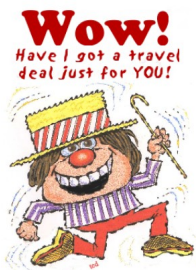


We love our advertisers, and wouldn't want to do anything to hurt them ... and by so doing, hurt our income. However, there's a particular scam out there that targets seniors, and we feel we must give our opinion on it. The scam is the time share business. First, of course, most time share marketing is absolutely honest. For those who can only afford two weeks in a favorite vacation area, and they intend to return year after year, a time share purchase may be a good investment.

However, one arm of the time share market is super hard sell, with all kinds of attractive come-ons, and possible causes for financial disasters for seniors. First, if you'll attend a time share seminar at a nice restaurant in your town, you'll get a free lunch. In places like Las Vegas, you can hardly enter a hotel without being accosted by hard-sell reps who invite you to attend a similar meeting. The Vegas incentive may be fatter: a free lunch, plus restaurant coupons, plus several free nights in a Vegas hotel.



Because seniors make the best market, especially senior couples with good incomes, the hard-sell time share reps hit them hard. If you're approached by a super sincere time share salesperson, your best bet is to keep on moving on. If, however, the deal sounds just too good to miss, then go to the free lunch. The usual routine is that once you're seated at a table, a very friendly rep will join you and make a fairly attractive pitch. Then, if you show any sign of weakening, you'll be turned over to the hard-sell guy or gal, the closer.

This can get really serious, because if you still show signs of weakening, all sorts of incentives will be pitched into the deal, including price cuts, extra free weekends and ever larger condo units. If, after all the hard-sell bombardment, you feel you must buy one of those great deals, do not sign any commitment. None. Nada. Nyet. Absolutely not! Hell, no!

Tell the closer you must have time to think it over. Or better still, say you never make a financial deal without consulting your children, lawyer, financial adviser, preacher or ougi board. Get out immediately and take some deep breaths. Ask for copies of paperwork the closer has written about the offer ... without signing, of course ... and when you calm down, actually talk over the deal with your children, lawyer and whoever.

It is remotely possible that the deal is actually worth it, but before you decide, do some serious homework about location, resale values, facilities, exchanges with other time share communities, extra monthly charges and everything else to make sure the deal is not going to leave you and your bank account severely depleted.