electronic documents or files (26%). Again, take note that the percentages add up to more than 100% because most frauds involve more than one type of concealment method. Generally speaking, manager-level fraudsters are more likely to alter evidence while owners/executives are more likely to create or delete evidence.

Despite the increasingly sophisticated fraud detection techniques available to organizations, tips are the most common

detection method. In the study, more than 40% of cases were uncovered by tips, which is almost three times as many cases as the next-most-common detection method. In all fraud cases, half of tips came from employees, while a substantial number of tips came from outside parties, including customers (22%), vendors (11%) and competitors (2%). The active cultivation of tips and complaints, such as the promotion of fraud hotlines, is often geared primarily toward employees. However, this data suggests organizations should consider promoting reporting mechanisms to outside parties. It's also important to note that 15% of tips came from an anonymous source.

The presence of a hotline or other reporting mechanism affects how organizations detect fraud and the outcome of the case. Median losses were nearly doubled at organizations without hotlines and organizations with hotlines detect frauds more quickly and more often. It's also important to note that fraud awareness training increases the likelihood of detection by tip, and tips are more likely to be submitted through reporting mechanisms with training.

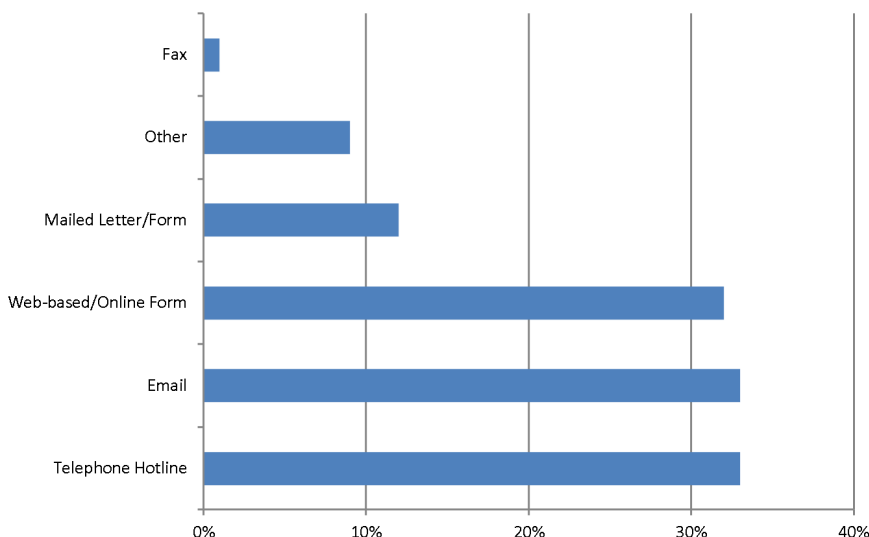
Given the scope of fraud and the potential for loss, how can organizations protect themselves and reduce the likelihood of fraud? The results of the 2020 Global Study show that some fraud detection methods are more effective than others in the sense

that they correlate with lower fraud losses. Passive detection methods, meaning the fraud came to the victim's attention through no effort of their own, include notification by police, by accident, or confession. Cases where the victim was notified by the police resulted in median losses of \$900,000 with

a median duration of 24 months. Active detection methods, meaning they involved a process or effort designed (at least in part) to proactively detect fraud, include document examination, management review, internal audit, account reconciliation, IT controls, and surveillance/monitoring. Frauds discovered through surveillance/monitoring had the lowest median loss of \$44,000 and only had a median duration of 7 months. Detection methods such as external audit and tips can potentially be active or passive. What can be learned from this is that schemes discovered through active methods were shorter in duration and had lower median losses than those detected passively. Anti-fraud controls are tools that can lead to more effective detection of occupational fraud.

Occupational fraud is widespread from public companies to governmental units and nonprofits, from large corporations to small businesses. Fighting fraud takes a concerted effort across the organization and to be effective requires the implementation of multiple fraud reduction strategies. The use of targeted anti-fraud controls has increased over the last decade, and a lack of internal controls contributed to nearly one-third of frauds. No organization is immune from occupational fraud, and these crimes can originate from anywhere within the organization. Company owners, managers, and a Board of Directors may want to consider whether their organizations have taken the appropriate steps to detect and reduce the occurrence of fraud.

## Reporting Mechanisms Used by Whistleblowers



### ABOUT WITHUM



Lena Combs,



Brenna Agamaite,

*Withum is a forward-thinking, technology-driven advisory and accounting firm, committed to helping clients in the hospitality industry be more profitable, efficient and productive in the modern business landscape. For further information about Withum and their hospitality services team, contact Lena Combs (LCombs@Withum.com) at (407) 849-1569, or visit [www.withum.com](http://www.withum.com).*

# Grow Receivables Organically In 2021

By Harry Van Sciver

Receivables are the lifeblood of our industry. Resort receivables, including consumer loan portfolios and maintenance fees, must perform during Covid-19 if many of our Developers, Lenders, Investors and Homeowner Associations (“HOAs”) are to survive. After Covid-19, receivables must grow and pay for our industry to prosper.

Over the past year, Fairshare and other industry contributors to Resort Trades and its Webinars have identified effective strategies to keep receivables paying during Covid-19. Such strategies include: pro-active contact, flexibility on consumer payment arrangements, appropriate Lender curtailments for Developers, smarter use of social media, incentivizing renewed payors, encouraging resort use, help with reservations, and expanding consumer value. At Fairshare, our Collectors use these tools every day to help clients protect their receivables, their cashflow and their customers. Our mantra remains “If they Stay and Play, they will Pay.”

Stability and loss prevention are a good start. But can Developers, Lenders, Investors and HOAs grow net balances mid-pandemic, off-setting amortization and attrition? And after this crisis abates, how do we return to robust portfolio originations? In a tough new world of “Timeshare Exit” charlatans and tighter consumer credit, how do we augment our old pre-Covid methods of generating solid, accretive receivables, and collect them effectively?

Fairshare is developing multi-faceted programs to do this, under the umbrella of “FairWay”. By massaging data and working through each client’s member base, we help them grow high yield, good-paying VOI consumer loan and/or maintenance fee receivables. FairWay generates increased cash collections,

while engendering tremendous loyalty – at a low cost. FairWay can also increase member usage and resort operating revenues, while minimizing delinquencies. These programs are flexible enough for most resort Developers and HOAs, and can be tailored to meet many Lender and Investor requirements.

Resort developers to whom we introduce FairWay have always grown receivables by originating new financed VOI sales, traditionally at a ~50% sales & marketing cost but even higher in the present environment. Because typical VOI purchasers pay only a ~10% cash down-payment, financing up to 90% of their purchase, developers must monetize newly-originated VOI receivables, borrowing from a resort Lender (hypothecation loan) and/or financing with a resort Investor (securitization).

Resort Lenders and Investors to whom we introduce FairWay are accustomed to growing assets by monetizing these newly-originated receivables. High

advances on new VOI receivables are not without risk. The consumer obligors have little cash invested, especially on “1st Generation” receivables with no payment history. Even newly-originated “Upgrade” receivables may have only short payment histories (at lower amounts), and lack established use patterns. Underwriters look mostly to each obligor’s credit profile (“FICO” score), and then hope the Developer (and later, HOA) will provide the services, accommodations, amenities, and exchange access which the consumer was promised.

HOA clients to whom we introduce FairWay fall into one of two categories. The first category includes Developer-controlled HOA’s where annual maintenance fees may be low, but total receivables increase with resort sell-out. In early years the Developer covers operations shortfalls, in later years the Developer hopes to earn management fees. The second category includes mature resorts where there are no more sales, and the HOA is self-managed or employs a management company. Historically, in this category the way to grow balances has been increasing maintenance fees or imposing the dreaded ‘special’ assessments.

There will always be opportunities to grow additional resort consumer loan receivables via first generation and upgrade originations, despite the high sales and marketing costs. Likewise, resort maintenance fee increases, when managed responsibly to ensure continued use and enjoyment, should always grow receivables. Even ‘special’ assessments, when they are permissible under the law and resort documents and handled smartly, can temporarily grow receivables. But growing receivables in these traditional ways brings several risks: high

**Over the past year, Fairshare and other industry contributors to Resort Trades and its Webinars have identified effective strategies to keep receivables paying during Covid-19.**







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delinquency, excessive leverage, and potentially losing valuable customers.

Each of the FairWay programs we develop with our clients is designed to mitigate those risks, while growing balances. We begin by measuring and stratifying members based on payment histories, updated FICO scores, usage patterns, vacation habits, amenity preferences, APR yields, and other metrics. When we match members' needs and wants with their demographics, their ability to pay and propensity to pay, the receivables generated at a low cost pay our clients extraordinarily well.

Although rescission and consumer protection statutes apply to most FairWay receivables, there is no high pressure, and complaints are rare. There is no Sales "push", instead we engender a customer "pull." Fairway receivables are "organic" in that they come from

the existing resort member base. The origination process itself is also "organic", because ultimately the member incubates their FairWay receivable.

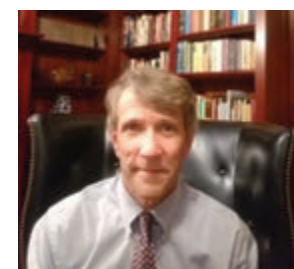
Notably, conventional VOI receivables originations are often tied to the paydown of construction or development loans, via release fees. So, the Developer is "churning" every time they make a VOI sale, forced to increase long-term leverage to repay short-term debt, while banking on the receivable to pay it all off someday and earn the Developer some arbitrage. However, most FairWay receivables have no release fee obligation, so no churning.

The low delinquencies and good credit of FairWay receivables make Lenders and Investors happy. However, it should be noted that some FairWay programs are cash-positive from origination. The monetizing of such FairWay receivables is also "organic" (that word again), meaning that outside financing is not needed to produce net cashflow for a Developer or HOA. However, there are some innovative FairWay programs where Lenders and Investors can grow their own receivables.

As we help HOA clients originate and grow FairWay receivables, we can often drive business to resort amenities, or supplement resort revenue streams like rentals, gift shops or vouchers. FairWay programs can also help HOAs monetize unsold or repossessed VOI inventory, generating new maintenance fees.

Programs like FairWay cannot replace the traditional ways of growing resort receivables, but they can augment them. Our industry will always need 1st generation and upgrade originations, maintenance fee increases, and (rarely) those dreaded 'special' assessments. But programs like FairWay make an outsized contribution to the bottom line. Whether you are a Developer or HOA looking to brainstorm a FairWay program for your resort, a Lender or Investor exploring ways to finance FairWay receivables (or even create your own), or whether you just want to talk resort receivables, collections, sales, finance and operations, Dennis and I are always glad to hear from you.

*Harry Van Sciver, Outside Director of Fairshare Solutions, has a lifetime of experience in resorts, banking, and collections. Prior to launching Fairshare with Dennis Rogers, Harry owned several timeshare projects, and has funded or managed \$2.75 billion+ in consumer*



*and commercial transactions. Harry is also the President of Whitebriar Financial Corporation, and a Director of Resorts Group, Inc.*

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# 7Across Plans for 2021 & Forward\*

By Sharon Scott Wilson, RRP

When RCI – part of Wyndham Destinations' Panorama initiative – purchased DAE in late 2019, it was the world's largest privately-owned global timeshare exchange provider and had gained a substantial foothold, particularly in the Pacific region.

Headquartered in Orlando, Florida, is the name was changed to 7Across with Amy Lipka appointed as its managing director. The team, here at Resort Trades, has known Amy from her senior level positions while working at RCI (where she's been for 30 years) and has the utmost respect for this remarkable woman. We recently caught up with her to discuss the company's plans for 7Across:

**TRADES:** First, how did you come up with the new name?

**LIPKA:** During our strategy meetings we would brainstorm different ideas. We spoke of the seven continents: Africa, Antarctica, Asia, Australia, Europe, North America, and South America. Also, I guess the word "seven" connoted the idea of 'Seven Wonders of the World.' And, of course, 7Across opens up these wonders to travelers and stretches across the globe. We felt this new branding reflects reaching all corners of the world. 7Across' primary mission is to focus on vacation planning with ease. We're meant to be fun and casual. We're all about connecting timeshare owners to their next adventure in a way that's hassle-free. We offer a straightforward approach to send them on vacation with lower fees and less fine print.



**T**here are 20 million timeshare owners throughout the world. There are less than ten million affiliated with RCI or one of the other exchange companies.

**TRADES:** What was behind the plan to acquire DAE and how is 7Across different than RCI?

**LIPKA:** After DAE was launched in 1997, by Ramy Filo, CEO at Classic Holidays, and Francis Taylor, both from Queensland, Australia, managed to grow it into the largest exchange company in the Pacific region. Their approach to exchange was simple – a platform that was self-service, easy to use, and required no fees for membership. We're keeping this fun and casual branding approach, and giving access directly to the consumer. There are 20 million timeshare owners throughout the world. There are less than ten million affiliated with RCI or one of the other exchange companies. 7Across' objective is to serve all timeshare owners, even if they're members of another exchange company. Any timeshare owner can join for free and pay only when they use the service.

RCI works beautifully for members who use and enjoy their privileges. Our members may well be a younger generation that is not ready for a long-term commitment but wants to see the world in the simplest way possible. We can't wait to help them see that world, simply. I see 7Across as representing a free spirit that's joyful and alive, like our customers from around the globe.

**TRADES:** You've mentioned the word, "innovation" several times. Why is this; what will we be seeing emerge from this innovation?

**LIPKA:** 7Across will offer so much more than just exchange and bonus weeks in resorts. The timeshare exchange industry is ready for its next chapter. We'll be at the forefront offering enhanced product offerings, such as "Fix-It" or "Flex-It." We will continue to grow our members' choices in travel and now with more benefits, discounts and travel possibilities. Vacationers will have the chance to exchange a traditional timeshare week for a stay at one of more than 2,700 resorts around the globe, either as a low-cost exchange or as a bonus week. There are three options: 1) exchange weeks – allowing timeshare owners to "bank" their points or traditional timeshare week, trading their deposit credit for a week at one of thousands of resorts around the world; 2) bonus weeks, whereby members get access to vacations without giving up their week or 7Across deposit credits, and can book short-notice, discounted vacations within a 6-month travel window (these can be shared with friends and family and there's no limit to how many they can use); and 3) rentals which allow members and their families and friends can book deeply discounted stays at timeshare and non-timeshare resorts worldwide without using a deposit credit or paying an exchange fee. We also can offer discounted rates at a vast number of hotels

All timeshare owners can join 7Across with a free membership. The company also offers a Gold Advantage membership for a low annual fee, which provides deeper discounts and even lower exchange rates.

**TRADES:** What is meant by the term, 'Fix-It or Flex-It'?

**LIPKA:** Today's travelers need more flexibility when making vacation plans than ever before. So to allow them to make reservations with confidence, if they wish they can choose to "Fix-It" or "Flex-It" when booking exchange and bonus weeks. When choosing to "Flex-It," that means they can reschedule or cancel

**continue on page 20**

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## continued from page 18

their accommodations without any penalties, up to 24 hours prior to check-in, while 'fixing it' means they're able to reserve...well, unreservedly. When we say 7Across is consumer-centric, we really mean it. Our entire focus is on allowing the customer to call the shots.

**TRADES:** Lately, we've heard our friends from Wyndham and RCI talk about Panorama. Can you explain what part 7Across plays as part of this larger initiative?

**LIPKA:** Panorama's portfolio has three areas of focus, including timeshare exchange, travel and leisure businesses, and leading travel technology platforms. Panorama aims to broaden the business, identify new capital efficient sources of supply, offer new and innovative products and develop new travel solutions in partnership with club affiliates in order to increase overall usage and satisfaction of club members, and that's where 7Across comes in.

**TRADES:** Amy, you are scheduled to be a 'Trades Lunch Bunch' guest on January 22, 2021, beginning at 1:00 p.m. (Resort Trades began presenting these free webinar-like chats in May of last year, in answer to the restrictions being placed on face-to-face meetings. The weekly 30-minute events are scheduled around brunch or lunchtime hour, much like the Brown Bag Lunch concept.) Perhaps during that time you can share with us what challenges and/or opportunities has COVID created in 7Across' development?

**LIPKA:** Because we're a global brand, at any given time, the challenge was different based on the region and at times it was like playing whack a mole. Spring was difficult but we started to see positive trends being created during our summer months. While this was all happening, we were committed to launching a global travel brand even during a time it was difficult for our members to travel. But, the beauty of the timeshare industry is that it's uniquely positioned to bounce back faster than other sectors, thanks to its focus on the leisure traveler.

**TRADES:** Describe an ideal growth curve you'd like to see for 7Across.

**LIPKA:** We are a direct-to-consumer brand so our focus is on acquiring new members vs. resort partners. With 20M households owning timeshare, the sky is the limit on potential growth. We have nearly 70 employees globally and we'll expand as our membership grows in order to provide the great services our members have grown to expect from our Getaway Guides.

We believe this industry offers unlimited growth opportunities. At 7Across we're building for timeshare owners of today and for those of tomorrow. We know the next generation of travelers are looking for ease of planning, and that's exactly what we offer.

And, in 2021 we will focus on enhancing our digital experience to ensure our booking experience is more intuitive for our members.



*Sharon Scott Wilson, RRP, is Publisher of Resort Trades, Resort Trades Weekly, and produces a weekly webinar series –the Trades Lunch Bunch. Subscribe to Resort Trades Weekly, <https://resorttrades.com/emagazine/> and to our channel "Resort Trades" on YouTube.*



*\* 7Across Managing Director Amy Lipka was a January 2021 Lunch Bunch Guest.*

## About Panorama

In the summer of 2020, Wyndham Destinations – the world's largest vacation ownership and exchange company – launched Panorama, a new business line focusing on the company's exchange, membership, and travel technology brands.

Panorama's portfolio of brands include timeshare exchange companies RCI -- the world's largest vacation exchange network -- 7Across and The Registry Collection; travel and leisure businesses Love Home Swap, TripBeat, and Extra Holidays; and leading travel technology platforms @Work International and Alliance Reservations Network (ARN). Hospitality industry veteran Olivier Chavy, who joined Wyndham Destinations in 2019 to lead the company's Vacation Exchange businesses, was named president of Panorama.

With more than 20 million timeshare and vacation club members globally, vacation ownership and exchange is a significant part of how the world enjoys vacation. Panorama aims to broaden the business, identify new capital efficient sources of supply, offer new and innovative products and develop new travel solutions in partnership with club affiliates in order to increase overall usage and satisfaction of club members. More than five million people vacationed using the company's exchange businesses last year.

"Our strategy is to expand beyond our core and legacy timeshare business into the broader travel market to become a leading travel membership provider," said Olivier Chavy, president of Panorama. "Our leading travel platforms powered by ARN will drive new business and open new opportunities for timeshare owners to use their exchange currency to travel all year with an abundance of new accommodation options."

In its first significant market expansion, Panorama is launching a new travel services business, Panorama Travel Solutions, to drive focused growth outside its core market. The group will offer customized global discount travel membership clubs and travel technology solutions to affinity partners including large employers, banks, retailers, trade associations and others in the U.S., Mexico, Asia, and Europe.

The first product is a new travel club product powered by ARN that can be custom-branded or co-branded and marketed to new membership organization customers not currently in the company's base.

"The creation of the Panorama business is a recognition that the companies acquired over the last 10 years have come together to create a powerful travel business that has the opportunity to grow and expand," Chavy said.

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**Harry Van Sciver**



**Dennis Rogers**

Fairshare Solutions, LLC, a rapidly growing receivables collection and customer retention business, is pleased to announce its new client relationship with Stabilis Capital Management, LP. Fairshare was launched in April 2020 by resort and finance industry veterans Dennis Rogers and Harry Van Sciver. The Fairshare team has created an innovative, customer-friendly model that recovers far more money for clients than traditional 'collection agencies', while reactivating customers.

Stabilis is a New York City based privately held investment firm specializing in asset-oriented debt. Stabilis excels in complex deal structuring, underwriting and asset management in order to maximize risk-adjusted returns for investors.

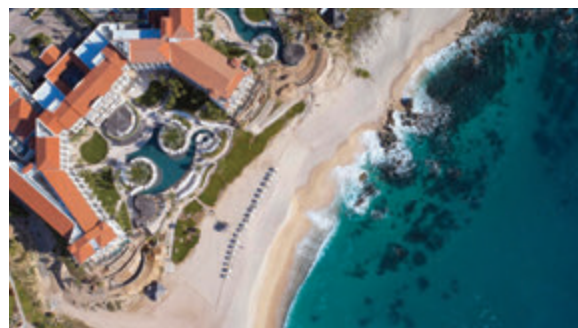
"We are managing a portfolio of vacation timeshare consumer loans that resulted from Stabilis' ownership of a Pocono Mountain resort. We're excited to work with this powerhouse New York investment firm," stated Van Sciver, Director of Fairshare Solutions. "The Fairshare team spent many years as resort developers, receivables lenders, and portfolio managers," added Rogers. "Our background makes us the agency of choice for sophisticated clients like Stabilis when they require portfolio servicing, collections, customer care or

customer retention.



**Nothing Speaks Glamour**

In December, Hilton Grand Vacations officially opened La Pacifica Los Cabos by Hilton Club, its first property in the luxurious market of Los Cabos, Mexico. As one of North America's most exclusive resort destinations, La Pacifica Los Cabos by Hilton Club is located along Mexico's picturesque Sea of Cortez with exclusive access to 11.3 acres of swimmable beachfront. A unique feature of this resort includes cabinetry and doors made from wood native to the area. Los Cabos, located at the tip of the 1,000-mile long Baja Peninsula, is one of the most diverse tourist destinations.



**Azure Waters..Pacifica**

La Pacifica Los Cabos resort is comprised of 74 studios, one- and two- bedroom suites. In addition, resort



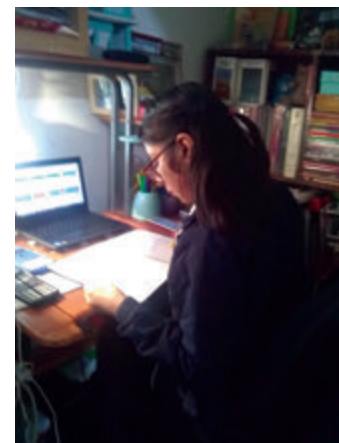
**Cocktails at sunset...Pacifica**

amenities include four swimming pools with swim-up bars, a full-service spa, fitness facilities, shopping and meeting spaces.



For nearly two decades, Grand Pacific Resorts has hosted a major fundraiser in the form of an annual golf tournament, uniting local businesses in an effort to raise money for Christel House, a charitable organization whose mission is to help break the cycle of poverty. This year's public health crisis prompted Grand Pacific Resorts to seek out new ways to stay connected to the cause.

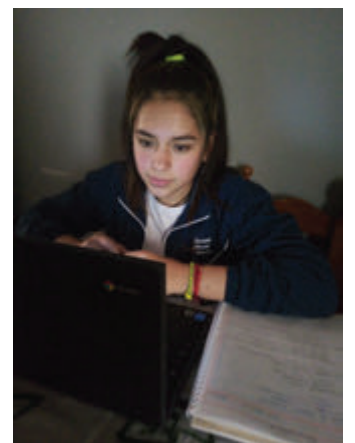
When Grand Pacific Resorts co-President David Brown visited Christel House in Mexico City, a school for



impooverished children, he was shocked at the conditions in which many of them were living, yet took comfort in knowing Christel House provided them with a clean and safe place to learn. He asked the

school administrators what Christel House needed most, and it came to light that the students would benefit tremendously from having laptops.

David returned home with a mission to raise enough money to provide a laptop for every high school student, knowing that doing so would provide them with educational



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resources and the computer literacy that is essential in today's world. As a longtime advocate of this charity, David's network answered the call and immediately sprang into action. In less than 90 days, donors contributed \$45,000—enough to purchase HP Chromebook laptops pre-loaded with educational software for each one of Christel House's 180 high school students. Little did anyone realize that the timing of the initiative would prove to be impeccable, and that within just a few short months, possessing

the proper tools for distance learning would become a necessity for students everywhere amid the global pandemic.

#### There's Still More to Do

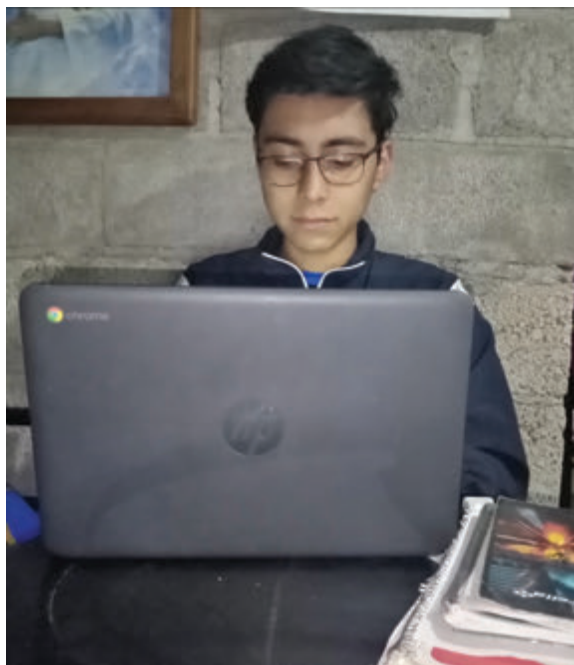
Grand Pacific Resort's next objective is to cover the cost of WiFi in the students' homes for the next six months. Associates throughout the organization hosted a company-wide walk-a-thon in which they logged dozens of miles in an effort to raise enough money to accomplish this goal, collectively raising a total of \$22,405!

TradeWinds Island Resorts – the Island Grand and RumFish Beach Resort – on St. Pete Beach, Florida, the largest meeting resort on Florida's west coast, has just completed a \$2.2 million total redesign of all indoor meeting spaces and common areas. Inspired by the resort's ideal setting on Florida's award-winning gulf coast, the 50,000 square feet of updated space includes the Grand Palm Colonnade lobby area, all meeting rooms, and the Pavilion at the TradeWinds Island Grand property. New carpeting, furniture, lighting, and fresh paint have transformed the spaces with vibrant



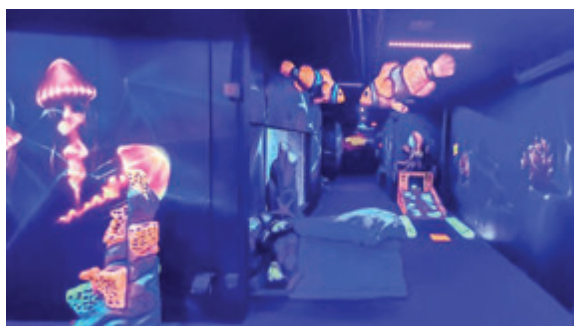
blues, metallic accents, and nautical details, creating the perfect ambiance for attendees ready to navigate an unforgettable meeting and event experience. Throughout the lobby area, dark mahogany-colored furniture and crisp, cream-colored chairs create a soothing space for gathering among the signature 20-foot palms. The chairs in all meeting spaces have been updated with sophisticated deep blue upholstery with classic gold frames.

"Despite this year's extreme disruption and ongoing challenges, we felt it is vitally important to continue to invest in these properties, ensuring exceptional experiences for our guests," said Joseph Smith, CEO and founder of 1754 Properties. "With the completion of these renovations, we look forward



to welcoming our guests to enjoy an upgraded version of the TradeWinds they know and love.”

Newly-renovated guest rooms at both the Island Grand and RumFish Beach Resort properties provide a perfect complement to the meeting space improvements. The \$13 million room renovation was completed in phases from January 2019 to March 2020 and included all 585 rooms at the Island Grand and 211 rooms at the RumFish Beach Resort. Guest room furniture at both properties now features a sharp new look with new sofa beds, carpeting, paint, and upgraded bathroom mirrors and lighting. All soft goods were also replaced, including bedding, draperies and upholstery. Rooms at the RumFish Beach Resort also received new closet doors, sliding glass doors, windows, and club chairs in the seating area. New beachfront balconies were added to 56 RumFish Beach Resort rooms and 24 Island Grand Rooms, while new railings and a coat of exterior paint were added property-wide.



Recently, Creative Works teamed up with Wilderness Resort in the Wisconsin Dells to create an ocean-themed version of their Cosmic Golf attraction.

Wilderness wanted an all-ages attraction that provided an immersive experience that guests couldn't get anywhere else. The underwater ocean-themed Cosmic Golf accomplished those goals.

The two parties first met in 2019 at the IAAPA Expo trade show. “At IAAPA 2019, we saw Creative Works and it just stood out above everyone else and we're like ‘Okay we need to get that here,’” said Wilderness Resort's Attractions Manager, Trevor Hirst.

Wilderness Resort already had an existing mini golf course, but they knew it was time for an upgrade. Their

previous course had nine aquariums with live fish and was popular with guests. Creative Works knew they were in for a challenge to provide an even more impressive experience for guests.

When it came to the new course, there were a few unique challenges. The first challenge was that there were no blueprints or plans for the pre-existing course, making it difficult to plan out the dimensions of the new course. Creative Works' Creative Consultant Nick Salfity took a trip up to Wisconsin to address the issue.

“As soon as Trevor asked me to come visit I said ‘Sign me up!’ Site visits are such a crucial part of our sales process. Not only do they help us better understand our clients vision, but they prevent any potential details from slipping through the cracks,” said Salfity.

There, Nick worked with Trevor and the Wilderness Resort team to map it out. “[Nick] took the extra time to make sure we were going to get exactly what we wanted. We had to get it pretty much pinpointed down within an inch and it turned out pretty successful.”

To further electrify the course design, Wilderness decided to implement Creative Works' Electric Edging. This is a patented interactive technology that creates glowing edging along each hole,

replacing the traditional brick edging found in most courses. “The Electric Edging is really what sold us on the product. Bricks are good, Electric Edging is better,” said Hirst.

Another challenge of the project was the timing of the install. Wilderness was eager to have the mini golf project finished and installed by the fall months. Creative Works understood and worked hard to finish the project and have it installed by the deadline, without sacrificing quality.

“They're extremely accommodating with the COVID world that we're living in. To have a team of people to come do the install that quickly is pretty impressive,” said Hirst.

The 9 hole blacklight mini golf course was recently completed and installed at Wilderness and is now open to play. The course features many ocean props and murals, including fish, octopuses,

eels, jellyfish, columns, oysters and more fun underwater themes.

Through communication and understanding, the challenges were overcome to forge a strong relationship and execute a successful project.

“Honestly, we were picky and we threw a lot of twists and turns at [Creative Works], and the accommodation to just say, ‘Okay, we can do that for you, we can change that,’ was the best part of it all. If I was to give it a scale of 1 to 10, I'd give it a 10.”

Wilderness Resort, including their mini golf attraction, is open for business. Learn more at [www.wildernessresort.com/](http://www.wildernessresort.com/).



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Email: sowens@cookwithkenyon.com  
Website: www.cookwithkenyon.com  
Specialty: Kenyon International, Inc. is the world's leading manufacturer of specialty cooking appliances for residential and recreational use. Kenyon's compact and sustainable ceramic cooktops, in traditional knob and Lite-Touch™ control models, in one or two burners, are available in your choice of 120, 208, or 240 Volts. Kenyon's All Seasons™ Electric Grills are flameless, smokeless and safe for cooking indoors or out. All products designed and built in Clinton, CT and backed by a 3-year warranty. BIM objects available. Visit us at www.CookWithKenyon.com.

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P.O. Box 261, Crossville, TN 38557  
Phone: 310-923-1269  
Email: Sharon@TheTrades.com  
Website: www.TheTrades.com  
Contact: Sharon Scott Wilson, RRP  
Specialty: Print and online marketing content, including blog and social media posts, feature articles, news releases, and advertorial. Full service marketing packages available including assistance with strategy and planning, writing and design, media contact, and ad creation and placement.

## BUSINESS INTELLIGENCE



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3925 River Crossing Parkway, Suite 60 Indianapolis  
Phone: 317-816-6000  
Fax: 317-816-6006  
Email: contact@customercount.com  
Website: customercount.com/  
Contact: 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.



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Aspen National Collections  
PO Box 10689, Brooksville, FL 34603  
Phone: 800-981-9420  
Fax: 352-754-4538  
Email: info@aspennational.com  
Website: http://aspennational.com/collections/  
Specialty: For more than 20 years, we have specialized in consumer debt collections for companies involved in timeshare or vacation ownership resorts. Our well-trained professionals will respectfully remind your owners/members of the value of their vacation purchase. We depend solely on the successful recovery of delinquent debt and will customize a program to fit your resort's needs. For more information, contact Buzz Waloch at 760-840-9678, buzz@aspennational.com or David Combs at (970) 242-2345; dcombs@aspennational.com.



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529 Seven Bridges Road, Suite 300 East Stroudsburg, PA, 18301  
Phone 1: 570.252.4044  
Email: drogers@Fairshare.Solutions  
Website: www.Fairshare.Solutions  
Contact: Dennis F Rogers  
Specialty: Sometimes there is more than one Reason for a delinquency or default. At Fairshare we have the sophistication, experience, sales, and customer service skills needed to solve them all. Diligent contact is key. We go far beyond the 'Agency' model of just 'dialing for dollars'. We also bring empathy, data mining, customer care, and an understanding of your bottom line. We don't just collect accounts, we collect customers. So as we succeed in recovering more of your delinquent and written-off portfolios, you will succeed in retaining valuable customers!

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1636 Hendersonville Rd Ste 135 Asheville, NC 28803 USA  
Phone 1: (866)294-7120 ext. 6705  
FAX: (828)575-9570  
Email: gsheperd@merid.com  
Website: www.merid.com  
Contact: Gregory Sheperd  
Specialty: Meridian Financial Services, Inc. is a sophisticated third-party collection agency able to provide service to whole and partial portfolios. Meridian understands the impact of bad debt, as well as the importance of keeping your owners' accounts current, and preserving their confidence in the purchase decision. Services include third-party collections for domestic and international clients, no-cost-to-client recovery program, customized industry collection strategies, credit reporting, skip tracing, online services, and credit and collection consulting

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410 43rd St W, Bradenton, FL 34209  
Phone 1: (941)746-7228 x107  
FAX: (941)748-1860  
Email: boba@rental-network.com  
Website: www.TimeshareManagementSoftware.com  
Contact: Bob Ackerman  
Specialty: Designed for legacy fixed and floating time resorts, our software solution streamlines the reservation and accounting functions for TS 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 TS resort

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Email: Sharon@TheTrades.com  
Website: www.TheTrades.com  
Contact: Sharon Scott Wilson, RRP  
Specialty: Print and online marketing content, including blog and social media posts, feature articles, news releases, and advertorial. Full service marketing packages available including assistance with strategy and planning, writing and design, media contact, and ad creation and placement.

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529 Seven Bridges Road, Suite 300 East Stroudsburg, PA, 18301  
Phone 1: 570.252.4044  
Email: drogers@Fairshare.Solutions  
Website: www.Fairshare.Solutions  
Contact: Dennis F Rogers  
Specialty: Sometimes there is more than one Reason for a delinquency or default. At Fairshare we have the sophistication, experience, sales, and customer service skills needed to solve them all. Diligent contact is key. We go far beyond the 'Agency' model of just 'dialing for dollars'. We also bring empathy, data mining, customer care, and an understanding of your bottom line. We don't just collect accounts, we collect customers. So as we succeed in recovering more of your delinquent and written-off portfolios, you will succeed in retaining valuable customers!

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1688 Nevada Avenue, 40743  
Phone: 800-866-1357  
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Specialty: Birchmeier is a leading sprayer manufacturer across the world with the highest quality Swiss-made products you can get. Birchmeier has been producing spraying equipment since the 1890s and provides high-quality Equipment for all spraying and disinfection that you would ever need. Please check us out at www.birchmeier.us.

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Website: www.7across.com/  
Specialty: 7Across is the pioneer of the direct-to-consumer model of vacation exchange, as part of the Panorama family of travel brands at Wyndham Destinations. Since its founding as DAE, it is the largest global operator in this field worldwide, with offices located across North America, U.K., Europe, Asia Pacific, South Africa and the Middle East.

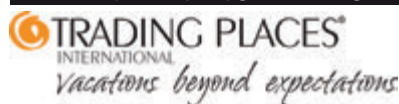


RCI  
9998 N. Michigan Rd., Carmel, IN 46032  
Phone: 702-869-9924  
Email: RCI.Affiliates@rci.com  
Website: www.rciaffiliates.com/  
Contact: Bob McGrath  
Specialty: RCI is the worldwide leader in vacation exchange with approximately 4,500 affiliated resorts in more than 100 countries. RCI pioneered the concept of vacation exchange in 1974, offering members increased flexibility and versatility with their vacation ownership experience. Today, through the RCI Weeks® program, the week-for-week exchange system, and the RCI Points® program, the industry's first global points-based exchange system, RCI provides flexible vacation options to its over 3.8 million RCI subscribing members each year.

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Specialty: At Trading Places (TPI), customer service isn't just a friendly voice; its offering what our members really want. TPI recognizes the outstanding performance of the vacation ownership industry, and has developed, for over 40 years, a collection of vacation products and services which vacation owners, developers, and resort associations consider truly valuable – including our FREE Classic exchange membership allowing members to trade through TPI with no annual fee.

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201 Badger Pkwy Darien, WI, 53114  
Phone: 800-426-6447 Fax: 262-882-3389  
Email: sales@royal-basket.com  
Website: www.royal-basket.com  
Contact: Cindy Lapidakis  
Specialty: Royal Basket Trucks® Inc., an American manufacturer offers a full line of quality carts designed for use in the Hospitality Resort environments with solutions meeting the needs in Pools, Spas, Laundry, Housekeeping, Shipping/Receiving, Waste and Recycling just to name a few. All products are made to order allowing you to put the right cart for the job in your environment. Branding, labeling, modifications and custom functionality is all possible when you work with Royal Basket Trucks®.

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Summerville, SC 29485  
Phone: (888)734-4567  
Email: Sdyer@allianceassociationbank.com  
Website: www.allianceassociationbank.com  
Contact: Stacy Dyer  
Specialty: Alliance Association Bank is designed to provide a dynamic portfolio of financial services specific to the Timeshare HOA industry. Our products provide a blueprint to accelerate efficiency, reduce costs and increase revenue. AAB's desire is to be your business partner by continuously offering the innovative solutions necessitated by the Timeshare HOA industry. To learn more about AAB's services, please visit www.allianceassociationbank.com or call Stacy Dyer at 843-637-7181.

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WithumSmith+Brown, PC  
1417 E Concord St,  
Orlando, FL 32803  
Ph: (407)849-1569  
Fax: (407)849-1119  
Email: lcombs@withum.com  
Website: www.withum.com  
Contact: Lena Combs  
Specialty: Withum is a forward-thinking, technology-driven advisory and accounting firm, committed to helping clients in the hospitality industry be more profitable, efficient and productive. With office locations in major cities across the country, and as an independent member of HLB, the global advisory and accounting network, Withum serves businesses and individuals on a local-to-global scale. Our professionals provide the expert advice and innovative solutions you need to Be in a Position of Strength<sup>SM</sup>. Get to know us at www.withum.com.

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Virginia Beach, VA 23455  
Phone: (703) 725-8608  
Email: dc@thecontactgroupusa.com  
Website: www.thecontactgroupusa.com  
Contact: David Costenbader  
Specialty: Since 2001, The Contact Group has provided innovative communication services to aid businesses in building real connections with those who matter most. Our unique teleconferencing platform allows for multiple speakers, moderated Q&A and polling, no matter geographic location. TCG empowers businesses, employers, campaigns and other organizations the ability to reach their audience, wherever they are, in ways most convenient to them: from their phone, laptop, or tablet.

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4724 Hwy. 17 Bypass South  
Myrtle Beach, SC 29588 USA  
Phone: (843)979-4786  
FAX: (843)979-4789  
Email: dfries@sunhospitality.com  
Website: www.sunhospitality.com  
Contact: David Fries  
Specialty: We are a turn-key housekeeping provider for the timeshare industry with over 40 years of combined hospitality operations and resort services experience. Sun delivers unparalleled accountability with tailor-made services to meet your unique operational needs. Sun maintains high standards for quality through our fully trained staff. From our Inspectors to our Regional Directors, our supervisors are accredited with Sun Certified Inspector (SCI) designation. "Fresh and Clean...Every time."

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Email: info-lrhi@leavitt.com  
Website: www.lrhiinsurance.com  
Contact: Chris Hipple  
Specialty: Specialty: For over 40 years, Leavitt Recreation & Hospitality Insurance has been the premier independent agent for Resorts, RV Parks, and various other recreation & hospitality oriented businesses across the U.S. Insuring over 3,500 locations, LRHI offers Liability, Property, Crime, Commercial Auto, Employment Practices Liability, and Work Comp Coverage through several preferred carriers, some of which are exclusive to Leavitt Rec. Centrally located in the heart of America, our home office is based in Sturgis, SD; however, Leavitt Rec.'s employees are stationed around the country and have years of experience working in the territories they serve. Call today to receive your FREE NO OBLIGATION QUOTE!

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Email: hgjones@nexband.com  
Website: www.thebrookfieldco.com  
Contact: Hilda Jones  
Specialty: The Brookfield Co. designs and manufactures fine concrete landscape furnishings. Offering 70+ styles/sizes of planters plus fountains, benches, finials and stepping stones, this company provides the best in customer service. All products are hand cast and finished in fiber-reinforced, weather durable concrete. Many beautiful finishes are offered. Custom work is available. Still run by the two founders and designers, the 30 yr. old Brookfield Co. sells direct to landscape professionals, developers and retailers. Site delivery nationwide. All products ship from Ringgold, GA

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Email:  
ron@legacysolutionsinternational.com  
Website:  
www.legacysolutionsinternational.com  
Legacy Solutions International, LLC, founded by Ron Roberts, a 40-year timeshare industry veteran, delivers custom solutions that generate revenues for resort HOA's and managers facing threatening "legacy" issues. Most programs are ZERO out of pocket cost! Bring a smile back to your bottom line with effective and proven strategies for maintenance fee delinquencies, asset recapture, standing inventory sales, points programs, webinars, property management, legal & trust services, and even energy efficiency rebates! Contact: 802-862-0637 Ron@legacysolutionsinternational.com.

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Colebrook Financial Company, LLC  
100 Riverview Center Ste 203  
Middletown, CT 06457 USA  
Ph: (860)344-9396 Fax: (860)344-9638  
Email: BRyczek@colebrookfinancial.com  
Website: www.ColebrookFinancial.com  
Contact: Bill Ryczek  
Specialty: Colebrook Financial Company, focusing on timeshare lending, provides hypothecation and other financing products for small and mid-sized developers and can offer loans in amounts ranging from \$100,000 to \$30 million or more. We have an innovative approach to financing with rapid turnaround, personal service, and no committees. You'll always talk to a principal: Bill Ryczek, Fred Dauch, Mark Raunikar and Tom Petrisko, each of whom has extensive timeshare lending experience.



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529 Seven Bridges Road, Suite 300 East  
Stroudsburg, PA, 18301  
Phone 1: 570.252.4044  
Email: drogers@Fairshare.Solutions  
Website: www.Fairshare.Solutions  
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Website:  
www.wellington-financial.com  
Specialty: Wellington Financial has financed the timeshare industry without interruption since 1981. Specializing in receivables hypothecation, inventory and development loans of \$10,000,000 and up, we've funded over \$8 Billion with our group of lenders. Focused solely on lending to resort developers, we are the exclusive Resort Finance correspondent for Liberty Bank. With 40 years of expertise in the vacation ownership industry, we lend to credit-worthy borrowers at attractive banks rates.



Whitebriar Financial Corporation  
575 Mystic Drive PO Box 764  
Marstons Mills, MA 02648  
Phone: (508)428-3458  
Fax: (508)428-0607  
Email: hbvwhitebriar@gmail.com  
Website: www.whitebriar.com  
Contact: Harry Van Sciver  
Specialty: Receivables Financing. We can Lend or Purchase, including: Low FICO, No FICO and Credit Rejects. 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. Suite #101  
Myrtle Beach, SC 29579  
Phone: 843-213-2383  
Email: hello@capitalvacations.com  
Website: www.CapitalVacations.com  
Contact: Alex S. Chamblin, Jr.  
Specialty: Capital Vacations is a vacation ownership and hospitality organization which provides quality, customized management services for the timeshare industry. Capital Vacations is composed of three proven management organizations (SPM Resorts, Defender Resorts and Capital Resorts Group). Combined they have more than 70 years of experience managing resorts and offering services from human resources, accounting, operations, marketing and sales.

## MANAGEMENT & OPERATIONS



Getaways Resort Management  
PO Box 231586  
Las Vegas, NV 89105 USA  
Phone 1: (844) 438-2997  
Email: tjohnson@getawaysresorts.com  
Website: www.GetAwaysresorts.com  
Contact: Thomas A. Johnson  
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, CA 92008 USA  
Ph: 760-827-4181 FAX: 760-431-4580  
Email: success@gpresorts.com  
Website: www.gprmgmt.com  
Contact: Nigel Lobo  
Specialty: For decades, we've created experiences worth sharing—from the moment you start dreaming of your vacation to long after you return home. We tailor our services to preserve the distinctive experience offered by your resort, delivering exceptional results based on our longevity and your vision. Our collaboration, consistency, and hands-on approach ensure your success. Owners vacation with us because they appreciate our service culture. Associations stay with us because of the financial strength we build.

## MANAGEMENT & OPERATIONS



Vacation Resorts International  
25510 Commercentre Drive, #100  
Lake Forest, CA 92630 USA  
Phone 1: (863)287-2501  
Email: jan.samson@vriresorts.com  
Website: www.vriresorts.com  
Contact: Jan Samson  
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! Please contact Jan Samson at 863.287.2501 or jan.samson@vriresorts.com.

## OUTDOOR AMENITIES



Kay Park Recreation Corp.  
Janesville, IA 50647 | USA  
Phone: 800-553-2476  
FAX: 319-987-2900  
Email: marilee@kaypark.co=m  
Website: www.kaypark.com  
Contact: Marilee Gray  
Specialty: Manufacturing "America's Finest" park equipment to make people-places people-friendly, since 1954! 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, NY 10710  
Phone: (800)359-4913  
Fax: (914)664-9383  
Email: Sterifab@sterifab.com  
Website: www.sterifab.com  
Contact: Mark House  
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 1-800-359-4913

## PET SANITATION



DOGIPOT  
2100 Principal Row, Suite 405  
Orlando, FL 32837 USA  
Phone 1: 800-364-7681  
Website: www.dogipot.com  
Contact: David Canning  
Specialty: DOGIPOT® has numerous product designs made from various materials to help fit all of the possible needs of our customers in helping solve their dog pollution issues. We have the most aesthetically pleasing, commercially durable products on the market that are very economical. No one can match our experience, customer service, selection of products or reputation in the market. DOGIPOT® products offer dependability that saves you money!

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

**Gregory Crist  
CEO, National Timeshare Owners**

## POOL & WATER FEATURES EQUIP. & MAINT



Hammerhead Patented Performance  
1250 Wallace Dr STE D,  
Delray Beach, FL 33444  
Phone: (561)451-1112  
Fax: (561)362-5865  
Email: info@hammerheadvac.com  
Website: www.hammerheadvac.com  
Contact: Customer Service  
Specialty: For 20 years, Hammer-Head has led the way in low-cost, safe, easy-to-use manual pool vacuum systems. Our portable, rechargeable, battery powered vacuums are designed for speed and simplicity. Remove debris without using the filtration system and cut your pool vacuum time in half, without shutting down the pool. Hammer-Head cleaning units are made in America and are the #1 choice of military, cruise line, resort, fitness club, and city managers from Key West to Okinawa.



LaMotte Company  
802 Washington Ave,  
Chestertown, MD 21620  
Phone: (800)344-3100  
Fax: (410)778-6394  
Email: rdemoss@lamotte.com  
Website: www.lamotte.com/pool  
Contact: Rich DeMoss  
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 tests results can be viewed on the touchscreen or can be transferred into our DataMate water analysis program. Achieve precision without time consuming test and clean-up procedures. Visit www.waterlinkspintouch.com for more information.

## PUBLIC RELATIONS



GBG & Associates  
121 Lake Shore Dr Rancho  
Mirage CA, 92270  
Phone: 760-803-4522  
Email: georgi@gbgandassociates.com  
Website: www.gbgandassociates.com  
Contact: Georgi Bohrod  
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.

**This Space  
Reserved  
For MATTER**

## RECEIVABLE FINANCING



### FAIRSHARE SOLUTIONS

Fairshare Solutions  
529 Seven Bridges Road, Suite 300 East  
Stroudsburg, PA, 18301  
Phone 1: 570.252.4044  
Email: drogers@Fairshare.Solutions  
Website: www.Fairshare.Solutions  
Contact: Dennis F Rogers  
Specialty: Sometimes there is more than one Reason for a delinquency or default. At Fairshare we have the sophistication, experience, sales, and customer service skills needed to solve them all. Diligent contact is key. We go far beyond the 'Agency' model of just 'dialing for dollars'. We also bring empathy, data mining, customer care, and an understanding of your bottom line. We don't just collect accounts, we collect customers. So as we succeed in recovering more of your delinquent and written-off portfolios, you will succeed in retaining valuable customers!



Whitebriar Financial Corporation  
575 Mystic Drive PO Box 764  
Marstons Mills, MA 02648  
Phone: (508)428-3458 Fax: (508)428-0607  
Email: hbvwhitebriar@gmail.com  
Website: www.whitebriar.com  
Contact: Harry Van Sciver  
Specialty: Receivables Financing. We can Lend or Purchase, including: Low FICO, No FICO and Credit Rejects. 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.

## RECREATIONAL GAMES



The Chess House  
PO Box 705  
Lynden, WA 98264  
Phone: (360)354-6815  
Fax: (360)354-6765  
Email: raphael@chesshouse.com  
Website: www.chesshouse.com  
Contact: Raphael Neff  
Specialty: Unplug the gadgets and refresh with a great game for sheer fun. Improve IQ, focus, and face to face time with your loved ones. Chess House has helped countless parks and resorts obtain a low cost, high visibility Giant Outdoor Chess that's easy to maintain and fun for everyone from toddlers to veterans.

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

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

## REFURBISHMENT & DESIGN



Hospitality Resources & Design, Inc.  
919 Outer Road Suite A,  
Orlando, FL 32814  
Ph: 407-855-0350 Fax: 407-855-0352  
Email: rich@hrdorlando.com  
Website: www.hrdorlando.com  
Contact: Rich Budnik  
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 their expertise to provide clients with innovative design 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.

## RENOVATION



CRA  
11500 W Olympic Blvd, Ste 610  
Los Angeles, CA 90064  
Phone: (818)577-4320  
Email: info@cradesign.com  
Website: www.cradesign.com  
Contact: Michael Lindenlaub  
Specialty: Renovation, interior design, and furnishing services. With 25-years in the hospitality and vacation ownership world, CRA has the project experience, the team and the pricing clout to complete your improvement projects. Designers for major brands and innovators of marquee new-build projects nationwide, together with your ideas, we can create the perfect vacation environment! From collaborative ideation and thoughtful pre-planning to interior design and installation, CRA can guide you through a seamless process – start to finish.

## RENTALS AND RESALE



SellMyTimeshareNow, LLC  
8545 Commodity Circle,  
Orlando, FL 32819  
Phone: 877-815-4227  
Email: info@sellmytimesharenow.com  
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 FL 32839  
Phone 800-610-2734  
Fax: 407-477-7988  
Email:  
Ryan.Pittman@timesharesonly.com  
Website: www.timesharesonly.com  
Contact: Ryan Pittman  
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.

## RESALES



Bay Tree Solutions  
400 Northridge Rd., Ste. 540  
Atlanta, GA 30350  
Phone: 800-647-4130  
Email: DMilbrath@BayTreeSolutions.com  
Website: www.BayTreeSolutions.com  
Contact: Doug Milbrath  
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 AND MARKETING



ADS Consulting  
8612 Titleist Cr, Las Vegas, NV 89117  
Phone: 702-919-0550  
Email: dstroeve@ads-cs.com  
Website: www.adsconsultingservice.com  
Contact: David Stroeve  
Specialty: ADS Consulting is the predominant vacation ownership sales and leadership development firm. We specialize in 3 primary specialties. We increase sales PRODUCTIVITY by delivering the number #1 two-day seminar workshops. We enhance leadership PERFORMANCE and effectiveness by elevating their wisdom, expertise, and motivation. Lastly, we increase bottom-line PROFITS by providing the most comprehensive revenue and profit report by delivering our D5 Analysis. We are experts at helping companies improve their sales and marketing systems and processes. We are the right solution.

## SALES AND MARKETING



Resort Management Services  
10745 Myers Way S  
Seattle, WA 98168  
Ph: (888)577-9962 Fax: (206)439-1049  
Email: doug@resortmanagementservices.net  
Website: www.resortmanagementservices.com  
Contact: Douglas Murray  
Specialty: Resort Management Services provides resort developers and HOAs with customized sales programs that generate revenue and enhance benefits for current owners, We reinvigorate membership usage and specializes in meeting with owners and members in their communities. Targeting users and non-users, RMS develops innovative new benefits tailored to improve specific member needs.

## SALES TRAINING



**SHARI LEVITIN**  
ShariLevitin.com

Levitin Group  
PO Box 683605, Park City, UT 84068  
Phone: (435)649-0003  
Email: shari@sharilevitin.com  
Website: www.levitinlearning.com  
Contact: Shari D Levitin  
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

www.linkedin.com/in/sharilevitin/

## STRATEGIC PLANNING



Lemonjuice Capital Solutions  
7041 Grand National Dr #230, 32819  
Phone: 321-320-8830  
Email: info@lemonjuice.biz  
Website: http://lemonjuice.biz/  
Specialty: Lemonjuice delivers strategic planning tools and the resources needed to execute those plans to Association Boards and Managers. Services include Strategic Analyses; Rental distribution, revenue management, and channel management; Resort technologies including operating systems, websites, and business tools; Comprehensive resort management and accounting; Title and roster reconciliation; Sunset management; and Project restructuring and repositioning. Unlike typical management companies, Lemonjuice will invest capital with the Association to help it achieve its goals. Give your owners options!

## TECHNOLOGY



SPI Software  
444 Brickell Avenue, #760;  
Miami FL 33131  
Phone: (305)858-9505  
Fax: (305)858-2882  
Email: info@spiinc.com  
Website: www.spiinc.com  
Contact: Alex Gata

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 30 years of industry experience. This includes an advanced user interface, all major integrations and cloud-based extendible applications.

## TRADE ASSOCIATIONS



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

P.O. Box 2803, Harrisonburg, VA 22801  
Phone: 800-636-5646 (U.S. & Canada)  
540-828-4280 (Outside U.S. & Canada)  
FAX: 703-814-8527

Email: info@care-online.org  
Website: www.care-online.org  
Contact: Linda Mayhugh, President  
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. Members that possess or seek rentable inventory for fulfillment set the foundation of C.A.R.E. with a multitude of scenarios for securing client vacations, increased inventory utilization and heightened yield management.

## TRANSPORTATION VEHICLES



Club Car Custom Solutions Department  
4125 Washington Rd. Evans, GA. 30809  
Phone: 800-258-2227

Website: www.clubcar.com  
Contact: Your Local Club Car Dealer  
Specialty: Made-to-Order and Task-Specific Utility and Transport Vehicles  
Club Car's Custom Solutions Department customizes vehicle configurations to tackle many hospitality and maintenance applications: refuse removal, bell service, room service, facilities maintenance, grounds keeping and more. Stylish and versatile, these cars have the same warranty as standard vehicle offerings in their class and are ideal to reduce fleet size and replace full-size trucks. To find your local Club Car Dealer visit www.clubcar.com/dealer.

## TRAVEL CLUBS



Global Connections, Inc.  
5360 College Blvd, Suite 200  
Overland Park, KS 66211  
Phone 1: 561-212-5359  
Email: MGring@exploregci.com  
Website: www.exploregci.com/  
Contact: Melanie J. Gring  
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



True Incentive  
2455 East Sunrise Blvd. Suite 200 Fort Lauderdale, FL , 33304  
Phone: 800-684-9419  
Fax: 954-707-5155  
Email: salesinfo@true-incentive.com  
Website: true-incentive.com  
Specialty: True Incentive, known for its incentive product innovation and quality service, offers a dynamic online catalog of its products such as land vacations, airfare, and cruises designed to impact a company's marketing and sales objectives. As for us how we can help you determine the right marketing incentives to meet your goals. For more information www.true-incentive.com or salesinfo@true-incentive.com



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For MATTER**

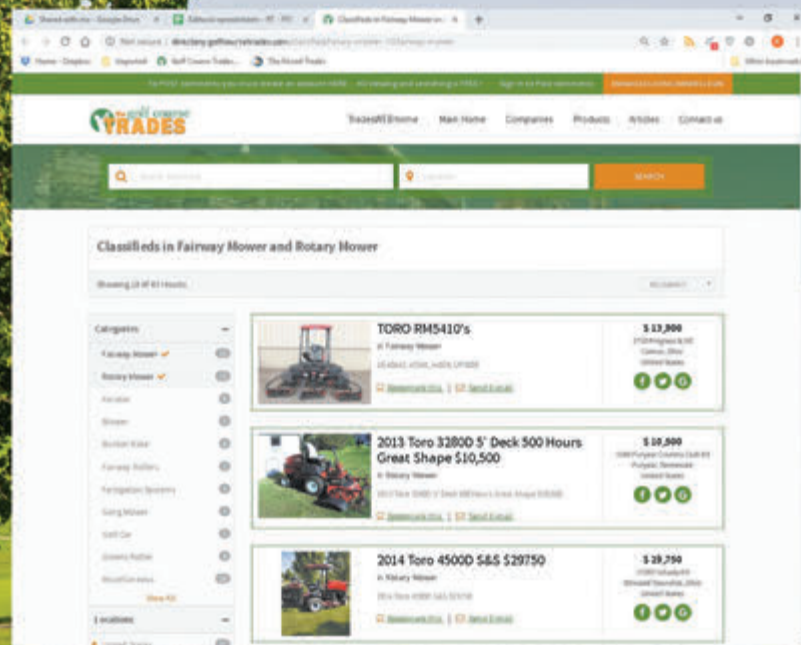
# Golf & Grounds Equipment

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Turf and Grounds Needs!!**

**New or Used Equipment; Parts &  
Tools; Supplies from Fertilizers to  
Pest Control; Services.**

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**The Golf Course Trades, established in 1990, is a buyer's guide serving golf course and grounds superintendents, owners, and managers. Visit GolfCourseTrades.com for more information and to view the latest edition of The Golf Course Trades magazine.**



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# New Feature Launch!



R E S O R T  
DATA PROCESSING

T A I L O R E D

## Property Management Software

DESIGN / ADAPT / GROW

### New Feature: Touchless Check-In & Check-Out

Many good things often come out of tough times! In continuing with our 35+ year focus of working with our customers to provide tools to meet their modern-day challenges, let us introduce to you the Touchless Check-In & Check-Out!

Designed to limit guest and staff exposure to one another, RDP's Touchless Guest Experience allows guests and owners to check-in and check-out via their mobile devices.

### Timeshare and Fractional Management

Resort Data Processing (RDP) develops timeshare software for fractional properties, private residence clubs (PRC), and destination clubs. Guests and owners can reserve via the internet, and owner internet access includes the owner calendar and ability to view bills paid by the management company. Work orders and housekeeping history can also be accessed online. With a strong customer base and 30 years of experience in the complex area of owner managed timeshare software, the RDP system modules that are timeshare-specific are fully integrated with RDP's core property management system. RDP systems manage variations of fractional ownership like weekly, quarter share, membership and "point-based" resorts.

### Unparalleled Owner features



Automated Owner Statements, Owner Portal, Owner Billing, HOA/Owner revenue management, all built to any Week, Season, Float, Fixed, or Split Configuration.



### Double YOY Revenue

On average RDP customers double their profits in the first year due to process automation, commission free booking engine, and built in marketing features



### Outgrown Current System

RDP is customized to each property providing industry leading functionality to those ready to manage their resort with one robust system.

### Why Choose Us?

- > Cloud/On Premise Solutions
- > USA based Support 24/7/365
- > Dedicated Implementation Team
- > All-In-One Solution

## Resort Data Processing

Tailored Property Management Software

Sales : (877) 779-3717  
Promotion Code : TradeUp

Web : [www.ResortData.com](http://www.ResortData.com)  
Email : [Sales@ResortData.com](mailto:Sales@ResortData.com)

Address: 211 Eagle Road  
Avon, Colorado 81620-3360