

Beachcomber Apartments Association, Inc.
720 Golden Beach Blvd., Venice FL 34285

Office Procedures Manual

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Reservations

1. Sources: Re-bookings, phone calls, reservation form email, other email, and walk-ins.
2. Priority: Re-bookings for same-unit, for same dates or same week(s) take priority if made before departure during current stay. We typically do not confirm reservations more than 11 months in advance for this reason. Other reservations are made first come, first served.
3. Res.Card: The Office Manager initiates a paper reservation card. When any payment is taken, it is to be noted on the res. card as well as being entered in the ResMgr ([Reservation Manager screen](#)). Client Record Number (Rec#) and Reservation Number (Res#) assigned by the ResMgr must also be noted on the Res.Card. If practicable, look up by name of “regular” (repeat) customers while they are on the phone to speed the process by verification instead of retaking info.
4. Data Entry: Reservation information is entered in ResMgr as soon as possible after filling out the Res. Card, even simultaneously. Quick entry keeps the public calendar as current as possible. Status TH (tentative-hold) is maintained until the deposit is received. Deposit information is entered into the ResMgr as soon as possible to minimize errors and to utilize the efficiency of the “handle it once” principle. See **Payments** below.
5. Paper-Flow: When payment of the deposit is by credit card, after entry on the credit card processor’s terminal located in the Beachcomber office, the 2nd ply copy of the charge slip is mailed to the client. When payment is by check, a 2-ply cash receipt is created and the 2nd copy is mailed to the client. All mailings will also include a brochure, welcome letter, and turtle information when appropriate.
6. A confirmation email is initiated by Office Manager from ResMgr action list when an email address is provided. ResMgr automatically fills in the date an email was sent in the RCE field.
7. Paper Calendars Maintenance and Coordination:
The Office Manager maintains a paper version of the Availability Calendar in a zippered loose-leaf binder.

Changes in Stay

1. Extension: Same unit departure date can be pushed-out on ResMgr (when available) by simply changing the date and updating the ResMgr record (retaining the same Res#).
2. Shortening: Same unit departure date pullback, or arrival date change (either + or -), must be first “canceled” in the ResMgr to clear the calendar, but can immediately be re-updated with changed dates and status (retaining the same Res#).
3. Requests for a change of unit should follow our cancellation policy in fairness to the unit owners so may involve an additional deposit and conditional return of the original.
4. The Res.Card is annotated with all changes, and a confirmation email re-sent.

Arrival

1. Invoice: A 3-ply paper Invoice is prepared prior to arrival – currently handwritten on 3-ply form with figures that should be double-checked against ResMgr values.
- 2, Payment Date: Payment in full is due on the day of arrival or the first business day following arrival. The Office Manager accepts payment and annotates the invoice to show when and how paid with particular attention given to accurately reflect what was treated as a deposit in the ResMgr, so Advance Deposit Journals are properly accounted. If a payment check was slipped under the office door over a weekend which included the last day of a month, it would be best to enter the last day of that month as the payment date to not delay owner remittance, but normally, date of credit card charge or current date is appropriate.
3. Data-Entry: Payment is entered into ResMgr in a timely manner. If a payment is accepted prior to arrival date, it must always be entered as a deposit. See **Payments** below.
4. Paper Flow:
 - a. Charge Slips: Office Manager enters the charge on a credit card processing terminal located in the Beachcomber office. This prints a 2-ply charge slip. The #2 copy of the charge slip is given to the client and #1 copy is paper-clipped to the Invoice which associates it to a Unit, Res#, and Arrival/Departure dates.
 - b. Whenever a payment by check is accepted, a 2-ply cash receipt is prepared (including Res#) with one copy given to the client and the other copy clipped to the Invoice as above.
 - c. The white (#1) Invoice copy is given to the client.
 - d. The yellow copy of the Invoice, after annotations re when and how paid, along with the Res.Card, are retained on-file by the Office Manager.
 - e. Cash receipt for checks [if any], charge slip(s) [if any], and pink copy of the 3-part annotated invoice are paper-clipped together and placed in a large paper envelope, secured and ready for the Business Manager to pick-up (weekly). **See Journal**

Payments – General Comments

1. Form of Payment: Deposits are by check (occasionally including Travelers Cheques) or credit card (Visa, MasterCard or Discover). Credit cards are swiped in the machine reader when available, or else the card information is entered on the keypad. A 2-ply “flimsy” is created for all credit charges. A 2-ply cash receipt is created when payment is by check.
2. Data Entry: There can only be one “Payment” in ResMgr and its date determines when the stay will be journalized and when the owner will be paid.
 - a. Extra payments (e.g., multiple forms of payment or multiple payers) should be entered in ResMgr as deposits even though taken on the same day as the payment.
 - b. One payment transactions accepted prior to arrival should be entered as a deposit and, upon arrival, a Payment Amt. value zero with Date (typically Arrival Date) and Payment Ref value PdInFull entered.
 - c. One payment transactions taken upon arrival (e.g., walk-ins) must be entered as a payment with NO deposit and shown clearly as such on the Invoice.
 - d. The Invoice must reflect how payments were entered in the ResMgr to keep accounting for Advance Deposits accurate.

3. The Business Manager pays the charge card account balance in full each month from Manager Bank Account funds with all other routine bills such as utilities and lawn maintenance. Billings are first seen by the Association President who initials to approve payment before passing to the Business Manager in the weekly envelope for pickup along with checks and credit card slips. Non-Routine payments are made only after consultation and authorization, or at the direction of the President.
4. Owner requests for withdrawal are directed to the Business Manager who will verify with the Association President that sufficient funds are available before issuing a check from the Manager Bank Account and mailing to the owner.
5. Chase Credit Card:
 - a. Purchases: The Office Manager, Association President, and the Business Manager, have each been issued a credit card for use to purchase supplies and sundry items needed for the various units. All users know to obtain receipts for any item purchased.
 - b. The Office Manager typically gathers these receipts, keeps records of major appliance purchase dates, etc., and passes to the Business Manager with annotations to show the unit number(s), or other account that should be charged. These paper receipts are typically passed to the Business Manager in the same envelope used to deliver invoices, charge slips, etc. **See Arrivals.**
 - c. The Business Manager completes the annotations on these receipts, subtotalling and allocating sales tax when purchases for more than one unit were involved.
 - d. Copies are made of these receipts sufficient to include with monthly owner statement mailings and these copies are delivered to the Association President.
 - e. The allocations (but not the receipts) are transcribed onto the check stub used to pay the credit card balance in full every month.
 - f. Personnel at Hough & Company CPA firm double-check to confirm only that the allocations match the check.

PCI/DSS Compliance

Beachcomber In Venice's management is committed to these security policies to protect information utilized by Beachcomber In Venice in attaining its business goals. All employees are required to adhere to the policies described as set forth in our **PCI Compliance Policy** manual and Appendix A – Security Awareness and Acceptable Use Policy.

Key provisions include:

- a. Acknowledgement that the former practice of writing down charge card number on the back of the Res.Card created a “permanent” security risk and violates PCI Compliance.
- b. Credit Card security awareness Training. President, Office Manager, Business Manager and Webmaster have each completed the Security Awareness Training, Manager’s on-line training at [Trustwave.com](https://www.Trustwave.com) (sign-in using userId webmaster@beachcomberinvenice.com and password Pw11223313).
- c. Credit card information is never to be sent via end-user messaging technologies (email, chat, etc.).
- d. Access rights to privileged reports is restricted to Office and Business Managers (least privileges necessary to perform job responsibilities – aka role-based control).
- e. All media, including paper, containing information that could be used for credit card fraud or identity theft are physically secured, with access subject to strict access controls.

- e. Transit Distribution is managed as follows:
 - Res.Mgr. updates are logged and credit card slips that are transited in the Business Manager “pouch” (envelope) do not contain the full credit card number, nor does the Office terminal receipt or #1 slip copy which is returned to the client in person or by mail.
- f. Paper media are destroyed when no longer needed for legal reasons. No privileged information is stored on Webmaster’s PC or any Beachcomber management’s PC. Database and database backups are stored on goDaddy.com’s servers with strong access control yet never include credit card detail.
- g. No “To Be Shredded” container exists. Documents requiring shredding are shredded forthwith.
- h. Office Procedure and Security Policy manuals are distributed using our report viewer – and are reviewed annually by Webmaster, President, Office and Business Managers.
- i. All Security Incidents will be reported to the President who will direct appropriate response(s).

Cancellations

1. Short-Notice: ResMgr program automatically fills-in a checkmark to this checkbox and derives a Deposit Return Date to help highlight our very date-dependent [standard return policy](#). The Office Manager must change the Return Date if necessary. Return date, month, and year control inclusion or exclusion from most reports. Actual return of a deposit to a client is verified when the Business Manager enters the check number (Ref) and changes return date to when the check was issued. Our 5% processing fee will be reflected, if applied, in the Return Amount the Business Manager also enters, but there is no tabulation of this amount field on any report at this time. The 5% fee is typically waived when cancellation is due to Red Tide or hurricane, etc.. Most clients just postpone, their deposit is carried forward, and they incur no fee.
2. Carry-Fwd: Office Manager must check this box if a reservation’s deposit(s) are being applied to a different reservation. This prevents the deposit(s) from being double counted in reports. It is imperative that the total deposit(s) entered on the destination reservation(s) match the total amount, date and reference of the original. If there are 5 deposits on the original, there should be 5 on the destination. If the deposit(s) will be applied to more than one reservation, enter destination res#(s) and amounts in the both the cancelled reservation’s comment field and in the destination reservation(s) comment field(s). It is critical to journaling that the deposit date(s) remain unchanged. Carry-forward applies to the whole reservation. A cancelled reservation’s Deposit(s) cannot be partially carry-forward and partially refunded or retained (see #6 below).
3. Follow-Up: If a canceled reservation’s deposit is not carried forward, the ResMgr All-In-One report will report on Deposits slated for return to the client until return has been verified by virtue of the Business Manager’s entry of a check number and amount actually returned to the client. If return is contingent on re-renting the unit, again the All-In-One report uses its derived Deposit Return date to help the Office Manager coordinate a pro rata refund with the Business Manager upon re-renting the unit. See also the ResMgr **Deposit Rpt**.
4. Owner Remittance: If some or all of a cancelled reservation’s deposit will not be returned to the client because of short-notice, not re-rented:
 - a. If the entire deposit is to be retained, the Business Manager changes the reservation’s status to ‘nr’ and enters Payment Amount of zero (0), enters the Payment Date the return will be on Journal (typically Return Date), and verifies Payment Ref has auto-set to “PdInFull”.

b. If only a portion of the deposit is to be retained, the Business Manager enters that portion, adjusts the cancelled reservation ResMgr deposit amount (with appropriate notes in comment field) so it only reflects the deposit amount to be returned to the client, entering Return Amt & Ref and changing Return Date if needed to reflect when the return is to appear on Journal. The adjustment can be accomplished one of two ways: (1) Preferred: Add a deposit record with a negative Amount but same date and ref as the original deposit. The negative amount is the amount to be retained for remittance to owner, or (2) Physically change the deposit amount – this “works” but information is lost by so doing. Then, the Business Manager creates a new Reservation for the same client & unit, for the Rental dates not re-rented, and a deposit amount equal to the amount to be remitted to the owner, using original deposit’s date and ref., then cancels this reservation (to clear the calendar), and then sets status to ‘nr’. to setup the owner remittance. To complete this adjustment, the Business Manager, using the ResMgr, prints an Invoice and retains with Journal records.

5. Return to Client - As mentioned above, the Business Manager updates the originally Cancelled Reservation with the Check Number and Amount actually returned to the client, changing the Return Date to the actual month it will be journaled as necessary.

6. Misc - Client refund: If a client overcharge is returned to the client after payment month, the Business Manager creates a new reservation for the same Unit, Arrival and Departure dates but is immediately set to status RC with the overcharge amount entered as a “negative payment” – a take-away from the owner – using the same month and year that the Beachcomber check is sent to the client as the Payment Date and Deposit Return date field. Such negative payments can only appear with RC (ResMgr edits guarantee this).

Journal and Days Rented

1. Bank Statements: Monthly, the Business Manager retrieves and prints bank statements online from Operating and Manager’s bank accounts
2. Data Entry: The Business Manager posts all deposits (including the occasional cash deposit of quarters - see **Housekeeping** below) and invoice payments (including net deposit remittance to owner Invoice(s) discussed in Cancellations and Misc above), to the Excel Workbook known as [Monthly Sales Journal](#). Quarters and other misc. deposit amounts are also entered in the [Beachcomber OpBank DEPOSIT Manager](#) for inclusion on the ResMgr Journal report.

Bank Balances must match actual bank statement balances, and all the Excel column totals must also match the ResMgr.Monthly Journal Report totals. Errors and omissions are identified and corrected as required to achieve this match. Differences can arise either during the Excel posting exercise, or because ResMgr entries do not reflect the invoice or actual payment or deposit date.

Days stay by unit and total for the month are also transcribed to the Excel journal from the ResMgr [Monthly Sales Journal Report](#).

3. Distribution: Once the Journal has triangulated to Bank Statement and ResMgr reports, it is forwarded to Hough & Company and to the [webmaster](#) (using email). The webmaster will double-check to the ResMgr Journal report and archive the workbook on the website where it becomes

visible to owners with password access to the [Beachcomber Report Viewer](#) webpage.

4. Paper Flow: After use by Business Manager to enter Monthly Sales Journal, credit slips and cash receipts are clipped to bank statements [online printout(s)] and archived.

Housekeeping

The [FAQ page](#) describes what constitutes housekeeping's Towel Service - a twice-weekly event for clients staying over 6 days, Maid Service - a weekly event. Housekeepers also prep a unit for new arrivals. For all these services, housekeepers log their own time to [weekly timesheets](#), counting hours and loads (loads of laundry required to accomplish the service or prep – washing linens, towels, occasionally bedspreads, and annually a “deep cleaning” that would include curtains, behind refrigerator, etc.). The Office Manager directs the activities of the housekeepers.

1. Weekly [timesheets](#) are submitted by the housekeepers to Office Manager who issues payroll checks at the rate of \$15/hr for the senior housekeeper and \$14/hr for the other three, less employee share of FICA and withholding tax. The checks issued were earlier delivered, blank, to the Association President by the Business Manager who keeps the stubs with a small notation to show the President has the check. On payroll day (each Friday), the Association President signs and delivers to the Office Manager a check for each housekeeper.
2. The timesheets, which the Office Manager has annotated with the check number and amount, are then placed in the same envelope used to pass checks, cash receipts and invoices to the Business Manager (who picks-up weekly).
3. The Business Manager completes the check stub from the weekly timesheets and posts them to an Excel workbook file: [HouseKeepMonthlyRecap2014](#) Formulae are applied within this Excel file that result in two charges shown on Owners statements.:
The “Linen” charge seen on owner statements is simply \$4 times the number of loads.
The “Maid” charge seen on owner statements is derived by totaling Hours multiplied by Rate for each unit (actual wages paid). “Lobby Hours” (which include grounds pickup etc.) are then evenly prorated across all units and the result is uplifted by 10% mainly to cover employer share of FICA and Medicare taxes that Beachcomber association must pay. The \$4/load (w/no uplift) is an arbitrary amount charged to help recover water and electricity.
4. Distribution: Like the Journal, a copy of the completed Housekeeping workbook is sent to Hough & Company and to the Webmaster who uploads to the internet service provider (GoDaddy.com) for archiving and owner accessibility with [Beachcomber Report Viewer](#).
5. Quarters: Housekeepers keep approximately \$150 in quarters for use in doing laundry. Amounts over this are given to the Office Manager who takes home the day received and delivers to the Association President who is responsible for their timely deposit in the bank, with the deposit slip passed back to the Business Manager in the weekly envelope for entry on the Journal. Quarter income approximately pays for rental of the 2 washers and 3 dryers.

Accounting (Hough & Company, P.A. CPA firm)

1. Bank Accounts (overview)

The Association President, Business Manager, and three local Board members have signature authority on these three accounts. No one at Hough & Company has signature authority.

Operating Account - Hough & Company maintains a checkbook and initiates checks for Assoc. President's signature as required

- this account receives cash and checks from rentals and quarters
- disburses for manager commissions and health insurance stipend
- disburses for all withholding (FICA, unemployment etc.)

Managers Account - this account receives credit card payments from rentals

- disburses for housekeeper wages
- disburses for Chase credit card payments and routine expenses
- disburses for approved owner withdrawals (paid by Business Manager)

Money Market Account - this is an interest bearing account

- Assoc. President decides when to transfer funds from and to this account

2. Bank Statements: Hough & Company retrieves online every month (independent of Business Manager who also retrieves online every month for Journal preparation).
3. Check Stubs: Receives copy of Check Stubs from Business Manager who has annotated with account and unit (if any) to be charged.
4. Receives copy of HousekeepMonthlyRecap and Monthly Sales Journal Excel files in email from Business Manager and verifies Bank deposit totals with Bank Statements obtained online.
5. Sunrise Enterprises – The Association President receives occasional billings from Sunrise, a company run by the Business Manager and her husband. Approval is annotated on the invoice and it is returned to the Business Manager for payment. The billing allocates the total by unit or other appropriate account.
6. Hough & Company determines monthly commission shared (40-60) by the Business Manager and Office Manager, prepares their commission checks from the Management bank account for the Association President's signature. The checks include commission plus a \$265/mo stipend for health insurance, less FICA and withholding taxes.
7. Filings: Income, FICA, Withholding and Worker's Comp Insurance - Hough & Company maintains records, prepares all necessary forms for, and prepares operations account checks for Association President's signature monthly, quarterly and annually as required.
8. All of the above are entered into Hough's proprietary double entry booking system, a Quicken-like program.

9. Owner Statement Excel Files (ytd income summary and by-unit a/c sheets).

Transcribed data includes:

Rental Income from Journal

Days Stay from Monthly Sales Journal

Expenses from Check Stub annotation/allocations including Chase credit card payment

Commissions and other Taxes prepared and paid from Operations Account

Advance Deposits total

10. Delivery: Association President picks up paper copies of owner statements, income and position statements, and reports showing variances (monthly and ytd) from budget at Hough's office. If a check is needed from the Operations account to pay a vendor, etc., he would request and pick-up from Hough.

11. Funds management (transferring funds from one account to another) remains the role and responsibility of the Association President, coordinating with the Business Manager.

Expense Classification Notes

Maid – Housekeeper's wages paid for hours worked – 110% of Gross - **see Housekeeping**

Payroll Tax – Workers Comp, FICA and Medicare employer's portion for 7 employees

Supplies – mainly for laundry and housekeeping, some office and lobby computer

Linen - a misnomer - the \$4/load from housekeeper timesheets - **see Housekeeping**

Utilities - mainly cost of water and electricity, but also includes trash removal.

Insurance – Fire, wind, flood, and general liability covering structure but not contents (except in unit #15, the lobby and office, the pump house, and the housekeeper's room).

Also includes directors and officers liability, employee dishonesty, worker's compensation, and Business and Office Manager's health insurance stipend.

Sunrise Enterprises – charges for handyman work performed in owner's units, miscellaneous maintenance and yard chores.

Maintenance - a misnomer - really this is a "catch-all" - an "everything else" account.

Assessments: Approved at Annual Owners meeting – employed in conjunction with a \$50,000 bank line of credit maintained to pay for unusually large expenses of a non-recurring nature (e.g., pool, structure, roof, pavers).

Recap –Files Maintained:

1. MySQL database on web (ResMgr since 2008, Calendar since 2004)

Backup Files: Since March 2012, this database has been automatically backed up every night. Several years worth of files will be retained after which disk space considerations will force only monthly retention of oldest files. The backed up files can be used to restore files somehow deleted or corrupted and can also be used with our test site to research historical changes, beyond what the Update Log file captures.

2. Beachcomber production website (40+ webpages, 120+ files - plus a test site for development).

3. MonthlySalesJournal Excel workbook (by year)

4. Housekeep Timesheet Recap Excel file (by year)
5. Double-Entry system data at Hough & Company containing Budget and Actual.
(produces monthly Income and Position Statements year over year and budget variance)
6. Owner Statement Excel file(s) at Hough & Company [income summary and by-unit a/c sheet]
7. Paper
 - Reservation Calendars (Office Manager and Business Manager),
 - Res.Cards (Office Manager)
 - Bank Statement archive w/Cash and Credit Slips attached (Business Manager)
 - Check Stubs archive (Business Manager and Hough & Company)
 - Accounting Statement archive (Association President, Hough & Company)
 - Receipts for bills paid and items purchased (Business Manager)
 - annotated and sub-totaled (if necessary) by unit
 - copied and delivered to Association President for owner statement mailing
 - Owner statement archive (Association President, Hough & Company)
 - labels printed and envelopes prepared for monthly owner mailing
 - prepare copies as required, stuff envelopes and mail.
 - annual owners meeting notices, proxies, and minutes also mailed.

Appendix A – Security Awareness and Acceptable Use Policy

Beachcomber In Venice Security Awareness and Acceptable Use Policy

Overview

The intentions for publishing a security awareness and acceptable use policy are not to impose restrictions that are contrary to the established culture of openness, trust and integrity. Beachcomber In Venice is committed to protecting all employees, partners and the company from illegal or damaging actions by individuals, either knowingly or unknowing. Internet/Intranet/Extranet-related systems, including but not limited to computer equipment, software, operating systems, storage media, network accounts providing electronic mail, WWW browsing, and FTP, are the property of Beachcomber In Venice. These systems are to be used for business purposes in serving the interests of the company, and of our clients and customers in the course of normal operations.

Effective security is a team effort involving the participation and support of every Beachcomber In Venice employee and affiliate who deals with information and/or information systems. It is the responsibility of every computer user to know these guidelines, and to conduct their activities accordingly.

Purpose

The purpose of this policy is to outline the acceptable use of computer equipment at The Beachcomber Apt. Association dba: Beachcomber In Venice. These rules are in place to protect the employees and Beachcomber In Venice. Inappropriate use exposes Beachcomber In Venice to risks including virus attacks, compromise of network systems and services, and legal issues.

Scope

This policy applies to employees, contractors, consultants, temporary employees, and all other workers at Beachcomber in Venice, including all personnel affiliated with third parties. This policy applies to all equipment that is owned or leased by Beachcomber in Venice.

Policy

General Use and Ownership

1. While network administration desires to provide a reasonable level of privacy, users should be aware that the data they create on the corporate systems remains the property of Beachcomber in Venice. Because of the need to protect the network, management cannot guarantee the confidentiality of personal information stored on any network device belonging to Beachcomber in Venice.
2. Employees are responsible for exercising good judgment regarding the reasonableness of personal use. Individual departments are responsible for creating guidelines concerning personal use of Internet/Intranet/Extranet systems. In the absence of such policies, employees should be guided by departmental policies on personal use, and if there is any uncertainty, employees should consult their supervisor or manager.
3. IT recommends that any information that users consider sensitive or vulnerable be encrypted.
4. For security and network maintenance purposes, authorized individuals within the organization may monitor equipment systems and network traffic at any time.
5. Beachcomber in Venice reserves the right to audit networks and systems on a periodic basis to ensure compliance policy.

Inappropriate use exposes Beachcomber in Venice to risks including virus attacks, compromise of network systems and services, and legal issues.

Appendix B - Commentary – Stu’s Suggested Process Efficiencies

Reservations

3. **Res.Card:** *An even better alternative to creating a Res Card is to simply enter all info online while the client is on the phone or face-to-face and then printing an 2 copies of the invoice to serve as customer & file copies (in place of the Res.Card). This alternatives’ primary advantage is improved accuracy as well as “handle it once” efficiency (eliminates Step 4’s separate, after the fact Data Entry). The Res.Card could be used “temporarily” when online entry is not convenient, then shredded after entry or departure. It could be mailed, emailed, or given to the customer & be reprinted after each deposit installment payment. The title of the paper printed automatically changes from “Invoice” to “Receipt” after full payment is entered into the ResMgr.*

Changes in Stay

3. **Cancellation Policy** is routinely “unofficially” ignored to the detriment of the original unit’s owner but is so pervasively applied that it is felt our regular clients (67% of stays) have come to expect the “total flexibility” afforded by carry-forward of paid deposits to another unit and/or another date, frequently a year hence. Data Entry for this is error-prone and causes added bookkeeping time.

Arrival

1. **Invoice** can and should be printed by computer using the functionality built into the Res.Mgr program. This would insure records are never out of sync, eliminating double-check work that must be done by the Business Manager, and would save the cost of the expensive 3-ply carbonless paper form (yes, we would incur more toner [\$20/5000 sheets] and computer paper cost [\$30/5000 sheets] but it would still be a savings), Furthermore, the known carcinogenic aspect to carbonless-paper coatings would be avoided.

4, Paper Flow:

a. **Charge Slips:** Res# should be annotated on charge slip to permanently associate it to ResMgr records.

Payments

1. **Form of Payment:** ... *Payment by check should be proactively encouraged to avoid credit card fees that have grown to over 3% of gross. In general, Debit cards cost us less in fees than credit cards & further savings accrue when the card is physically swiped. Our current credit card processor (5/3 bank) has, for the moment, waived the is extra fee for phone (not swiped) charges. All those reward cards and cash-back cards cause us additional fees as these “rewards” are passed-thru.*

Other

1. **Now that over 85% of reservations include an email address (up from 56% in 2009), there is an opportunity to use client's contact info for email marketing.**