

# SHARETIME

The Magazine from the Timeshare Association

**WimPen**  
becomes TATOC  
platinum affiliate

New re-sale  
**Code of Practice**

**Resort news**  
round-up

**Holiday report:**  
East Clare Golf Village

**Conference '10**  
report

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**TATOC**

## From the desk of the CEO



Harry Taylor, CEO

# Where has the year gone?

It only seems a few weeks ago that we were all preparing for our conference at the Nottingham Belfry. We are now planning for March 11 -13 2011, hopefully with even more of an impact than 2010.

Since TATOC embarked on a new strategy in 2008 we have gone from strength to strength, achieving our objectives mostly due to the better co-operation and understanding of consumer needs by the industry as a whole.

Dialogue that would have been impossible four years ago now takes place on a daily basis. A trust has been formed between consumers and the trade which has seen us unite against the scammers who continue to live off the back of true timeshare.

Scam holiday clubs are a tremendous problem to timeshare consumers. I would go so far as

to say they are a scourge on timeshare owners and the reputable timeshare product.

They are not regulated by the current timeshare regulations of 1994 (European Directive 94/47/EC) because they are deliberately designed to fall outside of the definition of timeshare contained within that directive.

A number of companies contact timeshare owners inducing them to attend a meeting supposedly to sell their timeshare but what actually happens when they arrive is that they receive a dishonest warning about problems with their timeshare and a very assertive (if not aggressive) sales presentation on joining a holiday club.

There is quite a long way to go before we can truly say we have cracked the scammers but we are going along the right road in changing the general perception of timeshare.

## Ask the Editor

### When a legal firm calls to 'help'

**Q:** I was recently phoned by a legal company who stated that they were able to help people who felt that they had been miss-sold timeshare or were unhappy with maintenance fees and so on.

**They said that there was a legal case being prepared at present and we could be included if we felt unhappy with the way our timeshare was sold to us. This would cost us nothing as they had received funding from the government.**

**If we were interested we would have to visit a solicitor in Stafford who would decide whether or not we had a claim. It was stressed that this would cost nothing and we could receive up to £2,500 back when the litigation was complete. Is this a scam?**

*Lynne Winch, Furness*



We have asked TATOC Helpline Co-ordinator **Mark Caldicott** to answer this important question.

**A:** There is a growing problem whereby people who have lost money to fraudulent timeshare companies or other long-term holiday products are being targeted by bogus solicitors and legal firms from a number of European countries.

They often claim to be acting in conjunction with local or national government agencies to recover 'lost' money.

These companies target people who have been the subject of scams, failed holiday clubs, abortive 'cash-back' schemes, Reclaim Certificates and so on. They purport to be able to recover the lost funds and request an up-front payment from the consumer.

We recommend the greatest of caution if you are approached by any such company – especially if they contact you by telephone. You should verify their credentials very thoroughly before you give them any information or money.

If you are genuinely entitled to any money because a company has gone into liquidation you will be contacted directly by an official agency or by the liquidator. It will almost certainly not be by telephone.

If you are approached by any individual solicitor or legal company who request any form of up-front payment we recommend you speak to an official government agency and the Law Society from the appropriate country to verify their credentials, their legitimate involvement and financial requirements..

Another known problem is where a company persuades someone to send them money by bank transfer to pay for legal fees/action, or for any other service. They then contact the person again saying the transfer has not taken place and persuade them to resend the transfer.

This is not just scaremongering – a consumer recently contacted TATOC after sending a

bank transfer of £3,000 to a bogus company three times and losing close to £10,000. Another consumer contacted us after losing £13,000 by this fraudulent method.

If any company says it has not received a payment you made by cheque, bank transfer, debit card or credit card, you should – before paying again - first contact your bank to establish whether payment has been taken, and that the original payment has been refunded or cancelled.

A considerable number of people have been prosecuted in Spain for fraudulently presenting themselves as legal companies and taking money from unfortunate people who have already lost money to other fraudulent practices or failed holiday schemes.

They are extremely convincing and persuasive in their approach. Don't become another victim yourself. We recommend timeshare owners never give money to anybody who 'cold-calls', never make payments up-front, and always check very thoroughly a company's credentials and authority to act in the particular case.

If you do decide to pay any company (having done your research very thoroughly) make sure you do so through a U.K. registered credit card company to ensure you have the protection of Section 75 of the 1974 Consumer Credit Act.

### Do you have any timeshare related questions?

Send them to [editor@sharetimemagazine.com](mailto:editor@sharetimemagazine.com) and we will try to answer them in the next edition of Sharetime.

## Meet the Board



**I**n this issue of Sharetime, we find out more about Geoff Chapman, a long-term timeshare owner and TATOC board

member whose main activities are on the TATOC consumer helpline, legislation and documentation.

### How long have you been a timeshare owner?

More than 25 years.

### When you first bought timeshare, what attracted you?

The exceptional quality of the apartment and the resort, the promise of a high-quality holiday experience, the opportunities offered by timeshare exchange and the long-term cost effectiveness of timeshare ownership. In none of these have I been disappointed.

### Where was your first timeshare and where do you own now?

I first purchased a two-bedroom apartment in week 32 at what is now the Macdonalds Plas Talgarth resort in Wales. My family found the whole timeshare experience to be so thoroughly enjoyable that we very quickly purchased two more weeks at the same resort.

Over time I have gradually accumulated timeshare at Club Praia Da Oura, in Portugal; Club Riza, in Malta; Palm Beach Club, in Tenerife; and FlexiClub points.

### Have you ever recommended the industry to others? What were the advantages you used to promote the industry?

I certainly have – many times. Timeshare provides owners with the chance to experience superb holidays at a fraction of the annual cost they would pay to enjoy a similar experience in any other way.

I often tell people of places I have stayed and invite them to try to book a holiday there themselves. It usually proves impossible or the cost is many times higher than the figure I pay through my timeshare ownership.

### When did your resort become a member of TATOC and why?

I had been a member-elected director of FlexiClub for around ten years and had heard of TATOC. I attended my first annual conference as a non-member in 2004 to learn more about the Association.

I was quickly convinced that TATOC's

## Geoff Chapman, TATOC director

aims and objectives were good for timeshare consumers and the reputable timeshare industry, and wanted FlexiClub to be a part of this association and play an active role in its achievements. We joined in 2005.

### What attracted you to join your resort's committee, it's sometimes a thankless task?

There were some problems with the Club management that were affecting my personal enjoyment and experience. Together with a few other members we began a series of actions that led to an extraordinary general meeting, the subsequent dismissal of directors, a change of management company and a restructuring of the club. For my sins (and rather outspoken views at the meeting) I was invited to become a members' representative.

### Which committee do you now serve and for how long?

I have been privileged to be a member-elected director of FlexiClub points for around 15 years.

### What have been your worst and funniest moments as a committee member?

My worst moment - As a committee member we all have a responsibility to be prudent on costs. To save just £50, I once booked a flight without realising I would need to change planes THREE TIMES in each direction. In hindsight that was taking dedication just too far!

### My most embarrassing moment?

Well, the clever thing is never to have one – and if you do: never tell a soul about it.

### When did you join TATOC?

Having brought my club into TATOC membership I was already convinced that it was a force-for-good for consumers within timeshare. From the very first conference I started to get involved with activities and offered my services to assist in any way I could.

In 2005 the CEO Harry Taylor, who has become my very good friend, invited me to join the board as a co-opted member and after a year I was elected at the 2006 AGM to be a full director. It has been one of the most worthwhile and rewarding things I have done.

### What makes you most proud of TATOC?

How it has evolved and grown enormously over the last few years from a 'bit of a talking shop' to a widely recognised force for timeshare owners. The TATOC consumer helpline provides genuine benefit to consumers. It is something we are rightly proud of and is an important aspect of the "new TATOC".

I am also very proud of TATOC's involvement with the new European Directive covering timeshare and other long-term holiday products that comes into force in February next year. We have helped to achieve well-balanced, consumer focused legislation that

will prove good for both consumers and the reputable timeshare industry. What we will need after February is decent enforcement.

### What do you want for TATOC in the future?

For TATOC to be widely recognised by timeshare owners and elected committees as the 'champion of timeshare owners' and the source of best practice, information and assistance in all matters relating to timeshare.

For TATOC to be recognised by the media, consumer bodies, government agencies and the timeshare industry as the principle representative and voice of timeshare owners in Europe.

There seems to be this awful reputation that timeshare is 'dangerous' and for the wealthy or the stupid. Virtually none of the timeshare owners I meet are either of these. Timeshare has something special to offer to everyone and somehow we have to change its image and perception. Perhaps there's a need to modernise and re-launch the timeshare product itself, to attract consumers with a wider range of age and economics. TATOC has a role to play in achieving this.

### What are your favourite foods, books, music and parts of the world?

**Food?** - At heart, I'm a relatively simple bloke from Stoke-on-Trent. I love traditional home-cooked food - 'English breakfast', roast dinners, good pies and steak. But I'm also fond of a good medium curry with a glass of lager. I love to cook, but nothing posh or fancy.

**Books?** - I am a great fan of the adventure novel with particular favourites being historical novels and those based on or around the sea. Among my favourite authors are Patrick O'Brian, Wilbur Smith and Christian Jacq.

**Music?** - I'm not really into music because I quickly get fidgety if I'm not actually doing something. Music was largely condemned when I realised I would never be a musician or an opera singer.

**Favourite places?** - You know - I just love holidays. I love warm sunshine, a nice beach, beautiful countryside, good company and a fine place to stay. When I have all these things it doesn't much matter where I am in the world.

### If you had your time again what would you like to be?

I have been an exceptionally lucky - in life, in my family and friends, lucky to have survived two serious accidents, to have reached a 'mature' age without the kind of major illness that has claimed some very good people much younger than me.

If I had my time again I'd chose to be LUCKY in the things I can't influence myself – and the rest is down to what you make it.



# WimPen becomes latest platinum affiliate

Leading resort management company WimPen Leisure Management has joined TATOC as a platinum affiliate.

Originally part of the George Wimpey European empire over 25 years ago, WimPen now provides management services to more than 15,000 property owners at 13 resorts and communities in Tenerife, Lanzarote, La Gomera and the Costa del Sol.

WimPen believes that the secret of successful resort management is to make a constant effort to plan ahead and prevent problems from arising, says managing director Mr. Ivan Pengelly,

#### WimPen managed resorts include:

- Las Rosas, Los Gigantes, Tenerife
- El Marques, Los Gigantes, Tenerife
- WimPen Sueno Azul, Callao Salvaje, Tenerife
- Los Claveles, Los Cristianos, Tenerife
- Las Brisas, Playa Blanca, Lanzarote
- Las Casitas, Playa Blanca, Lanzarote
- Club Bena Vista, Costa del Sol, Spain
- Las Palmeras, Costa del Sol, Spain
- Fairways, ManComunidad, Amarilla Golf, Tenerife
- Pueblo Don Thomas, La Gomera, Canary Islands
- Centro Comercial Bouganville, Las Americas, Tenerife
- Pebble Beach, Amarilla Golf, Tenerife

Mr Pengelly led the original management buyout of Wimpey Home Holdings in 1998 when he was regional director. He understands all aspects of the Spanish building industry, having managed developments from land purchases through construction, sales and ultimately to resort management.

Mr Jesus Monedero is director of resort finance, and a fully-qualified member of the Spanish Association for the administration of Fincas (estates). Jesus is in charge of overseeing budgets and audits for clients' resorts – a vital

part of ensuring the best use of funds and avoiding unnecessary legal charges.

Mr Ian Crane is director of administration, constantly in touch with owners and their representatives. His role is to see that WimPen Leisure Management keeps ahead of problems as they arise and apply lessons learnt at one resort to all of their clients.

Mr Crane explained "WimPen offers an efficient and complete management service. We guide resorts and complex owners through the maze of legal and financial problems that can arise in holiday locations like the Canary Islands and the Costa del Sol. Resorts can draw on our expertise in every aspect of resort management and benefit from our good relationships with important groups such as government departments and utility companies".

#### Services provided by WimPen Management include:

- Administration and customer services
- Finance and accounting
- Budgeting and planning
- Reporting
- Maintenance of property and buildings
- Recruitment and training
- Security
- Waste and environmental services
- Rental and letting programmes.

TATOC chief Harry Taylor said: "We are absolutely delighted to have such a respected and established company like WimPen join the association. We welcome their support and also the knowledge and expertise that they bring. I look forward to their on-going participation".

As a TATOC platinum affiliate WimPen will adhere to the strict code of ethics and operating guidelines set out by the association.

**Note:** There are three levels of affiliation – silver, gold and platinum – and all companies wishing to affiliate are thoroughly vetted beforehand and continually monitored.

**For information go to:**  
[www.timeshareassociation.org](http://www.timeshareassociation.org)

## New staff member for TATOC helpline



Mr Francis Seaver has joined TATOC on a part-time basis to provide administrative support, work with the new Merlin software and handle

incoming calls to the helpline.

Originally from Dublin, he recently moved to Manchester and TATOC is his first contact with the timeshare industry. "It is a great product but I do like to help out when things go wrong for people. I recently helped a lady reclaim £5,000 from her credit card company after falling for a scam. It was a great feeling."

## Business directory

The TATOC business directory continues to grow as companies providing products and services to the timeshare industry acknowledge its importance.



Launched 12 months ago, the TATOC business directory contains a list of TATOC's affiliates and approved suppliers to the timeshare industry. Listed suppliers are vetted and must adhere to TATOC's strict code of ethics.

Committee members, consumers and other businesses can then purchase products and services from these businesses safe in the knowledge that they have been approved by TATOC. It is the only industry directory offering this reassurance.

Entry to the business directory starts at just £500 per year and includes a link directly to the company's website. "We are really keen to grow the business directory so our members and consumers only have a positive experience when looking for a supplier" explained TATOC chief Harry Taylor.

**To find out more, contact:**  
[harry.taylor@timeshareassociation.org](mailto:harry.taylor@timeshareassociation.org)



# TATOC leads the way

*At the TATOC spring conference leading developers pledged they would work to resolve many of the issues plaguing the industry - including satisfactory exit strategies and the image of timeshare.*

**T**his commitment came to fruition in early summer when representatives from every aspect of the timeshare industry met to begin discussions.

It was the first time that representatives of consumers, developers, re-sale agents, trustees, management and marketing companies had met together.

Set at the Macdonald Manchester Hotel & Spa, executives from **Club la Costa, RCI, Macdonald Resorts, Resort Properties, Worldwide Timeshare Hypermarket, Resort Solutions, Diamond Resorts International, Dial an Exchange, FNTC, Interval International** and **Resort Development Organisation** met for the first of a number of planned meetings.

Subjects covered included the media's perception of timeshare, the benefits of ownership for a rising generation of new consumers and the need to find a way out for those who, by reason of age or otherwise, could no longer use the product.

"All these issues and more were discussed in an open and frank manner", said TATOC chief Harry Taylor." There was general agreement with the view I expressed that the needs of the consumer must be central to all our discussions."

Taylor added, "As an association representing the interests of the consumer we felt that, following our very successful annual conference, we must keep the impetus going, and use this opportunity to move forward with our respected and legitimate partners in the industry as a united and cohesive body wherever this is possible."

Many initiatives had been started over the years, he said, and the industry had been primarily targeted by legislators. However, it was recognised by those within the industry, that legal restrictions and laws would not solve all the problems.

"The greatest challenge is for actions to be agreed and taken and at the next meeting, to be held in October, these actions will be reviewed."

Before the meeting a questionnaire was circulated and the common denominator was "Less talk and more action" and that is the prime objective of these meetings.

"However" said Taylor "it was also recognised that this is a huge challenge and will not be overcome immediately but by taking small steps and working together we can and will make it happen".

Have you been  
de-frauded?

R D O

RESORT DEVELOPMENT ORGANISATION

Timeshare owners who believe they have been de-frauded by re-sale companies, holiday clubs, cash back schemes or class actions have been asked to contact the **Resort Development Organisation's enforcement team** as soon as possible.

The team requires a detailed written summary of the case including the company name, dates and payments made and a copy of all relevant documents such as e-mails, credit card slips and bank statements.

Once this information has been received, the RDP team will try to help victims wherever possible and contact the authorities about bogus firms with the objective of having them closed down.

**The enforcement team can be contacted by e-mail at: [enforcement@rdo.org](mailto:enforcement@rdo.org)**

**Note:** Members of the RDO and affiliates of TATOC are bound by a code of conduct and operate legitimate programmes. As such, they will not request upfront fees for their services.

## Volcanic Ash:

How Resort Properties Group coped with the crisis

The volcanic ash crisis hit thousands of timeshare owners who were stranded at European resorts unable to fly home.

How did TATOC's member resorts handle the situation? Mr Fred Elliott, secretary to the owners committee at Palm Beach Club, Beverly Hills Club and Hollywood Mirage Club, told us.

"The volcanic ash event created a major problem for our three resorts.. People on the last week of their holiday suddenly had no access to flights back to the UK.

"Of course, a timeshare resort is not like an hotel with empty bedrooms available. Every apartment has an owner which cannot be used



by anyone else other than the owner without his permission.

"We had no idea how many owners would be arriving on the Friday changeover day. Some guests might have already been on Tenerife, staying at another resort and just needed a short taxi transfer.

"The first thing we did was contact RCI to sort out what was happening with their exchange guests. Then we called a meeting with the

on-site sales department to ask for their help. As usual, they came up trumps. "They allowed us to use the apartments allocated to them for promotional visits as these clients would not be flying in. The result was that every owner was accommodated between the three resorts and no one had to leave to find alternative accommodation.

It just shows how important it is that resorts work as a team as every department needs the other departments to operate to their best capabilities. Well done everyone".

**Law note:** If you would like to know your rights regarding flight cancellations and delays, we recommend you visit the Which?Holiday website's advice section. This explains what your rights are, what you are entitled to, how to make a claim and how to make a complaint under the Denied Board Regulation.

## Club La Costa opens first U.S.A. resort...

Club La Costa Resorts & Hotels has acquired its first resort in the world-renowned tourist destination of Orlando, Florida, USA.

The company has purchased Encantada, a resort with its own natural lake just eight kms from Walt Disney World® at Kissimmee, Orlando, the heart of America's theme park capital.

Encantada joins the growing portfolio of Club La Costa mixed-use resorts. Further global expansion is expected this year as the company continues its quest to create a worldwide network of resorts.

In addition to the internationally famous theme parks, Encantada is close to dozens of other attractions, entertainments and sports, including numerous first-class golf courses.

"The announcement of our new resort has already caused a lot of excitement among our members who can look forward to a resort exhibiting Club La Costa high standards in this sought after destination," said chairman Mr Roy Peires.

Club La Costa Resorts & Hotels is widely regarded as a leading provider of holiday products in Europe. Founded in 1984 by South African entrepreneur Mr. Peires, the company has more than 50,000 members and resorts in England, Scotland, Austria, mainland Spain, Tenerife, Turkey and America.



Club La Costa's new U.S. resort Encantada

The company has successfully developed a mixed-use model of whole ownership homes - usually offered with a leaseback programme - and timeshare resorts.

Club La Costa is currently expanding operations in Turkey with one resort open and a second, the company's first residential golf project, under construction (see right).

In 2007, Club La Costa launched its unique Yacht Club with sailings in the Red Sea, Turkey, around Mallorca and Greece. CLC Estates is the company's successful real estate business. The company also has its own in-house travel agency and resort management arm.

Said Mr Peires, "Club La Costa prides itself on impeccable levels of service, innovative products, a pioneering spirit and the outstanding quality of its resorts, which occupy top locations and offer a wide range of excellent facilities."

## ... and plans to drive off in Turkey

The opening in Turkey next year of Kusadasi Golf & Spa is 'a first' for both Club La Costa Resorts & Hotels and for this increasingly popular destination.

It will be the country's and Club La Costa's first mixed-use residential resort with its own golf course attached

The Kusadasi region has been identified by the Turkish government as a golf centre, adding to the existing attractions of beaches, harbour, chic marina and busy cruise ship hub.

Ultimately comprising 2,000 luxury accommodation units, Kusadasi Golf & Spa will be a self-contained, prestige village with 18-hole, par 72 golf course. The spa will feature swimming pools, Turkish bath, shops, aqua park, sports facilities, restaurants and bars.

The resort, sited just 11 kilometres from Kusadasi, lies surrounded by national parkland and has panoramic views from the clubhouse to the Aegean and the Greek island of Samos.

Club La Costa's first guests are due to arrive in summer 2011. It is the company's second major project in Turkey. Its first, Apollonium Spa & Beach Resort, on Bozbuk Bay, opened in 2009.

"Turkey is a great destination for us and the bonus of a golf course adds something new to the diversity of holiday experiences we offer and which we are continually seeking to expand," says Mr Roy Peires, Club La Costa chairman and founder.

# BUYING OR SELLING TIMESHARE?

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# New re-sale Code of Practice

*TATOC has launched a new Code of Practice specifically for timeshare re-sale companies. It has been established to provide maximum consumer protection while providing a fair and equal opportunity for re-sale companies operating within the Code's guidelines.*

**W**orldwide Timeshare Hypermarket and Travel and Leisure Group, two of the UK's largest timeshare re-sale organisations, have already signed up to the Code.

## The new Code of Practice requires re-sale companies to:

- Operate with honesty and integrity, comply with all relevant European and national legislation and have a formal complaints handling procedure. They must provide written details of the sales procedure including the purchase price, all associated costs and any cooling-off period.
- Provide information on the realistic re-sale value and the possibility of selling. They must offer a free listing service and explain the limitations of this service. Where additional, paid-for services are offered, the company must explain that these are optional and provide respective benefits and costs.
- Provide purchasers with written information about the timeshare product including exchange opportunities, current

management fees, the first utilisation date and deposit payment procedures. All payments must be held by an independent third party.

- Undertake good and fair marketing practices: re-sale companies following the Code will not make unsolicited calls, state re-sale offers that do not exist, suggest unrealistic values, request any security or bond or take credit/debit card details before the sale is completed.

Mr Phil Watson, managing director of Worldwide Timeshare Hypermarket, explained his support for the new Code. "TATOC is going from strength to strength and Worldwide Timeshare Hypermarket is very happy to be associated with them.

"The TATOC re-sale Code of Practice has been a little while in the making but it had to be to ensure that it covered all the bases.

"As Europe's leading re-sale company we are more than happy to give our full support to this new initiative and agree that this is a great

step forward in protecting the general public from the rogue companies that are out there. Will the next move be a Kite Mark?" Travel and Leisure Group MD Ms Maria Mills-Farinas said her company welcomed the TATOC initiative in developing and implementing the new code. "This can only be a major step forward in industry regulation and consumer protection".

TATOC chief Harry Taylor said he hoped that, with the new Code of Practice, consumers could be given re-sale information and details of reputable re-sales companies. "TATOC will continue to monitor compliance at appropriate times and cancel affiliations if any breach of the Code is discovered".

**Signing-on note:** To sign up to the Code of Practice, re-sale companies must first be affiliated to TATOC. Re-sale companies that have been affiliated to TATOC for a minimum period of six months may apply to become a TATOC Accredited Re-sale Company.

**For further information on TATOC Affiliation, please visit: [www.timeshareassociation.org](http://www.timeshareassociation.org)**

## New re-sale service puts the consumer in control



**A new online timeshare re-sale service has been launched by Worldwide Timeshare Hypermarket.**

Named Timeshare Shopper, it uses the latest internet-based auction technology to offer buying, selling, exchanging and renting opportunities. "It's the timeshare version of E-bay" explained company chief Mr Phil Watson. "It combines all the elements of timeshare ownership. All transactions take place in a safe and secure online environment with a 14-day cooling off period for timeshare sales".

After a simple and free registration process, browsers have access to a wide range of

timeshare weeks available for sale or rent. Timeshare owners looking to sell can use the unique comparison service to find the market value of their weeks. Verification of ownership is undertaken by Timeshare Shopper and simple ownership transfers can be undertaken by new owners on a 'DIY' basis.

The launch of Timeshare Shopper is being supported by national TV advertising, e-shots and through website search engine optimisation techniques.

**Tim**  **share** **shopper** .co.uk  
com

## Travel & Leisure link up with Diamond Resorts

Travel & Leisure Group has been appointed the sole third party authorised re-seller for Diamond Resorts European collection points.

For the first time ever, Diamond's European Collection Points can be bought and sold on the re-sale market via the Travel & Leisure Group.

Previously, owners could only sell their Collection Points to close family members or existing owners privately. However, Travel & Leisure is now able to sell points to the general public, members and non-members.

The facility allows new buyers to acquire Diamond Points at a fraction of the regular price and enjoy the resort locations and benefits available through ownership.

# Sharing



**BUILDING ON THE SUCCESS OF THIS YEAR'S CONFERENCE, TATOC IS DELIGHTED TO ANNOUNCE DETAILS OF ITS 2011 CONFERENCE.**

With the theme of Sharing Success, TATOC invites delegates to join them from Friday 11th March to Sunday 13th March at the Park Royal Hotel in Stretton, near Warrington.

**The conference will include:**

- A detailed report on TATOC's activities
- Industry speakers
- An exhibition area for TATOC affiliated businesses

**The event will culminate with a gala dinner on Saturday.**

Further information, booking forms and sponsorship news will be available soon on-line at TATOC's website ([www.timeshareassociation.org](http://www.timeshareassociation.org)) or email Harry Taylor for further details at [harry.taylor@timeshareassociation.org](mailto:harry.taylor@timeshareassociation.org).

Attendance at the conference is available to all involved with the timeshare industry including timeshare owners and businesses. For further information on membership and affiliation, please visit our website.

# TATOC

**CONFERENCE  
11-13 MARCH 2011**

# Resort Round Up

*There is always plenty going on at TATOC member resorts. Here Sharetime reports on what is happening at a selection of the resorts in the UK, Spain and Tenerife.*



## Melfort Village

*by Christine Roberts, manager*

“It’s been a busy year for Melfort Village” says resort manager Ms Christine Roberts. Over the past months the resort, located in Oban, Argyll, has implemented a new on-line booking system.

This is proving to be very popular with rental guests who can now visit the Melfort Village website, check for availability in the various cottages and then book and pay securely for their chosen accommodation.

Other resort improvements include a new beauty and well-being room offering a range of treatments, refurbished swimming pool changing rooms and extra bathrooms to two Walled Garden Cottages

The balcony in front of the resort’s restaurant, The Shower of Herring, has also been rebuilt so that guests may dine outside in good weather.

“We achieved RCI Gold Crown status again and recently have been inspected by Green Tourism. We are hopeful of achieving their gold award for the seventh year running”.

Melfort Village has a number of great holiday weeks for sale including some in May and September. “There are also some bargain-basement weeks available which include this year’s maintenance fees which may be attractive to RCI Points members who wish to top up their points”.



## Diamond Resorts at Sunset View

*by Tony Pearce, chairman*

There are great plans to create a new reception area for members to sit and relax while overlooking the pool area. If it is as good as the new reception area at Royal Tenerife Country Club we will be very happy.



## Diamond Resorts at Sunset Harbour

*by John Davis, chairman*

The pools and sun decks at Sunset Harbour are recognised as some of the most photographed pools on the island of Tenerife. Next year they are undergoing a major refurbishment due to changes in EU regulations.

Both pools and the entire sun deck have to be refurbished to install a new filter system. The work is scheduled to start on 25 March next year and will be completed by 30 June. Diamond Resorts have been very helpful with our fixed week owners and have written to all those affected offering alternative accommodation at Santa Barbara.



## Plas Talgarth

by John Crawford: chairman Plas Talgarth owners committee

Many changes have happened at Plas Talgarth since 2008, mostly good but one was tinged with sadness.

My predecessor, Ms Norma Hartshorn, passed away peacefully in October last year. She was a leading force in timeshare ownership and a stalwart for Plas Talgarth on-site improvements and owner protection. She has left behind a legacy which today's committee is following.

The good changes started with the successful negotiations and the signing of a new management agreement between the committee and Macdonald Resorts Limited.

This led to a large investment in the resort which included the full up-grade of all public areas including the pool, sauna, steam room, reception, restaurant and bar. The children's playground and the woodland trim trail have also been improved.

The gardens and pitch and putt course have been carefully pruned to improve the landscaping and are now a true asset.

The committee has also been very active, managing to push through a very high quality up-grade to 25 of the 77 owned units. Further up-upgrades to all units are planned for the next few years.

To ensure that owners are comfortable with the timeshare system, the committee and Macdonald Resorts are now actively looking for acceptable changes to ensure an exit strategy exists for owners who want to move on.



## Crown Resort, Costa del Sol

by David Francis, committee chairman

The Committee of Crown Resorts is dedicated to ensuring that the club continues to prosper while offering the best 'value for money' holidays.

Located on Spain's popular Costa del Sol, the club has 454 apartments in six club resorts: Marbella, Calahonda, Caronte, Del Mar, La Riviera and Regency Palms. Many of the thousands of holidaymakers who stay at Crown Resorts comment on how smoothly the resort operates. This is made possible by the dedicated team of people striving for the best by working tirelessly behind the scenes.

They are supported by contracted organisations: Vacation Care (managers); Diversified Resorts (marketing); FNTC (trustee); and other specialist advisers. Key to the club's success is the on site team, many of whom have worked at Crown for several years and who draw on a wealth of experience to ensure guests enjoy their holidays to the full. This year has seen a double success for Crown. First, RCI awarded Silver Crown status to all clubs and, secondly, all clubs recently gained accreditation by TATOC. Both these awards demonstrate that the club continues to consolidate its reputation within the industry over the last 14 years, since independence was gained from the developer.

An extensive refurbishment programme continues across all resorts and is proposed to be completed in the shortest possible timeframe. Progress has been steady and plans are underway to speed-up the programme over the next 12 months and into the future.

The refurbishment programme includes bathroom upgrades, new kitchens, new floors, and new furniture complemented by a set of stylish decorative accessories.

The current economic climate and the recent fluctuating exchange rates have made the club's objectives difficult to meet. However, good progress continues to be made and, with the support of our loyal members, the committee is focussed on meeting the challenges that lie ahead.



## The Osborne

by Sarah Smith, manager

The Osborne Club at Meadfoot Beach, Torquay, is undergoing a major exterior decoration programme. The Regency crescent is painted about every ten years and work started in spring on the front of the houses.

Thanks to exceptionally dry weather, seven houses have been completed ahead of schedule and, after a break for the main summer holiday period, work has resumed on the remaining two houses.

As well as the refurbishment reserve, the club sets money aside annually for the exterior decoration to ensure there are sufficient funds for this work.

Also this year one of the four passenger lifts has been replaced, a new central heating boiler installed, work continues on up-grading the fire alarm system and the apartment refurbishment programme has continued.

In addition to again receiving an RCI Gold Crown Award, the club achieved its TATOC Accreditation following a visit to the resort by CEO chief Harry Taylor. The Owners Committee was keen to ensure the resort complied with all necessary requirements, giving confirmation to the club's 1,650 members that the resort is operating correctly.

The housekeeping department plays a vital role in ensuring the resort maintains its high standards. Joan Cowap, the club housekeeper, celebrates 40 years with The Osborne this year. Starting initially in the hotel, Joan has worked on the timeshare side since 1990.

The club benefits from long-serving housekeeping staff- several continuing to work following hip and knee replacements! As the club has been operating for more than 30 years we now employ grandchildren of the original cleaners.

**For more information visit:**  
[www.osborneclub.co.uk](http://www.osborneclub.co.uk)

## Consumer helpdesk teams meet in Cork

RCI has welcomed **Mark Caldicott** (TATOC helpline manager) and **Geoff Chapman** (TATOC director) to its operations and call centre in Cork, Southern Ireland.



TATOC's Mark Caldicott (left) and Geoff Chapman with RCI's Vicky Funnell

**P**resentations were given to departmental managers, section leaders and team members explaining TATOC's role in the industry and the work of the TATOC helpline.

In addition to general information the presentations covered a detailed analysis of telephone calls and e-mails received by the helpline, an analysis of the nature of enquiries/complaints referred by consumers and the ways in which TATOC provides help and information to consumers.

The TATOC team spent time with departmental managers and individual team members learning about operations at Cork and how RCI delivers its commitment to excellence in customer service and

enhancing the consumers' experience of timeshare ownership at every opportunity.

They paid particular attention to the enquiries and complaints received by the RCI helpdesk and customer service teams. The aim: to establish the most effective procedures by which RCI and TATOC can work together to provide the best possible information and support to timeshare owners.

In particular the two organisations pledged to help victims of fraudulent practices or 'scam' companies who prey on timeshare owners.

Mr. Chapman commented: "Such activities not only cause a great deal of harm and distress to consumers, but they also do tremendous damage to the good name and reputation of

genuine timeshare products and suppliers".

He added that "the visit was positive, productive and enjoyable and strengthened the already good relationship between TATOC and RCI".

Mr Dimitris Manikis (vice president RCI business development) commented "RCI is committed to supporting and building a closer and stronger relationship with TATOC".

**WEBSITE GUIDE:** A range of Timeshare Consumer Guides covering the majority of consumer enquiries and complaints can be found on the TATOC website, visit: [www.timeshareassociation.org](http://www.timeshareassociation.org) beneath the "Consumer Help" tab.

## Which? Holiday consults TATOC

**W**hich? Holiday has visited TATOC's head office in Manchester to gather information on timeshare re-sales.

Ms Amanda Diamond (deputy editor) and Ms Rochelle Turner (senior researcher) met with CEO Harry Taylor and board member, Geoff Chapman. Discussions focused on the association's contribution to an upcoming article on scam re-sale companies and raising awareness of TATOC and the work of the helpline.

Following the meeting Ms Diamond wrote to Mr Taylor thanking him for the "opportunity to discuss the logistics of how timeshare resorts are run and to get a better understanding of the associated issues".

Commented Mr Taylor: "We will be working to nurture and extend our relationship with Which? Holiday".

Moneywise magazine has also been in contact with the association, requesting further information on the industry.

## RSL welcomes: Vicky DuBois-Sandy

by Linda Freer, managing director

Resort Solutions, one of Europe's most established and respected management companies, is delighted to have Vicky DuBois-Sandy on-board.

Vicky joined the company earlier this year bringing with her more than 17 years' industry experience. Her role is to focus on assisting managed resorts maximise sales.



"We believe it is more important than ever to have a strong, ethical sales presence to provide a level of security for the future of our managed resorts. We are also working hard to develop new products which will appeal to today's market."

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# TATOC helpline valuable service to buyers, users

by Geoff Chapman, TATOC director

The TATOC consumer helpline has proved a tremendous success. From its trial inception 30 months ago it has become a full-time, invaluable service to consumers and a flagship operation in the association's portfolio.

It has also played a major part in the phenomenal increase in TATOC's recognition and reputation.

Telephone calls to the helpline have increased from 80 calls a month to nearly 700, and a total of more than 14,000 calls in total. On average, the helpline receives a call every 15 minutes and twice that number on busy days. It also receives around 150 e-mail enquiries and industry complaints every month.

Throughout the 30-month period one thing has been invariably true – the vast majority of complaints received are a direct result of the activities of unscrupulous companies. These organisations prey on timeshare owners with convincing and persuasive approaches, often seeking out those who are most needy or vulnerable.

Details of all calls and e-mails are entered into the dedicated "Merlin" computer system. Each enquiry or complaint is categorized and allocated to one or more 'case types' indicating the nature of the problem reported.

Monthly reports are presented to the TATOC board who develop schemes to counter rogue practices. This analysis is also used as the basis for regular discussions with government agencies, consumer bodies and trade partners.

**Figure 1** (right top) shows a typical monthly analysis of complaints. The brief commentary to the diagram confirms the very clear pattern that has been evident every month since the helpline was established.

**Figure 2** (right below) makes the case even more powerfully. The vast majority of complaints reported to the TATOC do not arise from the owners of genuine timeshare products or from the activities of reputable timeshare companies.

Said Mark Caldicott, TATOC's helpline manager: "The new European legislation will address many of the current problems experienced by timeshare owners.

"However, we are already seeing new practices emerge from rogue companies as they 'test the ground' to circumvent the provisions of the new regulations."

Legislation alone cannot protect consumers against companies who openly flaunt the law. Timeshare owners must be vigilant against fraudulent companies and practices and this is especially true if they are 'cold-called' by companies, asked for any form of up-front payment or invited to meetings for any reason.

"If you have any doubts about a company, or if you have already fallen prey to one, contact us on the helpline".

The TATOC helpline can be contacted at:

[info@timeshareassociation.org](mailto:info@timeshareassociation.org)  
or on 0845 230 2430

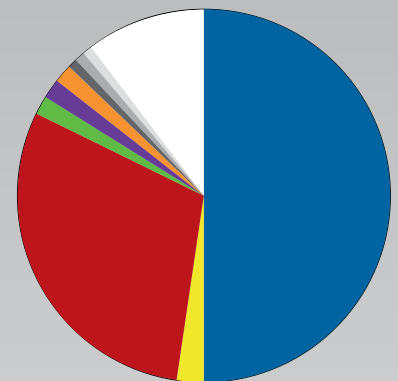
## HELPLINE COMPLAINTS

APRIL 2010

Commentary:

- Of 124 complaints, 112 (90%) were bogus resale companies, the marketing of non- timeshare products and 'cash-back' schemes.
- Of 124 complaints, only 6 ( 5% ) were related to genuine timeshare products
- The remaining 5% were other bogus schemes

**Figure1:** Typical monthly complaint analysis



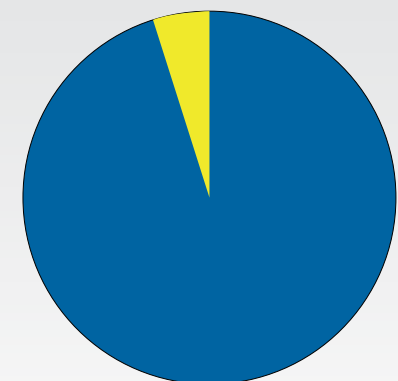
### KEY

- Re-sale (specific)
- Sales & Marketing (timeshare)
- Sales & Marketing (non-timeshare)
- "Bonus" holiday offers
- Timeshare resort/club
- Scam (legal)
- Exit routes
- Takeover
- Unsolicited calls
- Cash back failure

## ANALYSIS OF COMPLAINTS

APRIL 2010

**Figure2:** Separation of complaints into rogue practices or actual timeshare



### KEY

- Rogue practice
- Actual timeshare

## Report on a holiday visit to:

# Diamond Resorts at East Clare Golf Village, Ireland

by *Tony Pearce*

Apartment at East Clare Golf Village

**T**he morning flight from Stansted arrived at Shannon in time for us to enjoy a 'Full Irish Breakfast' at the start of our Irish holiday.

Then it was down the N352 to the East Clare Golf Village and even though it was only 1pm the apartment was ready for us. It was a wet arrival and raining heavily as we walked to our apartment. This resort is right on the lake edge but with just six studio apartments with mezzanine floors so you actually sleep upstairs. This property is really out of the way so for all three Irish resorts you definitely need a car.

They don't have WiFi at East Clare but they do have broadband connections in the apartments. This costs €7.50 a day or €25 for the week. I chose the week option. Reception lent me a LAN lead to connect which worked well. (It might be worth bringing your own if you really need to be on-line when you're on holiday.)

For the first night we drove down to Tuamgraney which is about five miles from the resort to eat at 'Teach Ui bhriain & The Island Restaurant'. It's a very nice pub and excellent food.

There is a pub at Feakle - 'Peppers Bar & Restaurant' - which on Sundays and Wednesdays offers a pick-up service from 6:30pm onwards. They collect you at the resort and take you to the pub for a traditional Irish night, a meal and drinks. The food was excellent and the music exceptional. Whenever you are ready your

mini-bus returns you to the resort.

On Monday we drove up to Connemara to visit Kylemore Abbey. The route was to Feakle and from there up to Gort, then through Galway and through the national park towards Clifton. It was a long drive and, with a stop for coffee, took us more than three hours. But it was worth it. Kylemore has a lovely walled garden about a mile's walk through the estate. There's a free shuttle bus if you prefer.

After a good walk around the gardens we found the tea room and had a nice cuppa before getting the bus back to visit the Abbey for a guided tour. The Kylemore Abbey and grounds admission was €12 or €9 for seniors.

From Kylemore Abbey we continued on to Clifton and then towards Galway. This was a nice drive enabling us to see a bit more of the coast and Galway Bay.

On Tuesday we had a bit of a lazy day and didn't go out until noon. We had decided not to do too much driving so instead took a short trip down to Ennis for a wander around. There are lots of little lanes, interesting shops, restaurants, cafes and bars. We had a very nice coffee and a sandwich in the Mocca Coffee shop so would recommend that.

On the way back to East Clare we spotted the Abbey restaurant in Quin. We decided to go there on Wednesday night as we had already decided to stay in on Tuesday night. On then to Tuamgraney and a supermarket

to buy items for our meal and we were set up for the night.

On Wednesday the weather was a bit wet but we roused ourselves and headed off to visit Craggaunowen 'the living past experience'. Here you explore the different periods of Ireland's past, from the prehistoric period right up to the early Christian eras.

We also popped into Knappogue Castle but didn't stop as they seemed to be closing. The place seemed more geared up for weddings and functions although I understand they do a good medieval night - maybe next time.

Our evening at the Abbey at Quin was really excellent: both the place and the food were spot on. They do a four course menu for €28.50 per person which also includes a bottle of wine per couple.

On Thursday the weather was again pretty grim so we ended up reading all morning so the decision was made to have a breakfast/brunch! This set us up for the day ahead so we headed off to visit the city of Limerick

In short I would say don't bother. Other places are a much more pleasant and have less traffic. We came back via the little village of Montpelier (teas and scones) and from there up through Killaloe, Lough Derg to Mounthannon. En route we took a look at Fishermans Lodge.

Earlier, we had spotted Dangan Lodge resort, situated on our way to Quin.

In the evening we decided to return to the nearby Island restaurant at Tuamgraney. We had a lovely meal, the portions good and the food all home cooked. Everywhere we went the food is home cooked and very tasty.



Kylemore Abbey

Friday dawned with the weather much improved and we drove through Ennis, Corrofin and up to Kilfenora to visit the Burren Centre. We found it OK but not brilliant. The film show and exhibition provided a lot of information and we were all recognising things throughout the day so it was worth visiting.

From Kilfenora we drove back through the national park until we reached Aillwee Cave. Here we spent a couple of hours first of watching the birds of prey demonstration and then looking at all the birds in their cages; (This is not really my thing as I feel birds should be free doing what comes naturally. But I suppose that without these centres some species may not survive). The birds seemed well looked after and there's a good breeding centre which does release more birds into the wild.

Our next stop was Aillwee Cave itself and this was well worth a visit. An interesting guide took us a good walk through the longest cave in Ireland open to the public. After our 40-minute tour it was off to the tea room to indulge in another scone and cup of tea. On leaving the cave we drove via



Gothic Church at Kylemore Abbey

Ballyvaughan along the coast road around Black Head and down to Lisdoonvarna.

It's here from the beginning of September through to 4th October they hold the famous 'Matchmaking Festival' when hopeful singles

look to find a husband or wife!

We carried on our journey until we reached the Cliffs of Moher. This is a spectacular area and a 'must see' destination for anyone visiting Clare. The sheer cliffs are up to 300 metres high so great for those stunning photos.

That evening we went again for another visit to Peppers and our last evening meal (plus a couple of pints of the black stuff). An excellent night topped by a five-piece Irish band who arrived around 10pm and entertained us until we were ready to be taken home again.

On Saturday, our last day, we arranged a late checkout and as our flight wasn't until 9:30pm we decided to visit Bunnratty Castle and have a look around the area. The Castle is well worth a visit and a lovely place to walk around. We spent around four hours there. We started off with a spot of lunch at Durty Nellie's right outside the castle. Sawdust on the floor but the food was ok and the Guinness excellent! After our tour of the castle and grounds we visited another restaurant in Bunnratty and had a really excellent meal before making our way to Shannon airport for our 9.25pm flight.

A great holiday, a lovely resort and wonderful area. We will definitely be going back!

**Value note:** Make sure you pick up one of the Shannon region discount cards. These give 25 per cent off most of the attractions in Shannon and saved us quite a bit of money.

### About East Clare Golf Village

Tucked in a quiet corner of Ireland, East Clare Golf Village is only a short distance away from a spectacular variety of local attractions.

With something to offer everyone, this unique getaway makes it easy to indulge in the history of Bunnratty Castle, take in the awe-inspiring sights of the Cliffs of Moher or practice your swing at the East Clare Golf Club.

The spacious, accommodation choices have finely appointed luxurious finishes. Outfitted with the latest technology and private patios, East Clare Golf Village offers the finest in style and character.

The resort has been designed to be an integral part of the 18-hole championship East Clare Golf Course located a wedge away from the first tee. It is a Diamond Resorts International Club Affiliated Resort offering 51 two-bedroom chalets.

Dogs are allowed at an extra charge of €25 per week.

## TATOC accreditation programme update

Six more resorts have gained TATOC recognition:

- Osborne Club, Torquay
- 5 Crown Resorts on the Costa del Sol
  - Club Marbella
  - Club Delta Mar
  - Club Calahonda
  - Club Caronte
  - Club La Riviera

The resorts were scrutinised by accreditation staff to ensure they complied with the TATOC code of ethics and European and national legislation.

**Resorts applying for recognition undergo an inclusive on-site inspection and audit. If successful, they can use the TATOC Accredited Resort logo at their resort and in all company advertising, publications and websites. A modest fee is charged for the inspection.**

The process considers all aspects of resort activities including:

- Standards of accommodation and leisure facilities;
- Marketing that brought a guest to the resort;
- Health, fire and safety standards;
- On-site sales practices; and
- Customer service levels

## TATOC helps couple recover over £2k

How successful is the TATOC helpline in assisting customers defrauded by disreputable companies? A recent letter of thanks from Mr and Mrs Antony Deaves, from Gnosall, Staffordshire, shows the continued importance of the service. They wrote to staff member Mark Caldicott:

"Will you please accept our grateful thanks for all your help and valuable advice during the three months it has taken us to extricate ourselves from the contract and to obtain a full refund of our money totalling £2,450".

If you need any timeshare consumer advice,

**contact the helpline team on:  
0845 230 2430**

**or e-mail:  
mark.caldicott@timeshareassociation.org**

**The website:  
www.timeshareassociation.org** also contains a number of consumer guides that can be downloaded.

## Resort news from TATOC directors

Pine Lake Resort, United Kingdom

We often hear about what is happening at other TATOC member resorts, but what are TATOC's board members organising at their own resorts? Here are two board members with their resort news.



### Jan Tilley

*Chairman Diamond Resorts at Pine Lake, Lancashire*

#### What's happening in 2010?

This year we've focused on up-grading our disabled access units by improving pathways and adding riser/recliner chairs. We hope to have riser/recliner beds too. Another large project is to up-grade the electrics to the latest IEC standards.

For some time we have been undertaking a major refurbishment of the units. This has involved virtually gutting and re-designing them. We wanted to include a second bathroom, larger kitchen, better insulation and economical heating which our members and guests expect. We are over halfway through this project.

All units now have flat screen televisions and WiFi for a fee, although free internet access is available in the foyer. The restaurant has also been improved both in decoration and in the quality and variety of the food.

Outside, as money permits, we continue to make improvements to the grounds and lakeshore and the new raised flower beds are much admired.

Our perennial problem of the Canada geese has been much improved this year thanks to a new bird scarer (similar to that used at

airports) and also to the removal of those birds that could not fly. They have gone to a local farmer. The water sports facility is also very active.

#### Management strategy for 2010?

The main strategies at the moment are to complete the major refurbishments, reduce annual running costs and improve the inspection scores for the various departments. We are also seeking ISO 14004 during 2010/11.

by owners for owners TATOC can have a say and a voice to action any owners' concerns.

Unless we are in membership we cannot have an active voice. This is why we have agreed to enrol all our owners into TATOC by paying the 50p per unit week joining fee.

#### How do you keep your members informed about TATOC?

Every year members get an update on the resort at the AGM and again when the management fee invoices are issued.

Included in these reports are updates on TATOC and a reminder of the website.

Committee members are encouraged to attend the annual TATOC conference as it is a good way to widen their knowledge of the industry, learn what is happening at other resorts and meet with senior members of the industry.



#### Why does your resort support TATOC?

The committee sees TATOC as the leading and only truly representational consumer body in the timeshare industry. As it is run

It is especially useful for new committee members but long-standing members have said how much they have gained by being present.



## Roger Jones

*Chairman Royal Oasis Club at Pueblo Quinta, Spain*

### What's happening in 2010?

Like many resorts, Royal Oasis Club at Pueblo Quinta experienced difficulties with higher costs resulting from the fall in value of sterling against the euro.

This resulted in the postponement of refurbishment and we closely monitored day-to-day running costs. We have come through the crisis while holding sufficient reserves to survive into the future.

The committee believes the crisis proved positive for the resort because we were forced to focus on what was important for members while tightly controlling costs. Based on this the committee feels well placed to move forward.

It is hoped to start again with refurbishment this November and December and have worked with the club house franchisee to develop a half-board programme so those staying at the resort do not even have to think about providing meals.

We are also trialling new initiatives that will provide our guests with a more inclusive holiday experience and enable them to make new friends while on holiday.

The initiative is to dispense with our usual welcome meeting on the first day after change over and introduce a resort party. This allows staff who would not necessarily interact with guests to join in.

The resort party is more flexible and can allow for many more activities such as pool games, music and dance, or local food and drink experience. This is a new initiative and the initial indications are positive. The local information that is usually provided at a welcome meeting is still being disseminated to the guests but in a different environment.

“ We have a rolling refurbishment and up-dating programme in place to ensure the resort is kept modern and the RCI Gold Crown rating is maintained. ”



Royal Oasis Club at Pueblo Quinta

### Management strategy for 2010?

The strategies for Pueblo Quinta are focused on what may be a change in the holidaying demands of guests. The general location of the resort has seen a large and sudden fall in demand, especially during November and early March. It's possibly caused by the world's economic problems and may not be a permanent change in holidaying patterns. If it is a permanent change we will have to look at how the resort operates.

The area of Benalmadena has over the years been a major family holiday area during the school holidays while during off peak periods the mature visitor is attracted.

The area has good transport links with traditional Spanish culture close by and has much to offer holidaymakers. The committee and management are keen to use the local attractions to support and enhance the resort and provide a varied, quality experience while maximising the value of the club. We have a rolling refurbishment and up-dating programme in place to ensure the resort is kept modern and the RCI Gold Crown rating is maintained.

### Why does your resort support TATOC?

TATOC is important because it is an active and highly-respected consumer body representing owners of timeshare. Being a member means our resort can influence the timeshare industry as those involved - legislators and governments - take in to account our members' views.

TATOC is also important because it provides a resource of knowledge that can be

drawn on to better manage and develop the resort. A member committee cannot have all the necessary experience within its ranks to operate within a global environment.

TATOC can help - so when a knowledge gap is recognised we can draw on TATOC's support as an independent expert advisor with contacts in specialist areas. We can draw on the industry's leading expertise when needed.

TATOC is the best insurance policy we can have to secure the future of the resort and drive it forward.

### How do you keep your members informed about TATOC?

Communication with the members has been difficult because of the low number of members attending the Club AGM. We have instigated a 'meet the committee' hour on site twice a year.

This has enabled us to speak directly to members and we can give information about any aspect of the resort. The 'meet the committee' hour has also been important in gaining feed back from members.

Committee members also make their contact details available to guests and we use these details to make members aware of TATOC's services.

Royal Oasis Club at Pueblo Quinta has recently launched its own website dedicated to members. This will enable us to communicate with the members on a wider range of areas including TATOC.

## Making more of your holidays

Lively on-line communities and the ever-engaging internet are opening up new and exciting ways to plan holidays. Using on-line technologies to enhance the holiday experience has been a priority for RCI. Here, Helen Foster highlights some of the exchange company's recent developments.



One of the most exciting new member services has to be RCITV - a channel dedicated to presenting RCI - affiliated resorts to members and general viewers. It's available on [www.rci.com](http://www.rci.com) and on its own RCI YouTube channel.

Designed to be informative and fun, the channel provides information on RCI products and services, along with a Q&A section featuring frequently-asked questions on how to get the best out of membership.

Also featured is a resorts showcase with video footage to help members select their next holiday. There are currently 92 resort videos, 21 destination reviews, plus a cruise channel and more are being added all the time.

Members are guided through the RCITV channel by timeshare owner 'Dan, the RCI Guy'. Since its launch there have been almost 1.5 million viewings.

Appreciating that every aspect of a holiday is precious, RCI has invested in iPhone Apps technology, giving members more ways of enjoying and sharing their holiday experiences with friends and family.

In recognising the importance of social media channels and communicating through the increasingly popular portals of Tweeting, blogging and texting, RCI's ground-breaking Apps brings another dimension to holiday planning.

The RCITV App for the iPhone, iPod Touch and iPad allows users to view the resort and destination features, and to save them in 'favourites' or e-mail links to share with others.

The new RCI SnapBook is RCI's second innovation in mobile technology. While on holiday, users capture important photographs, videos - and even voice memos and texts - on their iPhones.

The pictures can then be loaded on to RCI SnapBook.com and published in a scrapbook, timeline or map display. Pictures can then be viewed long after the holiday to refresh and share those memorable moments. The Apps are also available to non-RCI members.

Geoff Ballotti, CEO RCI, said: "These new applications bring an exciting and dynamic element to holidaying with RCI and we plan to continue to expand such channels to showcase our ever-growing travel and resort offerings."



### There have also been a number of RCI.com updates:

- A refreshed RCI.com website with easy navigation, a new weather section, added educational elements and special offer promotions;
- Enhanced search functionality for RCI Weeks and member rentals, providing more flexibility, options and targeted search results;
- Enhanced search for RCI Points members using a new map-based system with more filters, member reviews and more; and
- An on-going search facility allowing RCI Weeks members the option of letting RCI look for the perfect location for their next holiday and notifying them when a match is found.



# RE-SALES: THE GOOD THE BAD AND THE UGLY

## PART 2

The industry we represent is dynamic, productive and offers an enhanced holiday experience. However, we all accept that the public's perception of timeshare is not a positive one and that these days the perception of the re-sale company is even worse.

Here, TATOC talks to **Mr. Jason Tremblay**, CEO of the American company Sell My Timeshare Now on differences between re-sales in the U.S.A. and Europe.

**Q: While it is known that the U.S. timeshare product is "real estate based" as opposed to the European "right of use", what is the situation of re-sale companies? Has there been a growth over the years and has this been positive or negative?**

**A:** Re-sale companies are doing quite well in the U.S. but consumers need to be careful how they select a company to do business with. There has been significant growth in re-sale companies, mainly due to the internet. This has not had an overall positive effect on the industry.

Many companies have sprung up on the 'net guaranteeing that they have buyers waiting in the wings - provided sellers just hand over cash to list with them.

The primary questions sellers need to ask are: first, can a company actually find buyers; secondly, how does that company find buyers; and thirdly can this be substantiated through documentation?

Even if a company can answer these questions effectively, the primary criteria to selling a timeshare remains price, location and season.

**Q: What are the major differences between the U.S. and E.U. markets?**

**A:** The primary differences are the size of the markets and the type of ownership. The U.S. market is considerably larger than Europe in terms of owners. U.S. owners have, primarily, deeded property, while European owners have a right-to-use product.

As TATOC conferences have shown, many of the issues are the same and revolve around the need for liquidity in the secondary market, ageing resorts, and the need for resorts to begin working with re-sale companies.

**Q: Worldwide the industry is facing an increase in re-sales due to the ageing of both owners and resorts. Has the present economic environment increased this flow and what do you see as a result?**

**A:** We have actually seen more buyers than sellers during the economic downturn, by about a three-to-one margin. On the surface, this seems like the opposite of what you would expect. But there are a lot of people entering the market looking for bargains.

Even so, the problem of ageing resorts and owner base seems to have added to an uptick in foreclosures and delinquencies, which only contributes to the impression that there are bargains to be had on the resale market.

**Q: In view of this increase in 'second hand' sales, do you see it having an impact on the prime timeshare market: have the scales tipped?**

**A:** The secondary market will continue to have an effect on the primary market due to the impact of the internet. You currently have people touring at a resort, and then going up to their room and using their iPhone to comparison shop for bargains on the Internet.

This will only continue as changes in consumer online behaviour have fundamentally altered the way people buy timeshare.

**Q: Yet again the authorities are trying to control the rogues within the re-sale sector by introducing new laws. Do you believe that U.S. and the E.U. legislation will be successful and what do you feel should be done to ensure re-sale best practice?"**

**A:** You have to be careful of the unintended consequences regarding this E.U. legislation. I understand that there have been unscrupulous re-sale companies in the past. However, there are aspects of the new E.U. directive that could put the good guys out of business, while the bad guys just move to another part of the world and continue operating.

Recently ARDA (American Resort Developers Association) in the US has taken steps to put forth re-sale legislation. Last year a "Resale Model Legislation Act Task Force" was created with the express purpose of drafting model legislation to help regulate the secondary market. I am on that task force and very much support legislation that makes sense and separates the good guys from the bad guys. It is absolutely necessary for the health of the industry going forward.



**Q: At TATOC we issue Timeshare Guides to assist those trying to re-sell; what are your tips or recommendations?"**

**A:** The three aspects of the process that make the most difference are price, location and season. If a timeshare is priced right, is in a desirable destination and is in the right

time of the year, then you will have a better chance of selling.

However, remember that, on average, you need to begin your price at 50 per cent of the 'new' sale price and work down from there. Timeshare is a use product, more like a car than an actual home, and the value is in the use over a period of time rather than as a financial investment.

Owners will want to search the internet to research what prices other owners are advertising their timeshares for sale. The market ultimately determines price, as a timeshare is only worth what someone is willing to pay.

And remember to ask companies if they can actually find buyers, how they do it, and to substantiate their claims. See if you can get third-party verification to prove what they are saying is true.

**Q: Every market has to move forward: what innovations do you see in the re-sale market in the future?**

**A:** The innovations I see are centred on the internet, whether it means new types of searches through Google, use of social media, blogs, forums, or applications like Twitter and Facebook.

Word of mouth has always been the best advertising and the research shows that people are becoming less reliant on traditional advertising and more trustful of peer-to-peer discussions such as those taking place online.

The old ways of attracting people to a resort by offering them free Disney tickets are becoming obsolete, mainly because the younger post-boomer generations don't buy products that way. They want someone to talk straight to them and many of them buy products online without even talking to anyone.

Timeshare is a great product and, when used correctly, provides outstanding value to the owner. If the industry can just tell the story straight to the consumer in a way that can accurately convey the value proposition, then they will buy the product. And the best way to get the message out to world-wide audiences is through the internet.

## Interval International launches members-only online social network

Interval International has launched Interval Community, an on-line network designed to provide its 1.8 million members a platform to share their vacation ownership and travel experiences and provide social networking.

"Our members travel extensively and are highly engaged in social networking," said Ms Jeanette Marbert, Interval's chief operating officer.

"This exclusive forum will connect members and allow them to share their expertise in everything related to vacation ownership". The Interval Community would become the place for members to share travel tips, gather exchange advice, post holiday photos, and get information on resort amenities and services.



"The Interval Community should give families a rich planning tool full of great travel information that is provided to them by a trusted source - their fellow members".



## Interval wins Bali resort

Interval International has added Bali Palms Resort to its exchange network.

Situated in the East Bali town of Candi Dasa, the fractional vacation units include studios and one- and two-bedroom apartments featuring stylish interiors with private balcony or porch and including amenities such as satellite TV, a DVD player and wireless internet.

The property offers panoramic views of the

ocean, dotted with small islands, as well as the surrounding mountains, including Bali's highest and most sacred Mount Agung. Prime snorkelling is a short swim away from the shore.

Other on-site amenities include a waterfront café, a fully-equipped SCUBA dive facility, spa and massage centre, laundry service and games room. Room service is available.

Accommodation is available in three, six or nine month increments.

## Sharetime classifieds

### Legal Services

**De Cotta, McKenna & Santafé Lawyers**

Experts in Timeshare Law, Finance & Credit Provision in Spain & the Canary Islands. Fractionals, Multi-Use Hotels, Destination Clubs & Private Residence Clubs. Strategic Counsel on latest European Directives.

**Member of RDO & TATOC Affiliate**

Mainland Spain: (+34) 952 931 781

Canary Islands: (+34) 922 719 520

[www.decottalaw.com](http://www.decottalaw.com)

[sandrawrightson@decottalaw.net](mailto:sandrawrightson@decottalaw.net)

### Financial Services

**PACE Financial Group**

Are you interested in saving time and money when collecting your resort's maintenance fees? If so you need to join the PACE revolution! PACE is re-defining the way maintenance fees are collected and provides resorts with a free collection solution.

**TATOC Affiliate**

UK: 0208 973 2571

[www.pacefinancialgroup.com](http://www.pacefinancialgroup.com)

[enquiries@pacefinancialgroup.com](mailto:enquiries@pacefinancialgroup.com)

### Rental Services

**Holiday Letting Shop**

Struggling to pay your maintenance fees? Can't use your timeshare? Why not rent out your week next year with the rental specialists? Contact Holiday Letting Shop for a free and fair valuation of your week/s.

**TATOC Affiliate**

UK: 01604 861364

[www.holidaylettingshop.com](http://www.holidaylettingshop.com)

[info@holidaylettingshop.com](mailto:info@holidaylettingshop.com)

### Technology Services

**merlin**

If your timeshare software is letting you down, then Merlin Software could be the little piece of magic you need. All TATOC members receive a free technology assessment. Software used by TATOC head office.

UK: 0870 803 4418

[www.quickmerlin.com](http://www.quickmerlin.com)

[info@quickmerlin.com](mailto:info@quickmerlin.com)

Do you have a service or product you wish to advertise with Sharetime?

Contact [emily@sharetimemagazine.com](mailto:emily@sharetimemagazine.com) for further details.

# Looking after the finances of a timeshare resort

by TATOC board director, Roger Jones

In part one of this series I emphasised the importance of a resort's sinking fund and why it is important not to cut or dispose of it especially in times of increasing financial difficulties.

Reserve funds are another area you should be careful not to raid - even when times are hard.

The reserve fund is made up of surpluses made over previous years and are there to cover emergencies such as deficits or losses from the current year or if there is a major disaster in the operations. It's the first place to look when you need to cover the totally unexpected so that operations can continue.

Sinking funds should not be looked at to cover the emergencies and normal budgets probably do not have the ability to cope with any large adverse events.

So what should be done in times of difficulty? There are serious decisions to be made at the time of setting the annual budgets and there are various techniques that can be employed to help make the decisions.

*The normal way resorts use to set budgets is to take the previous year's figures and add an amount for inflation. This way of budgeting is not unusual in business but it has a major flaw in that it can perpetuate inefficiencies that eat up funds.*

If this method of budgeting has been used for, say, eight years and an inefficiency amounting to say three per cent of a £1 million pound budget crept in after perhaps three years, you will have five years effect without it being noticed.

But the inefficiency along with inflation of say 2.5 per cent year on year means you'll have paid out nearly £200,000 more than you needed to spend. Putting this a different way: you will have cost your resort and members 20 per cent of the operating budget. Is there another method of budgeting that can be used to set a budget that is better than reliance on former accounts?



One way is to use the previous year's actual cost to set the new budget. This can be useful provided you have closely monitored your activities and identified and acted on problems and issues as they arose. If corrective action is taken on expenditure as things go wrong you will have little inefficiency in your budget setting.

This may sound a much better option and it is an improvement on just adding inflationary increases. But there are drawbacks to this technique. The first and most obvious is the effort that has to be put in to monitor your expenditure as this in itself costs money.

A further drawback to this technique is that you may not notice inefficiencies creeping in and put any adverse effects of a cost line down to a budgeting error. The result is that you increase the budget for the new - thereby embedding inefficiency in the budget process.

Finally this technique does not aid the development of your resort. If you use this technique and have been using it since the 1980s then your resort will be locked into the 1980s even though we are now in 2010.

What other techniques are available? One is known as zero-based budgeting and this was championed many years ago by President John F Kennedy in the U.S.A. This budgeting system is extremely useful in that each year you start with a budget of zero and you then have to justify every line of expenditure. If a cost line cannot be justified then you do not set a budget at that level.

If, on the other hand, you cannot put a valid justification for that line of expenditure then the budget is nil. This technique

of challenging every item of expenditure drives out inefficiencies.

*You might think this is the Holy Grail. But is it? Zero-based budgeting can mean missed opportunities and the omission of important lines of expenditure which prove to be detrimental to operations.*

To remedy the short comings of zero-based budgeting you should have a long-term plan covering say three to five years.

Long term plans will be looked at in the final part of this series.

## Sharetime magazine goes digital

Considerable changes have been made to the publication of the Sharetime magazine. This issue will be the first that is published in digital format only.

Reasons for this decision are two-fold. First, the costs of printing and distributing a magazine have become too expensive for the association. Secondly, the latest web technology means that the digital Sharetime magazine will be accessible by even more timeshare owners, committees and those thinking about ownership.

One of the goals of TATOC is to spread a positive image of the timeshare industry and having the magazine online for everyone to read will assist this policy. The new site contains all the latest TATOC, timeshare and general travel industry news.

Another change is that Sharetime magazine now has its own website - [sharetimemagazine.com](http://sharetimemagazine.com). This site showcases the latest edition of the magazine and has an archive of all past editions.

An exciting consequence of changing to a digital publication is the additional range of advertising opportunities now available. We hope our member resorts will take advantage of the cost effective options.

To find out more, please contact [editor@sharetimemagazine.com](mailto:editor@sharetimemagazine.com)

# Where do YOU holiday?

In this issue of Sharetime we interview four timeshare owners and hear about their timeshare exchange experience through Dial-an-Exchange.

## Denise Ferrier - Owns at Auchrannie Country Club, Glencoy, Isle of Arran



### How long have you owned at Auchrannie Country Club?

For just over five years.

### Why did you buy at Auchrannie?

My sister owns at the resort and invited myself and my daughters over for Easter a few years ago. We had a wonderful time; the island has so much to offer from the castle and gardens to great beaches, walks and of course Arran Aromatics.

We were so impressed with the standard of the resort and all the wonderful facilities we decided to buy a week. I felt that this would be an ideal way of ensuring my family would have high-quality, stress-free holidays. As a single mum at that time this was very important to me.

### How many times have you exchanged?

We have been members for four years and have taken a variety of exchanges and bonus weeks in other parts of Scotland and abroad.

We have just come back from a skiing holiday in Austria which was fabulous, it was great value for money, which was a pleasant surprise and set in the most picture-perfect Austrian town.

### Which resorts have you exchanged into?

We had an autumn break in Jardines del Puerto, in Puerto Banus, Spain which was lovely and spent Christmas at Craighendarroch, in Scotland. I have managed to get a summer holiday week at The Lochanully Woodland Club and October half term at Kilconquhar Castle Estate. Both of these are in Scotland

and will enable me to have wonderful family holidays with my daughters.

### Why do you exchange?

I love going to new places and so the system works well for us. My only problem is not being able to go on every holiday we're offered! The exchanges and bonus week prices are great value for money and we know we'll be going somewhere decent with a really good standard of accommodation and facilities.

### Will you continue to own at Auchrannie?

We will continue to own at Auchrannie Country Club, as now I am re-married and have an extended family. My husband and his children can also enjoy the experience of timeshare holidays.

### Will you continue to exchange?

Yes. Why would I want to stop when I get such great holidays at such fantastic value for money?

## Mrs Sheila Stokes - Owns at The Osborne Club, Torquay, Cherry Orchard, Isle of Man and Blakeney Timeshare



### How long have you owned at The Osborne Club?

Since 1986. We had two teenage children at the time and needed an escape to an easy holiday destination. We actually bought the week at a promotional weekend but have never looked back.

### Why did you buy?

The resort is in an enviable location; the apartment is beautiful and overlooks the sea.

I now own three weeks at The Osborne Club as I like to be able to go in the spring when everything is new and fresh and visit again in the early autumn.

### How many times have you exchanged?

I have been a member since 2002 and as I own weeks at other resorts I have been able to take advantage of their exchange system 25 times over the last eight years.

### Which resorts have you exchanged into and what did you think of them?

I have had three extended visits 'down under' staying in ten different resorts in Australia and one in New Zealand. I have also been to The Canaries a couple of times staying at Diamond Club Las Calas and Diamond Club Maritima, in Lanzarote. We've also been to both The Harbour Club and Wimpen El Marques, in Los Gigantes, Tenerife.

Closer to home I have been to The Carlton Club, Bournemouth, a couple of times and to Tresco on the Isles of Scilly. I can't fault any of

the resorts I have stayed in as they have all been of a very good standard.

### Why do you exchange?

It is great value for money.

### Will you continue to own at The Osborne?

I have sold some other weeks recently but I will definitely continue to own at The Osborne Club. The resort is very well maintained and managed and in such fantastic location

Everything is so accessible. There's easy parking, a great local bus service that stops right outside the property and beautiful grounds overlooking the sea. What more could you want?

### Will you continue to use exchange?

Yes. I sadly lost my husband five years ago but I still like to travel to old and new destinations. I pack his photograph in my little rucksack and away we go. DAE helps me to organise stays in Australia, where I now have so many friends to visit.

## Janey Wood - Owns at Pueblo Evita



### How long have you owned at Pueblo Evita?

Since 1996. I upgraded to a gold crown apartment a few years later.

### Why did you buy at Pueblo Evita?

A friend was selling his Pueblo Evita week. At the time I was newly single and knew that with timeshare I was going to get quality accommodation with no single supplements to pay. I've been on my own when I had some revision to do and invited various friends and family, too.

### How many times have you exchanged?

13 times - five exchanges, eight bonus weeks. I like to make the most of my timeshare investment.

### Which resorts did you exchange into and what did you think of them?

All have been in the U.K.: Sutton Hall, St Davids., Plas Talgarth, Carvynick Cottages, Slayey Hall, Barnsdale Hall, Clowance, St Mellion, Laugharne, Haven Court and Quaysiders. All have been excellent.

We've just come back from Sutton Hall, in North Yorkshire. I loved the beautifully landscaped gardens complete with river and woodland walks. We practically had exclusive use of the small indoor swimming pool (just managed to go when there was nobody else there).

We prefer to be within walking distance of at least a good restaurant and a pub. So Haven Court and St David's Vacation Club, in Pembrokeshire, are ideal. Neither has the amenities of the bigger resorts but walk out of either and you're minutes away from a selection of pubs and lovely restaurants.

Saying that, we've been to Plas Talgarth

a couple of times and love the way the resort blends into the woodland. We put out bird feeders and attracted all sorts of birds including woodpeckers – fantastic. You could watch them out of the kitchen window for ages, although it cost us a fortune in bird food!

The accommodation at Slayey Hall was out of this world - a dining table that sits eight, a Bang & Olufsen sound system and a sauna next to the family bathroom. It's part of the DeVere group so we used the hotel swimming pool every day. We had to be careful where we walked around a resort in case we got hit by a golf ball from the golf courses.

### Why do you exchange?

The choice.

### Will you continue to own at Pueblo Evita?

Absolutely. I'm getting quite a few holidays from my one-bedroom apartment and I've had some brilliant holidays there.

### Will you continue to exchange?

Yes. I've receive fantastic service. You can bank and exchange online but I prefer to ring and have a chat.

## Mrs Lightfoot - Owns at Lakelands and Quaysiders in the Lake District



### How long have you owned at The Lakelands?

We bought at The Lakelands when it first

opened in 1985 and have always loved the resort. Over the years the upkeep has been excellent and it still looks brand new.

### Why did you buy at The Lakelands?

We love the area and it's not too far for us to travel. We have had many happy holidays here as our children were growing up and now it is the turn of our grandchildren.

### How many times have you exchanged?

Since becoming members in 2000 we have taken many exchange holidays and also taken advantage of their good bonus week prices.

### Which resorts have you exchanged into?

We have chosen to go to other resorts in the U.K. and have had great holidays in Elmers Court. Hampshire; in Lakeview Country

Club, Cornwall; Barnsdale, at Rutland Water and The Grande Mare, in Guernsey. We've visited various parts of Scotland staying at Moness, Craigendarroch and The Lochanhully Woodland Club. All the resorts met our expectations.

### Why do you exchange?

We've always found them understanding and obliging and they have always tried to offer weeks to fit in with our requests.

### Will you continue to own at The Lakelands?

We will definitely continue to use The Lakelands as we still enjoy our breaks there.

### Will you continue to exchange?

Yes. We are very satisfied with the service we receive.

# TATOC Conference 2010

*The TATOC annual conference in Nottingham was billed as the largest and most controversial to date: it didn't disappoint. Over 110 delegates attended to receive a report on the association's achievements during the past year.*



## Opening presentation: David Eastburn, chairman

**“We have had enough introspection: 2009 was the year of action”. This was the message from David Eastburn, TATOC chairman, during the opening session.**

TATOC had achieved many of the objectives highlighted in the previous conference, he said. “We promised that TATOC would take action and be the leading consumer organisation recognised by the media and authorities and we have achieved this”.

In spite of a background of recession, TATOC had promised its largest-ever

growth in membership and had achieved this with ten new member resorts and several individual members joining the organisation.

A key promise had been the roll-out of the Accreditation Programme. Mr Eastburn explained: “We want TATOC accreditation to be viewed as the gold standard for resorts and this has been achieved”.

TATOC had learnt from previous conferences. “We have embraced change and focused on achieving our goals. 2010 is about acknowledging the challenges facing the industry and working together to find solutions for the main issues”.

Eastburn emphasised that the two main issues were re-sales and exit strategies - twin problems which tarnished the image of the industry. “Discussing these issues will mean that this conference will be the most controversial,” he concluded.

## Harry Taylor, chief executive

**W**orking together is the only way forward to tackle the unrelenting attacks from scam companies and ensure the on-going success of timeshare and TATOC.

Chief executive Harry Taylor told delegates that over the past year his team had built and developed relationships with the industry in general. “We have never been so close – we are working with them, not for them, for the good of timeshare. Our brand remains sacrosanct”.

The board had announced its new direction at the 2008 conference; this had caused considerable confrontation. “Many people thought we had taken the wrong route but our success over the following year when we implemented our plans proved this was the correct decision”.

Taylor added: “TATOC continues to operate with a high level of integrity as we put into practice the association’s mission statement to safeguard and enhance the timeshare holiday experience”.

TATOC was an organisation that could be trusted to represent and protect the interests of all timeshare users. “By working with the



industry we are able to promote and enhance timeshare on behalf of all timeshare owners”.

In 2010 TATOC had some considerable achievements to celebrate. The association was now seen by the media as “ambassadors” for both the industry and timeshare owners. Which? Holiday magazine had chosen to work with TATOC rather than Sandy Grey while Trading Standards offices throughout the U.K., particularly the well-informed Lancashire office, contacted TATOC for advice. The team is included in discussions with the U.K. government on the development of the new U.K. timeshare law due in February 2011.

### Other achievements included:

**Goal 1:** Recruit more resorts – TATOC was delighted to welcome ten more resorts including DeVere’s resorts Cameron House, The Carrick and Belton Woods.

**Goal 2:** Increase resort accreditation – by

summer, there would be 17 accredited resorts including Crown Resorts, Macdonald Resorts and the Osborne. They represented 33 per cent of the membership. There are now ten trained accreditors.

**Goal 3:** Recruit more individual members – there are now 41 individual members

**Goal 4:** Website sponsorship – TATOC achieved its aim of 12 platinum sponsors and launched its sister website, TCA.

**Goal 5:** Launch a magazine – there have now been three issues of the Sharetime magazine.

**Goal 6:** Fully fund the helpline – the helpline continues to grow in importance with new software that pinpoints areas with the most complaints. There are now three members of the helpline team based in Manchester and Tenerife providing un-biased, professional advice. On-going funding still remains an issue.

Mr Taylor concluded with a summary of the goals for 2010. These include the development of an updated code of ethics, establishing a salesperson accreditation programme, which requires Office of Fair Trading approval and the launch of mediation service.

“Working together is essential for us all to succeed and it can be a rocky road. Resort accreditation is key to this and is an area that TATOC is keen to encourage over the coming months”.

## Timeshare = Hospitality

by Stephen J Cloobek

Keynote speaker at the TATOC conference was Stephen Cloobek, chief executive of Diamond Resorts International. He spoke of the challenges he experienced when Diamond Resorts purchased the troubled developer Sunterra, owners of a number of resorts throughout the U.S.A. and Europe.

"I had two options at the time – buy Sunterra or run for Governor," Mr. Cloobek explained. Against the advice of his lawyers, he decided to purchase Sunterra and, in doing so, risked a significant amount of his personal wealth on the few golden nuggets his research into the business had identified.

"Diamond Resorts is all about hospitality but Sunterra owners had never been shown any love and this had to change," Mr. Cloobek told delegates. As a result Diamond's staff went through each of Sunterra's resorts undertaking a complete maintenance overhaul, upgrading health and safety and spending management fees correctly.

"We also took the time to tell owners exactly what they owned and took care of those who had been miss-sold. Sunterra had left such a tarnished image – shame on them for not taking care of their guests," he continued.

Mr. Cloobek described how he gives his personal e-mail address to guests and owners so that they can contact him at any time. From 60 letters a day when Diamond first took over, he now received just five a day and many of these were complimentary.

"I had an owner from Scotland who had clearly been mis-sold. I spoke with her for 45 minutes, looked at her contract and offered to give her money back – and she is not alone".

Turning his attention to the current position, Mr. Cloobek explained the sales philosophy of Diamond Resorts. "Today 60 per cent of our owners buy more points because they have great guest experience from a choice of destinations to the comfort of the towels and linens".

He explained that Sunterra had been all about sales, with clients kept in presentations for up to six hours. "I don't condone this behaviour. Our clients and owners can choose when they buy".

The delivery of the highest standards of hospitality was still key to the success of Diamond Resorts. "I still turn up unannounced at resorts to check them out and thank buyers personally".



Diamond Resort's new focus, he said, lay in combating re-sale 'scammers' and travel clubs and tackling the important issue of owners divesting their ownership.

"Diamond Resorts and others must work together to look for solutions to these problems that are acceptable to all," he said. "Diamond Resorts is transparent. We continue to have dialogue to improve standards. The days of LSI, GVC etc have gone".

During the question and answer session following his presentation he was asked by Mr. Doug Powell, from Pueblo La Quinta, why Diamond Resorts allowed block votes in decisions. "Because I have to," Mr. Cloobek explained. "We have a huge liability and

sometimes decisions won't be taken by committees which are in the interests of everyone such as health and safety and the building of disabled units".

Mr. Brian Boggis, from Sunset Harbour, questioned Mr. Cloobek about central purchasing and the concern that this would lead to an homogenisation of the properties and ruining the differences between the resorts.

"Central purchasing allows us to be consistent in the essentials but won't affect the styling of each resort," Mr Cloobek replied. "Rest

assured, the character of each resort will always be maintained".

The area of mis-selling by Sunterra was questioned by Mr. David Gilham, of Royal Sunset Beach Club, who was concerned that members who believed they had been mis-sold could be sued for non payment of management fees.

Mr. Cloobek confirmed that Diamond Resorts would not sue and that everything could be discussed. "Our new website, our group meetings and the new re-sale programme are all initiatives that will help members understand what they own, assist them with using what they own and help them sell what they no longer want".

## Safety management in the timeshare industry

by Miles Kirkwood

Safety management is an important aspect of timeshare management. Although European legislation is now very similar across the region it is essential that resort managers understand enforcement and interpretation varies from country to country.

Mr. Miles Kirkwood, of EuroHygiene, explained that guests expected to be safe when on holiday. With an increasing level of risk to guests and resort staff, there needed to be an equally increasing level of protection.

Mr Kirkwood reminded delegates of the importance of safety management with a quotation from Stelios Haji Ioannou "If you think safety is expensive, you've never had an accident"

**Resorts should pay particular attention to the following:**

**Fire safety** - fire risk assessment, detection and alarms, lighting, fire fighting equipment, evacuation and training

**Pool and water safety** - risk assessment,

swimming pools, children's pools, Jacuzzis, legionella and bacteria control, chemical usage, water depth, obstructions, surrounding pool areas, outside shower units, water supply and air conditioning

**Food hygiene safety** - systems must be developed in line with the principles of HACCP, ensure that restaurants (even if they are not under direct control) comply with good standards of cleaning, storage, temperature control, pest control, and staff performance.

**Training** - all staff must be appropriately trained in their job roles from induction training, on-going training, job change and refresher training; keep all training records and documentation, record and photograph incidents and review risk assessments.

**Note:** Miles Kirkwood has been involved with safety and hygiene enforcement for over ten years. He was regional safety manager for the world's fourth largest retailer and is now director of EuroHygiene: Safety / Hygiene consultancy. He is key speaker at safety / hygiene seminars being held by RCI in Europe.

## How to make savings in the current climate

by *Diana Aitchison*  
managing director, *Nexus Leisures*

In these challenging times resorts need to be proactive, looking closely at their expenditure and making savings wherever they can. This was the message from Nexus managing director, Ms. Diana Aitchison.



The sudden and disastrous drop in the value of sterling had hit many European resorts badly leaving them with gaping holes in their budgets. Resorts which invoiced management fees late in the year could take some measures to handle the situation.

However, Nexus invoices its Compass Club members in September and had to face some stark choices.

The Nexus team believed that, if they increased fees, it would cause a drop out of members. It was decided to implement a small increase and keep as many of the members within the system. "We also decided that sending out supplementary invoices to make up the shortfall was not the correct course to take. Our members were already being hit by the credit crunch". Nexus had to find savings in the current operation to be able to carry on with the same level of service to members.

Budgeting for 2010 had began in early 2009 with every line of expenditure examined to see if savings could be made.

One of the biggest expenditures was the telephone bill. The challenge was to cut this

considerably." The result was the introduction of VOIP technology using the services of Skype. This is a free programme resorts can download from the internet which allows free telephone calls between users (called Skype to Skype calls). All users need is a headset and an internet connection. Skype also comes with instant messaging so staff can communicate via text and send files free of charge.

"Skype also allows you to add credit to your account to make calls to normal landlines and mobiles so we could use Skype for all parts of our business". All Nexus staff were allocated a headset and a Skype business account and, with a large percentage of calls taking place between staff members, savings of thousands of Euros were made immediately.

Other savings soon followed. "Staff costs are also a major part of any business's expenditure so we looked for costs that we could cut". Discussions with companies that provided staff insurance at the different resorts resulted in huge savings while making sure staff took their holidays during periods of lower occupation avoided the necessity of holiday cover.

An analysis of each resort's staff requirements

found that many were under utilised so jobs were combined. "We did have to make some people redundant but we now provide the same service as before but with fewer, more productive staff".

"We also found that, in some areas such as security, it is cheaper to outsource the function than provide it yourself".

Ms Aitchison listed a number of other key areas where savings could be made. "Look through all your maintenance contracts, check the details, question the cost and ask for a discount. We made savings of 53 per cent on our lift service contract, found that the cost of maintenance for some items was more expensive than actual item replacement and that we had been overcharged on our fire extinguisher contract. By shopping around for insurance we saved over €10,000."

Simple changes could add up to big savings. "Check bank statements and question every fee, pay rates and taxes on time to avoid any charges, turn off the water heaters in unused apartments, fix dripping taps, use low energy light bulbs and have a central purchasing point for housekeeping supplies."

The team also looked at ways to make it easier for members to pay their management fees and introduced standing order mandates to allow them to spread the payment over a number of months. "We also held committee meetings via a conference call rather than meeting up in person."

**Savings note:** TATOC would be interested in learning more about resorts money-saving activities for a later article.

Please e-mail your experiences to  
[editor@timeshareassociation.org](mailto:editor@timeshareassociation.org)

## New timeshare directive: Preparing for 2011

by *Geoff Chapman*

**"The future of timeshare is crucially dependent on a better understanding, relationship and trust between timeshare consumers and all aspects of the timeshare industry. We believe that begins at the point of sale."**

So said TATOC director Mr. Geoff Chapman as he updated delegates on the key points of the new European timeshare directive which will be implemented across all European states by February 23rd 2011.

Mr. Chapman explained that the directive was not targeted at the reputable, well established timeshare product or business. Instead, the new directive would target the scam re-sale companies, holiday clubs and new products that have evolved over the years.

The directive defines the timeshare product,



implements a 14- day cancellation policy across all states and will close the existing gaps of the current directive which cause serious problems for consumers, and prevent the development of products aimed at its circumvention.

Products that will now be covered include boats, planes, trial products and points- based products. It clarifies the situation regarding third party deposits and provides better consumer information at the point of sale.

Most importantly, it ensures harmonisation across Europe so no member state can

introduce in their national legislation provisions diverging from those laid down in this directive.

Mr. Chapman confirmed that 80 per cent of calls to the TATOC Helpline would be covered by the new directive. "The new rules ensure consumers receive full disclosure during the marketing process and at the time of sale – and clients must sign they have received this information".

Legislation couldn't cover everything, he said. "There are already loopholes". Scam legal companies who claim they can recover money or class action scams, rental offers and takeover offers are all illegal actions not covered by the directive. "Educating owners is the only way we can stop these companies from operating."

**Note:** TATOC is happy to work with any resort committee, developer or management company who would like information, assistance or an evaluation to assess their readiness for the new directive and to identify requirements. Mr. Chapman's presentation is available on the Timeshare Association website and documents will soon be available to download.

## Be careful what you wish for...

by Janice Anderson-Pearne, vice-president client services, Interval International

When it comes to exchange, “owners should be careful what they wish for.” So warned Interval International’s Janice Anderson

Ms. Anderson explained how many owners believed that the three main exchange organisations held on to all available stock. “This simply isn’t the case,” she said. There were owner-users who never deposit their weeks but use them every year.

There were also a number of stock holders or repositories such as re-sale agencies, rental organisations and multi-destination clubs. “None of these weeks will ever be available for exchange”.



preferring to visit their resorts each year. While this represented purchasing for all the right reasons,

Amigo Noir type owners didn’t assist with the exchange process as the exchange companies never have access to the weeks.

Using the analogy of ‘Amigo Blanco’ and ‘Amigo Noir’, Ms Anderson told the conference that owners are divided into two types when it comes to exchange.

Owners like ‘Amigo Blanco’ have a wide range of ownership. They are high-volume exchange members who support the inventory flow by regularly giving up weeks to the exchange organisation and feeding the machine for other members.

The antithesis of this owner type is ‘Amigo Noir’. Owners in this category love their ownership and rarely consider exchange

“This simple analogy supports the unofficial statistic that only 50 per cent of timeshare owners exchange at any given time”. Ms Anderson continued: “But if the exchange companies don’t have the inventory, who does?”

The answer was the “freedom of choice” requested by owners. Simply explained, the wider the spread of timeshare inventory among other organisations, “the less chance an individual member has to secure the elusive exchange he or she wants. “Freedom of choice comes at a price, it would seem”.

## Changing the consumer landscape

by Mark Cushway, Resort Properties Group

**“Timeshare is the most mis-represented product ever – despite a 30-year sales boom and very happy owners”.**

This opening statement came from Mr. Mark Cushway, sales director at Resort Properties Group.

“We are all here today because we care about timeshare. We have a great opportunity to positively change the perception of the industry.”

He called upon all those involved within the industry - from developers and exchange companies to committees and owners - to “lead a revival and build the value back into the industry and the product”.

### Mr. Cushway listed the ten main problems facing the industry today:

- General lack of trust in developers and marketers;
- Poorly funded consumer bodies;
- Lack of consumer advice;
- Non-genuine consumer advocates providing defamatory advice;
- Aging timeshare owners;
- Resorts facing difficulties with service fees;
- Internet flooded with scams feeding off media-generated fear;
- Poor re-sale facilities;
- Zero value attributed to the product; and
- Lack of co-operation between parties’

“These can all be tackled by working together from today,” Mr. Cushway maintained. “It’s time we started shouting about how great timeshare really is”.

Suggesting a 12-point action plan focusing on improving timeshare’s public image and the re-sale value of weeks, Mr Cushway added: “We are in the situation where timeshare

owners are too embarrassed to tell their friends and neighbours that they own – this has to change”.

### The action plan’s main points include:

1. Supporting TATOC and ensuring adequate funding;
2. Enlisting owners to spread positive news stories about the product;
3. Creating positive websites so that Google provides the good and not just the bad;
4. Developing websites that offer good advice and resources;
5. Establishing a strong re-sale programme; and
6. Promoting salesperson licensing and accreditation

“If we support TATOC’s activities and work as a united industry we will be able to balance media coverage, improve the public image and increase the residual value of timeshare ownership. This has to be in the interests of everyone”.

## Engaging with stakeholders

by Adam Johnson, chairman, Diamond Las Calas



The four key stakeholders within a timeshare resort - owners, management company, resort manager and the committee - are all responsible for service delivery.

Explained by Mr. Adam Johnson, chairman of Diamond Las Calas, members elect and hold responsible the committee, which oversees

the work of the appointed management company, which employs and directs the resort manager who manages the staff and provides the service to the members.

“This circle of delivery requires close working relationships and trust – with the ultimate responsibility in the hands of the committee,” he explained.

All key stakeholders had different areas of interest and must be allocated responsibilities accordingly. “A committee not only sets policy but develops and oversees the implementation of strategy. Other tasks must be undertaken by

the different stakeholders”. Once policy has been finalised, the method of engagement chosen would ensure all stakeholders undertook their responsibilities.

For implementation there are three methods “from a Chinese whispers approach to one where there are clear lines of communication”. In this model the resort committee worked directly with the management company who then liaised with the resort manager. The resort members have access to all three groups.

“It is clear for a resort to function, one must identify stakeholders, allocate responsibilities, decide how these stakeholders engage with each other and ultimately make it work”.

## Timeshare in Australia



### Understanding your owners

by Ramy Filo

Contributing to the conference theme of working together, Mr Ramy Filo, of the Australian and Holiday Ownership Council outlined his experiences of the Australian timeshare marketplace.

The main issues confronting the Australian industry are an aging owner base, aging resort facilities, a complex legal environment, increased costs and new competitors in the holiday market.



To meet these challenges “we followed a simple business philosophy: the product and the consumer have to fit”.

The key to this philosophy was an understanding of the customer and then adapting the product to match the customer’s needs. Mr Filo suggested that resorts should ask their owners questions such as:

- What do they associate their resort with - annual fees, bad news, great holidays?
- How do they spend their leisure pounds?
- Do owners believe that their resort can supply all their leisure needs?

“A fundamental question to ask is where owners believe they own. If the answer is an exchange company, you have an issue” Mr Filo explained.

He suggested that by knowing the demographic makeup of owners, a resort could put together new options and benefits that will make their ownership better. “In this way, your owners will look to you as the brand for all their leisure needs”.

Mr Filo said he believed owners were also responsible for the on-going success of their resort. Owners should support their clubs, get involved, give constructive feedback, promote their resort to friends and family and educate others on the timeshare product in general.

“Timeshare has evolved and there are now a number of different products. Resorts must respond to their owners’ demands and excite them about ownership again,” he said.



## Timeshare for all reasons

By Dimitris Manikis

**JT:** Should we change who we sell timeshare to?

**DM:** In the past, the industry has limited itself but I believe we should sell to everyone. Singles, empty nesters, the pink market and not just families should be involved. Developers can create products for different markets as one size does not fit all.

**David Eastburn, TATOC:** What about owners who are in their 90’s and need to get out. How do we handle this and target younger owners to replace them?

**DM:** We have to understand trends. RCI was blind for many years and did not pay attention to what was happening. However, we realise that we must adapt to move forward.

One way is to produce flexible products such as city breaks and ‘drive-to’ destinations. Another is to look at emerging markets such as the growth of the middle classes in countries such as Poland. As holidays become a luxury, holidaymakers are looking for value for money, flexibility and new destinations. The exchange companies can help with this.

**Moira Pollock, Scandinavian Village:** Recession can actually be good for the industry especially if the management fee is good value. Where does RCI get its rental stock from and how does it cost it?

**DM:** We do not have enough space to satisfy demand so RCI rents space from resorts to put into its exchange pool to keep members satisfied. As RCI does not own resorts, it is just a service company, it looks at RCI Extra Holidays to fund activities such as Points Partners. If someone has taken two flights, weeks have to be rented to pay for them.

**Phil Watson, Worldwide Timeshare Hypermarket:** How do we generate new business – what about advertising rather than OPC?

**DM:** Fewer companies are using OPC techniques to generate new clients. Fly-buys have always been popular and seem to be the choice for most in-house sales activities. In the U.S.A., RCI ran two advertisements on the Travel Network focusing on the benefits of timeshare. It is hoped that this can be brought over to Europe.

**Linda Freer, Resort Solutions:** Rentals are a vital source of income for management companies and resorts. What is RCI’s view on rental prices?

**DM:** We believe that the rental price should never be lower than the management fee and all agents must sell for a higher price.

In a question and answer session Dimitris Manikis, RCI vice president business development/resort sales, explained RCI’s view of the future to Jennie Thompson and took questions from the floor.

**JT:** The debate is all about exit strategies, re-sales, too much stock. Where can an exchange company like RCI fit in?

**DM:** It is important that we match exit numbers with new entrants. But our aim is to stop the exit in the first place by giving owners what they want. And we have to help bring new people in to the industry.

**JT:** Surely it is an amalgamation?

**DM:** Yes of course. Families love timeshare – it is the best thing that ever happened to them and the most important decision for their family. I am a user myself.