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Lux Life

A fully-stocked penthouse, a Lincoln Navigator in the garage, and a concierge on speed dial: welcome to the world of luxury vacation clubs, where a local company is redefining the business

BY RACHEL HUTTON



PHOTO BY KEVIN WHITE

A RAY OF MIAMI SUNSHINE peeks through the window shades and streams onto the king-size bed, with its six-inch pillow-top mattress. I feel like I'm sleeping in a cloud. And I could be. I'm on the 55th floor of one of Donald Trump's towers, perched on the edge of the Atlantic ocean. Below, down there in the real world, palm trees blow in the breeze, cabana boys drag lounge chairs across the sand and heap them with towels. A man drives past on a tractor, manicuring the beach, while froth-topped waves lap at the shore. Up here, in this grown-up Fantasyland, I awake to the sound of wind and surf. I pull back the Italian bedspread, prop myself up on a half-dozen pillows, and wonder whether the thread count of these sheets is higher than my bank-account balance.

I'm staying at a property owned by the Lusso Collection, a luxury destination club headquartered in Eden Prairie. Lusso is a cross between a time-share and an international country club. The name means "luxury" in Italian and it comes at a luxury price: Members pay a \$400,000 deposit and \$28,000 in annual dues. In return, they receive what amounts to unlimited access to multi-million-dollar properties around the world.

Lusso has homes in 13 locations, ranging from New York City to Hawaii. In the Bahamas, Lusso's three houses are part of a bayside development managed by the Ritz-Carlton. The club's new \$4 million, 4,500-square-foot lodge at the base of Aspen Highlands looks like party pad for Hollywood-types. And if I didn't know Lusso owned Casa Lolita, a sprawling, gated compound in Cabo San Lucas, Mexico, I'd guess it was Salma Hayek's summer home.

Here in Miami, Lusso owns a two-story penthouse with marble floors and floor-to-ceiling windows; a gourmet kitchen with granite countertops and a Sub-Zero fridge; big-screen TVs in each of the three bedrooms and two common areas. The enormous rooftop hot tub looks like it could hold the entire Miami Dolphins cheerleading squad. The apartment is so big, in fact, that it comes equipped with walkie-talkies. It is not until the second day that I discover the fifth bathroom.

SHORTLY AFTER I make my reservation with Lusso, I start getting e-mails from the Miami property's concierge, Benny Benson. *Who will be traveling with me? Will there be any children? Is anyone in my party interested in golf, spa treatments, fishing, or diving? What time would I like to dine and is there any cuisine he should avoid? Will there be any special events occurring during my stay (anniversaries, birthdays, etc.)?* Anything I might need, it seems, he can take care of.

As soon as I pull up to Trump Palace, Benny is there, opening my car door. I'm able to identify him more for his robust welcome than his pastel polo shirt with its subtle Lusso logo. Benny—I can't imagine calling him Mr. Benson—has a friendly demeanor and a knack for putting people at ease. Within seconds, he's handing my luggage to a porter and escorting me to the penthouse.

Benny unlocks the door, and there we are, inside a gorgeous, modern apartment 500 feet in the air, with knockout views of the beach and downtown Miami. He begins the standard property tour by showing me how to use the single-serve coffeemaker and brewing me a cup.

We run through all the penthouse's amenities: There's the location of the golf clubs and the safe to remember, tutorials on how to use the DVD player and the hot tub. (Benny explains that he had the tub's control panel converted to a simple "on-off" button after partying guests woke him up in the middle of the night to ask him how to turn it on.) It seems Benny has thought of everything. He's even laid out a Google map for tonight's dinner reservation on the kitchen table.

Lusso's concierge staff is a critical part of its business. Most Lusso members join by phone and then wire their deposit to the company. The concierge is often the first staff member they meet, so it's important that he or she make a positive impression—by doing everything from helping to plan a wedding proposal to finding a local soup kitchen so the guests could volunteer.

When I've seen all 2,700 square feet of the apartment, Benny gives me a tour of the surrounding property: the tower's valet-parking desk, swimming pool, tennis courts, and beach. As Benny walks me through the health club, he looks out the window and points to a gelato place across the street that he says is worth a visit. He then indicates a Colombian restaurant a few doors down, the best place to eat in the neighborhood.

After the hour-long tour, I feel prepared to live like a local, though I'm not certain I can remember all of Benny's instructions. He says he'll call tomorrow to check in—and his cell number is programmed on speed dial at the apartment. I step into the elevator and swipe my key fob to access the penthouse. "If you need anything, call me," Benny says, making the hand sign for a telephone.

STARBUCKS perfected the idea of paying for a consumer experience, not just a product. Lusso takes a similar approach to travel. Who wants to spend more time planning a vacation—researching rental properties, booking a car, buying groceries—than enjoying it? When members join Lusso, they're paying for a place to stay, sure, but also for peace-of-mind. They know that a Lusso property will always be gorgeous—and equipped with standard amenities: wireless Internet and office equipment for adults, a PlayStation for kids, highchairs and diaper pails for babies.

Traveling with family is one of the reasons Lusso member Scott Jagodzinski of Eden Prairie decided to join. With two teenage daughters and a 10-year old son, he and his wife felt they needed more space than what hotel rooms or suites

could offer. And while he and his family have enjoyed the variety and locations of the properties, he says it's the "extras" that count most when traveling.

Jagodzinski owns a marketing-technology company, and he could be considered a member of the largest and fastest-growing subset of the affluent market. These luxury shoppers, the "rational rich," tend to be new-money entrepreneurs who expect a lot from their investments.

Part of how Greer sells Lusso is by arguing that the expenses associated with second-home ownership—property taxes, insurance, utilities, furnishings, an on-site vehicle, and upkeep—quickly negate the property's appreciation. The down payment on a multi-million dollar home would be roughly the same as the Lusso deposit, and Greer estimates that Lusso's annual dues are about a third of the cost or less to maintain a such a property. Jagodzinski, who owns a lake home, says he's come to realize that he likes the idea of a second home more than the reality. "Expenses, alarm systems, maintenance, all tend to wear you down," he says.

"It is all the luxury we said it would be," Greer says of the club, "but it's actually a smart way to use your money because you can save money compared to any other comparable way of traveling."

Jagodzinski rationalizes the annual dues by tallying the money he saves by being a Lusso member: If his family didn't have to rent cars, they could save nearly \$2,800 on transportation, assuming they traveled four weeks a year. If they ate breakfast in the home or grilled by the pool instead of eating every meal out, they could save thousands on food costs. The other savings is sales tax, which, on a \$1,000-a-night room at the Four Seasons, could tack a few hundred bucks onto the bill. After some quick back-of-the-envelope calculations, Jagodzinski joked to Greer, "It's almost free, really."

Back in Miami, I pack my suitcase and take one last look at the ocean from my lofty perch. The view is outstanding, though my income bracket—considerably lower than it would need to be to join Lusso—prevents me from fully enjoying it. Years of budgeting and coupon-clipping keep me from mentally letting go: Waves beat on the shore like a ticking clock, reminding me that the meter's running.

It's an elite group of people that will ever take in a view like this. The vast majority of us will never have the cash to take advantage of the Lusso "bargain." But that's the irony of wealth: It's easier to get more once you already have it. Easier to pull ahead—further, higher—to a place where financial gravity doesn't weigh you down.

As I return the room key to Benny and say goodbye, I have only one more request: Can he help me come up with the deposit?

Rachel Hutton is associate editor of Minnesota Monthly.