

Need Another Week?

Many Harbor Ridge owners and their friends own at multiple resorts. If anyone has relinquished a timeshare due to high maintenance fees and are looking for another more affordable resort week for exchange purposes, Harbor Ridge has many great deals available. You may have owned at a resort that will no longer be a timeshare, but you still want to utilize timesharing, again consider purchasing additional ownership at Harbor Ridge.

Remember:
Harbor Ridge is an amazing value!

Need a Retreat

Uninterrupted time needed! Enjoyment! Lots of projects! Friendship! Time away! Winter blahs! What do these words and phrases bring to mind? The need for winter retreat getaways at Harbor Ridge! It may be a church retreat, a sewing retreat, a scrapbooking retreat, or a family reunion! Bring “your people” to Harbor Ridge! The Great Room is an excellent area equipped with large tables to spread out, while enjoying the awe-inspiring views of the water and listening to the fireplace crackle! If this is something that you would enjoy with your family and friends, please contact the resort to set aside your units for January, February, and March...of course, not available during school vacation weeks. Both weekends and weekdays would be available!

PROXY ~ Must be signed and dated to be officially counted!!!

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 6th day of December, 2025 at 10:00 am, or at any adjournment thereof, with all the powers which I should possess if personally present.

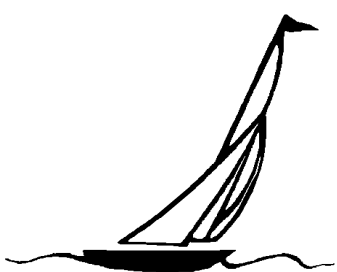
WITNESS my hand and seal, this _____ day of _____, 2025.

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 December 2, 2025 to Harbor Ridge Resort, PO Box 725, Southwest Harbor, ME 04679



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The Homeowner’s Annual Meeting will be virtual & in person this December 6th!

Send us an email to get your Zoom link to attend! The link It will be on our website too!

Harbor Ridge Owner Getaway Rates (tax included):

\$199 for two nights
\$249 for three nights
\$50 for additional nights

Based upon availability from December 1 to April 1. Not valid school vacations or holiday weeks.

Must book less than 10 days away from check-in.

A two-night minimum is now required to cover costs.

Acadia National Park is Surviving Another Government Shutdown

For many of us, there are two times of year...autumn and waiting for autumn. The warm days of fall with the crisp evening air just does something for our souls!!! Some say the leaves don’t fall, they fly. They take their time and wander around just like the visitors do this time of year...enjoying each magnificent “painting” that’s around every bend and overlook! The visitors came in droves this year! May each owner feel blessed to know that they get to experience this beauty with their vacation ownership at Harbor Ridge!!!

At the writing of this newsletter, we are in the midst of a government shutdown. For many of our Harbor Ridge owners and guests, this is the second shutdown that they have encountered in recent years. How has the shutdown affected visitors here at Acadia National Park? Fortunately, the impact has been minimal for the first 13 days overall due to the essential staffers and the Friends of Acadia. All Park roads, carriage roads, and trails have remained open. The Hulls Cove Visitor Center, the Sieur de Monts Nature Center, Rockefeller Hall in Schoodic, and the Wild Gardens of Acadia are closed. Ranger programs, family programming, school field trips, and outdoor education experiences are canceled. Since Wildwood Stables and the Jordan Pond House are operated by outside concessionaires, these have remained open. The Summit Road Reservations were closed for the first two days, and then opened 48 hours out. The Island Explorer operated as normal through their scheduled end of season date, October 13.

Huge kudos go out to those essential workers who have been maintaining campground and bathroom facilities, and

responding to emergencies. These essential workers have no guarantees that they will be paid for their efforts during the shutdown. The next time you’re here, let all Park Staff know that they are appreciated and needed!

You may be asking, “Who are the Friends of Acadia?” Founded in 1986, Friends of Acadia (FOA) is an independent 501C3 organization comprised of passionate people who love Acadia National Park and who are inspired to make a real and lasting difference.

Drawing more than 3.5 million visitors each year, Acadia is one of the smallest and most vulnerable parks in the U.S. To meet ongoing and new challenges, and address specific needs, FOA, with its nearly 5,000 members and philanthropic support, has the resources and flexibility to accomplish things the Park cannot do on its own, with an aim to enhance, not replace federal support. Friends of Acadia estimates that Acadia National Park generated roughly \$1.5M in fee revenue last October, one of the Park’s busiest months, and this October is proving no different. During the shutdown, fee collectors and visitor center staff, who usually aid visitors with park pass purchases, are furloughed. This puts significant park revenue, needed for next year’s operations, at risk. Many visitors want to support the Park by purchasing a park pass, but simply have no way of doing so right now. In lieu of a park entrance pass, visitors can support Acadia by donating the value of an entrance fee at friendsofacadia.org/entrance. Any support will be greatly appreciated and utilized for the Park.

We do hope that the shutdown has ended by the time this newsletter reaches your mailbox.

2026 Budget

Income:	
Bonus Week Income	\$ 13,500.00
Club Interval Gold	1,430.00
Gift Shop	10,000.00
HR Rental	20,000.00
HR Rental Commission	50,000.00
HR Resale Commission	12,500.00
HR Resale HOA Owned	2,000.00
Interest	8,000.00
Late Fees	12,000.00
Legal Fees	18,000.00
Maintenance Fees (2040 weeks @ \$715)	1,458,600.00
Owner Charges	8,500.00
Property Tax Revenue	73,169.07
Rental Income—Long Term	2,250.00
Sale of Used Property	1,500.00
Vending Machine Revenue	1,400.00
Total Income	<u>\$1,692,849.07</u>
Expenses	
Advertising	\$ 5,250.00
Automobile—Fuel, Repairs, etc.	5,650.00
Bad Debt Expense	20,000.00
Bank Charges	25,050.00
Computer	9,000.00
Contracts	37,371.60
Contributions	100.00
Dues, Fees, Licenses, Permits	845.00
Employee Expenses	4,400.00
Gift Shop	5,200.00
Insurances	127,598.35
Miscellaneous Expense	1,000.00
Owner Expenses	11,250.00
Payroll Expenses	651,913.04
Professional Fees	8,740.00
Property Tax Expense	73,169.07
Registry Expense	3,500.00
Repairs and Supplies	244,100.00
Reserves ¹	102,102.00
Seminars and Training	625.00
Supplies	123,196.00
Utilities	232,789.01
Total Expenses	<u>\$1,692,849.07</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.

Book Your Holiday Parties at Harbor Ridge!
Local Owners...looking for a space for your Christmas party. Reserve your date soon for the Great Room! It's just \$100! You bring the food and the people! We provide the space!

Harbor Ridge Condominium Association
Special Meeting Agenda
December 6, 2025—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 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 **December 2** to ensure its arrival at the office prior to the meeting.

EVERY YEAR OWNERSHIP ANNUAL ASSESSMENT				
WEEKS	2026 MF	2026 TAX	ARDA- ROC	TOTAL
1-6	715.00	20.70	3.00	738.70
7-17	715.00	26.78	3.00	744.78
18-42	715.00	45.02	3.00	763.02
43-47	715.00	26.78	3.00	744.78
48-50	715.00	20.70	3.00	738.70
51-52	715.00	27.08	3.00	745.08
ALTERNATE YEAR OWNERSHIP				
1-6	715.00	27.50	3.00	745.50
7-17	715.00	29.22	3.00	747.22
18-42	715.00	46.60	3.00	764.60
43-47	715.00	29.22	3.00	747.22
48-50	715.00	27.50	3.00	745.50
51-52	715.00	29.92	3.00	747.92

Timeshare—One Very Important Tool in the “Vacation Toolbox”

Most home owners have a toolbox that is filled with different size screwdrivers, a hammer, pliers, duct tape, a flashlight, a wrench, a measuring tape, WD40, nails, screws. You get the idea! But the most versatile tool in any tool box may be a leatherman. What do you suppose are the most important tools in your “vacation toolbox?” You’ve probably guessed them...your timeshare and your Interval International membership!

With your ownership at Harbor Ridge, you have a guaranteed vacation week each year or every other year for an alternate year owner. For many of our Harbor Ridge owners, it’s less than a days’ drive away, so there are no expensive airline tickets to purchase! You have a furnished home complete with a kitchen and washer and dryer. Where can you stay for a week for the cost of your maintenance fee in an area with such spectacular landscapes and coastal sunrises and sunsets?

Timeshare has changed significantly over the years, but it’s only gotten better! In recent years, there are new competitors in the market called VRBO and AirBNB, but guess what...TIMESHARE was the first VRBO and AirBNB in the hospitality sector! What does timeshare have that traditional VRBO and AirBNBs don’t have: amenities, on-site staff to guide you to great vacation experiences, and quality standards. There are some great AirBNB and VRBOs out there, and these can be one of the “tools” in your vacation toolbox.

One of the greatest tools in your vacation toolbox is your Interval International membership. Currently, Interval is offering a two-for-one basic membership deal for \$99.00. **The promotional code for Harbor Ridge is 241HRB when activating or renewing a basic membership online.** As a member of Interval International®, you can exchange to hundreds of quality resorts in some of the world’s most sought-after vacation destinations for just \$239. And exchange is just the beginning!

With an enhanced Gold and Platinum membership, you can do a hotel exchange or do an Interval Experience, which lets you exchange your week or points towards exciting and unique adventures.

For the foodie in your family, you can get reserva-

tions at premiere dining establishments through Dining Connection. You want a tee time on a highly sought golf course...use the Golf Connection Concierge.

Interval offers some of the best rates on hotels - powered by Priceline Partner Solutions™. You can book a package combination of flights, stays, and transportation in minutes, with up to 30% savings.

Through a complimentary Priority Pass airport lounge membership, you’ll have access to more than 1,700 airport experiences in more than 600 cities in over 140 countries.

Did you know that Interval has deals and a Best Price Cruise Guarantee from major cruise lines?

Type “interval international platinum membership pdf” to search for a great marketing and education piece that reviews all of these benefits and more!

Your timeshare should definitely be one of the first tools that you and your family should look at utilizing in your vacation toolbox. Share the use of your timeshare with your family members, so they’ll want to continue vacation ownership savings for generations to come!

Our HOA Budget—What’s In It?

While many resorts charge special assessments, Harbor Ridge’s management and board diligently sharpens its pencil, so our owners are not burdened with a large special assessment. Of course, our budget includes staffing, utilities, property taxes, grounds, and routine maintenance. We are pleased that the roofing projects are almost behind us for a few years, so that efforts can be focused inside. We plan to purchase some sofas, replace more carpets and flooring, update more kitchens with new door fronts, appliances, and countertops, and replace some more guest bathroom lighting, vanities, and toilets (yes, with higher seats). There are three Ms in all organizations to keep them operational. In our case, Maintenance Fees, Materials, and Manpower! Thank you for the monies and support, so that the manpower can do their routine jobs, but also purchase materials to continue to enhance your vacation experience and vacation home!!!!