



HARBOR RIDGE
PO BOX 725
SOUTHWEST HARBOR ME 04679

Know Your Dates for 2023

Be sure to confirm the 2023 check-in dates on your invoices or on our website to ensure your correct vacation arrival dates.

Remember: Owners of Units 31—38 now have a Friday check-in. No one wants to unexpectedly show up on the wrong date. Remember, the timeshare calendar differs from a traditional calendar.



Friday Check-ins Have Been Well Received

We want to thank all of our owners of Units 31—38, as we moved these owners to a Friday to Friday check-in. This change has been very critical in our success this summer and fall. Had we not had the Friday check-ins this fall, some owners and inbound guests would have been waiting well after 4:00 pm to check-in, as units would not have been ready due to staffing challenges! As Mount Desert Island and Acadia National Park continue to get busier and busier and as more local families put their homes up for AirBnB rentals, quality housekeeping staff is more difficult to hire and retain. We have a great core year-round staff that we are incredibly grateful to have on board!

We continue to work with our multiple week owners that have different deeded check-in dates. We have been addressing them as best as we can. If an owner would rather move to a Friday check-in permanently, please do not hesitate to call our office to see if we can accommodate a deed change with another owner. Should an owner need a one-time change, please let us know, as it may give us an opportunity to honor another owner or guest request.

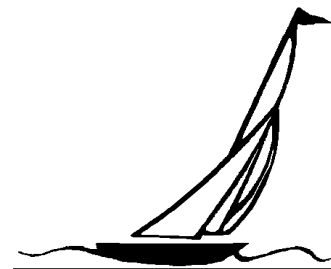
We **thank you** for your understanding and cooperation in helping us provide great vacations thru these challenging times.

Amenities Usage

Local owners may use the facilities at the resort during normal business hours. Owners may bring guests for \$5.00 each. Any owner that has an organized gathering at the Clubhouse for a birthday party, bridal shower, baby shower, celebrations of life, anniversary parties, etc., the usage fee is \$75.00 regardless of the number of guests attending. Owners must reserve the space and sign a Clubhouse Usage Form. Harbor Ridge owners must be in attendance at the event. For example, if you are "sponsoring" the party for a friend, you must be present at the event.

We will again be instituting winter hours of Monday thru Thursday 8:00 - 7:00 pm. These hours may start as early as December. The number of weeks will be determined and announced in the December newsletter.

Our vendor has replaced our pin ball machine and installed a new video machine with 30 different games! Yeah!!!



View from the Top

A HARBOR RIDGE PUBLICATION

www.harborridge.com ~ info@harborridge.com ~ 207-244-7000

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The Homeowner's Annual Meeting will be virtual & in person this December 3rd!

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

Harbor Ridge Owner Getaway Rates (tax included):

\$175 for two nights
\$225 for three nights
\$50 for additional nights

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

A minimum of two nights are now required to cover costs.

From the Manager's Desk

What a beautiful summer and fall we have had here in Southwest Harbor. The colorful grandeur of Acadia and the ocean continues to enthrall our visitors and owners, and it lures them back again and again. It's all about location, location, location! Owners have been extending their ownership at Harbor Ridge, which is exciting!! Owning a timeshare at Harbor Ridge is a valuable investment in family vacations!!! With an insurgence of Air BnBs on the market at pricey nightly stays, owning a timeshare with amenities provides for a cost effective and relaxing vacation!

The Monday morning coffee and donuts hour returned in May hosted by Jamie, and it was well attended by new visitors to the resort. Rose hosted s'mores around the campfire and brought it indoors on a couple rainy nights. Owners and visitors were delighted to be gathering once again. The many places, ideas, and activities that guests share provides everyone with newly discovered adventures to explore.

We encourage you to virtually attend the annual meeting to get a detailed description of the finances and what updates are on the horizon. The meeting will be held via Zoom and in person on Saturday, December 3 at 10:00 am. Owners must contact the resort for a Zoom invitation to attend the meeting. Please be sure to send in your proxy, as we need a 20% quorum either "in person" or by proxy for the meeting. That's 408 votes!

The budget process was very daunting and stressful this year, just as it has been personally for families. Harbor Ridge prides itself on maintaining a quality, family friendly resort with a modest annual assessment. The HR board voted to raise the base operating maintenance fee to \$600. The Town of Southwest Harbor had a slight uptick on the taxes. The \$50 increase is significantly caused by the sizable rise in heating fuel, and we must continue with our roof and skylight replacement plans. The budget improves wages in a very competitive job market. We plan to continue renovating master bathrooms, painting, and installing new carpet. We are very indebted to our owners, as you keep their financial commitments, so we can keep alive and improve your vacation ownership investment at Harbor Ridge.

Monthly maintenance fee payment plans of \$55 are recommended for owners' vacation budgets. Call the resort or your bank today to set up your vacation budget plan.

We replaced roof shingles and skylights on the driveway side of Building Four and the oceanside of Building Three in late April and early May. The new skylights have an automatic rain sensor and a blind in them. When the blind is kept closed during the day in the summer, it helps keep the master bedroom cooler. The rain sensor keeps the rain out, when guests forget to close the skylights prior to exploring out and about. Three buildings are now complete front and back!!

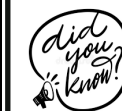
We also completed the fiber optic cabling infrastructure at the resort in early September, which has added more stability to our internet. This cabling should last us for years!

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.

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- ◆ Purchase E-Plus thru Interval to provide some flexibility should you need to re-schedule your exchange vacation for a later date. E-Plus costs \$89.
- ◆ Insurance for a getaway is less than an exchange through Interval International.
- ◆ Interval guest certificates cost \$79 each.
- ◆ Placing a pending request works!
- ◆ Do not sign up for automatic membership renewals...you miss out on great promotional renewal offers!



2023 Budget

Income:	
Bonus Week Income	9,975.00
Club Interval Gold	1,144.00
Gift Shop	18,250.00
HR Rental	35,500.00
HR Rental Commission	52,000.00
HR Resale Commission	16,500.00
HOA Resale	
Interest	1,500.00
Late Fees	12,250.00
Legal Fees	14,500.00
Maintenance Fees (2040 weeks @ \$600)	1,224,000.00
Owner Charges	5200.00
Property Tax Revenue	105,241.00
Rental Income—Long Term	7,800.00
Sale of Used Property	1,500.00
Vending Machine Revenue	1,600.00
Total Income	1,506,960.00
Expenses	
Advertising	4,150.00
Automobile—Fuel, Repairs, etc.	4,950.00
Bad Debt Expense	20,000.00
Bank Charges	21,025.00
Computer	3,050.00
Contracts	30,174.40
Contributions	100.00
Dues, Fees, Licenses, Permits	745.00
Employee Expenses	2,800.00
Gift Shop	6,100.00
Insurances	105,069.20
Miscellaneous Expense	700.00
Owner Expenses	11,200.00
Payroll Expenses	563,989.16
Professional Fees	9,170.00
Property Tax Expense	105,240.24
Registry Expense	3,500.00
Repairs and Supplies	212,000.00
Reserves ¹	81,396.00
Seminars and Training	725.00
Supplies	83,100.00
Utilities	237,776.00
Total Expenses	1,506,960.00

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 3, 2022—10:00 a.m.**

1. Call to Order
2. Roll Call of Officers
3. Election of Officer
4. Consideration of ratification of proposed annual budget
5. Transaction of such business as may properly come before the meeting
6. 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 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	2023 MF	2023 TAX	ARDA-ROC	TOTAL
1-6	600.00	29.77	3.00	632.77
7-17	600.00	38.51	3.00	641.51
18-42	600.00	64.75	3.00	667.75
43-47	600.00	38.51	3.00	641.51
48-50	600.00	29.77	3.00	632.77
51-52	600.00	38.96	3.00	641.96

ALTERNATE YEAR OWNERSHIP

1-6	600.00	39.54	3.00	642.54
7-17	600.00	42.04	3.00	645.04
18-42	600.00	67.04	3.00	670.04
43-47	600.00	42.04	3.00	645.04
48-50	600.00	39.54	3.00	642.54
51-52	600.00	43.04	3.00	646.04

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 and via the Zoom online platform on the 3rd day of December, 2022 at 10:00 am, or at any adjournment thereof, with all the powers which I should possess if personally present.

I submit my proxy Vote to elect the following Harbor Ridge owner to a 5-year board of directors position:

_____ David Ezzio _____ William Hayes

WITNESS my hand and seal, this _____ day of _____, 2022.

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, 2022 to Harbor Ridge Resort, PO Box 725, Southwest Harbor, ME 04679

BIOGRAPHIES FOR HOA BOARD OF DIRECTORS

Will Hayes

Will Hayes and his wife Karen of Apollo, Pennsylvania are long-time owners of a number of weeks in the July-August season. He is in the 4th generation of a family that has visited the quiet side of Mount Desert Island every year for nearly a century. Will has taken great joy introducing their children to the hiking trails of Acadia - just as his parents did for him. A senior technical staff member at Carnegie Mellon University, Will's work is focused on large-scale software systems for the US government. He aspires to join the board to help management look after the success of Harbor Ridge.

David Ezzio

David Ezzio lives in Cumberland, Maine with his wife Theresa LaPlante. With degrees from Yale and the Uni-

versity of Chicago, Dave became a consulting software developer bringing training and expertise to development teams around the world. He served in leadership roles in two Maine wide software industry groups. He retired in 2016.

Starting in 2009, after more than two decades of coming to MDI annually, Dave and Theresa bought four weeks at Harbor Ridge. Harbor Ridge is a jewel on MDI and in the timeshare universe. It has and must continue to change with the times to maintain the facilities and keep pace with technology and tastes, while preserving the outstanding value offered to families.

If elected to the board, Dave would stress finding cheaper ways to source electricity, gradually providing electric vehicle charging stations, looking for ways to increase resale values and velocity, and maintaining continuity of management.

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If you want to be a snow bird in Myrtle Beach in January, you can get three weeks for your one summer Harbor Ridge week. This program is ideal for the owner, who books smaller units, takes vacations in the off-season, or takes shorter vacations. Owners of Weeks 22—

42 should definitely consider the Club Interval Gold membership, especially those who always exchange and are already Gold members of Interval. The current renewal CIG membership is \$163.00.

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.