



HARBOR RIDGE
PO BOX 725
SOUTHWEST HARBOR ME 04679

Keep These Things in Mind while Timesharing during COVID!

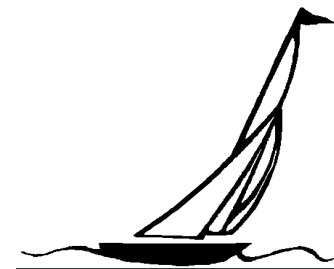
Please be a proactive traveler and check COVID restrictions for any state prior to making that exchange request. Check resort websites, call the resort for clarifications, and check state CDC and tourism websites. Make sure that you are complying with your vacation destination's state executive orders and the resort's guidelines to keep YOU, their guests, their employees, and their communities healthy. Thinking about travelling abroad, check federal guidelines, as some countries are only accepting certain countries. Take that can of disinfectant with you to sanitize high touch areas in your assigned resort accommodations! Wash your hands often for 20 seconds! Have your mask on when you go indoors anywhere! Have your hand sanitizer with you to use regularly! Be kind and considerate!

We strongly encourage owners to purchase E-Plus thru Interval to provide some flexibility should you need to rebook your vacations later. We all want the timeshare hospitality segment to continue to be strong after COVID is in our rearview mirror. We are thankful for the testing compliance from our out-of-state owners and guests. It makes for a warmer welcoming at check-in. Unlike hotels, timeshare resorts are already booked accommodations. It's been a challenge, but we have been diligently trying to reschedule as many owners as we can. Thank you for your continued cooperation and patience!



Harbor Ridge Management continues to work closely with Interval International to ensure that Harbor Ridge owners are getting the best value in the exchange system. Due to state restrictions and the ever changing recommendations, we made a mutual decision with Interval International that we had to close to exchange in guests for the summer. Interval International has continued to honor all deposits of our owners in the exchange system. Some owners have been disappointed with Interval during this time, but we encourage members not to make rash judgements against them at this time. As resorts reopened around the country, each one opened with different rules. Interval has been rescheduling over 1,000,000 members at over 3,700 resorts worldwide. It was a massive undertaking before, and it is an even greater undertaking now with sooooo many cancellations, rebookings, new reservations, recommendations, and restrictions galore! We look forward to a continued partnership with Interval International!

Harbor Ridge is still offering Interval's Club Interval Gold (CIG) points based membership for an extremely low price of \$495, which includes a two-year CIG membership and an initial deposit of 35,000 points. If you have considered a points-based membership in the past, but you were waiting for just the right time...**THERE WILL NEVER BE A BETTER TIME!!!** Owners can deposit their weeks for points, and they can enjoy as many full-week exchanges and ShortStay exchanges as their points allow. If you book smaller units, take vacations in the off-season, or take shorter vacations, then this program is ideal for you. As a points member, you can see all available units within the system regardless of resort designation, unit size, or seasonality. Call 207-244-7000 today to set up your Club Interval Gold membership.



Newsletter Highlights:

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From the Manager's Desk

Fall is a season for the senses. Deep red apples, crispy piles of leaves, orange pumpkin everything. Chilly breezes, cozy socks, wood stoves and fireplaces warming our toes. Dark mornings, harvest time, soup weather. Autumn is the perfect season to take a trip to Acadia National Park. Yes, things are different here just like in your hometowns, but MDI businesses continue to navigate the COVID-19 waters to provide vacation experiences for our visitors. Boat tours are at limited capacity, kayaks are in high demand, curbside pickup is the new restaurant dining trend, and visitors search for those lesser known hiking trails.

It was a very difficult few weeks to tell many owners and exchange in members that their vacations were being cancelled. We preferred to say "postponed." Many owners stayed only six nights to help us with staggering cleaning to keep units empty for 24 hours. We have appreciated the cooperation with our out-of-state owners, who graciously provided their COVID-19 test results as per State Executive orders. We want to say thank you for the kind words, the gifts, the thank you notes, and the virtual hugs. Harbor Ridge has fared well during these months financially, as many hospitality businesses have not. It's been commonly heard during these months, "we are all in this together," and we are very grateful that you joined us to make it the best possible during these months!

To our owners who have lost loved ones during these months, whether from COVID or not, our hearts go out to you. Cherish your memories!

During our shutdown, we stripped and put on new roof shingles on the ocean side of Building Four. Building Four has incurred the most damage during our crazy wind storms here on the ridge.



Out of necessity, we purchased a new storage building to store all of the extra linens, laundry, and the vast cleaning sup-

plies that are now needed as a result of COVID-19. Our housekeeping staff has really stepped up to the plate, and they have worked diligently to carry out the new procedures. It's a lot of trips from the laundry room to the units, as we additionally replace every bedspread, mattress pad, and blanket each week. Unlike a hotel, you just don't push a cart down a hallway or up an elevator. We are extremely proud of our team!!!

On the grounds, we completed one of our long awaited wish list items. We installed a new permanent basketball hoop at the end of the tennis court. We've also replaced a few more retaining walls and worked on some overgrown shrubs.



The annual meeting will be held on Saturday, December 5 at 10:00 am. Due to COVID-19 social distancing requirements, in person attendance will be limited to 25 while others can view the meeting via Zoom. Owners must contact the resort to sign up to attend in person or virtually. We encourage owners to join us to learn of the detailed description of the expenses and what updates are planned for the upcoming year.

The HR board voted to keep the base maintenance fee at \$520. The Town of Southwest Harbor had a slight uptick on the taxes. The budget includes roofing, improving wages to be more competitive, renovating some master bathrooms, and installing new carpet. Maintenance fee payment plans are very helpful to owners' vacation budgets. Call the resort or your personal bank today to set up your vacation payment plan.

The Homeowner's Annual Meeting is going virtual this December 5th!

Send us an email to get your Zoom link to attend!

Harbor Ridge Owner Getaway Rates (tax included):

- \$95 for one night
- \$150 for two nights
- \$199 for three nights

Based upon availability from December 1 to April 1. Not available school vacation weeks.

did you know?

- You can improve your exchange power with Interval by depositing your week 120 days in advance of check-in. Assessments must be prepaid.
- Owners must reserve pool and fitness room usage by calling 207-244-7000. Time slots are at the top of the hour for 45 minutes each to comply with COVID CDC recommendations.

2021 Budget

Income:

Bonus Week Income	\$2,274.00
Club Interval Gold	2,970.00
Gift Shop	7,550.00
HR Rental	25,000.00
HR Rental Commission	21,500.00
HR Resale Commission	6,500.00
HOA Resale	00.00
Interest	1,600.00
Internet	00.00
Late Fees	12,250.00
Legal Fees	10,500.00
Maintenance Fees (2040 weeks @ \$520)	1,060,800.00
Owner Charges	3,875.00
Property Tax Revenue	103,036.72
Rental Income—Long Term	7,500.00
Sale of Used Property	750.00
Vending Machine Revenue	1,025.00
Total Income	<u>\$1,267,130.72</u>

Expenses

Advertising	4,925.00
Automobile—Fuel, Repairs, etc.	6,000.00
Bad Debt Expense	40,000.00
Bank Charges	19,740.00
Computer	3,425.00
Contracts	29,358.00
Contributions	100.00
Dues, Fees, Licenses, Permits	705.00
Employee Expenses	4,200.00
Gift Shop	6,750.00
Insurances	88,150.00
Owner Expenses	8,575.00
Payroll Expenses	453,642.92
Professional Fees	8,200.00
Property Tax Expense	103,036.72
Registry Expense	4,000.00
Repairs and Supplies	134,725.00
Reserves ¹	74,256.00
Seminars and Training	500.00
Supplies	78,717.08
Utilities	198,125.00
Total Expenses	<u>\$1,267,130.72</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, 2020—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.

Call or email us to reserve your spot for either in person or virtual attendance at the annual meeting. Zoom details will be forwarded by request.



Return Your Proxy!

It is vital to the association to have proxies returned with your vote for the budget. Twenty percent (408 owners) of the owners constitutes a quorum. Please mail in your proxy by **November 25** to ensure its arrival at the office prior to the meeting.

EVERY YEAR OWNERSHIP ANNUAL ASSESSMENT				
WEEKS	2021 MF	2021 TAX	ARDA-ROC	TOTAL
1-6	520.00	29.14	3.00	552.14
7-17	520.00	37.69	3.00	560.69
18-42	520.00	63.39	3.00	586.39
43-47	520.00	37.69	3.00	560.69
48-50	520.00	29.14	3.00	552.14
51-52	520.00	38.14	3.00	561.14
ALTERNATE YEAR OWNERSHIP				
1-6	520.00	38.72	3.00	561.72
7-17	520.00	41.16	3.00	564.16
18-42	520.00	65.62	3.00	588.62
43-47	520.00	41.16	3.00	564.16
48-50	520.00	38.72	3.00	561.72
51-52	520.00	42.13	3.00	565.13

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, 2020 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 _____, 2020.

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 the secretary of the 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 email to info@harborridge.com or snail mail prior to November 25, 2020 to Harbor Ridge Resort, PO Box 725, Southwest Harbor, ME 04679

Two Long Time Employees Retire

Harbor Ridge has seen some changes in the Maintenance Department this summer. After 20 years with Harbor Ridge, Belinda Lawson has hung up her paint brush and retired. Many owners will remember Belinda for her Monday morning breakfast presentations and her first hand knowledge of the island. She has served in many capacities at the resort from housekeeping supervisor to grounds keeper to maintenance to the "hostess with the



mostest" to our on-site painter. She loved decorating the resort for Halloween and Christmas! She's left her mark as many of the island canvas paintings throughout the property are her masterpieces.

She's extremely gifted in painting the Bass Harbor Lighthouse. She's looking forward to spending more time with her family, especially her grandchildren. We wish her the very best!

Additionally, Harvey Goodwin has also retired from Harbor Ridge. Harvey started at the resort in 1992, just as the Clubhouse construction was being completed. His vast maintenance skills have kept the maintenance repair budget line in check almost to a fault! He could fix appliances when others would just go buy new. His knowledge of the property was incredible, and he remembered details that some of us wish he would forget! Harvey even crossed the big pond a few times to assist on maintenance projects at our sister properties in Killarney, Ireland, which were very memorable trips for him. Behind his gruff countenance, he had a soft spot for children. He loved seeing the children out and about on the property. We will miss his warped sense of humor. Best wishes!

