

My Life as a Time-Share Scofflaw

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I admit this without a hint of shame or fear of ridicule. Since I do not ever intend to run for political office in this country, I can say it with impunity: *I am a time-share scofflaw*. My wife and I have enjoyed the less-than-gracious hospitality of these dimwitted hosts several times now, all along the eastern United States, WITH NO INTENTION WHATSOEVER OF BUYING A TIME-SHARE PROPERTY.

We have been to Cape Cod more than once. We have been north to Vermont. We have been east to Ocean City. And we have now been south to Williamsburg, where I am writing this after being driven out of my mind by the incessant drivel of ridiculously costumed tour guides.

Somewhere, a computer, showing indications of serious brain damage (as P.G. Wodehouse would have said, it was probably dropped on its head as a baby computer) has determined that we are the ideal couple to make this “golden” investment. While I might normally be somewhat insulted by this presumption of mutton-headedness, I have been too busy enjoying the resulting largesse.

And the *esse* has indeed been large, and has been getting larger and *esse-ier* by the month. Now, when we receive an offer that includes free lodging and meals but neglects to include a cash settlement, we raise our eyebrows in consternation. “Ha!” we ejaculate, or quite possibly, “Hrrmph!”

If that computer had been raised with a shred of common-sense, it would have started to detect a pattern by now. “Wait, Watson. I think I am on to something. Note that this couple has now visited eight properties in the last three years, and has yet to purchase even a half-bath for six hours during the off-season for bathing. I might be going out on a limb here, but I would hazard that they are most unlikely prospects for our future efforts in this direction.” Or something along those lines.

Ah, but hope springs eternal in the dark depths of time-share operator breasts. And so they pore over their lists of prospects, come upon our names and try but ultimately fail to resist the urge to

send us *just one more* offer.

I imagine that we have become an irresistible challenge for an obsessed, dyspeptic time-share tycoon somewhere, who will not rest until he has separated us from our \$14,700 (they, of course, would graciously pay the initiation fee of \$200), such to be payable over seven years or in cash (“we are not averse to cash”). And so he has directed his underlings to continue the pursuit. “Give them meals. Give them hotel rooms. Give them portable whirlpools. Give them miniature barbecue grills. Give them cash if you have to. **BUT GET THEM BACK HERE!**”

Why do we not buy, you ask? A reasonable question, and one that deserves a studied answer. For one thing, it mildly offends my sensibilities that the time-share developer (do their mothers know what they do for a living?) has the *chutzpah* to expect to gross over a half-million dollars by repeatedly selling a 650 square foot apartment (an average of \$10,000 per week times 52 weeks) in a depressing section of a dismal place like Ocean City. I’m no developer (thank God), but it seems to me that the building costs are probably one-tenth that amount. That’s a pretty healthy profit margin—a bit *too* robust for my liking.

But what about the expense of maintenance, you ask (being annoyingly savvy in these matters)? Well, we must pay an additional amount for that, but its *only* another \$800 a year (or just \$2.19 a day, as our salesman explained helpfully)! Sounds somewhat reasonable, right? But wait. That’s \$800 times 52, remember (don’t forget all your happy co-owners), which works out to \$41,600 per 650 square foot unit per year. You could maintain the heck out of the place for that kind of money. The furniture would probably wear out from all that dusting and polishing.

We’re not done. You must also pay an annual fee to the association that enables you to trade properties. And you must pay about \$150 every time you make an exchange. This so *you can vacation at another property that looks pretty much like every other property!* Of course, there are, count ‘em, *three* golf courses there, plus restaurants, swimming, tennis and other unusually good stuff.

All-in-all, I’m looking at a pretty expensive week of accommodation—about \$2000-2500 per week each year, depending on how I would have invested that \$15,000. When I point this bit of arithmetic out to our “consultant” (they’re never salespeople anymore), he looks slightly offended. “We’re not trying to sell you this as an investment. How can you put a price tag on

your family's enjoyment?"

Good point. (Actually, I have no problem putting a price tag on my family's enjoyment.) I also failed to take into account the fact that I would get a TV and VCR in the living room and the bedroom, so I could spend all that money to sit around watching Oprah discuss Geraldo's moustache.

But the clincher for me is this – if we were to buy one of these things, we would be subsidizing the free mini-vacations of legions of free-loaders such as ourselves! That I could not do. Never!

I have no idea of what the overall gullibility quotient is out there, but it appears to be pretty high. For every hapless fool who signs on that tempting dotted line (and what a reception he gets—at one such affair we visited in Cape Cod, bells rang out and everybody stood up to applaud the slightly numb-looking victims), there are perhaps two or three dozen of us twenty-minute eggs who are able to sail through the ordeal unscathed. At a conservative \$100 per free-loading couple, that's several thousand dollars per actual buyer of "marketing" costs.

I must accept the fact that by writing this, I run the strong risk of annoying Herr Computer, and may quite possibly never be invited to mini-vacation again. But mine is a sunny disposition and a philosophical outlook that incessantly zeroes in on the silver lining. It has sure been fun while it lasted. We have many fond mini-memories, of clambakes in Cape Cod to complimentary meals in Vermont to actual cash in Williamsburg.

However, I believe that all may not yet be lost. I have an utter and touching faith in the fallibility of man and computer, and I expect to encounter again another one of those familiar letters in the not-too-distant future: *"Why, you ask, are we making you this incredible offer? Because our computer has revealed, through a detailed analysis of your lifestyle and previous buying habits, that you are the kind of individual who will appreciate the value of what we are offering. We are convinced that once you see...*