

Timeshare hard sell comes roaring back

By Gretchen Morgenson, New York Times

For more than 25 years, Mary Ann Gutierrez, 77, has spent several weeks a year in South Lake Tahoe, often playing host to her children and grandchildren at one of two timeshare units she owns.

When she checked into one of the properties last year, she was stopped at the front desk. A \$100 gift card would be hers if she attended a presentation by Diamond Resorts International, the company that owns the resort. But first she had to fill out some papers and supply her credit card information.

The gift card came with a cost, as Gutierrez soon learned. For five hours, she said, Diamond representatives pushed her to give up both of her timeshare deeds, including one at the nearby Tahoe Beach & Ski Club, a resort that Diamond does not own. With the upgrade and membership in Diamond's ownership points system, they said, she would keep her maintenance costs low and could use her points at other resorts in the company's network. It would cost just \$30,000 upfront, they said.

Even when representatives suggested her maintenance fees would rise if she didn't switch, Gutierrez kept declining, saying that the cost was too high. Undeterred, the Diamond representatives suggested that she ask her children to pay for the upgrade. She continued to say no and, at last, they let her go.

"They weren't going to let me out that door," Ms. Gutierrez said. "I was shaking, I was so nervous."

The feeling turned to shock, however, when a Diamond representative handed her a record of a voided charge in the

amount of \$4,840 on her credit card. The representatives had been so certain that she would agree to the offer that they had charged her card for the down payment – even though she had not given approval.

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