

# TimeSharing Today<sup>®</sup>

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Issue #99  
May/June, 2008



## Timeshare Owners Speak Out on Concerns and Viewpoints

TimeSharing Today recently asked readers about their concerns and views of timesharing for the next few years. We have included selected responses to provide a range of views for each question, as well as a sense of the prevailing opinions.

### What issues will be of your greatest concern?

- Scams, fraudulent marketing practices.
- Condition of resorts as they age - particularly plumbing, furnishings and bedding.
- Maintenance charges too expensive and keep going up.
- Being able to trade as successfully as we have been.
- Resort condition, staff friendliness and annual costs.

- Keeping maintenance fees stable, keeping timeshare solvent.
- The increasing difficulty in obtaining exchanges, due to RCI (and now II) preferring to rent-out weeks rather than making them available for exchanges.
- My greatest concerns are the rising maintenance costs at my timeshare and the ability to trade. So far I have been extremely pleased with II and see no reason to change. We stayed at our home resort the first year we had it and enjoyed it tremendously but we have exchanged ever since.
- Our main issue of concern is that the management does not want to buy back our swing week or help us sell it, claiming they have too much inventory already from repossessions resulting from nonpayment of dues. However, they did find a buyer for our summer week two years ago and handled the paperwork.
- Maintenance fees - controlling growth in fees, understanding use of fees and accountability around their use.
- Special assessments - understanding rationale for any assessments (if they occur) and need for capital improvements.

*Continued on page 7*

## Royal Holiday Club Responds to Article

Your recent story on Royal Holiday Club ("Ongoing Complaints About Royal Holiday Club," Mar/Apr 2008) presented an inaccurate picture of our Company.

The issues you cited come from a very small number of Royal Holiday's 67,000 members. In fact, last year complaints by new members in the U.S. represented just over 1% percent of all new memberships worldwide, and we receive even fewer complaints from those who have had a Royal Holiday vacation experience.

This said, we take all of our members' concerns very seriously, and we are committed to reducing the number of complaints and delivering a best-in-class experience across our operations. Today,

we are currently engaged in a comprehensive effort to further improve the quality and consistency of our sales operations and customer service in order to raise customer satisfaction. We are confident that this effort will also result in improved ratings from the Better Business Bureau and other outside agencies.

I want to make absolutely clear that both the resale program you reference and the "International Leisure Group" name under which it was marketed were fraudulent undertakings by rogue sales individuals and were presented to prospective members without the knowledge, approval or involvement of Royal Holiday. The false promises that were made

run counter to everything that we stand for at Royal Holiday. We have not only dismissed the individuals who engaged in these unscrupulous activities, but also initiated criminal proceedings against them.

Today, Royal Holiday Club is one of the largest and most successful vacation clubs in the world with a 25-year track record of providing outstanding service and vacation experiences to our members. We look forward to carrying on this fine tradition in the years to come.

Luis Laara Gonzalez, Director  
General, Royal Holiday Club

*Editor's note: See article on page 10,  
for "Conflicting Views."*

## Owners Speak Out on Concerns, Views

*Continued from front page*

- Corporate changes adversely impacting timeshare owners' rights, options, and availability of exchange weeks.
- Maintenance fees, exchange fees, travel costs.
- Only issue of concern is long term viability of my personal timeshare. I don't see any immediate problems here as the resort seems to have a good board of directors. If I was concerned, I probably could get on the board of directors myself as they are always looking for new members.
- Increasing maintenance fees and cost of travel.
- At this time, our greatest concern is RCI and if we are going to terminate our membership. We have had the same problems as others in getting exchanges.
- Local governing agencies looking at timeshares as an easy source of new income, since timeshare owners are not able vote for them, is my greatest concern. The state of Hawaii is good at this. Tahoe school district tried it a few years but were beat back.
- My greatest concern is that I want to make a wise decision in choosing a timeshare property in Hawaii to purchase, and whether I should purchase additional points with Monarch Grand Vacations.
- Escalating maintenance fees.

### Will timeshare ownership be a good or bad investment?

• It will be a good investment (not necessarily financially) if people get out and go on a vacation every year because they own the timeshare. For us it is a good investment because it ensures us going to Hawaii every year, we don't have to dine out as often (a financial savings) and hotels are getting more expensive. It will be a bad investment if people let their weeks expire, if they are unable to trade to places they want to visit (a real problem with RCI) or if maintenance fees and assessments are too costly. We have never purchased any of our six weeks of timeshare with the idea that we were making a good and wise financial investment. We purchased to get us to go on vacations to places we like.

• Overall, I think timeshare ownership is a good investment, not monetarily so much, but it enables us to stay in lovely places, and we've learned to get the best use of our ownership. I hope the developers can learn to stop giving timesharing such a bad name, with their pushy, dishonest sales practices, and refusal to take back units for resale.

• Timeshare in our mind is not a monetary investment. It is, however, an investment in good health where you are 'forced' to vacation on a regular basis. This is a good 'force' as I know there would have been years where we would not have gone on vacation if we were not 'forced' to plan. With timeshare, you can travel for a lot less than it would cost to rent a condo or house. The plus of timeshare is that you can bring friends and family, make friends and enjoy condo style accommodations vs hotel rooms. Those happy with a hotel room and not in need of kitchen can travel for a lot less outside of timeshare.

• A plus of being in RCI, II or other programs is that getaway weeks are very reasonable if you can travel at the last

minute.

• Anyone who thinks that their Timeshare is an investment should refer to McGrew's TimeSharing Today article published May/June, 2004, and figure it out for themselves. Figuring in our residual rights, I find our lowest priced week to cost \$170.42 per day and our most recent \$431.62 per day.

• Good investment if you like to stay in a unit with the amenities of a kitchen, which gives the flexibility of not having to eat out all the time. This is very helpful and economical with kids. Bad investment, if the major exchange companies, namely RCI and II, don't seriously examine their exchange policies and make every effort to make exchanges for people. Articles in TST about the difficulty of weeks owners to confirm a trade with RCI and the "arm-twisting" that goes on to convert to points, gives the whole industry a bad name. It's a shame. Deposits should be used to accommodate other users requests. Not to split weeks, not to rent, not to be offered to non-timeshare users. Why should we have the burden to pay for other people's vacations? If you

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timeshares by owners  
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want a timeshare unit, you should either rent it from an owner or buy one.

- Timeshares are never “investments.” They’re ways to save travel dollars — cost per night, cost per day in meals, and sometimes even cost per day in parking and fuel (e.g. Fairfield/Wyndham in Old Town Alexandria, VA — one of our absolute favorite exchanges). but if a family is not committed to regular, annual vacation travel, they have no business buying a timeshare. AND in general a person should not buy a timeshare at a place they would not want to stay.

- I don’t see it as a good “financial” investment and that isn’t why we purchased. I see it as a commitment to family vacationing and togetherness. Owning a timeshare ensures that we will vacation, so the fun comes in identifying places we want to go and making some memories while we are there. I think we (parents and our kids) will be able to look back years from now and realize we had some great times while visiting some interesting places.

- Timeshare ownership has been positive for us. We would never travel

the way we do now. We use tips from other internet timeshare folks, accumulate airline miles and willingly get bumped to collect airline vouchers. Timesharing and travel opportunities have become a passion, trying to get the most for our money! Timesharing has given us the opportunity to enjoy vacationing with our adult children and grandchildren!

- It has never been a good investment for financial reasons; however, it is an excellent way to ensure quality vacations if you go about it in the proper way.

- I don’t think you can ever expect timeshare ownership to be a good financial investment but is a way to make sure you take a vacation.

- It’s not an investment, it’s a good time! If you purchase to make money you will be sadly disappointed. If you buy where you want to go or actively trade so you don’t lose your time, you can have wonderful vacation experiences.

- A final thought on timesharing as an investment: that first timeshare we purchased 25+ years ago is now worth less than we paid for it; but our long term use

of that unit has provided priceless enjoyment and memories.

### Will the overall image and reputation of the industry improve or decline?

- Developer sales will be slipping due to the economy, so the developer’s timeshare sales staffs will become desperate to move their product regardless of how sleazy their pitches become.

- It appears to me that timesharing has grown in popularity over the years and is gaining a better reputation with some exceptions.

- Probably decline. Timeshare presentations are still the butt of jokes on TV and even in an episode of The Simpsons that I’ve seen several times. The industry deserves to be the butt of jokes, tossing around \$100 bills as bribes for people to attend “45-60 minute surveys” that take 1-to-2+ hours and are obviously not surveys. We don’t go to “presentations” anymore but always enjoy hearing about them from acquaintances, made the first morning of the week, who do sign up. The real hard dollar savings one can realize staying in a timeshare vs. staying in a hotel are still not widely enough understood. In the case of timeshares the void in good information gets filled with bad jokes and gullible buyers who realize too late they should not have bought.

- While good stories abound about the industry (and we’ve had our share of good experiences), there will continue to be unfortunate experiences that will cause people to pause when it comes to getting involved in timeshare ownership/vacation experiences.

- This has a lot to do with perception and ones personal experience. Its my opinion that many in the industry our doing a better job to keep customers happy, while some are interested in pushing the pencil to get a sale with much consideration as to the prospects ability to use and a timeshare.

### If buying a timeshare, will it be Points or Weeks? Will you buy a resale or a new unit?

Respondents overwhelmingly indicated that any new timeshare would be purchased at resale and would be Weeks rather than Points.

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## Other comments

- I can already see a trend to change in our timeshare planning. We have 7 weeks booked, but the big difference is that with the exception of our 2 weeks on Kauai, the other resorts are all within driving distance, and only one is an exchange.

We have reduced our timeshare ownership over the last few years from 7 to 3, and all 3 are within our home state of California. Not surprisingly, all of our resorts were purchased on the resale market.

We usually take at least one cruise a year, but with the devaluation of the dollar, going to Europe doesn't seem so attractive, and with the increase in airfares, and the added fuel surcharges, we'll be happy kicking back, and paying the price to drive to our closer destinations. Of course, we'll still have to figure out how we'll use our accumulated air miles. (I'm sure something will come up.)

One reason we've reduced our ownership, is so we can take advantage of good deals on rentals and/or package deals that keep popping up. We are seniors, and able to travel without long term planning.

We aren't dissatisfied with our timeshares. We've enjoyed them enormously, but RCI's use, or misuse of many unit rentals has reduced some of the benefits of ownership.

- My advise about purchasing a timeshare:

- Buy units you plan to use and eliminate the exchange problems now troubling the industry.

- Buy units you can drive to and avoid the hassle of flying and car rentals.

- Purchases from a developer are usually a "bad" financial investment. The developer has huge marketing advantages and can get a much higher sales price than a re-seller.

- Purchases of resales can be a "good" investment in two ways: in enjoyment of it's use at a reasonable price; and the reasonable expectation of at least getting even when you no longer need it.

- The timesharing industry needs

"fixing" in three ways:

- All timesharing resorts must do the "right" thing by controlling maintenance fees. I pay a fee of \$190 per week at one of our resorts, and \$490 per week at another resort, for about the same services. \$490 times 50 equals \$24,500 per year, an excessive amount for one unit, especially when profit is not a consideration.

- The concept of exchanging is a good one, and worked well in the early years of timesharing. Now the greed of the large exchange companies have made exchanging a scary experience. ALL exchange companies must do the "right" thing, for themselves and the industry, and correct this problem.

- Life is one dammed thing after another; and ownership of a timeshare can be a wonderful thing one year, and poison in another. ALL timesharing resorts should have a plan to take back from owners unwanted units that have clear titles. From a legal and economic standpoint that is the "right" thing for a resort to do; and it would benefit the whole industry.

- When we bought our first timeshare in 1985, we wondered if we had made the right decision. We had the usual sales pressure, and had finally succumbed. As our timeshare is very close by, we exchanged every year. We used RCI and were very satisfied. Timesharing took us to places we never would have dreamed of going before. We were always satisfied. We eventually purchased 2 more, one affiliated with II and the other RCI. As I taught in Newport, RI, I was able to use the facilities at Long Wharf Resort where we owned. Since retiring, we don't go there as much.

We saw noticeable changes when "Points" came into being. We were pressured to change from "Weeks" and still haven't succumbed. They expect us to pay as much as we did when we purchased our week. Maintenance fees keep going up, and as I am now retired and on a fixed income, I find this unconscionable. The fees are almost triple what they were originally. These fees are our greatest concern. I realize there have to be increases, but I don't

feel that the ones we have experienced are reasonable.

Another concern is the difficulty getting exchanges for places we would like to go. It is getting harder and harder, with much less options than we used to have. As yet, we haven't tried the smaller agencies, but are considering this.

Lastly, we have looked into selling, but it seems like that's also much more difficult than it used to be. Our friends who had a timeshare in Hawaii and kept getting exorbitant assessments, couldn't give it away! They finally were able to get the resort to buy it at a fraction of its original value.

So, where we used to encourage our friends and relatives to get into timesharing, we now discourage them from buying. It's sad that the industry is no longer what it was when we purchased our weeks.

*Editor's note: The Sep/Oct issue will include the results of the resale survey in the last issue and here on page 40. It is also online at [www.tstoday.com/survey](http://www.tstoday.com/survey).*

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**TIMESHARING TODAY (ISSN 0000-1069) is published bi-monthly at \$19 for 6 issues by TimeSharing Today, Inc., 140 County Road, Suite 114, Tenafly, NJ 07670. Periodicals postage paid at Tenafly, NJ. and at additional mailing offices. POSTMASTER: Send address changes to TIMESHARING TODAY, 140 County Road, Suite 114, Tenafly, NJ 07670.**

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Current username: **timeshare**

Current password: **stephen**

## **Clarification for Resort Report Cards**

Resort Report Cards remain the most popular destination on our Website and an important feature of the magazine. Subscribers regularly check the resort reviews and Resort Report Cards before finalizing an exchange. Our subscribers appreciate the benefits they get from the Resort Report Cards and reciprocate by submitting reports after their own exchanges. In addition to helping their fellow subscribers, the one issue extension obviously provides an additional incentive. We recently announced that subscribers would be limited to two subscription extensions a year for the submission of Resort Report Cards. This limitation was imposed for purely economic reasons: we need subscription and advertising revenue to pay for this publication. However, we do not, in any way, intend to limit the number of Resort Report Cards that a subscriber can submit each year. If someone makes six exchanges in one year, we (and the other subscribers) hope that six Resort Report Cards will be submitted.

## **Shorter articles OK**

TimeSharing Today readers often comment on the value of our publishing the "Focus On" articles. This issue includes five short reviews of resorts that we have combined into one interesting article. While we encourage longer resort reviews that provide in-depth perspectives, we will also publish your shorter reviews if you feel that you can still capture the essence of a resort visit. In fact, we realize that some subscribers may have withheld submitting a review because they felt they could not submit a review that covers a page or more. It's great to share a wide variety of vacation experiences. Reviews are informative and entertaining to read and help owners plan their exchanges and timeshare purchases. To acknowledge the shorter reviews, we are now modifying our rewards for resort reviews or any other subject that is published. For short articles of 350 to 750 words, we will provide a five issue subscription extension or a four-line classified ad for one issue. For articles over 750 words (1000 to 1500 preferred), we will provide a 10-issue subscription or a four-line classified ad for two issues.

## **Resale Survey**

Our Mar/Apr issue included a Resale Survey. We have received a terrific response so far and we'll start collating the results this month. We have reprinted the survey again, at page 40 in this issue. The survey results are scheduled for publication in the Sep/Oct issue, So if you haven't yet responded, you need to get your survey response in to us right away. In case you want to respond online, you can find the complete survey form at [www.tstoday.com/survey](http://www.tstoday.com/survey).

## **We're looking for Ambassadors**

Many of our readers go out of their way to introduce TimeSharing Today to friends and relatives, and these referrals are invaluable. We have also been increasing our communications among resort managers and owners associations, who understand that whatever affects owners also affects the resorts they run. To help in this effort, we are now looking for volunteers to serve as TimeSharing Today Ambassadors. Ambassadors will gather the contact information of the managers and owners associations at their home resort and at resorts while on an exchange, and then forward that contact information to us. We will then be able to provide the resort managers and owners associations with important details about the various support and cost saving programs we offer to resorts. If you can devote some time to this effort, please send an email to [staff@tstoday.com](mailto:staff@tstoday.com), Subject: Ambassador. We'll respond with further information.

# Letters to the Editor

## First Again

I received the email notice for First Again from you a couple of days ago. I am financing one of my 3 time shares through the HGVC club. My original intent was to pay off early so the interest rate didn't matter but circumstances changed. I called First Again yesterday morning, got a 7.99% interest rate as opposed to the 12.99% that HGVC gave me for a total savings of about \$3,000 over the period of the loan. Money will be in my account today. What a great program Thanks TimeSharing Today. Good Job.

Larry & Ginger Rubenstein,  
Holland, PA

## Feeling betrayed by Mayan Palace

A few months ago I received a letter from RCI urging me to rent my timeshares at Mayan Palace through RCI which had a new agreement with Mayan Palace to serve as their rental agent. Great news? NOT really!!!

I have owned at Nuevo Vallarta, Mexico for more than ten years and had learned to expect great service from a great resort. Not anymore. The new "arrangement" between RCI and Mayan palace has completely destroyed the relationship between the time share owners and the resort developers. Mayan Palace owners betrayed the very people who have spent millions of dollars and years of wonderful vacations as their guests. Here is my lament.

I paid my maintenance fees in May, 2007 and confirmed my Christmas-New Years weeks on June 4, 2007. No Problem. This procedure had worked well for more than a 10 years.

When I checked in I was assigned a poorly located unit which I was told overlooked the swimming pools. In fact it was in the back of the building with a view of the drainage ditch. After two days of difficult words between me and the manager I was finally moved to a great room in another building overlooking the bay.

In the meantime I had spoken to

several guests (they were NOT owners) who were renters. They were happy. They all received preferred suites, suites that I felt were reserved for RCI rental agents and their customers. Mayan Palace owners were forced (all except me) to accept what was left.

I fully believed that when I paid \$41,000 for my access to Mayan Palace I was entering into a lifelong arrangement with the Grupo Mayan that would benefit both of us.

Now I feel betrayed.

Bill Newbold, Hurst, TX

## Tahoe Seasons special assessment

Regarding the article in the Nov/Dec issue and the letter in the Mar/Apr issue, you need to know that the Special Assessment needed to remodel the units at Tahoe Seasons Resort was voted down by the membership and thus the membership was NOT assessed this Special Assessment.

Simple math does not work in this instance as the project's documents require that the maintenance fees and any possible Special Assessment be apportioned by the unit type owned and that was how this was proposed. Further, with this Special Assessment, the cost of doing such an extensive remodel needed additional outside financing, the cost of which was included in the financial model used in the budgeting process. There were a few other material considerations incorporated into the Special Assessment that the Board of Directors felt compelled to address.

Additionally the figures quoted by your reader are incorrect. The magnitude of the proposed remodel was necessary to correct some construction design issues that have plagued this Association for years; this was not a simple remodel. All of this information was posted to the Association's Website for anyone to review as well as the Association's extensive mailings that addressed more than this letter will.

The Tahoe Seasons Resorts is an owner controlled Association. It was the owners that brought up the need to address these concerns, but with less than a 50%



*"Because my genetic programming prevents me from stopping to ask directions—that's why!"*

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return on the vote, the measure failed. The Association will begin a small scale remodeling effort in the next month with the funds they have available. This remodeling effort will go a long way to bring back the vacation value that owners and guests expect at this great location.

Thanks for allowing a rebuttal to your reader's commentary.

Thomas B. O'Brien,  
VP Resort Operations, Western Region,  
Vacation Resorts International

## Great Vacations Club

I read with interest the article about being bumped at the Mayan Resort. We too went to a timeshare presentation at the Mayan in Acapulco. After wasting a day and not buying a timeshare, we were talked into the Great Vacations Club. What a horrible mistake. When I got home I tried to get out of the contract. Absolutely not. They finally told me I should take my one week at a Mayan, my cruise (which by the way is not free like they told me) and just not use the rest. It is impossible to get into a resort and it is much higher than advertised. But I guess I did not read the fine print. Cindy Swart

## All inclusive

Now when you want to go to Mexico, the Caribbean or other warm areas and you look at resorts, they are mandatory All Inclusive. When you check the prices of the all inclusive, the cost is anywhere from \$60.00 - \$250.00 per person per day. This is not making timesharing economical anymore. I can understand the charges for the All Inclusives when going through a travel agent, but shouldn't a timeshare owner have an added advantage with either a flat fee or back to the way it was.

Why are the majority of timeshares going All Inclusive and why does the daily rate vary so much, especially when in the same location? How are timeshare owners suppose to make sense of owning a timeshare at these costs?

Darlene Sheehan, Penticton, B.C.

## Call to Atrium owners

Timeshare owners of the Atrium in St Maarten continue to battle with Festiva management over special assessments. Since Festiva purchased the Atrium several years ago they are claiming very

large operating losses and have reduced expenditures to improvements. They then issued bills with very large increases in the yearly maintenance fee and added a large special assessment completely ignoring the owners contracts that limit maintenance fee increases to the island CPI (approximately 4%) and do not allow special assessments. Now Festiva is trying to collect large daily fees per person from all those who visit the Atrium. These fees are not allowed in the contract either.

There are now over 500 owners who refuse to pay the special assessments. When the owners went to court, Festiva signed documents agreeing owners needed to pay only the amounts required in their contracts. After more than a year of fighting, our legal fees have amounted to about \$20 per owner and we have not paid any of the special assessments or the elevated maintenance fees beyond the island CPI. Our use of the facilities remains the same. We are also asking the courts to return the extra monies collected from those people who joined our group after paying the higher fees. But Dutch courts do not allow class action suits so we only represent those owners who join our group."

However, while our actions have forced Festiva to form an advisory committee, that committee has no power and has been ignored. We seek some veto power regarding expenditures and collections. A review of Festiva's financial documents has revealed that much of the special assessment money has gone to Festiva's operating account and not into the capital improvement fund for the Atrium. Now Festiva has entered the Dutch courts to try to amend our contracts and claiming only a small minority are fighting management direction. Of course, we have no way of

contacting other owners for their support as we do not know who they are. The larger the number of owners who are in our group the greater the odds of success so we are renewing our efforts to contact all owners. Please join us. For additional information, contact Rowie Percoco at rowiep@aol.com.

Dan Shields,

*Editor's note: We have not received any response from Festiva to our request for comment.*

## Deed into a trust

Could you please give us information on how to transfer a deeded timeshare in Florida into a revocable trust in Virginia. Thanks.

Janet Greever

*Editor's response: Many people transfer timeshares into trust to avoid probate issues and possible estate or inheritance taxes in the state where the timeshare is located. Since you presumably live in Virginia, if you passed away owning a timeshare in Florida, your executor would have to arrange an ancillary probate proceeding in order for your estate to convey the Florida timeshare.*

*Once your attorney establishes the Virginia trust, you would simply execute a deed for the Florida timeshare, conveying your week to the Virginia trust. The trust document should provide you with the right to use the week during your lifetime, and upon your death, the trust would designate the persons who can use the week or direct the trustee to sell the timeshare, all without being involved in a Florida ancillary probate proceeding.*

*The trust should be irrevocable if you want to avoid the timeshare's inclusion in your taxable estate.*



# Blue Ridge Village, Banner Elk, N.C

By Lorraine & Len Resnick

Our August trip to the Blue Ridge Village in Banner Elk, North Carolina was a trip we were looking forward to, as we had visited the Blue Ridge Mountains in western North Carolina a few years ago and fell in love with the area.

Major highways brought us most of the way, although the final several miles necessitated navigating winding, up and down mountain roads, a completely different experience from driving in the area we live, flat Long Island. The total drive from here took us thirteen hours; we left at 5 A.M. and arrived at Blue Ridge Village about 6 P.M.

The week spent at Banner Elk was very well worth the trip. The resort was built on several levels of the mountain, 3,600 feet in elevation. The office staff was friendly and extremely competent, making our check in and initial orientation among the best we've ever had.

Blue Ridge Village consists of 131



units; each of the two level buildings housed between six and nine units. Our one-bedroom apartment was spacious, with a decent sized balcony that provided us a view of the mountain and surrounding forest. The kitchen was complete with garbage disposal, dishwasher, etc. We also had a washer and dryer.

There was a welcoming breakfast Monday morning, during which the weekly activity sheet was handed out and questions were answered about the many restaurants (there is no restaurant or convenience store on the premises, but

a Food Lion supermarket was less than a quarter mile away) and activities available in the area.

Besides the expected outdoor activities one would expect in a mountain area (hiking, kayaking, trout fishing, rafting, horseback riding, etc.), the Blue Ridge Village activities staff had three or four activities scheduled every day of the week. They ranged from hikes (we enjoyed three of them), rafting and kayak trips to Bingo, hayrides, campfire, T-shirt making, jewelry making, scavenger hunt and a sand art class.

The recreational facilities at the resort were outstanding. A large heated indoor pool adjoined the main building, as did two tennis courts. Also on the premises was a nine hole miniature golf course. The lake had paddle boats for guest use, and was stocked for fishing. A playground and barbeque grills were available, as was internet access for laptops and a computer for guest use. There was no extra charge for any of these.

The main building also contained several table games. Fresh coffee seemed to be available whenever we went into the building.

We didn't mind that there was no maid service or that we needed to call or go to housekeeping for a change of towels. A minor garbage disposal problem was promptly and efficiently handled by maintenance. A small dumpster was easily accessible outside our unit for garbage dumping.

We had a wonderful vacation at Blue Ridge Village, hope to exchange into it again, and highly recommend this resort, whether you'd prefer an active week or simply want to unwind, relax and breathe in the clean mountain air.

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# Royal Holiday Club: Supporting view

By Barbara and James Tumminelli,  
Ridgefield Park, NJ

In 1998, on visiting Cancun we became members of Royal Holiday Club; we bought a one-bedroom high season (30 years right to use).

On our in 2002 to Royal Holiday's Park Royal Cancun, we were approached about upgrading our points. My husband I went to the meeting; we told them about a week we bought off Ebay, and our week in the Poconos. We said we would like to upgrade, but could not afford all the different maintenance fees and memberships in II and RCI.

They said they would purchase our timeshare in the Poconos and gave us a fair price for it. They also said they would roll over our old contract with them and the one we purchased from Ebay and start us with a brand new 30-year contract.

The offer was too good to pass up. We signed and have been happy we did. We were able to drop II and RCI, because Royal Holiday has so many exchange

resorts that we could choose from with no exchange fees, and we saved each year on maintenance fees.

We had to get some documents from our Poconos resort but it all went smoothly; they lived up to everything we were promised.

We have had two assessments since we joined Royal Holiday - one for \$169 and one for \$490; both times we were given a free week. Where can you get a week in any resort for that kind of money?

We are very happy we are members of Royal Holiday Club. We never have any problems getting the vacation we want or the room size we need. The staff is very friendly and helpful in all their resorts. And they keep the resorts up to date and spotless.

The best part of Royal Holiday Club is that, because we purchased after age 55, we can bring the back years of our 30-year contract to the front and double our points. Now that we are approaching retirement, we are looking forward to many happy vacations.

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# How Do You Stop Being a Timeshare Owner?

By Russ Hiner, Hialeah, FL

You have tried to sell it (through TimeSharing Today of course). You have asked your kids, friends and/or others if they want it. You have offered it to National Charities. You are too smart to pay someone who offers to "Rescue you."

So what do you do? Have you asked the resort to take the unit back?

First, contact the resort. They may refer you to the management company, but someone will tell you: 1) Yes, and how it can be done, or 2) Yes, but you have to have an attorney prepare the Quit Claim Deed, at your expense, or, 3) No!, they don't take weeks back!

First, let's examine the two types of Deeds that a "Fee Simple" ownership can have. (Fee Simple is a legal way to say that you own the property.) If you bought the week from the developer, you got a "Warranty Deed." In this, the Seller warrants that he owns the property and he grants you absolute ownership of a specific week. (A deed for a "Floating Week" still conveys a warranted right.) A secondary seller probably gave you a "Quit Claim" Deed. This Quit Claim Deed says only that the Grantor gives you his or her rights to the property. It does not state or warrant that he or she actually has any rights. Of course, you, as a smart buyer, checked with the resort and verified that the grantor (seller) actually owned certain rights there before you bought. Now you want to end that ownership.

Option #1. The resort may say they will send you a Quit Claim Deed to be signed, notarized, and returned. They may ask for \$15-30 for the "Recording Fee." Usually they will ask you for the taxes due. This is fair, since taxes are always billed late in the year that they are due. Your 2007 Maintenance Fee covered the costs of running the resort as budgeted for 2007, and the taxes for 2006. You had the use of the property, so you should pay the taxes. That was easy. You just asked and they said "Yes".

Option #2: They will take it back but a local attorney has to prepare the Quit Claim Deed, which costs you \$150-200

plus the recording fee. Again, quick and easy, but a little costly.

Option #3. They will not take it back. Well, it turns out that they will, under certain "Financial Hardship" conditions. The "Conditions" for them to accept the week usually are: You supply a copy of the original deed, everything is paid up to date, you supply a sworn affidavit that there are no liens or encumbrances on the week(s) and there is a \$375 fee for closing costs. (They may give you a break on that \$375 for any additional weeks.) Funny how "No!" really means "For a large Fee."



This is my experience, 3 resorts, three different methods.

There is a sneaky alternative. Not that I would do this, and I don't recommend it, but:

Call the County Clerk/Recorder in the Resort's state to get the address to send the document and the amount of the fee. Prepare the Quit Claim Deed yourself. You can retype or copy the Quit Claim Deed you got when bought the week, changing the names and other pertinent info.. (Or buy a blank form at an office supply store.) Send it with a check to be recorded. Maybe it will slip thru. The worst that could happen is the Clerk would send everything back to you.

If it comes back as having been recorded, keep a copy and send to the resort the original recorded deed, a statement that everything is paid and there are no liens, a copy of your original deed, a check

for the taxes and a polite note that you are giving the week back. It might work. Be aware that some resorts do not accept "Certified Mail" or sign Receipts, so you might send it "Carrier warranted."

Well, that's how to stop being a Timeshare owner. But keep on reading TimeSharing Today and keep your membership in RCI. They have lots of deals for "members" that are better than owning! *Caveat:* Read the fine print.

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# Which is for you: Timeshare or RV?

By Beverly Mumma, Lusby, MD

We've talked with a lot of people over the years who believed with all their hearts that timeshares were for the rich and famous. Being neither, we couldn't figure where the idea came from. The most fervent believers were Recreational Vehicle (RV) owners, who thought luxury was 30 feet long with two slide-outs. So we decided to compare the two vacation lifestyles. We have a bunch of timeshare weeks scattered all over the place, and a 27 foot long travel trailer, so I think we're pretty well placed to compare the two.

**Let's start with cost.** If you get the best offer from an RV dealership, and wait for the celebrated "nose-bleed drop" at a resort presentation, you'll pay about the same for a timeshare week as for a modest RV. However the RV will cost considerably more if it has an onboard engine, and you generally need a heavy duty pickup truck if it doesn't. So for the

whole package, figure two timeshare weeks for the cost of a new RV. In both cases, you take a painful depreciation hit as soon as you sign the papers. Tally: about even.

**But ah! The resale market!** For a reasonable amount of research on the Internet, you should be able to purchase at least five timeshare weeks for the cost of a tolerable, but well-used RV. (Our all-time best buy was a week at a beautiful resort for \$10.) Tally: For the average family, well chosen timeshare resales are less expensive than an RV.

**Long term value:** Don't trust the sales rep who brags that the average timeshare increases in value 20% per year. He's right, but only because timeshare developers are building fancier, more expensive places each year, so the average sales price of all the units sold spirals up. It doesn't mean that the timeshare you



buy today will sell for 20% more a year from now. The good news is that you're getting a real estate deed. That initial cost can be amortized over many years. Depending on the wisdom of your Home Owner's Association, (and the bargain you held out for when purchasing on the resale market) you can count on a rise in value somewhere between 5% and 10% per year. As for long term value of RV's—let's not go there. Tally: Over the long term, timeshares are definitely better. An inexpensive RV is a better buy for heavy usage (at least a full season per year) over a period of five to ten years, as long as you expect its value to approach zero after that, while a timeshare ten years hence should net a profit.

**Maintenance fees:** Either way takes money. The real difference is how

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much you travel. If your RV sits in the driveway all year, it doesn't cost much. And if you live in it several months of the year, the average per night cost goes way down. If you can't plan ahead enough to use your timeshare, it's going to cost you just as much as if you use it fully every year. The big question is: What's your past history in planning a vacation several months ahead, and then making it happen? We have to fight our natural tendencies to put off planning our vacation until it's too late to get the best choices, but we're working at it.

**Nightly charges:** A campground site with full hookups averages at least \$40 per night, and, (trust me here) it's as hard to get a high season weekend at a nice campground as at a timeshare resort. Spur of the moment travelers will always take the leftovers. We figure a \$600 maintenance fee gives us seven nights at \$86 per night. Tally: the RV wins here.

**Upkeep:** An RV needs constant care and feeding—tires, repairs, extra gasoline (generally diesel), plus insurance, engine maintenance, and so on. These costs need to be added to the per-night fees, and amortized over the usage of the vehicle. Furthermore, driving a 40-foot monster down the road and backing it into a parking slot may not be in your skill set.

In a timeshare, all that care and feeding becomes somebody else's concern, and you don't need to worry about nasty surprises like, maybe, towing. When an RV owner pays \$1200 to replace an awning torn off by a windstorm, it parallels that dreaded "special assessment." Tally: An RV is a do-it-yourself deal, and you save money to the extent you spend your time. A timeshare doesn't give you the option to save money, but you can flop on the sofa as soon as you bring in the suitcases. The winner here depends on how much effort you want to put in.

**Lifestyle:** With an RV you'll be a little closer to nature—and also to your next door neighbor. The big difference is pets. Everybody brings a dog or two. I would like to see more resorts offering one building (at a higher rate) where pets are welcome. It's hard to police, but would attract buyers who can't bear to leave Bowser behind. As far as kids go, they seem to have fun in almost any environment. You also meet a lot of nice people in a campground. It's definitely

more social than a resort, because people spend their time outside sitting under the awning and talking to passersby. Another difference is a fire ring at every campsite. A bonfire is delightful. Smoke and mosquitoes are not.

Basically then, when you're used to lavish amenities, a bathroom big enough to bend over in, and a view better than the slide-out of the next door rig, the campground life is disappointing. Although it's convenient to put food into the fridge and clothes into the closet before you leave home, when it comes to washing windows, cleaning the carpet, and dumping the waste water tanks, you're the designated worker. Another consideration is what you do when you get to your destination. To buy groceries, or site-see from a timeshare resort, you jump into the car and go. With a rig, you either drive the whole bloomin' thing everywhere, or hitch and unhitch your tow vehicle. Tally: It's all a matter of taste.

**Destinations:** For all the complaints about exchange companies, there are thousands of people making exchanges all over the world, or the companies wouldn't

stay in business. An RV goes where you can drive it. Period. And speaking of exchanges, the very first picture in the RCI Directory for Points members - an RV. You can have it both ways! Meanwhile an RV wins hands down for people who want to tour America for a year, staying two days here, three weeks there. The men in our camping group think this would be great. I believe they picture themselves fishing all day. The women aren't so hot on the idea. Not only are they more tied to their homes, but they don't look forward to cleaning all those fish.

On the whole, neither travel style is an out-and-out winner. If you can plan vacations months ahead, and you want to be pampered for a few weeks a year, dream of seeing exotic places, and plan to hold on to your deed for the long haul, you'll save money and be happier with timeshares. If you have a family dog, like to putter and tinker, and hanker to take a year off to tour the U.S., you're an RV type. Either way, it's a lot cheaper than a hotel, and more comfortable than a tent. And you don't have to be rich and famous.



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# TSToday in England



I love your magazine and promote it wherever we holiday. Here I am, with my sister-in-law, at Lakeview Country Club near Bodmin, Cornwall, England this March. At the get together, I try to get some time to introduce the magazine to others. The Activities Director had not seen it and was very impressed and said he'd look you up on the internet. Several others, holidaying from the U.S. also took your email address.

Lakeview is a lovely spot to vacation. The accommodations were great: A-frame cottages nicely furnished. There was a large indoor pool with activities arranged, a small but good restaurant where you order your fish the night before so it is brought in freshly caught. The pub at Lanivet (only 2 miles away) was

good, too.

There is so much to see in the area that you can be busy every day. If you stay in the area, be sure to visit the town of Bliss land on Bodmin Moor. They have a unique pub that has ads from all the hundreds of different ales they have served. The ceiling is covered with mugs hung from hooks in the beams. (Very reasonable prices too). Don't be afraid of the small (tiny) roads across the moor - they are fascinating.

This is definitely a place to visit and enjoy.

I then went to Pine Lake Resort near Carnforth, Lancashire, England. They would not let me talk at the get together, so I talked about TimeSharing Today whenever I met people. Some of the staff were very interested in it.

Pine Lake is like summer cottages on a lake that has been formed from a quarry. They are busy all the time, having about 200 cottages. There are activities for the kids all the time, too, plus water skiing, fishing, and other water activities.

You are just to the south of the Lake District, so there is a large area to explore. We actually saw 16 lakes, waters, or meres in one day, going over 2 passes through the Cumbrian Mountains. The scenery is gorgeous even in mid-March. At Kendal, we visited The 1657 Chocolate House where you can buy hand made chocolates, and have a delightful hot chocolate and chocolate dessert in a very old house.

You are close to Lancaster that has historic sights to visit; Morecambe Bay where they have very high, fast tides. This resort is central to a large area of central England although east-west roads are not as common.

Mary Edwardes, L'Orignal, Ont.



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# Christmas in Cancun



By Terence Buckland

I have been reading your great publication for many years now and can't wait for the latest edition to arrive at my home in Canada; my wife (pictured above) and I read it from cover to cover. Its nice to know that there is someone out there keeping on top of what is going on in the industry and keeping the public informed.

We have owned timeshare properties with the Royal Resorts in Cancun for many years and thoroughly enjoy getting away each year to their fabulous well run resorts. I have a lot of family members in the UK who have shared vacation time with my wife and myself in Mexico. It is now to the point where my nieces and nephews in the UK, that we took to Cancun when they were younger, now want to bring their children to enjoy a first class timeshare experience.

It is so nice having a luxury villa with all the amenities to sleep everyone and be able to make our own meals, as well as dining out at the resort's great restaurants - there really is no need to leave the resorts. The Royal Resorts in Cancun now have great take-away dining available at all of their resorts, this is great for families with small children. Also, my wife and I enjoy this service if we want to spent a nice relaxing evening on our balcony watching the surf breaking over the Caribbean Sea.

My wife, mother-in-law from the UK, and some friends have just spent the perfect Christmas Holidays in Cancun. We did a trade with Interval International to get one week at the Royal Mayan and got a Villa for six people facing the Ocean. Actually, all but a few of the Royal Re-

sorts' villas face the ocean. The weather was perfect, as there is always a cooling breeze coming off the Caribbean Sea.

We spent our second week at our home resort Vacation Club International de Cancun (VCI); this is the oldest of the Royal Resorts and celebrated its 30th anniversary in 2007. The VCI was one of the first timeshare resorts to be built in Cancun, which was just a sleepy fishing village at that time. You would never think the resort is 30 years old, as the property has been maintained at five-star standards since being built. We know where our maintenance fees have been going. The Royal Resorts are to spend \$8 - 10 million in 2008 upgrading the utilities at the VCI, bringing the resort up-to-date on the greener standards being used today and to ensure that it is an environmentally friendly property for future years to come. Well done Royal Resorts.

We had also been in Cancun at the time hurricane Wilma devastated the island and were evacuated to an inland school for three days. The Mexican government and the Mexican people must be praised for the way they looked after the 70,000 tourist in Cancun at that time. Although sometimes a little chaotic and with the limited resources available to them, they did a great job.

I read reports in the press after returning home about the terrible conditions that tourists had to endure during this massive storm, which I felt were uncalled for. The Mexican people had endured far worse

conditions than most of the tourists ever did and always had a smile on their faces when asking you to return to their homeland in the future. If by some unfortunate situation you are found to be in the path of a hurricane while vacationing in Cancun, have faith in the local authorities, who will do their utmost to ensure your safety, as they did for us.

We have traded for time-share accommodations around the world and have never been disappointed, although some resorts are obviously better than others.

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Commission at closing, with minimum fee	Administrative fee at closing	Specializing in HGVC, Marriott and Westgate and others. Works with exclusive listings until sold.
Commission at closing, with minimum fee	Optional MLS service fee of \$195 approved by CA Dept Real Estate	Preferred resale broker for Four Seasons, Hilton and Harbortown Point Marina. CA broker 33 years.
Commission at closing, negotiable minimum fee	Closing costs as agreed between buyer and seller	Specializes in Marriott, Hilton, Four Seasons, Hyatt and other premium resorts. In business 12 years.
Commission at closing, no minimum fee	None	For 14 years, only handled resales at Arroyo Roble; now at all other Sedona resorts.
Marketing fee for most sellers	None	Weeks are listed on active website, on mailings to buyers and brokers, and promoted in other media.
Commission at closing, no minimum fee	None	The only broker exclusively reselling the Disney Vacation Club.
Commission at closing, negotiable minimum fee	None	Specializes in Hilton, Manhattan Club, Disney, Hyatt, Marriott and Weston
Commission at closing, no minimum fee	None	Non-exclusive listings; cancel anytime. Satisfaction is guaranteed.
Commission at closing, with minimum fee	None	Specializes in Cabo, Orlando, Vegas, Hawaii and Palm Springs area.
Commission at closing, negotiable minimum fee	Closing costs as agreed between buyer and seller	Specializes in Worldmark, Fairfield, Starwood, Royals and other fine resorts. In business 16 years.
Commission at closing, with minimum fee	\$50 Registration Fee	Exclusive resale broker Scottsdale Camelback Resort. Website posts For Sale by Owner weeks/other resorts.
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# of Licensed Resale Brokers

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Commission at closing, with minimum fee	None	Largest resale broker in HI, with 6 offices on 4 islands. Sells exclusively Hawaiian timeshares.
Listing/Advertising fee payable to Timeshares Only	No listing fee, commission only for some high demand weeks	Only resale brokerage recommended by Disney Vacation Club.
Commission at closing, no minimum fee	None	Currently handles only Banyan Resort.
Commission at closing, with minimum fee	None	Buyer pays closing costs, transfer fees, reimburses seller for maintenance fees if buyer has use of week.
Commission at closing, with minimum fee	Closing fee paid by buyer to title company	In business since 1996; long time BBB member with perfect record.
Commission at closing, with minimum fee	Listing/marketing fee	In business since 1978.
Commission at closing, no minimum fee	Closing cost - \$255	Selling timeshares 24 years. Handles resales and HOA closeouts in Atlantic Beach. Non-exclusive listings.
Commission at closing, with minimum fee	None	Specializes in Hilton Head Island resorts, representing both individuals and Association Boards
Commission at closing, with minimum fee	Administrative fee at closing	Authorized HGVC reseller and other premium resorts. BBB accredited. ARDA member. Multi-lingual ser-
Commission at closing, with minimum fee	Closing cost and title insurance	Specializes in hard to find properties, 5-star and Gold Crown.
Commission at closing, with minimum fee of \$49.95	Verification/market analysis fee refundable at closing	Specializes in Worldmark Credits and Fractionals; lists and sells all domestic intervals. In business since 1994.
Commission at closing, with minimum fee	None	20 years experience assisting buyers and sellers with resales. Works with all resorts; able to offer discounts.



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Fees	Additional fees	Comments
Commission at closing, with minimum fee	None	Largest resale broker in HI, with 6 offices on 4 islands. Sells exclusively Hawaiian timeshares.
Listing/Advertising fee payable to Timeshares Only	No listing fee, commission only for some high demand weeks	Only resale brokerage recommended by Disney Vacation Club.
Commission at closing, no minimum fee	None	Currently handles only Banyan Resort.
Commission at closing, with minimum fee	None	Buyer pays closing costs, transfer fees, reimburses seller for maintenance fees if buyer has use of week.
Commission at closing, with minimum fee	Closing fee paid by buyer to title company	In business since 1996; long time BBB member with perfect record.
Commission at closing, with minimum fee	Listing/marketing fee	In business since 1978.
Commission at closing, no minimum fee	Closing cost - \$255	Selling timeshares 24 years. Handles resales and HOA closeouts in Atlantic Beach. Non-exclusive listings.
Commission at closing, with minimum fee	None	Specializes in Hilton Head Island resorts, representing both individuals and Association Boards
Commission at closing, with minimum fee	Administrative fee at closing	Authorized HGVC reseller and other premium resorts. BBB accredited. ARDA member. Multi-lingual ser-
Commission at closing, with minimum fee	Closing cost and title insurance	Specializes in hard to find properties, 5-star and Gold Crown.
Commission at closing, with minimum fee of \$49.95	Verification/market analysis fee refundable at closing	Specializes in Worldmark Credits and Fractionals; lists and sells all domestic intervals. In business since 1994.
Commission at closing, with minimum fee	None	20 years experience assisting buyers and sellers with resales. Works with all resorts; able to offer discounts.



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# AROUND THE INDUSTRY

## DAE launches “Primetime Rewards”

Dial An Exchange (DAE) North America, has recently announced the launch of a new member benefit, Primetime Rewards.

“Primetime Rewards was created to reward DAE members for their high value deposits,” says Fermin Cruz, VP of North American Operations. “To launch the program, we are offering a *one dollar exchange price* to any member depositing a specific type of week.” The list of qualifying criteria will vary based on member requests for specific locations and availability inquiries. DAE will post the criteria for rewards on their site and update members by email and direct mail. “We will test several different rewards until we find the ones most preferred by our continuously expanding member base” says Cruz.

During the past ten years, Dial An Exchange has utilized a first-come-

first-served model that has worked well. “Now,” adds Cruz, “we understand that we need to appeal to a wider range of ex-changers in the marketplace and we want to ensure that prime week owners can also benefit by doing business with us”.

The Primetime Rewards Program will be a permanent fixture in the benefits list for DAE members, including a no cost membership, low exchange fees, a policy that exchange fees are not collected until the booking is made, a three-year credit per deposit, personalized customer service and more.

## Wyndham expands

Wyndham Vacation Ownership has announced it has expanded its presence in Texas with the acquisition of 20 newly constructed vacation ownership units adjacent to the Guadalupe River in New Braunfels, Texas. Wyndham Vacation Ownership also entered into a contractual agreement to purchase 26 additional units and club house, anticipated to occur



later in 2008. Terms of the deal were not disclosed.

Featuring a rustic design, the property will include a mix of two- and three-bedroom condominium-style units as well as three-bedroom penthouse units. Each unit will include a full kitchen, living room and multiple bedrooms. The property’s 5,000 square ft. club house will be the home to a fitness center; children’s activities area; pool and spa; recreation room; arcade; and Internet and business space.

Wyndham has opened Wyndham Oceanside Pier Resort, its second vacation ownership property in Oceanside, Calif. This resort (pictured above) marks the company’s second foray into the city of Oceanside and its ninth resort in Southern California, complementing resorts in San Diego, Palm Springs, Big Bear and Anaheim. Overlooking the Pacific Ocean, Oceanside is a seven-story resort featuring 146 units.

Wyndham Oceanside Pier Resort is designed, both inside and out, to take full advantage of the property’s ocean, sunset and pier activity views. The resort has a range of one- and two-bedroom units in addition to its penthouse-style one-, three- and four-bedroom Presidential Suites.

Wyndham Oceanside Pier Resort is located adjacent to Oceanside Pier, one

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of the longest wooden construction recreation piers on the West Coast. Owners and their guests will be able to enjoy a pool with unobstructed ocean views, hot tub, expansive children's play room, two levels of secure underground parking and convenient access to the beach.

Wyndham Vacation Ownership, has also announced the opening of WorldMark West Yellowstone in West Yellowstone, Montana. The vacation ownership resort features 112 condominium-style units and is located less than a mile from Yellowstone National Park.

Featuring a rustic western design, WorldMark West Yellowstone offers a combination of studio, one-, two- and three-bedroom units as well as three luxurious three-bedroom Presidential suites. Each comfortably furnished unit features a full kitchen, living and dining room, a washer and dryer. Resort amenities include an indoor pool, children's pool, two hot tubs and playground area as well as a game room with pool tables, arcade games and a computer area.

Located at the crossroads of Montana, Wyoming and Idaho, WorldMark West

Yellowstone is a year-round retreat for outdoor enthusiasts. During the spring and summer, visitors can enjoy such activities as whitewater rafting, fishing, hiking, horseback riding, viewing wildlife and mountain biking. During the winter, cross-country skiing, snowmobiling and dog-sledding are just a few of the activities available to area guests. West Yellowstone features a number of shops and restaurants which complement the historic sites and natural wonders of America's premier national park, which brings millions of visitors to the area each year.

## Timeshares in Mozambique

The website africa.com reports that legislation allowing timeshare and fractional ownership in Mozambique has sparked strong interest in this kind of investment, a local legal firm said on Friday.

The new legislation, recently approved by the government, will be officially introduced at a one-day workshop, for potential customers and interested participants.

## Wireless Internet

Owners and guests staying at Wyndham Vacation Resorts properties will soon have access to a popular new resort feature – wireless, high-speed Internet service. The company recently reached an agreement with Wayport, Inc., to provide wireless Internet to resorts managed by Wyndham Vacation Resorts or its affiliates.

“Even while vacationing, our owners want the ability to stay connected – to their family and friends as well as to the information highway,” said Gary Byrd, executive vice president of Hospitality, Wyndham Vacation Ownership. “Our arrangement with Wayport to deliver this complete, full-service Internet solution at our resorts will ensure that our owners have yet another amenity to enjoy during their stay with us.”

Under the agreement, in addition to regular Internet-related content, the system will also provide local mapping and business/recreation listings for the specific resort area. Installation at individual resorts has already begun and is expected to take six months to complete.



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- **Good News for Fractional Buyers & Sellers:** We now have a program designed to assist you in this specialized timeshare market.

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# Five Short Resort Reviews

## Highlands Resort, Cornville, AZ

By Sam Jacobs, Prescott, AZ

Located in the Verde Valley in the heart of the mountains of Arizona near the beautiful Red Rocks of Sedona is an unusual timeshare overlooking the ninth hole of the Verde Sante Fe Golf Course.

This area in a quaint town that dates back to cowboy and Indian days where there were only farms, ranches, and Indian tribes. This area abounds with scenic hiking opportunities, or have fun touring the area in a jeep, helicopter or even a hot air balloon.

Sedona (Only 30 minutes away) boasts world class art galleries educational events, golf and shopping.

Additional attractions include Out Of Africa wildlife park, nearby the Grand Canyon (slightly over 125 miles away) and the great Verde Canyon Railroad. A not to miss Montezuma's Castle (a mountain of Indian apartments), Cliff Castle Casino and several nearby state parks.

This is a RCI 5 star vacation location near delicious restaurants. Mexican, Greek, Steak and Roast beef specialties in nearby Cottonwood and its "Old Town". "Enjoy the warmth in the midst of the winter"

On site amenities include: pool, hot tub, air conditioning, golf, exercise room, Cable TV, laundry (presently free), and restaurant. Nearby at the right times of the year: water-skiing, windsurfing, scuba diving, boating, fishing, tennis, horseback riding and snow sports.

Accommodations: include 1 and 2 bedrooms units, as well as studio apartments.

My unit had a modern fully equipped kitchen, telephones, living room and bedroom with large flat screened HDTV's, DVD players and TV game players. Some units are up stairs so be sure to request a lower level if required.

Being in a remote area of the old town of Cornville, it was quiet with low traffic and great paved roads to all of the sites nearby.

A modern medical facility is within 8 miles if needed.

## Horseshoe Resort, Barrie, Ont.



By Norman Lee Downs, Valley, PA

We traded our Hawaii week for a Canadian vacation simply because we had never been there.

First impressions can make or break a timeshare vacation. The long driveway leading up to the Inn building where we signed in made an inspiring one. Check in was pleasant, with nothing being too much trouble for the staff who were both professional and friendly. Inspection of the Inn revealed a fine food restaurant called Silk, nearby in the lobby we could have luncheon in the Fireside Lounge or just have a nightcap at the bar nicely tucked in between. Across the lobby was the inevitable gift shop where you must sign in for the squash court, gym, aqua fitness classes and where the free pool towels are dispensed. The indoor pool also boasted a spa. Ample parking is also a plus.

The Lodge is a separate building that houses timeshare guests. The apartment type building overlooks a golf course and, in Winter, the ski trails. Contemporary but austere looking, The Lodge holds a surprise for the visitor.

Our apartment, on the third level, was accessed by elevator and outside hallways. There we found a two bedroom, two bath affair which was large, airy and comfortable looking. The furnishings were better than the usual for a timeshare that sleeps six. A walk through revealed a kitchen with every amenity available included a dishwasher, clothes washer and dryer next to a small morning room. Next in line, the Dining room, Living room (with

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TV and working fireplace) and a small screened in deck outside. The large Master Bedroom had a TV, clock/radio, leather lounge chair, bureau and a double bed, as opposed to the guest bedroom which was smaller and had twin beds but no TV.

Among the amenities offered here are Children's play areas and equipment, indoor and outdoor pools, a family Friday Movie, game rooms, Tree Top Trekking, hiking, conference center, ice cream parties, skiing and of course Golf and many others too long to list. In Barrie located on Lake Simcoe, (a twenty minute ride) are many places to dine, upscale or down per your taste. For your pleasure, the Barrie area has movies, malls, museums, boating, water sports, mini golf, mini Nascar, parks, casino and a harness racetrack nearby.

Horseshoe Resort literally stands by their bywords: Your Pace, Your Time, Your Place.

### Cabana Club Condominiums, Birch Bay, WA

By Robert and Nora Clark, St. Albert, AB

We four Senior Citizens are experienced timeshare enthusiasts who have traveled together to many parts of the world: two sisters and our husbands. Most of our exchanges have been excellent to satisfactory, but the exchange to Cabana Club Condominiums, Birch Bay, Washington in early September was a disappointment. After having a request in for months for anything on the North West Coast, Canada, or US this was the only one offered.

We arrived late afternoon, and the "manager" in the office couldn't find our booking on his list! He started to panic, and we were ready to phone Interval International when he finally did find our name on his list. He gave us two keys and told us the unit was ready. No registration formalities! I asked about a welcome package, and he gave me some folded papers which, when we checked, contained the normal registration form. We never did fill it in. The other papers were rules and regulations and a list of restaurants.

The unit was very neglected, dirty carpets, floors gritty, but adequate space with two bedrooms. Only one bathroom, no TV in either bedroom, no telephone anywhere. Well okay, those things we knew beforehand so no complaint there. There was adequate (not quality!) kitchenware, and surprisingly, a range and dishwasher that seemed to be new.

What we could complain about was the total lack of any activities or orientation or welcome gathering. We discovered that only a few of the units were time-shares, and we didn't meet any other exchangers the whole week. Most units were unoccupied.

This resort is sub-standard, and I question that, in its present state, it qualifies for inclusion in the Interval book. We exchanged our two-bedroom, two-bathroom 5-star unit for this. It's a small condominium complex. The pool was not clean, and we didn't use the hot tub as a result of the obvious lack of cleanliness everywhere else.

We did enjoy exploring the area, as far south as Seattle, and East to Mount Baker, and the wonderful Islands off the Northwest coast, and the weather in early September was as warm as mid-summer on the coast, so all was not lost. We would never accept another exchange to this "resort." It needs a complete

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refurbishing, and more guest friendly staff. We were totally ignored!

Thanks for providing a forum for beleaguered timeshare exchangers to voice our concerns and our kudos!

*Editor's note: We sent a copy of this letter to the resort inviting comment. No response was received.*

## Mayan Sea Garden, Mazatlan, Mex

By Jack Dickerson

What a pleasant surprise. After reading an RCI evaluation of this resort on the internet, we almost cancelled our reservation. Fortunately, we were staying at El Cid the week before, so we had a chance to check out Sea Garden before canceling. It was definitely a winner.

Apparently the review and the RCI info referred to the original Sea Garden, basically a small hotel. The new Sea Garden is a complete resort, beautifully landscaped with multiple pools, an outstanding restaurant, oceanfront lounge chairs, wide beach, and terrific service.

The only drawback is the limited

space of some of the rooms assigned by RCI. Ours was a one-bedroom oceanview with limited closet space, small sitting room and small bath, but the living room, kitchen and small balcony were fine (for two people). Most units above the second floor seemed to get a fine view down the coast.

Another minor drawback is the distance from other restaurants and night life (about five miles), but taxis and open jeeps and buses are inexpensive for getting around. We thoroughly enjoyed a fiesta show at El Cid one night. The city tour was a great way to see the whole area, including cliff diving, the golden strand ocean walk, and the historic old city, featuring the Cathedral and market square. Cruise ships are moored in that area and the views from Lookout Hill are breathtaking.

We were only able to stay three days at Sea Garden before heading home to Orlando, but would highly recommend it to anyone looking for a first class vacation. Incidentally, the Estrella Del Mar golf course south of town is really spectacular.

## Las Cabana, Aruba, DWI

By Rocky Graziano

We stayed at La Cabana in Aruba with a last minute trade through II. The unit was a waterfront top floor deluxe place. It was more space than the two of us needed, and the view was, as you can imagine, wonderful. The resort's rooms are being updated and the owners are paying a \$1000 dollar special fee in addition to their maintenance which is also being raised. If you want a nice place, it costs to do so. The help at the resort was very nice.

This resort has a large pool and a lot of activity going on. The beach is just across the street and the water is that lovely blue with many shades to it. The waves are usually small, and gently roll up on the beach. Eagle beach is all smooth sand that's easy on your feet. You can walk the beach area for miles if you are a walker. There are plenty of resorts on the beach that you can stop in for a drink or a dip in the pool to cool off.

La Cabana had lots of chairs to sit in and many Palapas on the beach for shade. I think they would not be able to shade everyone during the high season. We did have some rain almost every day for about ten minutes or so, and then the sun came back out. I understand that November and December can be a little rainy.

Restaurants in the area are plentiful. You have many choices of styles and prices to pick from. We enjoyed Madame Jeanettes, Ventanas Del Mar, and The Trattoria at the Lighthouse. For the two of us, those were in the \$100 range. Breakfast at Mathews on the beach (Casa Del Mar resort) was great, as was The Pirates nest (Bucuti resort).

Renting a car at the airport makes sense. Driving in Aruba is easy. They drive on the right like we do in the USA. It's a small Island and easy to navigate with a map. There is a lot to see if you have a car. Lots of local supermarkets to help keep your costs down. Aruba is a wonderful place. Very safe and fun to explore. I can see why so many people keep coming back to this Island.

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**ESCAPES! TO STONEBRIDGE VILLAGE****Branson, MO****8.6**

**Amenities and activities at resort:** Pools, hot tub, tennis, golf, cocktail lounge, hiking, clubhouse, exercise room, playground, dinner with stars, nature breakfast, casino night.

**Amenities and activities nearby:** Table Rock Lake, Silver Dollar City, water sports, fishing, boat rentals, horseback riding, music shows, shopping, camping, golf.

**Unit:** Furnishings: 8.5      Cleanliness: 9.0  
Kitchen inventory/appliances: 8.1  
Maintenance: 8.1      Construction quality: 8.4

**Amenities and activities:** At resort: 7.8  
Nearby: 9.7

**Suitable for:** Young children: 7.9  
Pre-teens: 8.4      Seniors: 8.0  
Teenagers: 8.1      Handicapped: 6.7

**Resort:** Restaurant facilities: 8.7  
Convenience store: NA  
Grounds and maintenance: 8.7  
Security: 9.3      Staff: 8.8  
General hospitality: 9.0  
Exchange affiliation: RCI

**Comments:** Close to Branson theaters and shows. Activities for the entire family. Many units below street level - stairs involved, no elevator. Washer/dryer in each unit.

**MARRIOTT'S CANYON AT DESERT RIDGE****Phoenix, AZ****9.4**

**Amenities and activities at resort:** Pools, lazy river, game room, hot tubs, billiards, golf, ping pong, fitness center, spa, daily activities, concierge services, covered garage, hiking, barbecue grills, wine and cheese socials, DVD rentals.

**Amenities and activities nearby:** Shopping, old town, hot air ballooning, zoo, botanical garden, museums, amusement park, restaurants, desert Jeep tours, Scottsdale.

**Unit:** Furnishings: 9.3      Cleanliness: 9.8  
Kitchen inventory/appliances: 8.4  
Maintenance: 9.7      Construction quality: 9.8

**Amenities and activities:** At resort: 9.3  
Nearby: 9.5

**Suitable for:** Young children: 9.0  
Pre-teens: 8.7      Seniors: 9.5  
Teenagers: 8.4      Handicapped: 8.5

**Resort:** Restaurant facilities: 9.6  
Convenience store: 7.3  
Grounds and maintenance: 89.8  
Security: 9.1      Staff: 9.7  
General hospitality: 9.8  
Exchange affiliation: II

**Comments:** Friendly, accommodating staff. Entertainment most evenings. Much to do without having to travel far.

**OLYMPIA VACATION OWNERS CLUB****Oconomowoc, WI****7.0**

**Amenities and activities at resort:** Indoor/outdoor pools, playground, golf, indoor tennis, racquetball, spa, sports center, game rooms

**Amenities and activities nearby:** Restaurants, shopping, fishing, boating, lake with beach, cheese factory and brewery tours, hiking, golf, cross country skiing, museums.

**Unit:** Furnishings: 7.3      Cleanliness: 7.9  
Kitchen inventory/appliances: 7.6  
Maintenance: 7.8      Construction quality: 7.1

**Amenities and activities:** At resort: 5.5  
Nearby: 7.3

**Suitable for:** Young children: 5.4  
Pre-teens: 6.3      Seniors: 6.6  
Teenagers: 6.5      Handicapped: 3.5

**Resort:** Restaurant facilities: 7.5  
Convenience store: NA  
Grounds and maintenance: 7.7  
Security: 8      Staff: 8.1  
General hospitality: 8.1  
Exchange affiliation: RCI

**Comments:** Well maintained older resort. Good location near many sites of interest. Activities on site limited. Rural, quiet location with animals, pond and swans.

**PUEBLO BONITO AT SUNSET BEACH****Cabo San Lucas, MEX****9.3**

**Amenities and activities at resort:** Beach, pools, planned activities, spa, Jacuzzi, fitness room, tennis, chapel, hair dresser, concierge.

**Amenities and activities nearby:** Downtown Cabo, golf, shopping, restaurants, fishing, hiking, tennis, water sports.

**Unit:** Furnishings: 9.7      Cleanliness: 9.6  
Kitchen inventory/appliances: 9.1  
Maintenance: 9.5      Construction quality: 9.5

**Amenities and activities:** At resort: 8.7  
Nearby: 8.4

**Suitable for:** Young children: 8.3  
Pre-teens: 7.9      Seniors: 8.1  
Teenagers: 8.2      Handicapped: 6.8

**Resort:** Restaurant facilities: 8.9  
Convenience store: 7.2  
Grounds and maintenance: 9.7  
Security: 9.4      Staff: 9.1  
General hospitality: 9.1  
Exchange affiliation: RCI,

**Comments:** Self contained resort in immaculate setting. Cab needed to go to town; free shuttle to sister resorts. Resort on hillside; golf carts to your unit or to amenities.



**RESORT REPORT CARDS** <sup>®</sup>  
 Ratings are based on a scale of 1 to 10, with 10 being the best. Report Card ratings for each resort are averages based on a significant number of reports received from readers.

**WYNDHAM OCEAN WALK**  
**Daytona Beach, FL**  
**8.4**

**Amenities and activities at resort:** Beach, pools, spa, fitness center, children's playroom, game arcade, computer room, gift shop, bars, indoor golf, daily activities.

**Amenities and activities nearby:** Boating, marina, beach, shopping, Daytona Speedway, lighthouse, St. Augustine, boardwalk, theatres, restaurants, golf, tennis.

**Unit:** Furnishings: 8.6      Cleanliness: 8.8  
 Kitchen inventory/appliances: 8.1  
 Maintenance: 8.6      Construction quality: 9.2

**Amenities and activities:** At resort: 9.0  
 Nearby: 8.3

**Suitable for:** Young children: 8.9  
 Pre-teens: 9.2      Seniors: 9.0  
 Teenagers: 8.9      Handicapped: 8.6

**Resort:** Restaurant facilities: 7.9  
 Convenience store: 7.0  
 Grounds and maintenance: 8.8  
 Security: 8      Staff: 8.7  
 General hospitality: 8.4  
 Exchange affiliation: RCI

**Comments:** Some units have ocean views. Washer/dryer in unit. Lots of activities at facility and in the area; car not necessary. Large facility run like hotel.

**WAPATO POINT**  
**Manson, WA**  
**8.9**

**Amenities and activities at resort:** Pool, hot tub, children activities, tennis, exercise room, boating, fishing, lake, beach, walking trails, put-put golf, playground, equipment rentals, laundry on site, bike rental, shuffleboard.

**Amenities and activities nearby:** Winter sports, casino, golf, lake boat trips, air plane tours, restaurants, hiking trails, scenic drives, fishing, wineries, water park, Swiss village.

**Unit:** Furnishings: 8.6      Cleanliness: 8.9  
 Kitchen inventory/appliances: 8.8  
 Maintenance: 8.8      Construction quality: 8.5

**Amenities and activities:** At resort: 9.4  
 Nearby: 8.6

**Suitable for:** Young children: 9.4  
 Pre-teens: 9.6      Seniors: 8.4  
 Teenagers: 9.6      Handicapped: 7.3

**Resort:** Restaurant facilities: NA  
 Convenience store: NA  
 Grounds and maintenance: 9.0  
 Security: 8.6      Staff: 9.0  
 General hospitality: 9.0  
 Exchange affiliation: RCI

**Comments:** Beautiful area - lakes, orchards vineyards. Car a necessity. Stairs in many units. Washer/dryer in units.

**SEA MIST**  
**Mashpee, MA**  
**8.7**

**Amenities and activities at resort:** Indoor/outdoor pools, tennis, fitness center, hot tub, game room, sauna, organized activities, shuffleboard, mini golf, horse shoes, BBQ grills.

**Amenities and activities nearby:** Beaches, fishing, golf, boating, theaters, horseback riding, walking/biking trails, galleries, antiques, shopping, restaurants, whale watching,

**Unit:** Furnishings: 8.1      Cleanliness: 8.8  
 Kitchen inventory/appliances: 8.1  
 Maintenance: 8.0      Construction quality: 8.1

**Amenities and activities:** At resort: 8.2  
 Nearby: 9.4

**Suitable for:** Young children: 8.0  
 Pre-teens: 7.6      Seniors: 8.1  
 Teenagers: 8.0      Handicapped: 7.7

**Resort:** Restaurant facilities: NA  
 Convenience store: NA  
 Grounds and maintenance: 9.0  
 Security: 8.1      Staff: 8.9  
 General hospitality: 8.9  
 Exchange affiliation: II, RCI

**Comments:** Convenient location in center of Cape Cod. Walk to excellent food store. Stairs in some units. Units well stocked with good furniture and lighting.

**TAHOE SKI AND BEACH CLUB**  
**South Lake, Tahoe, CA**  
**8.5**

**Amenities and activities at resort:** Tennis, pool, hot tubs, fitness center, activity room, crafts, ice cream social, kid's play area, private lake beach, hiking, grills, wireless internet, tours, laundry, planned activities.

**Amenities and activities nearby:** Skiing, casinos, shopping, boating, fishing, restaurants, night clubs, water sports, biking, horseback riding, hot air balloons, hiking, sledding.

**Unit:** Furnishings: 8.5      Cleanliness: 9.1  
 Kitchen inventory/appliances: 8.0  
 Maintenance: 8.9      Construction quality: 8.1

**Amenities and activities:** At resort: 8.6  
 Nearby: 9.5

**Suitable for:** Young children: 8.3  
 Pre-teens: 8.1      Seniors: 8.7  
 Teenagers: 8.6      Handicapped: 8.4

**Resort:** Restaurant facilities: 8.0  
 Convenience store: NA  
 Grounds and maintenance: 8.7  
 Security: 8.3      Staff: 9.4  
 General hospitality: 9.4  
 Exchange affiliation: II

**Comments:** Close to shops and restaurant. Some kitchens small & limited. Area abounds with activities for all ages.

# Liberté Management: A Legacy of Success

*Editor's note: This article is another in a series about companies that advertise in TimeSharing Today, with content provided by the advertiser.*

Established in 1987 to address a burgeoning demand for professional, turnkey resort property management along the Florida Gulf Coast, Liberté Management provides a comprehensive array of personalized services for a wide variety of vacation properties, including rentals, sales and resale services for timeshares, resort condominiums and hotels. Its clients range from large developers and community associations to individual owners.

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- Comprehensive training, supervision and payroll services
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## Financial Services

- Development and implementation of the community operations budget
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  - Complete account tracking and general ledger service
  - Reserve schedule implementations
  - Accurate documentation for accounts receivable/payable
  - Detailed assessment for special project financing
  - Reserve fund investment management
  - Independent CPA assessment of annual audits
  - Efficient collection service for delinquent fees, including liens and foreclosures
  - Absolute compliance with AICPA accounting standards
  - Monthly rental reports and payments
- Advanced reservations

## Rental and Marketing Systems

- Highly-skilled, proactive in-house marketing division
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- Toll-free telephone access for all target demographic areas
- Online marketing presence, including multiple websites, photos and virtual tours
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- Monthly and projected reservation updates
- Administration of unit upgrades

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- Team building and incentive programs for property owners

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# Travel Tips

## Frequent Flyer Frustrations

After reading the article on Frequent Flyer (F/F) miles in the Jan/Feb issue by Mr. Ellis, I was inspired to add a couple of comments.

Booking flights using F/F miles on coach is bad enough but have you ever tried it in first class? First of all, when you call you inevitably get someone on the line who is in India or some other foreign country and they barely speak English. If you are hard of hearing (as I am) you simply cannot understand half of what they are saying. I usually wind up getting my son or someone else to make the call for me and even they have trouble.

Secondly, we have called at one minute after midnight, 331 days in advance to try and be sure of getting two of the extremely limited number of seats available in first class for F/F travelers, only to be told that since our return flights are 3 months later, it is too early to make the reservation. What kind of sense does that

make? We are always flexible on our dates and times but it doesn't seem to make any difference. Fortunately, we have on occasion, after repeated phone calls or actually traveling to the airport (which is 60 miles from our home) been lucky enough to talk with an agent who knows what he was doing and have gotten the flights we wanted. To say the least, it is a very frustrating process.

We try to take advantage of every offer they present, and use our credit cards extensively to accumulate these miles but, it seems the airlines make it as difficult as possible for us to redeem them. Once I even had an agent admit that they had seats available but only for "paying customers." Do they think we are naïve enough to believe that the F/F seats are not paid for? While I don't profess to know how it works, I know that when I have to spend \$75,000.00 on my credit card to accumulate miles for a \$2,700 flight, that flight is definitely paid for.

If the airlines are going to have these programs, they ought to be forced to operate them in a fair and equitable manner.

In closing, I would like to ask if there

is anyone out there who can give us any tips on how to accomplish our flight goals using F/F miles, without all the frustration mentioned above?

Robert Somers, Dorset, VT

## Money in France

When we went to Europe last summer, we left with \$2,000 worth of Euros which we arranged through our bank, Bank of America. This lasted us for most of the trip. We also used credit cards wherever they were accepted, which was almost everywhere. But you have to be aware of your credit card policy on currency conversions - some charge extra, others (such as Capital One, which we obtained specifically for this trip), do not.

Additionally, your ATM card will work at almost any ATM machine, but you will pay a fee for the withdrawal and a fee assessed by your bank for an "out-of-system" transaction, so only use it as a last resort, and make the withdrawal for a larger amount.

We had some Euros left after our trip and we've held on to them - a good move as the dollar continues to slide in value!!

George Ronay, Los Angeles, CA

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# Owners Groups Hold Meetings

## Report from Frank Debar

The S.W. Florida Timeshare Owners Group held its most recent meeting on March 9th, at the Pelican Pointe Golf & Country Club in Venice, FL.

We opened our meeting with a Member self-introduction, where each member states their name, city of residence, and the names and locations of the resorts where they are an owner. This is helpful especially when members are interested in exchanging or renting with each other. Our internal rental and exchange program carry no fees or commissions. Also, members wishing to place a for sale posting in our E-Newsletter to be forwarded to all of our members, can do so at no cost.

The Group then had an open discussion regarding its new Member-to-Member Assistance Program.

Each of our Group's members provides a list of the names of timeshare resort locations in the US and abroad that they are quite familiar with, by virtue of frequent travel in the past. This information is shared, so that members that are interested in requesting recommendations as to the best sightseeing, restaurants, day trips and beaches, in a given area, can contact another member who is knowledgeable, and can provide useful information and assistance, via email or telephone.

Our first Guest Speaker, Mr. Tom Tubbs, owner of Island Consulting in Sarasota, discussed at length the issue of "how timeshare owners can adapt successfully to the current resale market." He also spoke of the future of the Interval Ownership industry, as he envisions it. Tom then took questions from the members for 30 minutes.

Our second Guest Speaker was Ms. Jan Samson, Sr. Vice Pres., Vacation Resorts Intl., the largest timeshare management company in the U.S. Her topic of discussion covered "what timeshare owners should look for, and rightfully expect to receive from their Resort's management company." A 30 minute Q&A session followed.

Our third Guest Speaker was Mr.

Lee Rushin, Account Executive with RCI. The topics of importance that Lee covered were "the changes and updates to the RCI Exchange Programs, as well as the Points and Weeks systems." Following his presentation, members directed questions to Lee for further information and advice.

Finally, under new business, the Group entered into a discussion as to whether membership in our Group should be open to owners and employees of timeshare resale companies. The members agreed that membership eligibility should not be extended to anyone professionally involved in the sale or resale of timeshare units, but that they may attend a meeting as a guest of the Group.

The S.W. Fla. Timeshare Owners Group will hold its next meeting on Sunday, July 27th, at the Pelican Pointe Golf & Country Club, in Venice, FL.


The Guest Speakers will include Ms. Annette Aviles, Account Execu



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tive, Interval International, who will discuss the company's Exchange Program, including all changes and updates.

Also speaking will be Mr Bill Armbruster, Sr. Vice President., SPM Resorts. Bill will discuss "how a timeshare resort Homeowners Board of Directors functions, as well as the various legal statutes that Board's must adhere to in carrying out their duties and responsibilities."

His company manages timeshare resorts in Maine, Mass., No. Carolina, So. Carolina, Tenn, Florida and the Virgin Islands.

Shep Altshuler, Publisher, and Ray Jacobs, Editor, TimeSharing Today Magazine will also speak.

A question and answer period will follow each speaker.

This meeting is limited to members of the S.W. Florida. Timeshare Owners Group, as well as non-members who make reservations in advance. The Group hold three meetings per year, in March, July, and November.

Further information about membership and meeting reservations, can be obtained by contacting Frank Debar, Group Coordinator, at (941) 351-1384, or online at [fdebar@webtv.net](mailto:fdebar@webtv.net).

### Report from Maryland

The Baltimore, MD area timeshare owners group held its annual meeting on March 30, 2008 at Comfort Suites and Inn, Baltimore, MD. The meeting started in early afternoon and culminated in dinner.

During the meeting, attended by about 120 members and their guests, organizer Ed Hastry gave an industry update. The representatives from Dial An Exchange-USA, Platinum Interchange and Trading Places made presentations about the exchange services offered by their companies. Shep Altshuler, Publisher of TimeSharing Today magazine, provided an overview of all the changes taking place in the timeshare industry.

Members in attendance were from Maryland, Delaware, New York, Pennsylvania, Virginia, West Virginia and

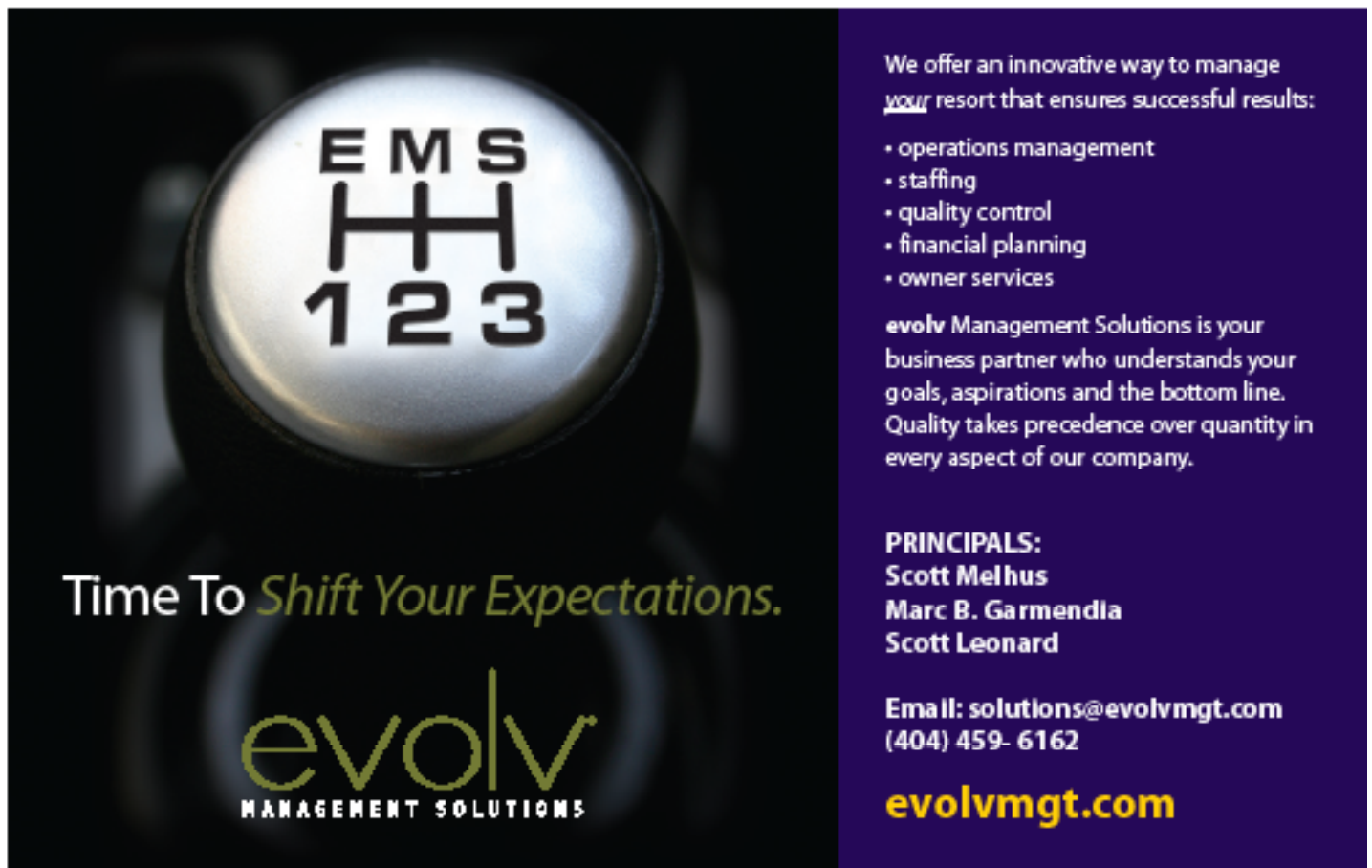
South Carolina. They asked a lot of questions and were pleased to learn more about their additional choices when it comes to exchanges.

Other new topics were the availability of renters insurance and financing on resale units which most members did not realize existed. Another topic talked about by the members was the resale market and what a great time to consider buying additional timeshares at very reasonable prices. Currently the group has a large membership but is looking forward to having this number grow in order to have a stronger voice in the timeshare industry.

For further information about the organization or its next meeting, contact the Hastry's at [hastry@aol.com](mailto:hastry@aol.com) or 410-719-0064.

### Other groups

*Editor's note: A complete list of other timeshare owners' groups and their contacts can be found online at [www.tstoday.com](http://www.tstoday.com). The link to Owners Groups is in the Subscribers Only sec-*



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# The Dark Side: Business closures, scam, possible fraud

## Windjammer Cruises Officially Out of Business

*Editor's note: The following article is a slightly edited version of a story that appeared on [www.cruisemates.com](http://www.cruisemates.com) and is reprinted here with permission of Paul Motter, the Editor.*

The Burke family patriarch, Michael Burke Sr. built a cruise business from nothing, only to have his children to tear it asunder with infighting and neglect.

April 1st, 2008, was the day that the most recent CEO of the company, Joey Burke, had promised Windjammer's faithful followers that the fleet would once again be in full service. This was back in December of 2007 when the company was scheduling cruises on its last remaining ship, the Legacy, only to end up canceling them one day before sailing due to "financial difficulties" and other various excuses.

And today, I have finally have in my hands what many people have been seeking for months. I have a copy of a letter from the Florida Department of Agriculture and Consumer Services stating that Windjammer Barefoot Cruises LTD is "no longer in business."

"According to our records, this seller of travel is no longer in business and efforts to contact them on behalf of consumers have proven unsuccessful. This company was not required to post financial security with this Department. The State, therefore, holds no security from which to draw or make refunds to those individuals who had purchased travel related services from this business.

"You may wish to seek private legal counsel or you may file a claim in small claims court. There is, however, no guarantee you will be able to recover the money you paid to this company."

"We regret that we were unable to be of assistance at this time. Please let us know if this office may be of service in the future with another consumer related matter."

The good news about this letter is that it should be proof enough for the hundreds of people, many of whom paid well over \$10,000 per family, to go to their credit



card companies and request a refund. For others, who bought into the odd sailing timeshare scheme the company put forth, it may be enough to legally claim a capital gains write-off on their taxes (ask your CPA if this is possible).

How big is the Windjammer debacle? For a small cruise line, it is surprisingly far-reaching. The company bought a research vessel in August 2003 and announced they were converting it into a cruise ship and sailing timeshare. They produced a beautiful color brochure to represent the final product, the LaMer, and proceeded with a heavy pitch by timeshare salespeople earning as much as 50% commission using the list of past passengers

for their contact sheet.

The sales effort was so intense that likely prospects tell stories of being taken out to dinner and lubricated with spirits until they agreed to sign, in many cases after they had said they were not interested at all repeatedly. Timeshares were offered for every week of the year and for every cabin on the ship as shown in the brochure. Unfortunately, the brochure was the only thing ever turned into a timeshare. The actual vessel remained unchanged and to this day is rotting away in a Trinidad shipyard.

The contract did specify that the company could replace cabins on the LaMer with cruises on their existing vessels, which they did in many cases. Sometime in 2005, one of the family members raided company funds for as much as \$450,000. Lawsuits from his siblings followed. Still, sales of these timeshare contracts continued through late 2006. By then, the line's other vessels were already falling apart due to neglect and lack of work



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ing capital. By 2007, crew members and bills for provisions were not getting paid. In November, 2007, the last remaining working Windjammer vessel sailed its last cruise.

After the last cruise, people looking to collect on their pre-paid cruises were told the company was in the process of rebuilding, and that April 2008 was the target date to have the company fully operating again. Customers requesting their cruises were told that getting the fleet up and running again was just a matter of time and urged to "wait until April." Those who insisted on refunds were asked to fax or mail in requests, but in almost every case, these requests were ignored.

Throughout early 2008, the Burke family went quietly underground. They stopped commenting in public and put out no press releases. In March, the Miami headquarters went silently dark. The company still owed millions of dollars in unfulfilled cruises alone, plus other financial liabilities. Yet, they never declared bankruptcy or any other formal financial moves at all.

This lack of formal legal status - being a cruise line with no working ships — left anyone who is owed money by the company at a loss. Many credit card companies would not issue refunds. The exception would be if the customer could prove the company was out of business. But strangely, the Windjammer Web site remained online, looking as if the line was still robust. There was no proof of the debacle that was really happening.

The truth is, greedy family members had picked the company carcass dry, according to one eyewitness I interviewed. Whenever the time came for financial responsibility, they resorted to a tactic of blame shifting. In fact, the Web of legal entities who still own various pieces of the company is so convoluted that it is said even the Burkes have lost track of what is what.

In any case, the last company CEO, Joey Burke, had promised April would be the dawning of the new Windjammer, and now that April is here, the Burkes are as invisible as ever. The latest rumors say that the ships have been seized by creditors and will be auctioned off. Another rumor says that one of the Burke sisters, Polly, is blaming the British overseer of the company for their inactivity.

**SC man sentenced in Massachusetts scam**

Dennis Drummond of Myrtle Beach, SC, was sentenced to 2 1/2 years in a Massachusetts prison after he pleaded guilty to scamming more than 80 people out of hundreds of thousands of dollars in cash and property.



Drummond, 53, pleaded guilty to three counts of larceny over \$250, one count of larceny of \$250 on a person over the age of 60, and one count of larceny over \$250 in a single scheme.

Bristol County District Attorney spokesman Gregg Miliote said Drummond's jail term, which will also include restitution, was handed down solely on the basis of larceny charges for Drummond's bilking of Charles and Janice Doucette of Somerset. The Doucettes were the first to pursue criminal charges against Drummond in Bristol County.

After being arrested by deputies with the Brunswick County, North Carolina, Sheriff's Office on another fugitive warrant, Drummond was extradited to Massachusetts.

Drummond reversed course after initially pleading not guilty to the charges last July. Superior Court Judge Robert Kane sentenced Drummond to 2 1/2 years in jail, with 10 months to serve and the rest suspended over the next three years, but not before a number of his victims finally had their say.

Drummond will serve the entire sentence if he commits another crime or fails to pay restitution, Miliote said.

Police said Drummond set up real estate companies in a number of towns in Massachusetts and told victims that he was a broker in timeshares, and that he could trade their shares for better weeks or better properties.

At the time, the Doucettes owned a

two-week timeshare block and a separate one-week block. Janice Doucette testified that Drummond told them in 2002 he could get the couple three weeks together at the same timeshare. She said they gave Drummond \$25,000 and the deed for their two-week timeshare block, but received nothing in return.

Doucette faced Drummond at the sentencing hearing and accused him of turning the "golden years" of her marriage sour. She said Drummond robbed them of the opportunity to vacation when they were healthy enough to travel.

## Cape Cod developer under investigation

The foreclosure sale of the Navigator Beach Club in Dennisport, MA, on April 8, 2008, was the latest blow to timeshare owners who had purchased weeks from local developer Robert Reposa. While sales for the timeshare resort started more than two years ago, the resort was never completed and Reposa apparently stopped making payments on account of the \$2.2 million mortgage loan, prompting the foreclosure action by the bank.

Although Reposa claimed that he filed the necessary paperwork, Boston Channel 5, an ABC affiliate, reported that their investigators were unable to find any record of a timeshare entity formed by Reposa or any deed for the resort property to a timeshare entity.

The property was sold at auction for \$2.7 million. Whatever interests the timeshare buyers may have had in the project were wiped out by the foreclosure sale. The successful bidder got the property free of all liens and obligations except for any unpaid real estate taxes. He told Channel 5 that he has no plans to operate the property as a timeshare resort.

The Massachusetts Attorney General's office reports having received more than 50 complaints from buyers at the Navigator who never received deeds for their timeshare interests. That office has now announced that it will investigate Reposa's failure to fulfill his promises to buyers.

Any effort by the Attorney General

to force Reposa to pay restitution will be complicated by more than \$500,000 in tax liens reportedly filed against Reposa on account of unpaid state and federal taxes.

Owners have set up a Website, [www.navigatorbeachclub.org](http://www.navigatorbeachclub.org), to air their concerns and share information. On the site, one owner states that he had \$58,000 invested in in the purchase of several units at the resort. Several owners indicated that they had filed complaints with the Attorney General or signed complaints with the local police department.

Another Cape Cod development by Reposa, Beachside Village in Falmouth, has also caused headaches for timeshare owners. That resort was completed and has functioned for several years.

Reposa reportedly promised Beachside Village owners that he would rent their weeks for them if they were unable to come down to Cape Cod to use them, but he initially failed to promote any rental business. Then, when he did finally start to rent weeks for owners, he did not remit their share of the rental income to owners.

When owners formed their homeowners association, they discovered that Reposa had not paid real estate taxes and utility bills. They also learned that about 400 deeds to owners had never been recorded. The full extent of the outstanding claims against Beachside Village has not yet been determined because the owners claim that Reposa has failed to turn over the books and records of the resort.



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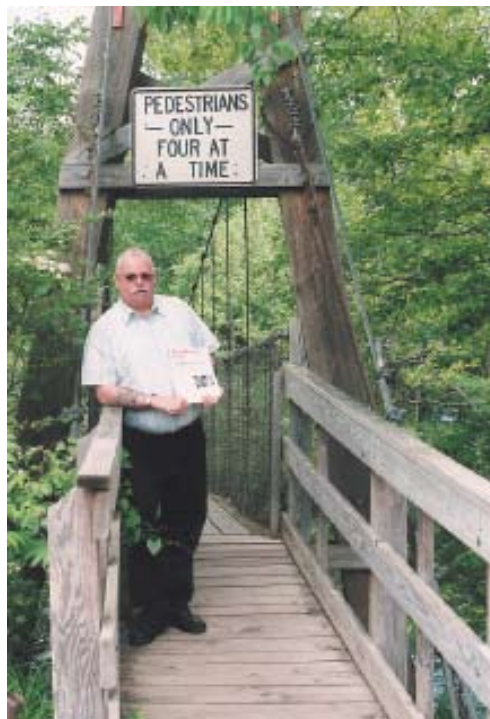
Subscriber Steve Trawick was on an exchange to Marriott's Canyon Villas in Phoenix, AZ, with his wife, Kathy, and his children and Mother. Steve is pictured with his Mother, Eileen and his TimeSharing Today magazine.



Daniel Heist, President of the Club Cala Property Owners Association is reading the latest issue of TimeSharing Today while he patiently awaits completion of the long-promised renovation of Club Cala de Palmas at Palmas del Mar, Puerto Rico.



Mary Sessler writes that she is shown on her balcony at Sedona Summit with one of Sedona's famous mountains in the background. She and her husband own seven timeshares and currently exchange through Dial an Exchange, San Francisco Exchange and ILX. "The Sedona Summit is a great resort and a great place to read a great magazine, TimeSharing Today."



Joseph Sinnott of Newport News, VA, will try to read his issue of TimeSharing Today while crossing a swinging bridge which spans the Little River in Townsend, TN, just outside the Smoky Mountains National Park.

# Mountain Views at Mountain Loft

By Carolyn Schmigiel, Portage, IN

We were asked to dog-sit our son's Alaskan Husky while he and his new bride went on their honeymoon. We live in the Chicago area and my son lives in Cincinnati. This gave us a good excuse to use one of our timeshare weeks to drop off my son's dog when he returned from his honeymoon and continue on to the Smokey Mountains.

Our exchange was to Mountain Loft Resort about two miles east of Gatlinburg, TN. The resort is located on the side of a mountain and to get to it, one must drive~ up a steep road to the registration/clubhouse building. Our check in was courteous and quick, but we were then directed to another desk to get our parking permit where we were approached to attend a 60 minute talk about the resort. We declined.

Our unit was located up a hill and around a sharp curve in a condo building of about 80 units. The one-bedroom unit was small but adequate for two people. Four people would have had a real problem. The galley kitchen contained all the necessary appliances, but counter space and cabinet space was very limited. The living dining area measured about 12 x 12 with patio doors leading to a veranda with a table and two chairs. The view of the mountains from the veranda was spectacular. Although the sofa and one chair in the living room appeared fairly new, the rather inexpensive pine furniture in the dining area and bedroom appeared well worn. The bed was also a standard size.

Each group of condos (presently two with more planned) has a small heated swimming pool with a tiny Jacuzzi and kiddie pool. We went to the pool in our building on Sunday afternoon and found it crowded with kids, six of whom were continuously doing cannonballs into the pool, splashing not only the swimmers in the pool, but those of us sitting at the tables beside the pool. The parents were so uncaring and inconsiderate they said nothing to their kids about their antics. We soon left.

Because rain was predicted for



Monday, we decided to go for the "60 minute" presentation just out of curiosity. Also gift certificates worth \$100 were offered to restaurants and shows.

The Mountain Loft Resort is one of the resorts of the Bluegreen Corporation, whose timeshares are located

mostly in the east and southeast. The 60 minute presentation with a group of us turned into 75 minutes and then extra time to view the new unit. The salesman actually tried to fit in a 90 minute presentation into the 60 minute time trying to explain the Bluegreen



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He went so fast that we all exited the room scratching out heads.

The private sit-down with the next salesperson really didn't clarify the system any further. We thought we were going to be handed over to the third salesperson but, thankfully, after we declined, he signed out paperwork and we proceeded to the gift certificate window where we received three \$30 certificate for local restaurants. Incidentally, we found out that when you buy a timeshare from Bluegreen, you may get any of their units even though you think you are buying and have a deed to a new unit. Whatever is available in their inventory is what you get.

On Tuesday, we drove up to Clingman's Dome, the highest point in the Smokey Mountain National Park. We had been there 26 years before with our 6-year-old and 8-year-old sons during our camping days. It was rather cloudy on that day and my husband had lifted our six-year old up and he touched a cloud. We proceeded on over the Smokies to the town of Cherokee and

ate lunch at a Native-American owned restaurant. We were pleasantly surprised that the prices were quite reasonable.

On our return to Gatlinburg, we stopped for pictures at Chimney's Mountain trailhead, a two-mile 60 degree trail to the top of the mountain that I had climbed as a teenager with my parents. This trail is mostly hand over foot up Rhododendron roots. It rained as we were descending and we slid half way down the mountain on our bottoms. After reaching the creek at the bottom, we plunged in and washed off the layers of mud from our clothes and bodies.

Back at our timeshare, we attended one of two Bingo games offered during the week. Five games were played, four with nice prizes and the fifth for a free ticket to a local show.

Wednesday morning, we were finally able to get a table poolside and also enjoy the Jacuzzi. In the afternoon, we attended a photography class which was quite informative and entertaining.

Thursday was afternoon Bingo again and I was lucky enough to win a free ticket to Legends of China at the Palace Theatre in Sieverville. The Palace Theatre is a magnificent Theatre, as was the two hour show. To me it rivaled Cirque de Soliel.

Friday morning, we could not believe our eyes when we saw that the pool was vacant. We then realized that the timeshare has a staggered check in and out and most of the residents had left, so we were again able to enjoy the pool unbothered.

We decided to drive up to Uber Gatlinburg hoping to find a beer-garden and some German style entertainment and a nice mountain view. No such luck. There was a bar, but it was inside and the view was nothing. We had one beer and left. We used one of our dining certificates at TGIFridays and had a nice dinner.

Gatlinburg has changed so much that to me it is no longer enjoyable. Perhaps for families with teenagers and younger children it might be attractive, but for us 60-somethings, it's pretty much of a hassle.

I would rate this timeshare a "C."

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# Williamsburg: Destination or Hub?

Dr. David C. Meyers

After the hustle and bustle of the holidays, sometimes it feels good to get away. This year, my wife and I headed for Williamsburg, VA, for the fourth time. We schedule our visit so we miss the holiday crowds, but still enjoy some of the holiday feeling. Why Williamsburg in the winter? The area has an abundance of vacancies in fine timeshares, airfares are not expensive, the climate is mild and sunny (usually), and the area has so much to do. We fly into Norfolk airport - a beautiful, easily navigable facility and are on our way.

Imagine cool temperatures, no lines, no waiting, plenty of parking, light traffic, and walking beaches all by yourself. Of course, you won't get a suntan but, as grandparents, we are beyond that stage in our lives. As I am writing this, I am asking myself why I am letting this secret out?

We stayed at the Williamsburg Plantation, an Interval International property. The entrance drive leading to a magnifi-

cent colonial registration area is restricted from non-guests. Check-in is easy and the staff friendly. The main building has a large exercise area, lounge with computers and complimentary beverages, and an enormous indoor pool. There is an even larger outdoor pool. There are planned activities throughout the week, including a day trip to Washington, DC. The facility has tennis courts and a nature walk.

Our unit was a huge suite with two bedrooms and baths. The full kitchen was well equipped and the living area was spacious with warm and friendly decor. The section of the resort in which we stayed appeared quite new as the landscaping was just being completed. A complimentary laundry was shared with one other unit. The buildings appeared well built, as we never heard our upstairs neighbors. There was no maid service, although a mid-week freshener could be ordered for a price.

As indicated, we have visited the area often and have done all the usual attractions. Therefore, we used our week

to take daytrips and explore the wider region. So much is available within an hour or two drive. One way to approach the area is to travel up the major rivers (James and York) and explore the plantations and little villages.

The Smithfield area is especially nice. To the south is the Great Dismal Swamp, an interesting nature area and the barrier islands, which offer lots of bird watching this time of year with flocks of geese and other waterfowl. The Outer Banks are a pleasant drive. We watched the sun go down on Cape Hatteras on New Year's Eve without another soul to be seen - pretty romantic.

To the north is Gloucester County with quaint villages that are not really geared to tourism. To the east is the Petersburg area, which is full of amazing Civil War history and worth a full day in itself. Remember, being on the Atlantic seaboard and the leading edge of the time zone, days start early and the short winter days also end early; so don't sleep in. As is evident, we like the whole area and almost feel like we are natives. Maybe that's not a bad idea.



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# Resale Survey

Since almost all subscribers will likely confront the resale issue at some time, we believe the results of this survey should prove useful and interesting. Mail responses to Survey, TimeSharing Today, 140 County Road, Suite 114, Tenafly, NJ 07670 or respond online at [www.tstoday.com/survey](http://www.tstoday.com/survey).

**Use extra sheets if needed for answers.**

1. How many timeshare weeks (or weeks worth of points) do you presently own?
2. How many weeks (or points) do you plan to sell in the next 12 months? \_\_\_\_\_ weeks \_\_\_\_\_ points
3. Do you intend to sell through: (circle all that apply)
  - a. your own advertising    b. a resale broker
  - c. your resort                d. word-of-mouth
4. If you attempted to sell any timeshare weeks (or points) during the past 2 years, were you successful?
- 5 If #4 is yes, did you sell through: (circle all that apply)
  - a. your own advertising    b. your resort
  - c. a resale broker            d. word-of-mouth
6. What percentage of your asking price did you get?  
 \_\_\_ 100% \_\_\_ 90% \_\_\_ 80% \_\_\_ 70% \_\_\_ (    )
7. Have you deeded back a timeshare week (or points) to your resort within the past 2 years?
8. Have you attempted to donate your timeshare week (or points) in the past 2 years?    Were you successful?
9. In your opinion, will it be easier or more difficult to sell a

timeshare in the next 12 months?

10. Why have you sold, or plan to sell, your timeshare? (circle all that apply)
  - a. High maintenance fees    b. Divorce/loss of spouse
  - c. Health issues                d. Financial situation
  - e. Frustration with exchanges
  - f. Other. Specify \_\_\_\_\_
11. Do you plan to buy on the resale market in the next 12 months?
12. Within the past 2 years, were you solicited to pay any advance fee for selling your timeshare?
13. If yes, how much did you pay? \_\_\_\_\_ Was the solicitor successful in selling on your behalf?
14. Comments: (Attach an additional sheet if needed.)

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# Why you need a licensed broker for resales

By Mario Collura, President of Tri West Real Estate, and Viccie Mac

**Q:** How do the non-licensed entities get the goods?

**A:** They act as though they are “helping” the consumer.

**Q:** How do they sell their goods?

**A:** Through unregulated bulletin boards, magazines, and unlicensed dealers that are under the radar of government agencies.

**Q:** Why is it hard to identify them?

**A:** Because they look legitimate on the surface.

**Q:** Why is it important for us to stop them?

**A:** Because these non-licensed entities do not care:

- how they acquired the “no cost” inventory or where it came from
- how they are affecting market values or who is damaged
- if the goods are defective, have title defects, or become defective upon transfer
- if they are breaking laws
- if they give out financial, legal and accounting advice that can directly harm persons taking actions on this inaccurate data
- if title defects are rising from 5% to 45% because of their direct mishandling of sloppy, non-escrowed transfers.

Bulletin boards have enabled unlicensed individuals, dealers and postcard companies to practice real estate without a license. Bulletin boards have encouraged the unknowing consumer to believe a real estate transaction is like buying a book from amazon.com. Bulletin boards should be responsible for informing and protecting the consumer, not perpetuating the unlawful activities of non-licensed entities.

The wrong practice of transferring timeshare property like a book, without proper escrow and title, allows for the non-licensed entities to thrive. Timeshare is “Real Estate,” and when it is treated as real estate, it maintains its dignity, respect and value. Timeshare was originally regulated and sold by the developers as real estate, with title insurance. Timeshare should be treated as real estate on the secondary marketplace. Because real estate is regulated, there are rules and consumer protections in place.

## Timeshare as Real Estate

1. Proper presentation of product
2. Fiduciary relationship between agent and principal
3. Protections through full disclosure during sale process
4. Protections through proper transfers full with service licensed escrow companies
5. Protection from title defects through proper Title Insurance
6. Lender Protection encourages secondary financing
7. Continuing protection and assistance through licensed agent customer care and service

## Not Real Estate

1. Misinformation
2. No binding relationships
3. No mandatory disclosures are required
4. Unlicensed transfer companies and dealers not regulated. Resort transfer fees sky rocket to cover cost of processing defective transfers
5. Title defects make property unmarketable
6. Financing limited, costly and risky for lenders
7. No responsibility or consequences for non-licensed activities

*Continued on following page.*

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**Timeshare as Real Estate**

8. Consumer remedies thru the state department of real estate
9. Consumer protection thru licensed real estate agents
10. Real Estate Brokers are required to be visible to the public and are held accountable

**Results**

Real Estate Brokers maintain and enhance

Full escrow and title insurance policies protect consumers and resorts

Third Party broker, escrow and title companies reduce resort workload and increase protection

Fiduciary agency, full disclosures and remedies create consumer confidence

Licensing and Regulation sets the guidelines for proper standards of practice in the timeshare industry

**Not Real Estate**

8. No remedies
9. Non-licensed entities abuse consumers thru false and deceptive advertising, misrepresentation and fraud
10. Non-licensed entities hide behind internet bulletin boards not requiring any regulation or disclosure

**Results**

Values plummet with “no cost” inventory liquidated product value on internet bulletin boards

Title defects sky rocket

Management and Operational Costs (including maintenance and transfer fees) increase to meet Customer Service demands

Consumer Confidence drops

Industry Integrity is compromised

The current **Federal Trade Commission’s Timeshare Tips** state: “Selling a timeshare is a lot like selling any other piece of real estate.” “Ask if the reseller’s agents are licensed to sell real estate.” “Deal only with licensed real estate brokers and agents”

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