NIILM University

Leisure Management

CONTENTS

Chapter 1

Leisure Management

Leisure, or free time, is time spent away from business, work, and domestic chores. It also excludes time spent on necessary activities such as sleeping and, where it is compulsory, education.

The distinction between leisure and unavoidable activities is not a rigidly defined one, e.g. people sometimes do work-oriented tasks for pleasure as well as for long-term utility. A distinction may also be drawn between free time and leisure. For example, Situationist International maintains that free time is illusory and rarely free; economic and social forces appropriate free time from the individual and sell it back to them[clarification needed] as the commodity known as "leisure". Certainly most people's leisure activities are not a completely free choice, and may be constrained by social pressures, e.g. people may be coerced into spending time gardening by the need to keep up with the standard of neighbouring gardens.

Another concept of leisure is social leisure, which involves leisurely activities in a social settings, such as extracurricular activities, e.g. sports, clubs.

Leisure studies is the academic discipline concerned with the study and analysis of leisure.

Resorts

A resort is a place used for relaxation or recreation, attracting visitors for vacations and/or tourism. Resorts are places, towns or sometimes commercial establishment operated by a single company.

Towns which are resorts — or where tourism or vacationing is a major part of the local activity — are sometimes called resort towns. If they are by the sea they are called seaside resorts. Inland resorts include ski resorts, mountain resorts and spa towns. Towns such as Sochi in Russia, Sharm el Sheikh in Egypt, Barizo in Spain, Cortina d'Ampezzo in Italy, Druskininkai in

Lithuania, Cancún in Mexico, Newport, Rhode Island, in the USA, Ischgl in Austria, St. Moritz in Switzerland, Blackpool in England and Malam Jabba in Pakistan are well-known resorts.

In North American English, the term "resort" is now also used for a self-contained commercial establishment which attempts to provide for most of a vacationer's wants while remaining on the premises, such as food, drink, lodging, sports, entertainment, and shopping. The term may be used to identify a hotel property that provides an array of amenities and typically includes entertainment and recreational activities. A hotel is frequently a central feature of a resort, such as the Grand Hotel at Mackinac Island, Michigan.

A resort is not always a commercial establishment operated by a single company, although in the late twentieth century this sort of facility became more common.

The Walt Disney World Resort is a prominent example of a modern, self-contained commercial resort. Self-contained resorts are common in the United States but exist throughout the world. Resorts are especially prevalent in Central America and the Caribbean. Closely related to resorts are convention and large meeting sites. Generally these occur in cities where special meeting halls, together with ample accommodations as well as varied dining and entertainment, are provided.

Resort town

Island resorts

An island resort is an island or an archipelago that contains resorts, hotels, restaurants, tourist attractions and its amenities.

Seaside resorts

Seaside resorts are located on a coast. In the United Kingdom, many seaside towns have turned to other entertainment industries, and some of them have a good deal of nightlife. The cinemas and theatres often remain to become host to a number of pubs, bars, restaurants and nightclubs. Most of their entertainment facilities cater to local people and the beaches still remain popular during the summer months. Although international tourism turned people away from British seaside towns, it also brought in foreign travel and as a result, many seaside towns offer foreign language schools, the students of which often return to vacation and sometimes to settle.

Ski resorts

In Europe and North America, ski resorts are towns and villages in ski areas, with support services for skiing such as hotels and chalets, equipment rental, ski schools and ski lifts to access the slopes.

Self-contained resorts

Destination resort

A destination resort is a resort that contains, in and of itself, the necessary guest attraction capabilities—that is to say that a destination resort does not need to be near a destination (town, historic site, theme park, or other) to attract its public. A commercial establishment at a resort destination such as a recreational area, a scenic or historic site, a theme park, a gaming facility or other tourist attraction may compete with other businesses at a destination. Consequently, another quality of a destination resort is that it offers food, drink, lodging, sports and entertainment, and shopping within the facility so that guests have no need to leave the facility throughout their stay. Commonly these facilities are of higher quality than would be expected if one were to stay at a hotel or eat in a town's restaurants. Some examples are Atlantis in the Bahamas, the Walt Disney World Resort near Orlando, Florida, USA, Costa do Sauípe in Northeastern Brazil, Laguna Phuket in Thailand and Sun City near Johannesburg in South Africa.

All-inclusive resort

An all-inclusive resort charges a fixed price that includes most or all items. At a minimum, most inclusive resorts include lodging, unlimited food, drink, sports activities, and entertainment for the fixed price. In recent years, the number of resorts in the United States offering "all-inclusive" amenities has decreased dramatically; in 1961, over half offered such plans and in 2007, less than ten percent do so.

All-inclusive resorts are found in the Caribbean, particularly in Dominican Republic, and elsewhere. Notable examples are Club Med and Sandals Resorts.

An all-inclusive resort includes a minimum of three meals daily, soft drinks, most alcoholic drinks, gratuities and possibly other services in the price. Many also offer sports and other activities included in the price as well. They are often located in warmer regions. The all-inclusive model originated in the Club Med resorts which were founded by the Belgian Gérard Blitz.

Some all-inclusive resorts are designed for specific vacation interests. For example, certain resorts cater to adults, while even more specialized properties accept couples only. Other all-inclusive resorts are geared toward families, with facilities like craft centers, game rooms and water parks to keep children of all ages entertained. All inclusive resorts are also very popular locations for destination weddings.

Recreation

A spa resort is a short term residential/lodging facility with the primary purpose of providing individual services for spa-goers to develop healthy habits. Historically many such spas were developed at the location of natural hot springs or sources of mineral waters. Typically over a seven-day stay, such facilities provide a comprehensive program that includes spa services, physical fitness activities, wellness education, healthy cuisine and special interest programming.

Golf resorts are resorts that cater specifically to the sport of golf, and include access to one or more golf course and or clubhouse. Golf resorts typically provide golf packages that provide visitors with all greens and cart fees, range balls, accommodations and meals.

In North America a ski resort is generally a destination resort in a ski area, and is less likely to refer to a town or village.

A resort can be an expensive vacations and often boasts many visitor activities and attractions such as golf, watersports, spa and beauty facilities, skiing, natural ecology and tranquility. Because of the extent of amenities offered, a it may be considered destination resort.

A megaresort is a type of destination resort which is of an exceptionally large size, such as those along the Las Vegas Strip. In Singapore an integrated resort is a euphemism for a casino-based destination resort.

A holiday village is a type of self-contained resort in Europe, where the accommodation is generally in villas. A holiday camp in the United Kingdom refers to a resort where the accommodation is in chalets. The term "holiday park" is used for a resort where the accommodation includes static caravans and chalets.

A famous historic resort of the ancient world was Baiae, Italy, popular over 2,000 years ago. Capri, an island near Naples, Italy, has attracted visitors since Roman times. Another famous historical resort was Monte Ne near Rogers, Arkansas, United States, which was active in the early 20th century. At its peak more than 10,000 people a year visited its hotels. It closed in the 1930s, and was ultimately submerged under Beaver Lake in the 1960s.

The Las Vegas Strip is an approximately 4.2-mile (6.8 km) stretch of Las Vegas Boulevard South in Clark County, Nevada. The Strip is not located within the City of Las Vegas but is in the unincorporated towns of Paradise and Winchester, which are south of the Las Vegas city limits.

Most of the Strip has been designated an All-American Road, and is considered a scenic route at night. Many of the largest hotel, casino, and resort properties in the world are located on the Las Vegas Strip. Fifteen of the world's 25 largest hotels by room count are on the Strip, with a total of over 62,000 rooms.

One of the most visible aspects of Las Vegas' cityscape is its use of dramatic architecture. The modernization of hotels, casinos, restaurants, and residential high-rises on the Strip has established the city as one of the most popular destinations for tourists.

Cultural differences

Time available for leisure varies from one society to the next, although anthropologists have found that hunter-gatherers tend to have significantly more leisure time than people in more complex societies. As a result, band societies such as the Shoshone of the Great Basin came across as extraordinarily lazy to European colonialists.

Workaholics are those who work compulsively at the expense of other activities. They prefer to work rather than spend time socializing and engaging in other leisure activities.

Men generally have more leisure time than women. In Europe and the United States, adult men usually have between one and nine hours more leisure time than women do each week.

Adolescents

Free time has potential for youth development, which is influenced by parental attitudes of interest and control, mediated by adolescent motivational style.

Social Leisure

Social leisure involves leisurely activities in a social settings, such as extracurricular activities, e.g. sports, clubs. There are many benefits that come from social leisure, such as the development of character, self-identity, and understanding of a communal setting or hierarchy. One key ingredient of social leisure that tends to be overlooked is the concept of mealtime being an important part of social leisure. It is during mealtimes where many individuals develop their social skills and character that defines an individual.

The relation between social leisure and mealtime, which is essentially the act accompanied with food, is uncanny. Both are used as a form of socialization, both develop character as well as create development in youth, and both help create social capital, these similarities are what make food a form a social leisure. Food, the main ingredient in mealtime, also shares this similar quality of self-identity through development and socialization, making food another positive form of social leisure.

Chapter 2

Work–life balance

Work–life balance is a concept including proper prioritizing between "work" (career and ambition) and "lifestyle" (health, pleasure, leisure, family and spiritual development/meditation). Related, though broader, terms include "lifestyle calm balance" and "lifestyle choices".

History

The work-leisure dichotomy was invented in the mid-1800s. Paul Krassner remarked that anthropologists, use a definition of happiness that is to have as little separation as possible "between your work and your play”. The expression "work–life balance" was first used in the United Kingdom in the late 1970s to describe the balance between an individual's work and personal life. In the United States, this phrase was first used in 1986.

Most recently, there has been a shift in the workplace as a result of advances in technology. As Bowswell and Olson-Buchanan stated, "increasingly sophisticated and affordable technologies have made it more feasible for employees to keep contact with work". Employees have many methods, such as emails, computers, and cell phones, which enable them to accomplish their work beyond the physical boundaries of their office. Employees may respond to an email or a voice mail after-hours or during the weekend, typically while not officially "on the job". Researchers have found that employees who consider their work roles to be an important component of their identities will be more likely to apply these communication technologies to work while in their non-work domain.

Some theorists suggest that this blurred boundary of work and life is a result of technological control. Technological control "emerges from the physical technology of an organization". In other words, companies use email and distribute smart phones to enable and encourage their employees to stay connected to the business even when they are not in the office. This type of control, as Barker argues, replaces the more direct, authoritarian control, or simple control, such as managers and bosses. As a result, communication technologies in the temporal and structural aspects of work have changed, defining a "new workplace" in which employees are more connected to the jobs beyond the boundaries of the traditional workday and workplace. The more this boundary is blurred, the higher work-to-life conflict is self-reported by employees.

Many authors believe that parents being affected by work-life conflict will either reduce the number of hours one works where other authors suggest that a parent may run away from family life or work more hours at a workplace. This implies that each individual views work-life conflict differently.

Employee assistance professionals say there are many causes for this situation ranging from personal ambition and the pressure of family obligations to the accelerating pace of technology. According to a recent study for the Center for Work-Life Policy, 1.7 million people, consider their jobs and their work hours excessive because of globalization.

Work statistics

According to a survey conducted by the National Life Insurance Company, four out of ten U.S. employees state that their jobs are "very" or "extremely" stressful. Those in high-stress jobs are three times more likely than others to suffer from stress-related medical conditions and are twice as likely to quit. The study states that women, in particular, report stress related to the conflict between work and family.

In the study, Work-Family Spillover and Daily Reports of Work and Family Stress in the Adult Labor Force , researchers found that with an increased amount of negative spillover from work to family, the likelihood of reporting stress within the family increased by 74%, and with an increased amount of negative spillover from family to work the likelihood to report stress felt at work increased by 47%.

Employee benefits in the United States –MARCH 2011 Paid leave benefits continued to be the most widely available benefit offered by employers, with paid vacations available to 91 percent of full-time workers in private industry in March 2011, the Bureau of Labor Statistics reported today. Access to these benefits, however, varied by employee and establishment characteristics. In private industry, paid vacation benefits were available to only 37 percent of part-time workers. Paid sick leave was available to 75 percent of full-time workers and 27 percent of part-time workers. Paid vacations were available to 90 percent of workers earning wages in the highest 10th percent of private industry employees and only to 38 percent of workers in the lowest 10 percent of private industry wage earners. Access to paid sick leave benefits ranged from 21 percent for the lowest wage category to 87 percent for the highest wage category. These data are from the National Compensation Survey (NCS), which provides comprehensive measures of compensation cost trends and incidence and provisions of employee benefit plans.

According to 2010 National Health Interview Survey Occupational Health Supplement data, 16% of U.S. workers reported difficulty balancing work and family. Imbalance was more prevalent among workers aged 30–44 (19%) compared with other age groups; non-Hispanic black workers (19%) compared with non-Hispanic white workers (16%), and Hispanic workers (15%); divorced or separated workers (19%) compared with married workers (16%), widowed workers (13%), and never married workers (15%); and workers having a Bachelor’s degree and higher (18%) compared with workers having a high school diploma or G.E.D. (16%), and workers with less than a high school education (15%). Workers in agriculture, forestry, fishing, and hunting industries (9%) had a lower prevalence rate of work-family imbalance compared to all employed adults (16%). Among occupations, a higher prevalence rate of work-family imbalance was found in legal occupations (26%), whereas a lower prevalence rate was observed for workers in office and administrative support (14%) and farming, forestry, and fishing occupations (10%).

Stress and work-life balance

The number of stress-related disability claims by American employees has doubled[when?] according to the Employee Assistance Professionals Association in Arlington, Virginia. Seventy-five to ninety percent of physician visits are related to stress and, according to the American Institute of Stress, the cost to industry has been estimated at $200 billion-$300 billion a year.

Steven L. Sauter, chief of the Applied Psychology and Ergonomics Branch of the National Institute for Occupational Safety and Health in Cincinnati, Ohio, states that recent studies show that "the workplace has become the single greatest source of stress". Michael Feuerstein, professor of clinical psychology at the Uniformed Services University of the Health Sciences at

Bethesda Naval Hospital states, "We're seeing a greater increase in work-related neuroskeletal disorders from a combination of stress and ergonomic stressors".

It is clear that problems caused by stress have become a major concern to both employers and employees. Symptoms of stress are manifested both physiologically and psychologically. Persistent stress can result in cardiovascular disease, sexual health problems, a weaker immune system and frequent headaches, stiff muscles, or backache. It can also result in poor coping skills, irritability, jumpiness, insecurity, exhaustion, and difficulty concentrating. Stress may also perpetuate or lead to binge eating, smoking, and alcohol consumption.

According to James Campbell Quick, a professor of organizational behavior at the University of Texas-Arlington, "The average tenure of presidents at land-grant universities in the past ten years has dropped from approximately seven to three-and-a-half years".

The feeling that simply working hard is not enough anymore is acknowledged by many other American workers. "To get ahead, a seventy-hour work week is the new standard. What little time is left is often divvied up among relationships, kids, and sleep." This increase in work hours over the past two decades means that less time will be spent with family, friends, and community as well as pursuing activities that one enjoys and taking the time to grow personally and spiritually.

Texas Quick, an expert witness at trials of companies who were accused of overworking their employees, states that "when people get worked beyond their capacity, companies pay the price." Although some employers believe that workers should reduce their own stress by simplifying their lives and making a better effort to care for their health, most experts feel that the chief responsibility for reducing stress should be management.

According to Esther M. Orioli, president of Essi Systems, a stress management consulting firm, "Traditional stress-management programs placed the responsibility of reducing stress on the individual rather than on the organization-where it belongs. No matter how healthy individual employees are when they start out, if they work in a dysfunctional system, they’ll burn out."

Formation of the "ideal worker" and gender differences

Work-life conflict is not gender-specific. According to the Center for American Progress, 90 percent of working mothers and 95 percent of working fathers report work-family conflict.However, because of the social norms surrounding each gender role, and how the organization views its ideal worker, men and women handle the work-life balance differently. Organizations play a large part in how their employees deal with work-life balance. Some companies have taken proactive measures in providing programs and initiatives to help their employees cope with work-life balance (see: Responsibility of the employer).

Yet, the root of the work-life conflict may come from the organizational norms and ideologies. As a macro structure, the organization maintains the locus of power. Organizations, through its structure, practices, symbols and discourse, create and reproduce a dominant ideology. The dominant ideology is what drives organizational power and creates organizational norms.

At the top of the organizational hierarchy, the majority of individuals are males, and assumptions can be made regarding their lack of personal experience with the direct and indirect effects of work-family conflict. For one, they may be unmarried and have no thought as to what "normal" family responsibilities entail. On the other hand, the high-level manager may be married, but his wife, due to the demands of the husband’s position, has remained at home, tending solely to the house and children. Ironically, these are the individuals creating and reforming workplace policies.

Workplace policies, especially regarding the balance between family/life and work, create an organizational norm in which employees must fall into. This type of organizational behavior, according to Dennis Mum by, "contribut in some ways to the structuring of organizational reality, and hence organizational power."

In other words, the reality of what employee’s experience, specifically in regards to work-life balance, is a direct result of power operating covertly through ideological controls. This is seen in the ideological norm of the "ideal worker." Many organizations view the ideal worker as one who is "committed to their work above all else". "Ideal workers" are those that demonstrate extra-role behaviors, which are seen as positive attributes.

Alternatively, those who are perceived as having to divide their time (and their commitments) are seen not as dedicated to the organization. As research has shown, a manager’s perception of a subordinate’s commitment to the organization is positively associated with the individual’s promotability. Hoobler et al.’s (2009) findings mirrored the perceived commitment-to-promotabilty likelihood.

Often, these perceptions are placed on the female worker. Managers who perceived their female employees of maintaining high work-family conflict were presumed as not as committed to the organization, therefore not worthy of advancement. This negatively impacts working mothers as they may be "inaccurately perceived to have less commitment to their organizations than their counterparts, their advancement in organizations may be unfairly obstructed".

Working mothers often have to challenge perceptions and stereotypes that evolve as a working woman becomes a working mother. Working mothers are perceived as less competent and less worthy of training than childless women. Another study, focusing on professional jobs, found that mothers were 79 percent less likely to be hired and are typically held to a higher standard of punctuality and performance than childless women. The moment when she becomes a mother, a working woman is held at a completely different norm than her childless colleagues. In the same Cuddy et al. (2004) study, men who became fathers were not perceived as any less competent, and in fact, their perceived warmth increased.

The ways in which corporations have modeled the "ideal worker" does not compliment the family lifestyle, nor does it accommodate it. Long hours and near complete devotion to the profession makes it difficult for working mothers to participate in getting ahead in the workplace. A Fortune article found that among the most powerful women in business (female CEOs, presidents and managing directors of major corporations), 29 percent were childless compared to 90 percent of men who were parents.

Should a woman seek a position of power within an organization, she must consider the toll on other facets of her life, including hobbies, personal relationships and families. As Jeffrey Pfeffer states: "Time spent on the quest for power and status is time you cannot spend on other things, such as … family…The price seems to be particularly severe for women". Many executive jobs require a substantial amount of overtime, which as a mother, many cannot devote because of family obligations. Consequently, it is nearly impossible for a working mother in a top management position to be the primary caretaker of her child.

Perceptions of work-life balance and gender differences

This circumstance only increases the work-life balance stress experienced by many women employees.

Research conducted by the Kenexa Research Institute (KRI), a division of Kenexa, evaluated how male and female workers perceive work-life balance and found that women are more positive than men in how they perceive their company's efforts to help them balance work and life responsibilities. The report is based on the analysis of data drawn from a representative sample of 10,000 U.S. workers who were surveyed through Work Trends, KRI's annual survey of worker opinions.

The results indicated a shift in women's perceptions about work-life balance. In the past, women often found it more difficult to maintain balance due to the competing pressures at work and demands at home.

"The past two decades have witnessed a sharp decline in men's provider role, caused in part by growing female labor participation and in part by the weakening of men's absolute power due to increased rates of unemployment and underemployment" states sociologist Jiping Zuo. She continues on to state that "Women's growing earning power and commitment to the paid workforce together with the stagnation of men's social mobility make some families more financially dependent on women. As a result, the foundations of the male dominance structure have been eroded."

Chapter 3

Recreation

Recreation is an activity of leisure, leisure being discretionary time. The "need to do something for recreation" is an essential element of human biology and psychology. Recreational activities are often done for enjoyment, amusement, or pleasure and are considered to be "fun".

Etymology

The term recreation appears to have been used in English first in the late 14th century, first in the sense of "refreshment or curing of a sick person", and derived from Old French, in turn from Latin (re: "again", creare: "to create, bring forth, beget.)

Prerequisites to leisure

Humans spend their time in activities of daily living, work, sleep, social duties, and leisure, the latter time being free from prior commitments to physiologic or social needs, a prerequisite of recreation. Leisure has increased with increased longevity and, for many, with decreased hours spent for physical and economic survival, yet others argue that time pressure has increased for modern people, as they are committed to too many tasks. Other factors that account for an increased role of recreation are affluence, population trends, and increased commercialization of recreational offerings. While one perception is that leisure is just "spare time", time not consumed by the necessities of living, another holds that leisure is a force that allows individuals to consider and reflect on the values and realities that are missed in the activities of daily life, thus being an essential element of personal development and civilization. This direction of thought has even been extended to the view that leisure is the purpose of work, and a reward in itself, and "leisure life" reflects the values and character of a nation. Leisure is considered a human right under the Universal Declaration of Human Rights.

Play, recreation and work

Recreation is difficult to separate from the general concept of play, which is usually the term for children's recreational activity. Children may playfully imitate activities that reflect the realities of adult life. It has been proposed that play or recreational activities are outlets of or expression of excess energy, channeling it into socially acceptable activities that fulfill individual as well as societal needs, without need for compulsion, and providing satisfaction and pleasure for the participant. A traditional view holds that work is supported by recreation, recreation being useful to "recharge the battery" so that work performance is improved. Work, an activity generally performed out of economic necessity and useful for society and organized within the economic framework, however can also be pleasurable and may be self-imposed thus blurring the distinction to recreation. Many activities may be work for one person and recreation for another, or, at an individual level, over time recreational activity may become work, and vice-versa. Thus, for a musician, playing an instrument may be at one time a profession, and at another a recreation. Similarly, it may be difficult to separate education from recreation as in the case of recreational mathematics.

Recreational activities

Recreation is an essential part of human life and finds many different forms which are shaped naturally by individual interests but also by the surrounding social construction. Recreational activities can be communal or solitary, active or passive, outdoors or indoors, healthy or harmful, and useful for society or detrimental. A list of typical activities could be almost endless including most human activities, a few examples being reading, playing or listening to music, watching movies or TV, gardening, hunting, hobbies, sports, studies, and travel. Not all recreational activities can be considered wise, healthy, or socially acceptable or useful—examples are gambling, drinking, or delinquent activities. Recreational drugs are being used to enhance the recreational experience, a wide-ranging and controversial subject as some drugs are accepted or tolerated by society within limits, others not and declared illegal.

Public space such as parks and beaches are essential venues for many recreational activities. Tourism has recognized that many visitors are specifically attracted by recreational offerings. In support of recreational activities government has taken an important role in their creation, maintenance, and organization, and whole industries have developed merchandise or services. Recreation-related business is an important factor in the economy; it has been estimated that the outdoor recreation sector alone contributes $730 billion annually to the U.S. economy and generates 6.5 million jobs.

Organized recreation

Many recreational activities are organized, typically by public institutions, voluntary group-work agencies, private groups supported by membership fees, and commercial enterprises. Examples of each of these are the National Park Service, the YMCA, the Kiwanis, and Disney World.

Health and recreation

Recreation has many health benefits, and, accordingly, recreational therapy has been developed to take advantage of this effect. Such therapy is applied in rehabilitation, and in the care of the elderly, the disabled, or people with chronic diseases. Recreational physical activity is important to reduce obesity, and the risk of osteoporosis and of cancer, most significantly in men that of colon and prostate, and in women that of the breast; however, not all malignancies are reduced as outdoor recreation has been linked to a higher risk of melanoma. Extreme adventure recreation naturally carries its own hazards.

Recreation as a career

A recreation specialist would be expected to meet the recreational needs of a community or assigned interest group. Educational institutions offer courses that lead to a degree as a Bachelor of Arts in recreation management. People with such degrees often work in parks and recreation centers in towns, on community projects and activities. Networking with instructors, budgeting, and evaluation of continuing programs are common job duties.

In the United States, most states have a professional organization for continuing education and certification in recreation management. The National Recreation and Park Association administers a certification program called the CPRP (Certified Park and Recreation Professional) that is considered a national standard for professional recreation specialist practices.

Work-life balance concerns of men and women alike

Similar discrimination is experienced by men who take time off or reduce working hours for taking care of the family.

For many employees today—both male and female—their lives are becoming more consumed with a host of family and other personal responsibilities and interests. Therefore, in an effort to retain employees, it is increasingly important for organizations to recognize this balance.

Young generation views on work-life balance

According to Kathleen Gerson, Sociologist, young people "are searching for new ways to define care that do not force them to choose between spending time with their children and earning an income" and "are looking for definition of personal identity that do not pit their own development against creating committed ties to others" readily. Young adults believe that parents should get involved and support the children both economically and emotionally, as well as share labor equally. Young people do not believe work-life balance is possible and think it is dangerous to build a life dependent on another when relationships are unpredictable. They are looking for partners to share the house work and family work together. Men and women believe that women should have jobs before considering marriage, for better life and to be happy in marriage. Young people do not think their mother's generations were unhappy. They also do not think they were powerless because they were economically dependent.

Identity through work

By working in an organization, employees identify, to some extent, with the organization, as part of a collective group. Organizational values, norms and interests become incorporated in the self-concept as employees increase their identify with the organization. However, employees also identify with their outside roles, or their "true self". Examples of these might be parental/caretaker roles, identifications with certain groups, religious affiliations, align with certain values and morals, mass media etc.

Employee interactions with the organization, through other employees, management, customers, or others, reinforces (or resists) the employee identification with the organization. Simultaneously, the employee must manage their "true self" identification. In other words, identity is "fragmented and constructed" through a number of interactions within and out of the organization; employees don’t have just one self.

Most employees identify with not only the organization, but also other facets of their life (family, children, religion, etc.). Sometimes these identities align and sometimes they do not. When identities are in conflict, the sense of a healthy work-life balance may be affected. Organization members must perform identity work so that they align themselves with the area in which they are performing to avoid conflict and any stress as a result.

Consequences of an Imbalance

Mental health is a balancing act that may be affected by four factors: the influence of unfavourable genes, by wounding trauma, by private pressures and most recently by the stress of working. Many people expose themselves unsolicited to the so-called job stress, because the "hard worker" enjoys a very high social recognition. These aspects can be the cause of an imbalance in the areas of life. But there are also other reasons which can lead to such an imbalance.

Remarkable is, for example, the increase in non-occupational activities with obligation character, which include mainly house and garden work, maintenance and support of family members or volunteer activities. All this can contribute to the perception of a chronic lack of time. This time pressure is, amongst others, influenced by their own age, the age and number of children in the household, marital status, the profession and level of employment as well as the income level. The psychological strain, which in turn affects the health, increases due to the strong pressure of time, but also by the complexity of work, growing responsibilities, concern for long-term existential protection and more. The mentioned stresses and strains could lead in the long term to irreversible, physical signs of wear as well as to negative effects on the human cardiovascular and immune systems.

Prominent cultural beliefs that parenthood is the best avenue for a happy fulfilling life may not be justified. In, The Joys of Parenthood Reconsidered, what was found is the opposite, that parents actually suffer worse mental and physical health than childless adults. This is associated with the high costs of parenthood described in the article. Simon states that, “In America we lack institutional supports that would help ease the social and economic burdens associated with parenthood."

Psychoanalysts diagnose uncertainty as the dominant attitude to life in the postmodern society.This uncertainty can be caused by the pressure which is executed from the society to the humans. It is the uncertainty to fail, but also the fear of their own limits, not to achieve something what the society expects, and especially the desire for recognition in all areas of life. In today's society we are in a permanent competition. Appearance, occupation, education of the children - everything is compared to a media staged ideal. Everything should be perfect, because this deep-rooted aversion to all average, the pathological pursuit to excellence - these are old traditions. Whoever wants more - on the job, from the partner, from the children, from themselves - will one day be burned out and empty inside. He is then faced with the realization that perfection does not exist. Who is nowadays empty inside and burned out, is in the common language a Burnout. But due to the definitional problems Burnout is till this date not a recognized illness. An attempt to define this concept more closely, can be: a condition that gets only the passionate, that is certainly not a mental illness but only a grave exhaustion (but can lead to numerous sick days). It can benefit the term that it is a disease model which is socially acceptable and also, to some extent, the individual self-esteem stabilizing. This finding in turn facilitates many undetected depressed people, the way to a qualified treatment. According to experts in the field are, in addition to the ultra hard-working and the idealists mainly the perfectionist, the loner, the grim and the thin-skinned, especially endangered of a burnout. All together they usually have a lack of a healthy distance to work.

Another factor is also, that for example decision-makers in government offices and upper echelons are not allowed to show weaknesses or signs of disease etc., because this would immediately lead to doubts of the ability for further responsibility. Only 20% of managers (e.g. in Germany) do sports regularly and als only 2% keep regularly preventive medical check-up. In such a position other priorities seem to be set and the time is lacking for regular sports. Frightening is that the job has such a high priority, that people waive screening as a sign of weakness. In contrast to that, the burnout syndrome seems to be gaining popularity. There seems nothing to be ashamed to show weaknesses, but quite the opposite: The burnout is part of a successful career like a home for the role model family. Besides that the statement which describes the burnout as a "socially recognized precious version of the depression and despair that lets also at the moment of failure the self-image intact" fits and therefore concludes "Only losers become depressed, burnout against it is a diagnosis for winners, more precisely, for former winners.".

However, it is fact that four out of five Germans complain about too much stress. One in six under 60 swallows at least once a week, a pill for the soul, whether it is against insomnia, depression or just for a bit more drive in the stressful everyday life. The phases of burnout can be described, among other things, first by great ambition, then follows the suppression of failure, isolation and finally, the cynical attitude towards the employer or supervisor. Concerned persons have very often also anxiety disorders and depressions, which are serious mental diseases. Depressions are the predominant causes of the nearly 10,000 suicides that occur alone each year in Germany. The implications of such imbalances can be further measured in figures: In 1993, early retirement due to mental illness still made 15.4 percent of all cases. In 2008, there were already 35.6 percent. Even in the days of illness, the proportion of failures due to mental disorders increased. Statisticians calculated that 41 million absent days in 2008 went to the account of these crises, which led to 3.9 billion Euros in lost production costs.

Responsibility of the employer

Companies have begun to realize how important the work-life balance is to the productivity and creativity of their employees. Research by Kenexa Research Institute in 2007 shows that those employees who were more favourable toward their organization’s efforts to support work-life balance also indicated a much lower intent to leave the organization, greater pride in their organization, a willingness to recommend it as a place to work and higher overall job satisfaction.

Employers can offer a range of different programs and initiatives, such as flexible working arrangements in the form of part-time, casual and telecommuting work. More proactive employers can provide compulsory leave, strict maximum hours and foster an environment that encourages employees not to continue working after hours.

It is generally only highly skilled workers that can enjoy such benefits as written in their contracts, although many professional fields would not go so far as to discourage workaholic behaviour. Unskilled workers will almost always have to rely on bare minimum legal requirements. The legal requirements are low in many countries, in particular, the United States. In contrast, the European Union has gone quite far in assuring a legal work-life balance framework, for example pertaining to parental leave and the non-discrimination of part-time workers.

According to Stewart Friedman—professor of Management and founding director of the Wharton School’s Leadership Program and of its Work/Life Integration Project—a "one size fits all" mentality in human resources management often perpetuates frustration among employees. "[It’s not an] uncommon problem in many HR areas where, for the sake of equality, there's a standard policy that is implemented in a way that's universally applicable -- [even though] everyone's life is different and everyone needs different things in terms of how to integrate the different pieces. It's got to be customized."

Friedman’s research indicates that the solution lies in approaching the components of work, home, community, and self as a comprehensive system. Instead of taking a zero-sum approach, Friedman’s Total Leadership program teaches professionals how to successfully pursue "four-way wins"—improved performance across all parts of life.

Although employers are offering many opportunities to help their employees balance work and life, these opportunities may be a catch twenty-two for some female employees. Even if the organization offers part-time options, many women will not take advantage of it as this type of arrangement is often seen as "occupational dead end".

Even with the more flexible schedule, working mothers opt not to work part-time because these positions typically receive less interesting and challenging assignments; taking these assignments and working part-time may hinder advancement and growth. Even when the option to work part-time is available, some may not take advantage of it because they do not want to be marginalized. This feeling of marginalization could be a result of not fitting into the "ideal worker" framework. Additionally, some mothers, after returning to work, experience what is called the maternal wall. The maternal wall is experienced in the less desirable assignments given to the returning mothers. It is also a sense that because these women are mothers, they cannot perform as "ideal workers". If an organization is providing means for working mothers and fathers to better balance their work-life commitments, the general organizational norm needs to shift so the "ideal worker" includes those who must manage a home, children, elderly parents, etc.

Chapter 4

Cox and Kings

Cox And Kings is the longest established travel company in the world, its history stretching back to 1758 when Richard Cox was appointed as regimental agent to the Foot Guards. Cox & Kings is now an independent tour company with offices in the Australia, United Arab Emirates, United Kingdom, India, the United States and Japan. Its global headquarters are in London.

Richard Cox, the founder

Cox was born in Yorkshire in 1718. His father, Joshua, had made a good living as a lawyer and had moved from his birthplace in Clent in Worcestershire to Yorkshire. He then bought an estate near Quarley in Hampshire. Richard Cox came into the service of the English General, Lord Ligonier, as a clerk in the early 1740s. In 1747 he married Caroline Codrington, daughter of Sir William Codrington who was an established military figure.

Cox's career took off when Lord Ligonier led the Flanders campaigns of the War of the Austrian Succession. In one letter sent back to London, Richard Cox makes a demand that “suitable winter provisions and housing should be made available for the three English companies” and he became entwined with logistics and the general welfare of the troops. Ligonier made Cox his private secretary in the late 1740s, went on to become the Colonel of the First Foot Guards (Grenadier Guards) in 1757, and rewarded Cox with the post of 'military agent' after the incumbent died in May 1758. Thus was born Cox & Co, the forebear of Cox & Kings.

There were about a dozen main agents working for the army at the time and each Regimental Colonel chose one to serve their troops. These agents arranged the payment of officers and men, organised the provision of clothing, acted as intermediaries for the buying and selling of officers' commissions and acted on any special requests from the regimental adjutant. Duties ranged from the shipment of personal effects to the requisition of weapons or supplies. Cox had taken on the most prestigious infantry regiment, and the 63rd Regiment and the Royal Artillery soon followed suit.

In 1765 Cox went into partnership with Henry Drummond, whose family ran the London bank. Cox & Drummond moved from Cox's house in Albemarle Street to Craig's Court, just off what is now Whitehall. By the mid-1760s Cox & Drummond had blossomed to become agents for the Dragoons and eight more Infantry regiments.

Success was built on the company's reputation for keen attention to the welfare of its regiments. In 1763, for instance, when Robert Clive stormed the fortress of Gheria in India, Cox successfully negotiated with the East India Company who had 'borrowed' stores from Cox's clients, the Royal Artillery. He arranged to receive repayment from the East India Company by way of plunder from Gheria. He had this converted into silver in India and shipped back to London where the funds could be reunited with the Royal Artillery.

Back home, Cox's house on Albemarle Street (opposite the present day Ritz Hotel) was famous for its parties. In addition, he was a patron of the arts, being acquainted with David Garrick and other notable actors of the time, and was a founding financial investor in the rebuilding of the Theatre Royal in Drury Lane.

He was also a generous benefactor to St George's Hospital on Hyde Park Corner (now the Lanesborough Hotel). The records of the family estate at Quarley show that Cox spent over £3,000 per annum running it, much of it lavished on his wife.

By 1768, Cox & Drummond was flourishing with a turnover of £345,000 per annum. During the 1770s the company continued to grow, aided by war in the American Colonies and the threat of invasion from France. Cox repeated his good fortune with business partners, taking in Mr Mair upon Drummond's death in 1772, followed by his own son Richard Bethnell Cox in 1779 and then Mr Greenwood in 1783.

It was during this time that the company expanded its banking interests, offering loans and accounts to exclusive members of London's elite. Frederick, Duke of York, introduced Cox's business partner Mr Greenwood to his father George III, as 'Mr Greenwood, the gentlemen who keeps my money'. Greenwood replied rather cheekily that, 'I think it is rather his Royal Highness who keeps my money,' to which George III burst out in laughter and said, 'Do you hear that Frederick? Do you hear that? You are the gentleman who keeps Mr Greenwood's money!'

The company was thriving by the time of the outbreak of war with France in 1793, employing some 35 clerks. In 1795 they served 14 regiments of cavalry, 64 infantry regiments and 17 militia regiments, becoming the largest military agent for the army. Richard Cox died in August 1803, leaving his grandson Richard Henry Cox firmly established, with Mr Greenwood as controlling partner.

The 19th century and onwards

Cox & Co grew through the 18th and 19th centuries. Timely alliances with the great banking families such as the Hammerlseys and Greenwoods secured an established position in London, and by the end of the 19th century most Regiments used Cox & Co as their agents. As the empire grew, Cox & Co met the demand for officers to be looked after. The company set up five branches in India between 1905 and 1911.

When the Great War began Cox & Co employed some 180 staff, of which one third joined the army. During the Great War some 250,000 men were on their books, 50,000 cheques were cleared a day and a special department was set up to deal with the influx of American soldiers in 1917. By the end of the war some 4,500 people worked for the firm.

After the war, Cox & Co. expanded to Alexandria and Egypt (1919 and 1920) and Rangoon (1921). In October 1922, Cox & Co bought Henry S. King Bank, who had a large network of branches in India. They also moved into new offices in Pall Mall. However, in 1923, Cox & Kings were still suffering from the downturn in business caused by the surrender of the Germans in 1918. They were forced to sell to Lloyds Bank.

Lloyds Bank plc is a British retail bank with branches across England and Wales. It has traditionally been considered one of the "Big Four" clearing banks. Originally founded in 1765, the bank expanded during the nineteenth and twentieth centuries and took over a number of smaller banking companies. In 1995 it merged with the Trustee Savings Bank and traded as Lloyds TSB Bank plc between 1999 and 2013.

The bank is the principal subsidiary of Lloyds Banking Group, which was formed in January 2009 by the acquisition of HBOS by the then-Lloyds TSB Group. That year, following the UK bank rescue package, the British Government took a 43.4% stake in Lloyds Banking Group.

As a condition imposed by the European Commission regarding state aid, the group later announced that it would create a new standalone retail banking business, made up of a number of Lloyds TSB branches and those of Cheltenham & Gloucester.

The new business began operations on 9 September 2013 under the TSB brand. Lloyds TSB was subsequently renamed Lloyds Bank on 23 September 2013.

Lloyds Bank has an extensive network of branches and ATM in England and Wales and offers 24-hour telephone and online banking services. As of 2012 it has 16 million personal customers and small business accounts.

Origins

The origins of Lloyds Bank date from 1765, when button maker John Taylor and iron producer and dealer Sampson Lloyd II set up a private banking business in Dale End, Birmingham. The first branch office opened in Oldbury, some six miles (10 km) west of Birmingham, in 1864. The symbol adopted by Taylors and Lloyds was the beehive, representing industry and hard work.

The black horse device dates from 1677, when Humphrey Stokes adopted it as sign for his shop. Stokes was a goldsmith and "keeper of the running cashes" (an early term for banker) and the business became part of Barnett, Hoares & Co. When the bank took over that bank in 1884, it retained the black horse as its symbol.

The association with the Taylor family ended in 1852 and, in 1865, Lloyds & Co. converted into a joint-stock company known as Lloyds Banking Company Ltd. Two sons of the original partners followed in their footsteps by joining the established merchant bank Barnett, Hoares & Co. which later became Barnetts, Hoares, Hanbury and Lloyd— based in Lombard Street, London.

Eventually, this became absorbed into the original Lloyds Banking Company, which became Lloyds, Barnetts and Bosenquets Bank Ltd. in 1884, and, finally, Lloyds Bank Limited in 1889.

Expansion

Through a series of mergers, including Cunliffe, Brooks in 1900, the Wilts. and Dorset Bank in 1914 and, by far the largest, the Capital and Counties Bank in 1918, Lloyds emerged to become one of the "Big Four" clearing banks in the United Kingdom.

By 1923, Lloyds Bank had made some 50 takeovers, one of which was the last private firm to issue its own banknotes—Fox, Fowler and Company of Wellington, Somerset. Today, the Bank of England has a monopoly of banknote issue in England and Wales

In 1968, a failed attempt at merger with Barclays and Martins Bank was deemed to be against the public interest by the Monopolies and Mergers Commission. Barclays finally acquired Martins the following year.

In 1972, Lloyds Bank was a founder member of the Joint Credit Card Company (with National Westminster Bank, Midland Bank and Williams & Glyn's Bank) which launched the Access credit card (now MasterCard).

In the same year it introduced Cash point, the first online cash machine to use plastic cards with a magnetic stripe. In popular use, the Cash point trademark has become a generic term for an ATM in the United Kingdom.

Under the leadership of Sir Brian Pitman between 1984 and 1997, the bank's business focus was narrowed and it reacted to disastrous lending to South American states by trimming its overseas businesses and seeking growth through mergers with other UK banks.

During this period, Pitman tried unsuccessfully to acquire The Royal Bank of Scotland in 1984, Standard Chartered in 1986, and Midland Bank in 1992.

Lloyds Bank International merged into Lloyds Bank in 1986, since there was no longer an advantage in operating separately. In 1988, Lloyds merged five of its businesses with the Abbey Life Insurance Company to create Lloyds Abbey Life.

During the 1930s, Lloyds sold their Indian interests to Grindlays Bank, who also took the Travel and Shipping Agencies, which continued to flourish in India. When a change in British banking regulations meant Grindlays had to sell off non-banking interests, a partnership between Ajit

Kerkar and Anthony Good bought Cox & Kings. The company remains independent to this day and is run by CEO Peter Kerkar.

Cox & Kings opened its USA office in June 1988 in New York, NY. In June 1998 the USA office moved to Tampa, Florida. In August 2009, Cox & Kings USA came under the umbrella brand of East India Travel Company, which is a subsidiary of Cox & Kings, Ltd., the global parent company.

In October 2010, Cox & Kings USA has been rebranded Cox & Kings, The Americas, and is responsible for all sales for clients in North and South America. Cox & Kings, The Americas relocated from Tampa Florida to Los Angeles, California in May 2011, and is headed by Scott Wiseman, President.

Cox & Kings purchased Tempo Holidays, a Melbourne based wholesale travel company in July 2008, for an undisclosed sum rumoured to be in the vicinity of US$25 million.

Cox & Kings purchased Bentours (based in Sydney, Australia), previously owned by German giant TUI, in January 2010. Bentours would "continue to operate as a standalone brand" but would "be controlled by Cox & Kings Australia’s office in Melbourne" according to Cox and Kings Australia CEO Steve Reynolds.

Chapter 5

Vacation Clubs

Major international hotel chains such as Hilton, Accor, and Marriott have introduced their own Vacation Ownership Programs, which are based on point systems. The share of membership sold is either deeded or with right to use the club's services for a certain number of years.

There are also Vacation Clubs that may own units in multiple resorts in different locations, offering services to a private customer base for a sense of "exclusivity". Some clubs consist only of individual weeks at other developer's resorts. Vacation clubs cater to a wide range of economic backgrounds and income levels.

Points programs

Resort based points programs are also sold as deeded and as right to use. Points programs annually give the owner an amount of points equal to the level of ownership. The owner in a points program can then use these points to make travel arrangements within the resort group. Many points programs are affiliated with large resort groups offering a large selection of options for destination.

Many resort point programs provide flexibility from the traditional week stay. Resort point program members, such as World Mark by Wyndham, may request from the entire available inventory of the resort group.

A point’s program member may often request fractional weeks as well as full or multiple weeks stays. The number of points required to stay at the resort will vary based on a points chart. The points chart will allow for factors such as:

The popularity of the resort;

The size of the accommodations;

The number of nights;

The popularity of the season;

The specific nights requested.

Types and sizes of accommodations

These properties tend to be apartment-style units ranging in size from studio units (with room for two) to three and four bedroom units. These larger units can comfortably house large families. Units normally include fully equipped kitchens with a dining area, dishwasher, televisions, DVD players, and more. It is not uncommon to have washers and dryers either in the unit or easily accessible on the resort.

Kitchens are equipped to the size of the unit, so that a unit that sleeps four should have at least four glasses, plates, forks, knives, spoons, and bowls so that all four guests can sit and eat at once.

Units are usually listed by how many the unit will sleep and how many the unit will sleep privately.

Sleep privately refers to the number of guests who will not have to walk through another guest's sleeping area to use a restroom. These resorts tend to be strict on the number of guests per unit.

Unit size can affect demand at a given resort where a two-bedroom unit may be in higher demand than a one-bedroom unit at the same resort. The same does not hold true comparing resorts in different locations.

A one-bedroom unit in a desirable location may still be in higher demand than a resort with less demand. An example of this may be a one-bedroom at a desirable beach resort compared to a two-bedroom unit at a resort located inland from the same beach.

Timeshare Industry Sales Practices

Incentives for the prospective buyer to take the "Tour" include:

A three day, two night stay at a vacation resort. (more often than not, this resort is also a timeshare and the prospective buyers will find themselves on another timeshare "tour");

Various gifts, that may range from luggage to a toaster;

Pre-paid tickets to a movie, play, or other forms of entertainment;

Gambling chips, usually at another timeshare resort that has legalized gambling, or

Various pre-paid activities coupons, usually for use in or near the venue, that the prospective timeshare buyer is given.

The Tour

First, the "Prospects" (prospective buyers) are seated in a Hospitality Room with many tables and chairs to accommodate families. The Prospects are assigned a Tour Guide; he/she is usually a Licensed Real-Estate Agent, but not in all cases.

The actual cost of the Timeshare can only be quoted by a Licensed Real-Estate Agent. After a warm up period and some coffee or snack, the lights will dim and the Prospects will be shown a film designed to dazzle them with exotic places they could visit as Timeshare Owners.

Next, the Prospects will be invited to take a tour of the property. Depending on the Resort's available inventory, the tour will include an accommodation that the Tour Guide or Agent feels will best fit the Prospect's family's needs.

Then it's back to the Hospitality Room for the verbal sales presentation. The prospective buyers are given a brief history of Timeshare and how it relates to the Vacation Industry today. During the presentation they will be handed the resort exchange book from RCI, Interval International, or whatever exchange company is associated with that particular Resort Property.

The Prospects will be asked to tell the Tour Guide the places they would like to visit if they were Timeshare Owners. The rest of the presentation will be designed around the responses the prospective buyers give to that question.

If the guide is licensed, he/she will then give the Prospect the retail price of the particular unit that best seemed to fit the prospective buyer's needs.

If he/she is not a Licensed Agent, a Licensed Agent will now step in to present the price. This incentive will usually be a discounted price that will only be good "Today".

If again, the reply is "no", or "I'd like to think about it", the Guide/Agent will ask the Prospect to please talk to one of his/her managers before the Prospect leaves. It is at this moment that the prospective buyer realizes that the 'Tour' has actually just begun.

The Manager, Assistant Manager or Project Director will now be called to the table. This procedure is called: "TO", or getting the "Turn Over" man to find an incentive usually in the form of a smaller less expensive unit or "Trade-In" unit from another owner.

This tactic is commonly used as a sales ploy, because the Resort is not interested in reselling 'Already Deeded Property'.

Similar to the Automobile Sales Industry, the manager and salesman know beforehand exactly what the lowest price is that will be offered to the Prospect, well before the prospective buyer has arrived for the Tour.

If one incentive doesn't move a Prospect to purchase, another will follow shortly, until the Prospect has either purchased, convinced the usually very polite sales crew that no means no, or has gotten up from the table and escorted himself/herself out of the building.

The Leisure Society

The Leisure Society is a band formed by Nick Hemming, formerly of early 1990s indie band She Talks To Angels, which included actor Paddy Considine, film director Shane Meadows and bassist Richard Eaton. Hemming wrote and performed music for the films A Room for Romeo Brass and Dead Man's Shoes. He was also a member of The Telescopes.

In 2006 Hemming moved to London to work with multi-instrumentalist and producer Christian Hardy; the pair have subsequently built a live band drawn from members of Brighton's Willkommen Collective and further afield, notably Mike Siddell who previously played violin with Hope of the States and The Miserable Rich and currently performs with Light speed Champion and Troubles.

Other members of the band played with The Miserable Rich and currently play with Sons of Noel and Adrian and more.

The Leisure Society have been recipients of considerable critical acclaim, being dubbed the English answer to popular U.S acts such as Grizzly Bear, Department of Eagles and Fleet Foxes. Their debut single, The Last Of The Melting Snow, was honoured with a 2009 Ivor Novello nomination for Best Song Musically & Lyrically.

In July 2009 the band signed with UK label Full Time Hobby, prompting the re-release of The Sleeper with a bonus EP entitled A Product of the Ego Drain.

In September 2009 Brian Eno cited the band as "The only other thing I've been listening to lately with enthusiasm", calling it "Such a beautiful album". This prompted a meeting between Hemming, Hardy and Eno at Eno's London studio.

The third single from The Sleeper, "Save It For Someone Who Cares", was also nominated for the Ivor Novello in the same category as the previous year, making the band one of very few consecutive nominees.

The band covered children's classic "Inchworm" from Hans Christian Andersen for American Laundromat Records charity CD Sing Me To Sleep - Indie Lullabies, released in May 2010.

Nick Hemming and Christian Hardy also play with childhood friend Tim West in The Climbers, whose debut album was released in May 2010.

The band's second album Into the Murky Water was released in May 2011 and received glowing critical praise and gave the band their first chart position.

The first single from the album, "This Phantom Life", was released with a video starring Green Wing's Mark Heap.

In June 2011 the band were approached by Ray Davies to collaborate on his new songs, resulting in a performance as part of his Meltdown festival.

Touring

Over the Summer of 2009 the band performed across the UK and Europe, including at The Big Chill, the Green Man Festival and the End of The Road Festival.

The band finished 2009 with a tour of Europe and the UK, culminating in a sold-out performance at St Giles' Church, London, and a session for BBC Radio 2's Janice Long.

In January 2010 The Leisure Society toured The Netherlands, France, Spain, Italy, Switzerland, Germany and Ireland, going on to play various festivals over the summer, including Glastonbury, The Big Chill, Summer Sundae and Vintage at Good wood.

The band performed a sell out UK and European tour through Summer 2011 in support of Into The Murky Water, culminating in a highly acclaimed performance at London's Barbican Centre backed by the 40-piece Heritage Orchestra.

In October 2011, the band were asked by Laura Marling to accompany her on her tour of UK cathedrals.

In August 2012, the band played at Greenbelt 2012.

Chapter 6

Mahindra Holidays & Resorts India Ltd.

Mahindra Holidays & Resorts India Ltd. (MHRIL), a part of the Mahindra Group, was founded in 1996 to provide holidays on a timeshare basis. MHRIL includes the brands Club Mahindra Holidays, Club Mahindra Travel, Club Mahindra Fundays, Mahindra Homestays and Zest.

Club Mahindra started with a single resort in Munnar in 2007. Presently, the company has over 43 resorts in India and abroad. In 2013, it was reported that the company is working towards acquiring and building additional resorts all over the world.

Club Mahindra is also a Resorts Condominium International (RCI) affiliate. As of 2013, thirteen of the Club Mahindra resorts were bestowed with the RCI "Gold Crown" rating.

RCI (formerly, Group RCI; formerly Resort Condominiums International) is a division of the firm Wyndham Worldwide (spin-off from Cendant).

Founded in 1974 by Jon and Christel DeHaan, it has grown to become one of the larger brokers of timeshare trades. RCI has over 6,300 affiliated resorts in over 100 countries around the world.

Its membership base is approximately 3.8 million members worldwide. RCI operates two main exchange programs - RCI Weeks and RCI Points.

Corporate structure

RCI's CEO and president is Geoffrey A. Ballotti. RCI's corporate headquarters is in Parsippany, New Jersey. Its North American membership office is in Indianapolis, Indiana, and its European membership office is in Kettering, England, with several satellite servicing offices in places such as Mexico City; Cork, Ireland; Manila, Philippines; Bangalore, India; Singapore; Dubai, United Arab Emirates; and Montevideo, Uruguay.

Currently, RCI's biggest competitors in the timeshare market are Interval International [2] Dial An Exchange (DAE Live), and Trading Places International.

In July 2007, RCI was merged with Holiday Cottages Group, another of Wyndham Worldwide's subsidiaries. The two would still retain their individual names but operate under the parent name Group RCI until 2010, when the two companies changed the name to Wyndham Exchange and Rentals.

Business model

Timeshare exchange is often confused with timeshare sales. RCI is in the business of timeshare exchanges. It does not develop or sell timeshares, although it does sell a Points Program and a Weeks Program to use in the RCI affiliate resorts network.

In the Points program, members receive an allotment of points that can be applied to different factors, such as room type, resort quality, location, and time of year. In the Weeks program, members may exchange their property's shared time for another week at an equivalent or lower value property. Members may join one program or the other, or both. Annual membership fees are required.

Customers who buy a timeshare with an RCI-affiliated developer have the option to become a paid member of RCI. Such membership entitles them to exchange (swap) their timeshare with other members. RCI facilitates and fulfills the exchange.

Also, Wyndham Worldwide (RCI's parent company) does develop and sell timeshares having several resorts around US which are listed in RCI's resort directory.

RCI has resort affiliates in over 100 countries around the world on every continent. The company recently announced a few relationships with the Huangshan Grandview Resorts Hotel in Huangshan, China.

Litigation

A class action lawsuit against RCI was pursued by Green Welling LLP on behalf of RCI Weeks Program members in New Jersey of 2006.

The Plaintiff alleged that RCI actually rents out the most desirable and highly demanded vacation weeks from the space bank, thus depleting the most desirable options available to Weeks Program members who seek exchanges.

The lawsuit was settled in favor of the plaintiff. Benefits for RCI members would have begun on January 11, 2010 but one or more appeals of the entry of the final judgment were filed. Thus the Effective Date began July 28, 2010 when all appeals were resolved.

Philanthropy

RCI co-founder Christel DeHaan has opened five schools — known as Christel House — in Bangalore, India; Mexico City, Mexico; Cape Town, South Africa; Caracas, Venezuela; and, Indianapolis, Indiana, USA. The schools are designed to provide an education to poor children around the world.

Awards

Jeff Parker, on behalf of Group RCI, won the "ACE" employee award in 2007 from the American Resort Development Association.

In 2011, 2010, and 2009, RCI was named one of the Best Places to Work in Indiana by the Indiana Chamber of Commerce.

In 2009, RCI (Grupo RCI Mexico) was named to the 2009 List of Best Companies to Work for in Latin America.

In 2009, RCI (Grupo RCI Mexico) was named to the 2009 Best Places to Work for in Mexico.

Alicia (Agugliaro) Maguire, on behalf of RCI Corporate Communications, won the "ARDY" Award for Public Relations Efforts (RCI Wellness Initiative) in 2005 from the American Resort Development Association.

History

Mahindra Holidays & Resorts India Ltd., (MHRIL) is a part of the Hospitality Sector of the Mahindra Group.

Started in 1996, the company’s flagship brand ‘Club Mahindra Holidays’, currently has over 150,000 members and at least 38 resorts in India and 5 resorts abroad.

WEST

Goa

Varca Beach

Emerald Palm

Gujarat

Gir

Rajasthan

Jaisalmer

Navalgarh

Udaipur

Kumbhalgarh

Maharashtra

Tungi

Mahabaleshwar

NORTH

Himachal Pradesh

Dharamshala

Manali

Shimla

Kandaghat

Uttarakhand

Binsar Villa

Binsar Valley

Corbett

Mussoorie

Naukuchiatal

Kanatal

Gangtok

SOUTH

Karnataka

Coorg

Virajpet

Kerela

Ashtamudi

Cherai

Kumarakom

Munnar

Poovar

Thekkady

Tamil Nadu

Ooty

Kodaikanal

Puducherry

Yercaud

Masinagudi

Swami Malai

Chapter 7

Make My Trip Inc. (NASDAQ: MMYT) is an online travel company headquartered in Gurgaon, Haryana founded by Deep Kalra. The company provides online travel services including flight tickets, domestic and international holiday packages, hotel reservations, rail and bus tickets. In 2011 and 2012, MakeMyTrip made strategic acquisitions in pursuit of growth through new channels and markets in the South-East Asia region. Recently, it launched Travel Apps for mobile devices. The company has been consistently recognised as one of India’s best travel portals. In addition to a full-service online portal, the company also operates through 59 retail stores across 37 cities in India along with international offices in New York and Sydney.

History and Growth

MakeMyTrip was founded by Deep Kalra, an alumnus of Institute of Management, Ahmedabad. Prior to setting up MakeMyTrip, Deep had worked with GE Capital as the Vice President - Business Development (Retail) and had also worked with ABN AMRO Bank and AMF Bowling.

MakeMyTrip was launched in the US market in 2000 to cater to the overseas Indian community for their US-to-India travel needs. The founding team consisted of Deep Kalra, Keyur Joshi[6] (Co-Founder & Chief Commercial Officer), Rajesh Magow(Co-Founder & CEO - India, formerly Chief Operating Officer & Chief Financial Officer) and Sachin Bhatia (ex-Chief Marketing Officer). After serving a long tenure of 10 years, since the company’s inception, Sachin Bhatia quit MakeMyTrip as an active member and decided to work as an independent advisor and a prime shareholder in the company.

With the success of IRCTC (Indian Railways Catering and Tourism Corporation)'s online business model which enabled the Indian traveller to purchase railway tickets on the Internet, things started to look brighter for the travel market in India. This was also the time when Low-Cost Carriers entered the Indian Aviation space. MakeMyTrip started its Indian operations in September 2005, offering online flight tickets to Indian travellers. To broaden it's travel portfolio, the company also started to focus on non-air businesses like holiday packages and hotel bookings. On August 13, 2010, MakeMyTrip was listed on the NASDAQ and went public, making a debut in the US market. Trade Analysts believed that this was an encouraging sign for both the investors and other Indian firms.

In 2011, the company strengthened focus on the mobile route by creating several travel-related Apps for all types of mobile devices (smart phones and basic cell phones).

In the same year, MakeMyTrip also made three acquisitions, namely, Luxury Tours and Travel Private Limited (Singapore), Le Travenues Technology Private Limited (Gurgaon, India) and My Guest House Accommodation (New Delhi, India). MakeMyTrip's other acquisitions include travel operators like ITC Group and Hotel Travel Group to enter new markets in the South-East Asian region in the year 2012.

Rajesh Magow was appointed as CEO - India in August 2013.

Products and Services

Transportation

Flights- MakeMyTrip provides flight tickets for travel in all major domestic, international as well as low-cost carriers operating in India. It caters to travellers for both domestic and international travel from India. Apart from this, there is inbound travel to India from countries like US, Canada, Singapore and UAE that the travel website looks after.

Rail and Bus tickets- MakeMyTrip sells online rail tickets to its customers offering features like return tickets with single payment option, flexi-search and automatic alerts and updates on the availability of tickets. It also offers bus tickets across different categories like Volvo, Air Conditioned, Non Air Conditioned, Deluxe, Semi-Deluxe and Sleeper vehicles.

Cab Service- In May 2010, the company introduced online cab rental services on its website offering travellers an option to book a chauffeur-driven car in major metropolitan cities within India.

Hotels and Holiday Packages

The company offers hotel reservations in India and international cities alike. There are approximately 10,000 branded properties that can be searched and compared online on the company's website. The hotels offer a range from luxury to budget accommodations. In November 2012, MakeMyTrip acquired My Guest House Accommodation to increase the overall inventory for budget rooms and service apartments in India. MakeMyTrip also offers a wide selection of hotels outside India. In 2011, the company focused on the South-East Asian market by acquiring the Singapore-based Luxury Tours and Travels and Le Travenues Technology, an online travel agency, which was followed by the Hotel Travel Group and ITC Group in November 2012. MakeMyTrip also offers group and customised holiday packages for popular domestic and international destinations.

Travel Solutions on Mobile

In 2012, MakeMyTrip launched travel-centric mobile applications (Apps)[24] for iPhone, Android, Blackberry and other types of basic phones. It offers services like flight and bus bookings, hotel reservations and holiday packages. It also caters to other travel solutions like requesting for e-tickets, making cancellations, tracking status of refunds and other travel alerts. The travel itineraries available on the Apps can be shared on Facebook and Twitter.

Work Culture

The company has been consistently ranked among the Top 10 "Great Places to Work for in India" by the Great Place to Work® (GPTW) Institute, a study by The Economic Times, for four years in a row starting from 2010 to 2013.

Encouraging effects

The company inspired many traditional travel companies to turn their business module into online or to start online divisions which further in result generated lots and lots of jobs, moreover many individuals also got inspired to start their own home based or small online travel companies which in result gave birth to many successful entrepreneurs. Company turned booking flights & other travel needs so easy that number of leisure travelers also got increased. As the demand of travel was increasing it increased the demand of practically well trained travel professionals which somehow become the problem for industry but now to fulfill the demand of travel professionals there is one practical travel institute The Tourism School which trains travel aspirants in real ambiance of online and traditional travel companies

Chapter 8

Leisure satisfaction

“Leisure refers to activities that a person voluntarily engages in when they are free from any work, social or familial responsibilities”. Leisure satisfaction is the positive perceptions or feelings that an individual forms, elicits and gains as a result of engaging in leisure activities and choices. What can contribute to leisure satisfaction is to what degree an individual is currently satisfied with their leisure experiences and activities. An individual might attain positive feelings of contentment and happiness that result from the satisfaction of needs. Participation in leisure activities and leisure satisfaction are inextricably linked to an individual's health. Caldwell (2005) suspects that leisure activities may be associated with a number of defensive traits that enhance a person’s resiliency to negative life experiences. Some aspects of leisure activities that can act as protective factors include: “[the activity] being personally meaningful, intrinsically interesting and/or challenging; offering social support and friendships; contributing to a sense of competence and/or self efficacy; offering a sense of personal control, choice and self-determination; and being relaxing and/or distracting the individual from negative life events.” Leisure activities, although ranging in types, have also proven to be beneficial to health cross-culturally.

Leisure Satisfaction and Subjective Well Being

In a study by Hribernik and Mussap (2010), leisure satisfaction was found to predict unique variance in life satisfaction, supporting its inclusion as a distinct life domain contributing to subjective wellbeing. Additionally, relationship status interacted with age group and gender on differences in leisure satisfaction. The relationship between leisure satisfaction and life satisfaction, however, was reduced when considering the impact of core affect (underlying mood state). This suggests that leisure satisfaction may primarily be influenced by an individual's subjective wellbeing level as represented by core affect. This has implications for possible limitations in the extent to which leisure satisfaction may be improved beyond pre-existing levels of wellbeing and mood in individuals.

In another study conducted by Brajsa-Zagnec et al. (2010), subjective well being (SWB) was defined as a combination of an individual's emotional reactions, satisfaction with specific aspects of one's life, and satisfaction with one's whole life. Many studies have been conducted to determine what specific leisure activities are linked to SWB. Research identifies other groups of leisure activities ranging from three to eleven to sixteen groups. There is no overall agreement regarding what specific groups of leisure activities predict SWB, but some researchers agree that leisure activities contribute to SWB and that the relationship between the two is complex.

Data was collected from a group of Croatian citizens ranging across various age groups. The participants estimated their SWB and time spent participating in leisure activities. These leisure activities included active socializing and going out (sports, going to clubs, eating dinner out etc.), visiting cultural events (reading books, going to concerts, going to movies etc.), and family and home activities (going to church, visiting family, watching television etc.). The results of the study found specific leisure activities to be a predictor of SWB across age groups. For people ages 31–60 participation in visiting cultural events, family leisure activities, and active socializing and going out contributed to SWB. A significant positive correlation was found between family leisure activities and SWB of men and women across different age groups. This study concluded that participation in leisure activities lead to SWB, though the importance of such specific leisure activities vary across different age and genders. Essentially people may improve their SWB by participating in leisure activities, especially in family and home activities.

Family Leisure Activities and Quality of Life

A study conducted by London et al. (1977) was about job and leisure satisfaction contributing to quality of life (QOL). QOL was determined by asking the participants "How do you feel about your life as a whole" twice during the run of the study. As well, the participants were asked to fill out a survey that measured feelings about leisure, work, and life. It was found that activities that had to do with families and people they socialize with was significant to QOL Overall non-job related activities (leisure activities) can be more important and a better predictor of QOL as opposed to variables of job related activities. People should consider the importance of the amount of time spent in leisure activities.

Family Leisure Activities and Family Life Satisfaction

In a study conducted by Agate et al. 2009, participants required a child and parent from a family to fill out an online survey which measured the amount of involvement in family leisure activities and the satisfaction with involvement of family leisure activities. It was found that families' involvement in leisure activities is the best predictor for overall family life satisfaction, even more than the amount of time spent together.

In early adolescent years, the amount and the satisfaction of family leisure experiences are important to the perceptions of satisfaction with family life that the adolescents will develop later on in life. Zabriskie and McCormick (2003), the study that Agate modeled his off of, also concluded that involvement in family leisure activities was the single strongest predictor of satisfaction with family life. As well, benefits of participation in family leisure activities are better communication skills among the family, better problem solving strategies, development of life and social skills, and better overall satisfaction with family life. Overall research has provided evidence for significant correlations between leisure satisfaction and satisfaction with family life.

Leisure Activities and Marital Satisfaction

Not much empirical data has been collected regarding leisure activities and marital satisfaction. But with the research that has been conducted, it has been found that leisure activities influence marital satisfaction positively. Happily married men and women were likely to value spending time together, enjoy activities done together, and agree on recreation needs. Some research has focused on the compatibility between married couples and this influence on the types of leisure activities they choose and the relationship between their overall marital satisfactions. Some research that focused on the relationship between leisure companionship and marital satisfaction found these couples tended to participate in activities that both partners enjoyed.

In a study conducted by Orthner et al. (1975), the overall amount of time spent together in leisure activities is positively related to marital satisfaction for both males and females. Participants filled out a questionnaire measuring the pattern of interaction between spouses during leisure time and how much time is spent in individual, parallel, and joint leisure activities. It was found that wives spent more time alone in leisure activities than husbands across the marital career, but this individual participation was negatively correlated with marriage satisfaction. As well, the scores for marriage satisfaction were more stable for wives than husbands over time. Overall, this study concluded that the benefit of participating in leisure activities as a married couple is improved communication. Marital participation in leisure activities is the most critical during the first years of marriage and after 18–23 years of marriage when the marital relationship is reestablishing itself.

Research regarding compatibility in spouses and the relationship between leisure activities and marital satisfaction have found that the couples who are less compatible are more prone to pursue leisure activities separately than highly compatible couples. This study concluded that the more spouses liked the leisure activities they were participating in, the higher their marital satisfaction was. Essentially the results of this study determined that couples participating in leisure activities together positively correlated with their marriage satisfaction.

Leisure Satisfaction and Psychological functioning

The importance of leisure activities has been studied in various aspects of life. One of the most prevalent aspects of life studied with importance of leisure satisfaction is for people with psychological issues. Some psychological issues can consist of common concerns such as stress or more complex concerns such as clinical disorders. Whether a person experiences stressors at work, through depression or brain injuries, leisure satisfaction may ease the stress regardless of the type. Stress in the workforce is a common issue many people face in their lifetime, however, leisure activities may help lower a person’s stress levels and increase their satisfaction. When someone engages in enjoyable leisure activities, their moods tend to increase, which in turn, allows them to better accept everyday stressors. When faced with difficult job situations one must be able to achieve adequate free time to truly enjoy their leisure activity of choice. Another important aspect of leisure activity is the type performed, whether is it an active or passive activity. Joudrey & Wallace (2009) conducted a study that statistically found the importance of active leisure activity. Passive leisure activities were suggested to give workers an ability to “escape”, which in end could cause depressive moods. However, workers participating in active leisure showed considerably higher levels of mental health.

People with mental disabilities often lack the ability or confidence to participate in social events, such as leisure activities. However, studies such as the one conducted by Lloyd, King, Lampe, & McDougall (2001) have been performed to prove the true importance of leisure among mental disabled patients. The results from their study showed a strong positive relationship between leisure satisfaction and the patients' met needs. What the results basically state, is that the more leisure patients experienced the more likely they felt their social, education and psychological needs were met.

The study concluded that leisure is as important for people with psychiatric disabilities as it is for the general public. As Lloyd, King, Lampe, & McDougall (2001) explained, the general public may view an event, such as a leisure activity, as unsatisfactory, but to a mental patient a leisure activity can greatly raise their average happiness. Prvu, J. (1999) conducted a study among brain injury patients. Results showed that patients involved in the leisure activity program that helped increase leisure skills and knowledge of community resource also provided patients with an increase in self-confidence and leisure participation which in turn, increased leisure satisfaction. Leisure activity can be a significant factor in lowering a person's level of depressive symptoms

Chapter 9

Timeshare

A timeshare is a property with a particular form of ownership or use rights. These properties are typically resort condominium units, in which multiple parties hold rights to use the property, and each sharer is allotted a period of time (typically one week and almost always the same time every year) in which they may use the property. Units may be on a partial ownership, lease, or "right to use" basis, in which the sharer holds no claim to ownership of the property.

History

The term "timeshare" was coined in the United Kingdom in the early 1960s; expanding on a vacation system that became popular after World War II in Europe. Vacation home sharing, also known as holiday home sharing, involved four European families that would purchase a vacation cottage jointly, each having exclusive use of the property for one of the four seasons. They rotated seasons each year, so each family enjoyed the prime seasons equally. This concept was mostly utilized by families related to each other because of the trust factor involved in joint ownership and no property manager was involved. However, few families vacation for an entire season at a time; so the vacation home sharing properties were often vacant for long periods of time.

Enterprising minds in England decided to go one step further and divide a resort room into 1/50th ownership, have two weeks each year for repairs and upgrades, and charge a maintenance fee to each owner. It took almost a decade for timeshares in Europe to evolve to a smoothly run successful business venture.

The first timeshare in the United States was started in 1974 by Caribbean International Corporation based in Fort Lauderdale, Florida. It offered what it called a 25-year "vacation license" rather than ownership. The company owned two other resorts the "vacation license holder" could alternate their vacation weeks with, one in St. Croix and one in St. Thomas; both in the U.S. Virgin Islands. The Virgin Islands properties began their timeshare sales in 1973 with owners Hillie Meyers, Don Saunders, and Arthur Zimand.

The contract was simple and straightforward. The company, C.I.C. (Caribbean International Corporation), promised to maintain and provide the specified accommodation type (a studio, one bedroom, or two bedroom unit) for use by the "license owner" for a period of 25 years (until 1999 from 1974, for example) in the specified season and number of weeks agreed upon, with only two extra charges: a $15.00 per diem (per night) rate, frozen at that cost for the life of the contract and a $25.00 switching fee, should the licensee decide to use his/her week/weeks at one of the other resorts. The presentation's logic was based on the fact that the cost of the license and the small per diem, compared with the projected cost of hotel rates climbing in the next 25 years to over $100.00 per night, would save the license owner many vacation dollars over the span of the license agreement. The license owner was allowed to rent or give his week away as a gift in any particular year. The only stipulation was that the $15.00 per diem must be paid every year whether the unit was occupied or not. This "must be paid yearly fee" would become the roots of what is known today as "maintenance fees", once the Florida Department of Real Estate became involved in regulating timeshares.

The timeshare concept in the USA caught the eye of many entrepreneurs due to the enormous profits to be made by selling the same room 52 times to 52 different owners at an average price in 1974-1976 of $3,500.00 per week. Shortly thereafter, the Florida Real Estate Commission stepped in, enacting legislation to regulate Florida timeshares and make them fee simple ownership transactions. This meant that in addition to the price of the owner's vacation week, a maintenance fee and a homeowners' association (HOA) had to be initiated. This fee simple ownership also spawned timeshare location exchange companies like Interval International and RCI so owners in any given area could exchange their week with owners in other areas.

Cancellations, or rescission to the timeshare contract, remain the industry's biggest hurdle to date.

Industry

This concept has attracted many resort developers and prominent hoteliers, such as Starwood, Wyndham, Accor, Hyatt, Hilton, Marriott, and Disney. Vacation ownership has proven to be lucrative for stakeholders in these major resort families, due to its popularity with vacation-goers. This form of lodging has spawned a variety of products sold on similar occupancy schemes; cars, planes, boats, condo-hotel units, and luxury fractional properties (at which affluent guests may stay for as long as a quarter of a year, and which often command a six-figure price tag).

Scope of the industry

The scope of today's timeshare industry in the USA is well documented. The ARDA International Foundation (AIF), which is the research arm of the American Resort Development Association (ARDA), reports there are 1,604 timeshare resorts with 154,439 units in the USA as of January 1, 2006 (AIF 2006). Though reportedly fewer than six percent of U.S. households own a timeshare, the prevalence of vacation ownership continues to expand. Approximately 4.4 million households own one or more U.S. weekly intervals or points equivalent as of January 1, 2007, an increase of sixteen percent from 2006.

About half of the resorts in the USA are currently selling, generating sales of $8.6 billion in 2005 (AIF 2006).

The global scope of the industry is not as readily quantified. Interval International, one of the two major exchange companies, reports there are 1,800 resorts in nearly 80 countries, with 2004 worldwide sales estimated at nearly $11.8 billion (Interval International 2006). RCI has more than 4,000 resorts in nearly 100 countries.

A 2001 report estimated there to be 5,425 timeshare resorts worldwide, of which around 31% are situated in North America, 25% in Europe, and 16% in Latin America (where Mexico leads with 40% in the region).[8] Emerging resorts in Asia have 14% penetration rates, led by Japan, but with Thailand and India becoming increasingly prominent.

Legislation

The industry is regulated in all countries where resorts are located. In Europe, it is regulated by European and by national legislation. In 1994, the European Communities adopted "The European Directive 94/47/EC of the European Parliament and Council on the protection of purchasers in respect of certain aspects of contracts relating to the purchase of the right to use immovable properties on a timeshare basis", which was subject to recent review which resulted in the adoption on 14 January 2009 of the European Directive 2008/122/EC.

Established regulations in Mexico

On May 17, 2010, Mexico's Ministry of Economy through the General Directorate of Standards established new regulations and requirements for developers of timeshare services. The new regulations are outlined in the Official Mexican Norm (NOM). The Official Mexican Norm consists of a series of official standards and regulations applicable to diverse activities in Mexico.

The NOM, called "NOM-029-SCFI-2010, Commercial Practices and Information Requirements for the Rendering of Timeshare Service" establishes the following standards:

• It is not allowed to the timeshare providers the use of gifts and prizes without clearly specifying the real purpose of the offer.

• The requirements to cancel a timeshare contract must be more practical and less burdensome.

• The NOM recognizes the privacy rights of timeshare consumers. It is strictly prohibited for the provider to dispose of the consumer's personal information without a written consent.

• Verbal promises must be written and established in the original timeshare contract.

• The timeshare provider must comply with all obligations written in the timeshare contract, as well as the internal rules of the timeshare resort.

• The charges that are intended to be made to the consumer must be plainly described, including the membership cost, the extra fees and all the application forms.

To make the new regulations applicable to any person or entity that provides timeshares, the definition of a timeshare service provider was extended. If the timeshare provider does not follow the rules decreed in the NOM, the consequences may be substantial; such as financial penalties that can range from US$50 to US$200,000.

Methods of use

Owners can:

Use their usage time

Rent out their owned usage

Give it as a gift

Donate it to a charity

Exchange internally within the same resort or resort group

Exchange externally into thousands of other resorts

Sell it either through traditional or online advertising or by using a licensed broker (timeshare contracts allow transfer through sale; however, it is rarely (if ever) accomplished. See "Criticism" section below)

Recently, with most point systems, owners may elect to:

Assign their usage time to the point system to be exchanged for airline tickets, hotels, travel packages, cruises, amusement park tickets;

Instead of renting all their actual usage time, rent part of their points without actually getting any usage time and use the rest of the points;

Rent more points from either the internal exchange entity or another owner to get a larger unit, more vacation time, or at a better location;

Save or move points from one year to another.

Some developers, however, may limit which of these options are available at their properties.

Owners can elect to stay at their resort during the prescribed period, which varies depending on the nature of their ownership. In many resorts, they can rent out their week or give it as a gift to friends and family.

Exchanging timeshares

Much lauded is the idea of owners exchanging their week, either independently or through several exchange agencies, to stay at one of the thousands of other resorts worldwide. There are many exchange agencies, the two largest of which are RCI and Interval International (II). Together they have over 7,000 resorts. They have resort affiliate programs and members can only exchange with affiliate resorts. It is most common for a resort to be affiliated with only one of the larger exchange agencies, although resorts with dual affiliations are not uncommon. The timeshare resort one purchases determines which of the major exchange companies can be used to make exchanges. RCI and II charge a yearly membership fee and fees for when they find an exchange; also bar members from renting weeks for which they already have exchanged.

Owners can also exchange their weeks or points through independent exchange companies. Owners can exchange without needing the resort to have a formal affiliation agreement with the companies.

Owners may sometimes also arrange a direct exchange. This requires locating an owner with the location and weeks both mutually desire. This form of exchange saves money on exchange fees and is often sought after. Several bulletin boards have been created to help timeshare owners meet other owners to perform timeshare exchange as well as other discussion board uses.[20]

This type of lodging may take different forms depending on the seller. The vast majority consist of one week of ownership – i.e., 1/52 year – but some developers sell point-based systems that are a different form of vacation currency that allow hotel stays, car rentals, and stays at large networks of resorts.

Due to the promise of exchange, these units, called "vacation ownership" by the industry, often sell regardless of their deeded resort (most are deeded into a certain resort site, though other forms of use do exist). What is not often disclosed is that all differ in trading power. If a resort is in Hawaii or Southern California, it will exchange extremely well; however, those areas are some of the most expensive in the world, subject to demand typical of a heavily trafficked vacation area.

Varieties

Deeded versus right to use contracts

A major difference in types of vacation ownership is between deeded and right to use contracts.

With deeded contracts the use of the resort is usually divided into week long increments and these are sold as fractional ownership and are real property. As with any other piece of real estate, the owner may do whatever he or she desires: use his or her week, rent his or her week, give it away, leave it to his or her heirs, or sell the week to another prospective buyer. The owner is also liable for his or her portion of real estate taxes, which usually are collected with condominium maintenance fees. The owner can potentially even deduct some property related expenses, such as real estate taxes, from his or her taxable income.

While this form of ownership can offer additional security to the owner as a form of physical ownership, deeded ownership can be as complex as outright property ownership in that the structure of deeds varies according to local property laws. Leasehold deeds are common and offer ownership for a fixed period of time after which the ownership reverts to the freeholder. Occasionally, leasehold deeds are offered in perpetuity, however many deeds do not convey ownership of the land, but merely the apartment or 'unit' of accommodation.

With right to use contracts, a purchaser has the right to use the property in accordance with the contract, but at some point the contract ends and all rights revert to the property owner. In other words, a right to use contract grants the right to use the resort for a specific number of years. In many countries there are severe limits on foreign property ownership, so this is a common method for developing resorts in countries such as Mexico. Care should be taken with this form of ownership as the right to use often takes the form of a 'club membership' or the right to use the reservation system. Where the reservation system is owned by a company not in the control of the owners, the right of use may be lost with the demise of the controlling company.

A variant form of real estate-based timeshare that combines features of deeded timeshare with right-to-use offerings was developed by Disney Vacation Club (DVC) in 1991. Purchasers of Disney Vacation Club timeshare interests, whom DVC calls "members," receive a deed conveying an undivided real property interest in a timeshare unit. Each DVC member's property interest is accompanied by an annual allotment of "vacation points" in proportion to the size of the property interest. Like right-to-use products, DVC's vacation points are highly flexible and may be used in different increments for vacation stays at DVC resorts in a variety of accommodations from studios to three-bedroom villas. In addition, DVC's vacation points can be exchanged for vacations worldwide in non-Disney resorts or may be "banked" into or "borrowed" from future years.

DVC's deeded/vacation point structure, which has been used at all of its timeshare resorts, has been adopted by other large timeshare developers including Hilton and Hyatt.

Fixed week ownership

The most basic unit is a fixed week; the resort will have a calendar enumerating the weeks roughly starting with the first calendar week of the year. An owner may own a deed to use a unit for a single specified week. For example, week 26 normally includes the Fourth of July holiday, week 51, Christmas and so on. If an owner owned Week 26 at a resort he or she could use that week every year.

Floating week ownership

Sometimes units are sold as floating weeks. The ownership will be specific on how many weeks the owner owns and from which weeks the owner may select for the owner's stay. An example of this may be a floating summer week where the owner may request any week during the summer season.

In this example there would be competition for prime holidays such as the weeks of Memorial Day, Fourth of July, and Labor Day. The weeks when schools may still be in session would not be so high in demand. Some floating contracts exclude major holidays so they may be sold as fixed weeks.

Rotating/Flex week ownership

Some are sold as rotating weeks, commonly referred to as flex weeks. In an attempt to give all owners a chance for the best weeks, the weeks are rotated forward or backward through the calendar, so in year 1 the owner may have use of week 25, then week 26 in year 2, and then week

27 in year 3. This method give each owner a fair opportunity for prime weeks, but it is not flexible.

Chapter 10

Beach

A beach is a landform along the shoreline of an ocean, sea, lake, or river. It usually consists of loose particles, which are often composed of rock, such as sand, gravel, shingle, pebbles, or cobblestones. The particles comprising the beach are occasionally biological in origin, such as mollusc shells or coralline algae.

Wild beaches are beaches that do not have lifeguards or trappings of modernity nearby, such as resorts, camps, and hotels. They are sometimes called undeclared, undeveloped, or undiscovered beaches. Wild beaches can be valued for their untouched beauty and preserved nature. They are most commonly found in less developed areas including, for example, parts of Puerto Rico, the Dominican Republic, Thailand, the Philippines and Indonesia, but they are also found in developed nations such as Australia and New Zealand.

Beaches typically occur in areas along the coast where wave or current action deposits and reworks sediments.

Overview

The four sections of most beaches.

1. Swash zone: is alternately covered and exposed by wave run-up.

2. Beach face: sloping section below berm that is exposed to the swash of the waves.

3. Wrack line: the highest reach of the daily tide where organic and inorganic debris is deposited by wave action.

4. Berm: Nearly horizontal portion that stays dry except during extremely high tides and storms. May have sand dunes.

Although the seashore is most commonly associated with the word beach, beaches are found by lakes and alongside large rivers.

Beach may refer to:

small systems where rock material moves onshore, offshore, or alongshore by the forces of waves and currents; or

geological units of considerable size.

The former are described in detail below; the larger geological units are discussed elsewhere under bars.

There are several conspicuous parts to a beach that relate to the processes that form and shape it. The part mostly above water (depending upon tide), and more or less actively influenced by the waves at some point in the tide, is termed the beach berm. The berm is the deposit of material comprising the active shoreline. The berm has a crest (top) and a face — the latter being the slope leading down towards the water from the crest. At the very bottom of the face, there may be a trough, and further seaward one or more long shore bars: slightly raised, underwater embankments formed where the waves first start to break.

The sand deposit may extend well inland from the berm crest, where there may be evidence of one or more older crests (the storm beach) resulting from very large storm waves and beyond the influence of the normal waves. At some point the influence of the waves (even storm waves) on the material comprising the beach stops, and if the particles are small enough (sand size or smaller), winds shape the feature. Where wind is the force distributing the grains inland, the deposit behind the beach becomes a dune.

These geomorphic features compose what is called the beach profile. The beach profile changes seasonally due to the change in wave energy experienced during summer and winter months. In temperate areas where summer is characterised by calmer seas and longer periods between breaking wave crests, the beach profile is higher in summer.

The gentle wave action during this season tends to transport sediment up the beach towards the berm where it is deposited and remains while the water recedes. Onshore winds carry it further inland forming and enhancing dunes.

Conversely, the beach profile is lower in the storm season (winter in temperate areas) due to the increased wave energy, and the shorter periods between breaking wave crests.

Higher energy waves breaking in quick succession tend to mobilise sediment from the shallows, keeping it in suspension where it is prone to be carried along the beach by longshore currents, or carried out to sea to form longshore bars, especially if the longshore current meets an outflow from a river or flooding stream. The removal of sediment from the beach berm and dune thus decreases the beach profile.

In tropical areas, the storm season tends to be during the summer months, with calmer weather commonly associated with the winter season.

If storms coincide with unusually high tides, or with a freak wave event such as a tidal surge or tsunami which causes significant coastal flooding, substantial quantities of material may be eroded from the coastal plain or dunes behind the berm by receding water. This flow may alter the shape of the coastline, enlarge the mouths of rivers and create new deltas at the mouths of streams that formerly were not powerful enough to overcome longshore movement of sediment.

The line between beach and dune is difficult to define in the field. Over any significant period of time, sediment is always being exchanged between them. The drift line (the high point of material deposited by waves) is one potential demarcation. This would be the point at which significant wind movement of sand could occur, since the normal waves do not wet the sand beyond this area. However, the drift line is likely to move inland under assault by storm waves.

Beaches and recreation

History

The development of the beach as a popular leisure resort from the mid-19th century was the first manifestation of what is now the global tourist industry. The first seaside resorts were opened in the 18th century for the aristocracy, who began to frequent the seaside as well as the then fashionable spa towns, for recreation and health. One of the earliest such seaside resorts, was Scarborough in Yorkshire during the 1720s; it had been a fashionable spa town since a stream of acidic water was discovered running from one of the cliffs to the south of the town in the 17th century. The first rolling bathing machines were introduced by 1735.

The opening of the resort in Brighton and it's reception of royal patronage from King George IV, extended the seaside as a resort for health and pleasure to the much larger London market, and the beach became a centre for upper-class pleasure and frivolity. This trend was praised and artistically elevated by the new romantic ideal of the picturesque landscape; Jane Austen's unfinished novel Sanditonis an example of that. Later, Queen Victoria's long-standing patronage of the Isle of Wight and Ramsgate in Kent ensured that a seaside residence was considered as a highly fashionable possession for those wealthy enough to afford more than one home.

Seaside resorts for the working class

The extension of this form of leisure to the middle and working class began with the development of the railways in the 1840s, which offered cheap and affordable fares to fast growing resort towns. In particular, the completion of a branch line to the small seaside town Blackpool from Poulton led to a sustained economic and demographic boom.

A sudden influx of visitors, arriving by rail, provided the motivation for entrepreneurs to build accommodation and create new attractions, leading to more visitors and a rapid cycle of growth throughout the 1850s and 1860s.

The growth was intensified by the practice among the Lancashire cotton mill owners of closing the factories for a week every year to service and repair machinery. These became known as wakes weeks. Each town's mills would close for a different week, allowing Blackpool to manage a steady and reliable stream of visitors over a prolonged period in the summer.

A prominent feature of the resort was the promenade and the pleasure piers, where an eclectic variety of performances vied for the people's attention. In 1863, the North Pier in Blackpool was completed, rapidly becoming a centre of attraction for elite visitors. Central Pier was completed in 1868, with a theatre and a large open-air dance floor.

Many of the popular beach resorts were equipped with bathing machines because even the all-covering beachwear of the period was considered immodest. By the end of the century the English coastline had over 100 large resort towns, some with populations exceeding 50,000.

Expansion around the world

The development of the seaside resort abroad was stimulated by the well developed English love of the beach. The French Riviera alongside the Mediterranean had already become a popular destination for the British upper class by the end of the 18th century. In 1864, the first railway to Nice was completed, making the Riviera accessible to visitors from all over Europe. By 1874, residents of foreign enclaves in Nice, most of whom were British, numbered 25,000. The coastline became renowned for attracting the royalty of Europe, including Queen Victoria and King Edward VII.

Continental European attitudes towards gambling and nakedness tended to be more lax than in Britain, so British and French entrepreneurs were quick to exploit the possibilities. In 1863, the Prince of Monaco, Charles III and François Blanc, a French businessman, arranged for steamships and carriages to take visitors from Nice to Monaco, where large luxury hotels, gardens and casinos were built. The place was renamed Monte Carlo.

Commercial sea bathing also spread to the United States and parts of the British Empire such as Australia where surfing was developed in the early 20th century. By the 1970s cheap and affordable air travel was the catalayst for the growth of a truly global tourism market which benefited areas such as the Spain and the South of France with sunny climates.

Today

Beaches can be popular on warm sunny days. In the Victorian era, many popular beach resorts were equipped with bathing machines because even the all-covering beachwear of the period was considered immodest. This social standard still prevails in many Muslim countries. At the other end of the spectrum are topfree beaches and nude beaches where clothing is optional or not allowed. In most countries social norms are significantly different on a beach in hot weather, compared to adjacent areas where similar behaviour might not be tolerated and might even be prosecuted.

In more than thirty countries in Europe, South Africa, New Zealand, Canada, Costa Rica, South America and the Caribbean, the best recreational beaches are awarded Blue Flag status, based on such criteria as water quality and safety provision. Subsequent loss of this status can have a severe effect on tourism revenues.

Beaches are often dumping grounds for waste and litter, necessitating the use of beach cleaners and other cleanup projects. More significantly, many beaches are a discharge zone for untreated sewage in most underdeveloped countries; even in developed countries beach closure is an occasional circumstance due to sanitary sewer overflow. In these cases of marine discharge, waterborne disease from fecal pathogens and contamination of certain marine species is a frequent outcome.

Artificial beaches

Some beaches are artificial; they are either permanent or temporary (For examples see Monaco, Paris, Copenhagen, Rotterdam, Nottingham, Toronto, Hong Kong, Singapore, and Tianjin).

The soothing qualities of a beach and the pleasant environment offered to the beachgoer are replicated in artificial beaches, such as "beach style" pools with zero-depth entry and wave pools that recreate the natural waves pounding upon a beach. In a zero-depth entry pool, the bottom surface slopes gradually from above water down to depth.

Another approach involves so-called urban beaches, a form of public park becoming common in large cities. Urban beaches attempt to mimic natural beaches with fountains that imitate surf and mask city noises, and in some cases can be used as a play park.

Beach nourishment involves pumping sand onto beaches to improve their health. Beach nourishment is common for major beach cities around the world; however the beaches that have been nourished can still appear quite natural and often many visitors are unaware of the works undertaken to support the health of the beach. Such beaches are often not recognized (by consumers) as artificial.

The Surfrider Foundation has debated the merits of artificial reefs with members torn between their desire to support natural coastal environments and opportunities to enhance the quality of surfing waves. Similar debates surround beach nourishment and snow cannon in sensitive environments.

Restrictions on access

Public access to beaches is restricted in some parts of the world. For example, most beaches on the Jersey Shore are restricted to people who can purchase beach tags.

Beach formation

Quartz sand particles and shell fragments from a beach. The primary component of typical beach sand is quartz, or silica (SiO_2).

Sand and shingle is scoured, graded and moved around by the action of waves and currents

Beach evolution

Beaches are the result of wave action by which waves or currents move sand or other loose sediments of which the beach is made as these particles are held in suspension. Alternatively, sand may be moved by saltation (a bouncing movement of large particles).

Beach materials come from erosion of rocks offshore, as well as from headland erosion and slumping producing deposits of scree. Some of the whitest sand in the world, along Florida's Emerald Coast, comes from the erosion of quartz in the Appalachian Mountains.

A coral reef offshore is a significant source of sand particles. Some species of fish that feed on algae attached to coral outcrops and rocks can create substantial quantities of sand particles over their lifetime as they nibble during feeding, digesting the organic matter, and discarding the rock and coral particles which pass through their digestive tracts.

The composition of the beach depends upon the nature and quantity of sediments upstream of the beach, and the speed of flow and turbidity of water and wind.

Sediments are moved by moving water and wind according to their particle size and state of compaction. Particles tend to settle and compact in still water. Once compacted, they are more resistant to erosion. Established vegetation (especially species with complex network root systems) will resist erosion by slowing the fluid flow at the surface layer.

When affected by moving water or wind, particles that are eroded and held in suspension will increase the erosive power of the fluid that holds them by increasing the average density, viscosity and volume of the moving fluid.

The nature of sediments found on a beach tends to indicate the energy of the waves and wind in the locality. Coastlines facing very energetic wind and wave systems will tend to hold only large rocks as smaller particles will be held in suspension in the turbid water column and carried to calmer areas by longshore currents and tides. Coastlines that are protected from waves and winds will tend to allow finer sediments such as clays and mud to precipitate creating mud flats and mangrove forests.

The shape of a beach depends on whether the waves are constructive or destructive, and whether the material is sand or shingle.

Waves are constructive if the period between their wave crests is long enough for the breaking water to recede and the sediment to settle before the succeeding wave arrives and breaks. Fine sediment transported from lower down the beach profile will compact if the receding water percolates or soaks into the beach. Compacted sediment is more resistant to movement by turbulent water from succeeding waves.

Conversely, waves are destructive if the period between the wave crests is short. Sediment that remains in suspension when the following wave crest arrives will not be able to settle and compact and will be more susceptible to erosion by longshore currents and receding tides.

Constructive waves move material up the beach while destructive waves move the material down the beach. During seasons when destructive waves are prevalent, the shallows will carry an increased load of sediment and organic matter in suspension.

On sandy beaches, the turbulent backwash of destructive waves removes material forming a gently sloping beach. On pebble and shingle beaches the swash is dissipated more quickly because the large particle size allows greater percolation, thereby reducing the power of the backwash, and the beach remains steep.

Compacted fine sediments will form a smooth beach surface that resists wind and water erosion. During hot calm seasons, a crust may form on the surface of ocean beaches as the heat of the sun evaporates the water leaving the salt which crystallises around the sand particles. This crust forms an additional protective layer that resists wind erosion unless disturbed by animals, or dissolved by the advancing tide.

Cusps and horns form where incoming waves divide, depositing sand as horns and scouring out sand to form cusps. This forms the uneven face on some sand shorelines.

Chapter 11

Lifestyle

Lifestyle is the typical way of life of an individual, group, or culture. The term was originally used by Austrian psychologist Alfred Adler (1870-1937). The term was introduced in the 1950s as a derivative of that of style in modernist art. The term refers to a combination of determining intangible or tangible factors. Tangible factors relate specifically to demographic variables, i.e. an individuals demographic profile, whereas intangible factors concern the psychological aspects of an individual such as personal values, preferences, and outlooks.

A rural environment has different lifestyles compared to an urban metropolis. Location is important even within an urban scope. A particular neighborhood affects lifestyle due to varying degrees of affluence and proximity to open spaces. For example, in areas within a close proximity to the sea, a surf culture or lifestyle is often present. The concept of Lifestyle Management has developed as a result of the growing focus on lifestyle.

Individual identity

A lifestyle typically reflects an individual's attitudes, values or world view. Therefore, a lifestyle is a means of forging a sense of self and to create cultural symbols that resonate with personal identity. Not all aspects of a lifestyle are voluntary. Surrounding social and technical systems can constrain the lifestyle choices available to the individual and the symbols she/he is able to project to others and the self.

The lines between personal identity and the everyday doings that signal a particular lifestyle become blurred in modern society. For example, "green lifestyle" means holding beliefs and engaging in activities that consume fewer resources and produce less harmful waste (i.e. a smaller ecological footprint), and deriving a sense of self from holding these beliefs and engaging in these activities. Some commentators argue that, in modernity, the cornerstone of lifestyle construction is consumption behavior, which offers the possibility to create and further individualize the self with different products or services that signal different ways of life.

Lifestyle may include views on politics, religion, health, intimacy, and more. All of these aspects play a role in shaping someone's lifestyle. In the magazine and television industries, "lifestyle" is used to describe a category of publications or programs.

Health

An individual's health depends a lot on their lifestyle. Maintaining physical and mental health are crucial to an individual's longevity. The more time spent on hygiene, physical fitness, and diet regulation, the healthier lifestyle they have. Those who chose to participate in any kind of physical activity on a weekly basis are generally healthier than those who don't. Mental illness may occur through various variables. For example, depression may promote mental illness through stress and anxiety. Reasons for being depressed can be due to a number of things including job loss, recently widowed, divorce, etc. Depression may lead to or increase the frequency of poor habits not promoting physical health. Poor habits may eventually lead to a poor or even dangerous lifestyle.

More interestingly, a healthy or unhealthy lifestyle will most likely be transmitted across generations. According to the study done by Case et al. (2002), when a 0-3 year old child has a mother who practices a healthy lifestyle, this child will be 27% more likely to become healthy and adopt the same lifestyle.[8] For instance, high income parents are more likely to eat organic food, have time to exercise, and provide the best living condition to their children. On the other hand, low income parents are more likely to participate in unhealthy activities such as smoking to help them release poverty-related stress and depression.[9] Parents are the first teacher for every child. Everything that parents do will be very like to be transferred to their children through the learning process.

Environment

There are two types of environment for a lifestyle: nature and social. Natural environment involves the conditions in which a person, animal, or plant lives and operates. An individual dedicated to this healthy lifestyle will prefer to walk to close places, recycle plastic, papers, cans, etc. In an individual's lifestyle some of this natural environment is needed, such as fresh air, clean water, clean home, clean neighborhood and a clean example for those at home. Those who are nature involved decide to plant flowers, vegetables and other crops in their backyard and are extremely strict on how to organize their household waste and uses positive and proactive ways to environmental sustainability. Social environment is totally different. Social Environment includes an individual's living and working conditions, income level, educational background, community and religious beliefs if they have any. In a social environment there are certain expectations from one's self or from those around. expectations like success and wanting the best. Along with success come a lot of stress. If there is failure, then there may be mood swings and disappointment. In order for this not to happen, there are better ways to avoid disappointment and failure; organization and structure is the main key element.

Technology

Technology and diversity have greatly changed the lives of people in society. Technology has positive and negative effects on our daily lives. However, the positivity and negativity of technology depends on how much we use it and how much we are exposed to it. In other words, our lifestyle controls our use of technology, while technology influences our lifestyles. To begin, technology has changed the fields of agriculture, manufacturing, warfare, transportation, information, medicine, communication, among others. Technology has also made it easier for other factors to affect our lifestyles, such as the media. All in all, technology has made our lives much easier, therefore we no longer are required to live vigorous lifestyles that, in the past, contributed to the decline in our health. On the other hand, technology has complicated many lives and has many negative effects. Technology has the power to deliver media to us that can change our values and views on the world, which in return will change our lifestyles. Also, technology has negative effects on the environment such as pollution. Because of technology such as computers and television, people have a much more sedentary lifestyle, which leads to health complications and issues.

Class

Life style research can contribute to the question of the relevance of the class concept.

Media culture

According to Adorno, the media culture of advanced capitalism typically creates new 'life-styles' to drive the consumption of new commodities. The term 'lifestyle' was introduced in the 1950s as a derivative of that of style in art.

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