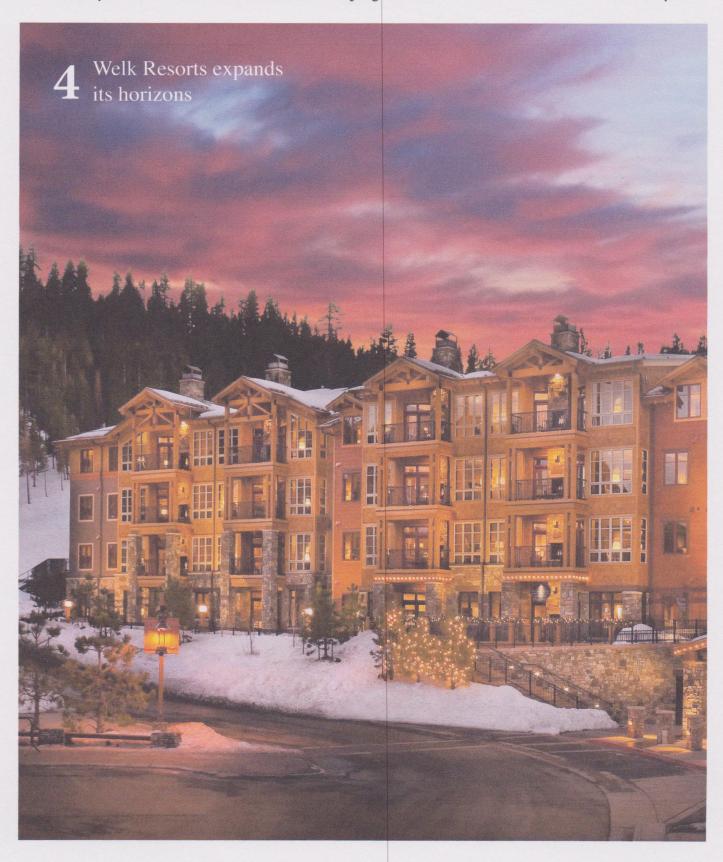
VACATION WERSHIP WACATION WORKSHIP

The industry's forum for the trends and issues shaping our future

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your money, after all, and you might have better uses for it.

Much of the foregoing has focused upon risk as it pertains to the third-party service providers whose services you have engaged. What about risk to the timeshare company? It exists, and potentially in a huge way. The central issue is your potential legal and/or financial exposure attendant to your involvement in capturing confidential consumer financial information that is subsequently compromised as a result of a data security breach of your vendor(s). The news over the past year has been replete with stories of enormous such occurrences at companies such as Target and

Sony Pictures, as well as federal government databases.

It is our understanding the potential exposure does not rest solely with the processor and the bank, rather everyone involved in the chain of custody of the data. This would, of course, potentially include the merchant that swiped the card at their resort restaurant or took the information over the phone at a call center booking marketing tours or confirming owner reservations. Technology exists to dramatically reduce the potential for breach, and some companies will actually take on the full liability exposure on behalf of their client companies. This is, in our view, certainly worthy of exploration.

Reviewing, we believe every developer, management company and vendor operating in the resort timeshare industry should not necessarily take comfort in their status quo regarding credit card processing. First, and foremost, that the provider they have today will be with them tomorrow. Second, assuming the current provider relationship appears solid, are you priced appropriately for your business practices and track record in the areas credit card companies say are components of significance to their risk evaluation? And third, does the technology they offer appropriately insulate you against liability for a breach at their operation?



VACATION OWNERSHIP WORLD

ARDA-WIN promotes diversity, philanthropy, education and training, work-life balance, and networking

Integration of WIN into ARDA has bolstered both.

The merging process at ARDA-WIN has reached a point where the advantages of each individual (or formerly individual) organization can really take hold and gain momentum.

This is good news for the 'causes' ARDA-WIN supports: workplace diversity, philanthropy, education and training, work-life balance, and networking.

WIN is an acronym for Women in the Industry – though it has been and remains an organization open to all. WIN's early days. WIN's formation was the result of the collective efforts of several women in the industry, including Cathy Backus (then CSA Travel global sales director; currently president of Send Me On Vacation), Lisa Jackson (then and current vp/strategic business development for ICE Vacations), Georgi Bohrod (then and current founder and principal of GBG & Associates), and Lani Kane-Hanan (then a senior vp at MVCI and current executive vp



GBG & Associates founder and principal Georgi Bohrod.

and chief growth and inventory officer of Marriot Vacations Worldwide (MVW). "We like to say WIN was a twin," Backus explained in a late 2008 interview with *Vacation Ownership WORLD*. "In October 2007, I attended fall ARDA in Washington



MVW executive vp and chief growth and inventory officer Lani Kane-Hanan.

DC and as I looked around the room I mentioned to Lisa Jackson that I noticed more and more women, year after year were attending meetings and conventions, speaking on panels and really moving up the corporate ladders in their companies. I suggested we create a non-profit organization to meet the many needs and desires of women in our industry. At the very same time, Georgi Bohrod and Lani Kane-Hanan had decided to start working on creating a women's group that would meet in conjunction with the ARDA conventions. I heard about this group and called Georgi. We set up a call with our Women in Timesharing Board and Georgi and Lani. Our strengths were in areas Georgi and Lani had not yet focused on and vice versa. It was a natural match!"

And so, WIN was born... According to its website at the time, WIN "advocates, educates and connects women in the vacation [ownership] industry. The primary purpose of WIN is to foster the



ARDA executive vp/ARDA International Foundation and ARDA's staff liaison with WIN Darla Zanini.

growth of women in the shared ownership industry by recognizing and connecting women, furthering their skill sets through education, and providing a forum to unite and leverage best practices by providing life, work and balance support."

ARDA-WIN Advantage. "WIN had reached a point of growth where turning over administrative and operational tasks to full-time profes-



Global Connections vp/ strategic alliances and public relations Melanie Gring.

sionals vs. volunteers made sense," said Darla Zanini, ARDA executive vp/ARDA International Foundation and ARDA's staff liaison with WIN. "They needed a full-time director to handle day-to-day tasks. So WIN and ARDA joined forces. It made sense. This was around late 2010early 2011. Stephany Madsen served as a liaison. We had a meeting between Lani and some ARDA members where we talked about bringing WIN in. The idea was having ARDA serve as the managing entity for WIN." She continued: "For the first 15 to 18 months, I learned more and more about WIN and took over the operational aspects. Tracking membership, invoicing membership, and growing membership became areas of concentration. We had to align our systems to make things automatic. By 2013 we moved to the idea of WIN becoming an ARDA committee. This involved setting up a committee instead of a Board and expanding the representation on the committee (from four Board members to 20 Committee members).



Former Island One CEO Deb Linden.

Now WIN is operating as a committee of ARDA. There are members who serve on the committee, Global Connections vp/ strategic alliances and public relations Melanie Gring is the chairperson, and under this committee we have some standing task forces that help us with some of the programs that WIN conducts. For example, philanthropy. This task force, spearheaded by Bluegreen Vacations' Ellen Devine, comes up with various ways we can raise funds for charities. There's a list of charities on the website (www.arda.org/win): Christel House, Harbour Lights (which helps abused women and their families), Dress For Success, Send Me On Vacation, and more."

Kane-Hanan explains the evolution from WIN's perspective: "Our original membership wanted greater reach and programming. We had limited resources and infrastructure so leveraging ARDA's infrastructure and its reach made sense. In general we believe the merger of our groups was a 'WIN-WIN'. We help ARDA promulgate its diversity, education, research, philanthropy, and networking. In return ARDA could help WIN with its structure and resources. It enabled WIN to grow cost effectively and reach a broader base of professionals."

"ARDA-WIN Advantage is a committee under the ARDA umbrella consisting of 20 committee members, approximately 300 individual members and 20 corporate underwriters," offered Gring. "To become a member of WIN, you must be affiliated with an ARDA member company in good standing. The ARDA-WIN individual member fee is \$84 per

Gring: "One of our goals for 2015 is to initiate a mentoring program. We have the basis for the program and hope to have the approval to launch in 2015 or early 2016. The basis of this mentoring program is to match up those of us who are the 'statesmen' of the group with newcomers to the industry. However, we are finding that the reverse is also needed. Even those of us that have great knowledge of the vacation industry are looking to be mentored in areas that only the younger generation can bring to the table [e.g. the effective use of social networking software]."

year. Underwriter Memberships are available for ARDA member companies. There are three levels of Underwriters: Benefactor -\$4,000 per year; Patron - \$2,000, and; Friend - \$1,000. ARDA-WIN sponsors include leading developers, exchange companies and industry vendors. Our committee members work with other ARDA committees to ensure the goals of ARDA-WIN Advantage are carried out and our committee members are always available to engage in dialogue with other members who are working to develop their industry skills. We have established an ongoing networking component, 'WIN Wednesdays', which gets together on the fourth Wednesday of each month. We are looking for ARDA-WIN champions in any location that would like to start a WIN Wednesdays in their area. It is a local gathering of members in a given area as well as other members traveling into the area, and a place where

they can network and get to know each other. Often, a speaker will be invited to address a topic of personal enrichment to those attending."

"For the past five or six years, we have held annual ARDA-WIN Regional meetings in Orlando. This is a well-planned regional meeting over a period of two days beginning with a networking and philanthropic event the first evening followed by a day of educational sessions. We are hoping to expand the ARDA-WIN Regional meetings to other locations."

Each year ARDA-WIN recognizes an individual for outstanding contributions to the organization and the ideas and causes it supports. Former Island One CEO Deb Linden received the first WINspiration award in 2013; Wyndham Vacation Ownership executive vp/human resources Sarah King won in 2014, and; Lani Kane-Hanan was presented with this year's honor at the 2015 ARDA Convention.

ARDA-WIN tackles some sensitive issues - including some that don't get a lot of attention with participation and humor. For example, an educational session on the language difference between the genders. The whole point, Kane-Hanan said is "to celebrate the differences and put them to use."

Moving forward. "I think we've been able to take ARDA's existing structure and network and make it work for WIN," Zanini assessed. "The goal is to better serve members and increase membership and I believe that ARDA has had a positive role in both. Administratively, for example, the process of automating and enrolling new members and making sure all members are current on their dues and being notified about events and meetings, is functioning fluidly. Now we're focused on expanding membership. WIN Wednesdays are part of this initiative." She stressed WIN's contributions: "There are many examples but I'll name two. WIN funds pay for students to attend ARDA Conventions, to help keep young people engaged in the industry. WIN sponsors educational sessions at each of the regional meetings this year. For example, the State of the Industry session at the ARDA Northeast meeting." She said that ARDA-WIN's current agenda includes the continuing development of its website, expanding the size of its committee, and increasing membership."

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Kane-Hanan: "For new members ARDA-WIN is an instant family. It helps them navigate the waters. Just as in many industries, male-female ratios in vacation ownership/timesharing are not yet balanced, especially at the management and senior executive levels. It can be intimidating for a young or new female professional." To her sisters in the industry she urged, "If you are a female in this industry and you are not a member of WIN, you are missing out on a tremendous resource. We have an amazing network of education-minded, philanthropy-minded, diversity-minded, and work-life balance-minded individuals. The networking opportunities are extensive. It's a great opportunity and our responsibility to help support one another!"

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Kane-Hanan emphasized the importance of ARDA-WIN to new female industry members: "For new members ARDA-WIN is an instant family. It helps them navigate the waters. Just as in many industries, male-female ratios in vacation ownership/timesharing are not yet balanced, especially at the management and senior executive levels. It can be intimidating for a young or new female professional." To her sisters in the industry she urged, "If you are a female in this industry and you are not a member of WIN, you are missing out on a tremendous resource. We have an amazing network of educationminded, philanthropy-minded, diversity-minded, and work-life balance-minded individuals. The networking opportunities are extensive. It's a great opportunity and our responsibility to help support one another!"