

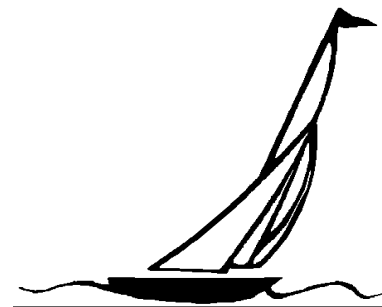


HARBOR RIDGE  
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# View from the Top

A HARBOR RIDGE PUBLICATION

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### Highlights:

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**Bonus weeks are available for \$349.**

**Owners of Fixed Weeks 27-52 with a due date of July 1 can make their maintenance fee payments in three installments:**

\$175 by May 1

\$175 by June 1

Balance by July 1.

**Owners should call prior to the due date to make other payment arrangements to avoid late fees. Payment by check is greatly appreciated.**



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### Manager's Update

Winter here on Mount Desert Island started on February 3, and a fresh two inches of white snow fell on the ground on April 5. Our guests recently have been experiencing winter and spring all in a week's time, but we are looking forward to the spring flowers.

This winter we put new windows in the Clubhouse Great Room and the Office. We also painted the walls and added crown molding to modernize the look. We updated our front office and reception area. The office is much more efficient for our staff members, and the lobby is more welcoming and inviting!

In the pool area, we have new LED overhead lighting that is more energy efficient. Additional wiring will need to be done next year, as the humidity has been harsh on it.

We continued to do improvements throughout the property as well. Building 2 received new carpeting for the master bedrooms and stairwells. Many Building 2 units received new flooring throughout the main level of the townhouses. We also painted accent walls in the master bedroom. Those owners of Units 11 and 12 have been complaining of their main floors squeaking, and we have replaced those main level floors as well. What an improvement to a unit when new flooring is installed!

All living rooms have a new accent chair and a rocking chair. We have many of the old chairs—wingback and wicker—for sale for a mere \$25 each. Cash and carry! You may stop by on Saturdays and Sundays to look at the chairs.

With the greater number of local owners, there has been greater usage of the Clubhouse with people swimming and using the fitness facilities. We kindly ask that you shower before entering either the pool or the hot tub to remove the body lotions, hair products, and soap residue that can make a pool cloudy. Swim diapers for young children may be purchased for \$1.00 at the Front Desk. All

guests are reminded to respect others who are using the pool at the same time. For example, using pool noodles to splash others should be avoided.

Harbor Ridge is not responsible for lost items, and we encourage owners to keep track of their belongings. Local owners are reminded that there is a \$5 guest fee when they bring guests other than their immediate family members. Immediate family members include those in the owner's household, their children, and their grandchildren. It is not acceptable to tell your friends that they can use the facility without the owner being present. It is unfair for Harbor Ridge staff members, who enforce the rules, to have to disappoint families by telling them that they cannot go swimming, because they are not a Harbor Ridge owner. It is an owner privilege to use the resort amenities—the swimming pool, the hot tub, the fitness room, and the tennis court. Our insurance covers us a private use property. You may let your friends know that they can become owners at our property for about \$500 annually, so their family can have the same on-site amenity privileges as your family.

### Great Room Usage

The Great Room has been very busy this winter with Christmas parties, birthday parties, baby showers, and family reunions. Owners who host the parties must be in attendance during the events, as they are responsible for the actions of their guests. Especially for youth birthday parties, we kindly ask to remind the children to walk in the Clubhouse and in the pool area. It is important that we all have fun, but remain safe! The guest fee is \$3.00 per person up to a maximum of \$75.00 for functions held in the Great Room. The resort provides coffee service and clean-up supplies. To schedule your event, contact the resort to obtain a Great Room Function Use Agreement. It is a pleasure to see guests and owners enjoying cherished memories with family and friends.

Have you ever been on a cruise vacation?



*Yes, and I love them! You can go to so many destinations. I have been exchanging my timeshare toward my cruise vacations using my Gold membership with Interval International.*

Is it a good value? I've heard that it is not, and I've been hesitant about researching it.

*Depending on your ownership and which cruise you are selecting, it can be an excellent value. You should call II to discuss the costs and cruises available, or you may choose "Cruise exchange" on your online II membership account.*



*If you are not exchanging to a resort, you should exchange your week towards the cruise to get the most from your vacation dollar.*



*You must use the Request First exchange method at least 90 days in advance of your week. Call an Interval Cruise Exchange Specialist at 1-888-801-0104 to begin planning your next cruise. Have fun sailing the high seas!*

**HR Profit & Loss Year End 2016**

Income—Accrual Basis	
Bonus Week Income	12,446.00
Club Interval Gold	2,970.00
Gift Shop Non-Taxable	2,126.58
Gift Shop Taxable	11392.82
HR Rental	31,176.47
HR Rental Commission	33,006.33
HR Resale Commission	9,788.41
HR Resale HOA Owned	4,850.00
Interest	1,376.15
Internet	9,214.00
Late Fee	12,350.00
Legal Fees	13,250.01
Maintenance Fees	958,800.00
Miscellaneous Income	0.00
Owner Charges	8,835.65
Phone Revenue	12.40
Rental Income - Long Term	4,940.00
Sale of Used Property	855.05
Vending Machine Revenue	1,856.08
<b>Total Income (Accrual Basis)</b>	<b>1,119,245.95</b>
Expenses	
Advertising	2,763.25
Automobile	4,435.95
Bad Debt Expense	111,682.94
Bank Charges	20,087.58
Computer	1,011.53
Contracts	22,600.99
Dues, Fees, Licenses, Permits	555.00
Employee Expenses	2,682.14
Gift Shop	6,854.33
Insurances	100,044.95
Interest Expense	15,742.07
Loss of Use	299.75
Miscellaneous Expense	22.31
Owner Expenses	9,754.50
Payroll Expenses	419,284.01
Professional Fees	3,985.00
Property Tax Expense	32.11
Registry Expense	2,981.70
Repairs and Supplies	113,462.47
Seminars and Training	2,048.06
Supplies & Furniture	91,588.44
Utilities	175,372.99
<b>Total Expenses (Accrual Basis)</b>	<b>1,107,292.07</b>

**Check Your 2017 Dates Below**

	Saturday	Sunday
Week	Units 41-58	Units 11-38
16	4/22-29	4/23-30
17	4/29-5/6	4/30-5/7
18	5/6-13	5/7-14
19	5/13-20	5/14-21
20	5/20-27	5/21-28
21	5/27-6/3	5/28-6/4
22	6/3-10	6/4-11
23	6/10-17	6/11-18
24	6/17-24	6/18-25
25	6/24-7/1	6/25-7/2
26	7/1-8	7/2-9
27	7/8-15	7/9-16
28	7/15-22	7/16-23
29	7/22-29	7/23-30
30	7/29-8/5	7/30-8/6
31	8/5-12	8/6-13
32	8/12-19	8/13-20
33	8/19-26	8/20-27
34	8/26-9/2	8/27-9/3
35	9/2-9	9/3-10
36	9/9-16	9/10-17
37	9/16-23	9/17-24
38	9/23-30	9/24-10/1
39	9/30-10/7	10/1-8
40	10/7-14	10/8-15
41	10/14-21	10/15-22
42	10/21-28	10/22-29
43	10/28-11/4	10/29-11/5
44	11/4-11	11/5-12
45	11/11-18	11/12-19
46	11/18-25	11/19-26
47	11/25-12/2	11/26-12/3
48	12/2-9	12/3-10
49	12/9-16	12/10-17
50	12/16-23	12/17-24
51	12/23-30	12/24-31
52	12/30-1/6	12/31-1/7



Club Interval Gold (CIG) is a membership and exchange program that combines the best of traditional timeshare with the flexibility of points-based programs. As CIG members, owners can convert their resort weeks into

points. Using these points, members have access to any available resort in Interval's network. Owners must deposit weeks as points at least 120 days in advance for full point value, then they can enjoy as many full-week exchanges and Short Stay Exchanges as their points allow.

For example, a Week 39 owner could potentially spend 3 nights in an efficiency unit on Cape Cod at the end of April for 6,825 points, and they can spend 6 more nights in May in a two-bedroom unit in the Pocono Mountains at a Wyndham Resort for 30,713 points. In addition, they can travel further south and spend another 5 nights in a two-bedroom unit in Williamsburg, Virginia for 48,750 points, and the owner still will have 1,212 points in his/her account. That's 14 nights of vacation for one week at Harbor Ridge!

To further maximize points, keep in mind that weekday travel uses fewer points than weekend travel. Additionally, Power Points are promotional based full week exchange discounts on select inventory that allows CIG members to maximize their vacation time even more! Members must choose from a select list of destinations and exchange offers vary throughout the year. The promotional discounts range from 25-60% off standard weekly exchange values. Exchange fees are required for each vacation segment. All exchanges are based upon availability and point values are subject to change.

Owners can trade up to larger units or higher demand seasons for more points. They can trade into smaller units for fewer points, or owners can apply points to cruise, spa, and golf vacations. An Interval Options transaction fee and a supplemental fee will apply based upon your vacation selection and available points.

Owners can switch between weeks and points from year to year. Club Interval Gold members receive all Interval Basic and Interval Gold benefits, including discounts on getaways, hotels, dining, VIP Concierge, Hertz #1 Club Gold, Orbitz discounts, and so much more.

Only those weeks that have been purchased from a resort that participates in the Club Interval Gold program may be converted into points. If you own a week that is not Club Interval Gold-designated, you will use the traditional exchange program for that week.

Harbor Ridge is offering this fabulous program for

\$495, while other resorts offer this same program for up to \$2495. For your initial \$495, you will receive a one-year CIG membership, and we'll deposit 35,000 points into your account. If you are interested in converting to this points-based membership, please contact Annette or Margaret at Harbor Ridge at 866-384-0231.

**2017 CIG Weekly Point Values**

\*For full point value, deposit 120 days in advance

Week No. (Travel Demand Index)	2-Bdrm Sleep 6*	1-Bdrm Sleep 4*
<b>22-38</b> (135-150)	105,000	90,000
<b>39</b> (115-130)	87,500	75,000
<b>14, 15, 17-21, 40-42</b> (90-110)	70,000	60,000
<b>7, 11-13, 16, 43, 48-52</b> (65-85)	52,500	45,000
<b>1-6, 8-10, 44-47</b> (50-60)	35,000	30,000



## Harbor Ridge Board Position Election

The Harbor Ridge Condominium Association will be having an election this fall for one five-year term.

Any owner in good standing with the Condominium Association is eligible to be a candidate. If you are interested in having your name on the ballot, simply forward to management a brief biography of no more than 100 words by September 1. The personal and professional information will be included with the announcement for the Annual Meeting scheduled for December 2.

The board is required to meet at least three times a year plus hold the Annual Meeting. Board members are, therefore, required to attend these four meetings each year. The Board holds meetings at the call of the President or upon request to the President by at least a majority of the members.

Any owner interested in serving must have a willingness to work toward the goal of ensuring that Harbor Ridge remains a Premier resort, as designated by Interval International. He/she must also be willing to listen to owners, guests, and staff; and he/she must be willing to assist each group.