



ARDA-ROC Coalition

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At the federal level, ARDA-ROC works to protect your privacy and personal data throughout the course of your timeshare purchasing experience. ARDA-ROC also supports legislation that upholds same-day sales purchases.

To find out what legislative initiatives ARDA-ROC is actively engaged and/or monitoring in your state, visit www.arda-roc.org. While there, you are able to sign up for free email alerts and consumer advisories, and you will be able to address your local elected officials using ARDA-ROC's political resource center. Becoming engaged in defending your rights as an owner has never been easier thanks to this state-of-the-art online platform where owners from around the country can unite against any perilous legislation.

With this in mind, management strongly encourages Harbor Ridge Owners to voluntarily contribute \$3.00 to ARDA-ROC in conjunction with your annual assessment. In turn, ARDA-ROC will utilize these funds to continue to protect and strengthen our investment as owners.

From the Manager's Desk

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payments. The full amount is still due the respective due dates of January 1 for Fixed Week Owners of Weeks 1-26 and Float Owners and by July 1 for Fixed Week Owners of Weeks 27-52. We want to work with our owners to prevent them from paying late fees and collection fees. We just ask that owners contact us about payment plans prior to the due date to avoid late charges accruing.

Harbor Ridge also offers other maintenance fee payment plans. Annual year owners can set up payment plans for \$50 per month to prepay next year's maintenance fees, and alternate year owners can set up a payment plan for \$25 per month. These payment plans are very helpful to owners' vacation budgets. Some have set up an automatic bill pay through their banking institution, or they provide Harbor Ridge with a credit or debit card that management can process monthly on a specific date.

Our owners deserve vacations, and we're here to help you keep your vacation options open!!

Owner Getaway Rates:

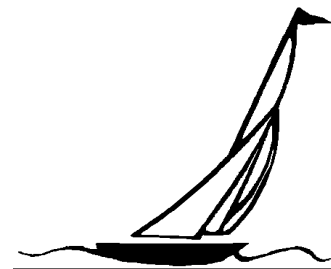
\$95 for one night
\$150 for two nights
\$199 for three nights
(includes lodging tax)

Bonus (Off Peak) Weeks:

\$349 per week

Great Room Usage Rate:

Up to 25 people, it is \$3 per person.
For more than 25 people, the
room charge is \$75.
The maximum room occupancy
is 50 people.



View from the Top

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An Interval International Representative will be present the morning of our annual meeting on December 5 for a question and answer session. We look forward to having them available to enlighten our owners about the new benefits they have to offer.

From the Manager's Desk

The annual meeting will be held on Saturday, December 5 at 10:00 am. We encourage owners to attend the meeting to get a detailed description of the expenses and what updates are planned for the upcoming year.

The Harbor Ridge board voted to increase the base maintenance fee to \$470 by a mere \$8; and the property taxes remained the same as 2015. The budget includes improving wages for staff to be more competitive with surrounding properties, replacing Clubhouse windows, siding a gable end of a building, and installing new flooring and appliances as necessary.

Our contractors were just on site repairing the north side wall of the Clubhouse, which had considerable rot. Some windows were removed, while others were replaced. The problem was caused due to improper dehumidification over the years in the swimming pool area.

Heat pumps were installed this past winter. The ultimate benefit was to conserve on heating fuel; however, the guests thoroughly enjoyed having the benefit of air conditioning in the living room. The remotes are attached to the walls, and the instructions in the unit book have made for an easy transition. We've also added ceiling fans over the dining room tables in each unit to help move the air around.

The board and management have been able to do major repairs and improvements over the past five years. Most resorts charge special assessments for projects such as these, and we are proud that we have been able to maintain a high standard of service, while doing these projects within our budgetary confinements with no special assessments.

There is now a fire pit in the triangle, and Belinda hosted marshmallow roasts and campfires each Monday evening during August and

September. The new activity was warmly welcomed. Who doesn't enjoy sitting around a campfire and making new friends. Owners can also sign up to use the fire pit at other times throughout the week. Owners should follow the poli-



cies that have been outlined in our unit books and on the sign by the fire pit. For safety purposes, we have added a hose, rake, and shovel to the pump house that is located nearby.

Anytime that an owner has a suggestion, please feel free to submit it. Last winter, one of the owners mentioned how helpful it would be if we had railings at the top of the master bedroom stairs. Her husband has MS and the stairs are more challenging now. A couple of weeks later, another owner mentioned it as well. Our maintenance man, Harvey, has been installing the railings as occupancy allows, and many owners have mentioned how much they have appreciated this addition. Your opinions count! If we can do it within our budget and it is beneficial to many of our owners, we'll do our best to incorporate it.

We have gone to a universal password for internet access at the resort. It will continue to be \$10 for the week; however, you can access the internet with as many devices as you would like.

Depending on occupancy during the winter months, we hope to close some buildings during the slower winter weeks to conserve on utility costs. Owners will be assigned a comparable unit to the one they own. We appreciate your understanding.

Since it has proven helpful, owners can still opt to pay their 2016 maintenance fee in three

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2016 Budget

Income:

Bonus Week Income	\$5,933.00
Gift Shop	12,250.00
HR Rental	28,750.00
HR Rental Commission	26,725.00
HR Resale Commission	6,500.00
HOA Resale	4,575.00
Interest	1,575.00
Internet	10,250.00
Late Fees	13,500.00
Legal Fees	10,125.00
Maintenance Fees (2040 weeks @ \$470)	958,800.00
Miscellaneous Income	100.00
Owner Charges	5,275.00
Property Tax Revenue	92,066.03
Rental Income—Long Term	6,160.00
Sale of Used Property	1,500.00
Vending Machine Revenue	1,650.00
Total Income	<u>\$1,185,734.03</u>

Expenses

Advertising	2,525.00
Automobile—Fuel, Repairs, etc.	5,351.91
Bad Debt Expense	29,750.00
Bank Charges	45,238.00
Computer	3,170.00
Contracts	18,102.60
Contributions	100.00
Dues, Fees, Licenses, Permits	615.00
Employee Expenses	1,750.00
Gift Shop	8,400.00
Insurances	116,328.00
Miscellaneous	100.00
Owner Expenses	15,050.00
Payroll Expenses	432,283.38
Professional Fees	5,775.00
Property Tax Expense	92,066.03
Registry Expense	4,250.00
Repairs and Supplies	102,589.71
Reserves ¹	67,116.00
Seminars and Training	1,150.00
Supplies	53,995.00
Utilities	180,028.40
Total Expenses	<u>\$1,185,734.03</u>

¹Seven percent of the assessment total is set aside in a reserve account for maintenance, repair and replacement on a periodic basis of common elements, limited common elements and limited common property for which the Association is responsible and to cover deductible amounts for any insurance policies maintained by the Association.

**Harbor Ridge Condominium Association
Special Meeting Agenda
December 5, 2015—10:00 a.m.**

1. Call to Order
2. Roll Call of Officers
3. Consideration of ratification of proposed annual budget
4. Transaction of such business as may properly come before the meeting
5. Adjournment

NOTE: The budget has been prepared based upon what Harbor Ridge believes to be the best current estimates of future costs currently available, such as current and past operation and maintenance costs of the property or of similar properties. In preparing the budget, Harbor Ridge has assumed that all the units will be occupied during the one-year period which the budget covers and that there will be a nominal inflation rate. These estimates are not intended, nor should they be considered, as guarantees or warranties of any kind whatsoever.



Please Return Your Proxy!

It is vital to the association to have these proxies returned with your vote for the budget. Twenty percent of the owners constitutes a quorum. Please mail in your proxy by December 1 to ensure its arrival at the office prior to the meeting.

EVERY YEAR OWNERSHIP ANNUAL ASSESSMENT				
WEEKS	2016 MF	2016 TAX	ARDA-ROC	TOTAL
1-6	470.00	26.04	3.00	499.04
7-17	470.00	33.69	3.00	506.69
18-42	470.00	56.65	3.00	529.65
43-47	470.00	33.69	3.00	506.69
48-50	470.00	26.04	3.00	499.04
51-52	470.00	34.08	3.00	507.08
ALTERNATE YEAR OWNERSHIP				
1-6	470.00	34.60	3.00	507.60
7-17	470.00	36.78	3.00	509.78
18-42	470.00	58.64	3.00	531.64
43-47	470.00	36.78	3.00	509.78
48-50	470.00	34.60	3.00	507.60
51-52	470.00	37.66	3.00	510.66

ARDA-ROC Coalition

As more and more states are facing budgetary shortfalls, the timeshare industry has become a prime target for federal, state and local lawmakers searching for ways to raise revenue. *So, who is working to protect your interests as timeshare owners?* The American Resort Development Association's Resort Owners' Coalition (ARDA-ROC). We hope you will support the Coalition that represents the economic interests of owners in state capitals all across the country and in Washington, D.C.

Established in 1969, ARDA is a Washington, D.C.-based industry trade association that represents the resort industry through lobbying, consumer advocacy and a unique organization called ARDA-ROC. Over the past 26 years, ARDA-ROC has worked tirelessly to preserve, protect and enhance vacation ownership through legislative representation at all levels of government.

The concept is simple – owners across the country join together to gain collectively what they are unable to

achieve on their own. *With unity comes strength!* ARDA-ROC membership is comprised of over one million owners, and the organization is funded solely through the voluntary contributions of owners and timeshare resorts. These funds are collected by your resort association in conjunction with your annual assessment and sent to ARDA-ROC headquarters. ARDA-ROC revenues are dedicated to engaging attorneys and government affairs professionals to represent vacation ownership in city halls, state legislatures and in Congress. In addition, the funds support studies and research conducted through ARDA's International Foundation to support ARDA-ROC's legislative positions.

At the state level, ARDA-ROC supports strong timeshare consumer protection laws. ARDA-ROC continues to defend against potential onerous timeshare tax legislation for owners all across the country. Finally, ARDA-ROC supports non-judicial foreclosure legislation which enables both owners and homeowner's associations to save time and money, should the need arise.

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----- CUT and RETURN -----
PROXY

KNOW BY ALL BY THESE PRESENTS that I, _____, a member of the Harbor Ridge Condominium Association, do hereby appoint the Secretary of the Harbor Ridge Condominium Association, a Maine Corporation, my true and lawful attorney and Proxy with the power of substitution for me and in my name to vote as my proxy, at the Annual/Special Meeting of said Association, to be held at the Harbor Ridge Condominium Reception Center on the 5th day of December, 2015 at 10:00 am, or at any adjournment thereof, with all the powers which I should possess if personally present.

WITNESS my hand and seal, this _____ day of _____, 2015.

Member's Signature: _____

Printed Name: _____ **Unit(s):** _____ **Week(s):** _____

To all Members of the Harbor Ridge Condominium Association:

If you wish to appoint a person or entity other than Harbor Ridge Condominium Association to vote on your behalf at the Association's meeting, you may do so by crossing out the words of "the Secretary of the Harbor Ridge Condominium Association, a Maine Corporation" and inserting that person's or entity's name. Please note, however, the person or entity must be another Harbor Ridge time-share estate owner. The proxy must be dated and signed to be valid.

**Fax to 207-244-4500 or mail prior to December 1, 2015 to
Harbor Ridge Resort, PO Box 725, Southwest Harbor, ME 04679**