



HARBOUR LAKE HERALD

Spring 2020

Dear Marriott's Harbour Lake Owner,

On Friday, May 8, 2020, the Spring Board of Directors Meeting of the HAO Condominium Association was held electronically utilizing Microsoft Teams due to the many constraints imposed by the Covid-19 pandemic. It was very different but in these changing times a new and successful experience.

As one might imagine the Agenda for the meeting was full of many new topics necessitated by the present conditions intermingled with traditional topics normally associated with the Spring Board Meeting.

The reader of this edition of the Harbour Lake Herald will find a different version than what you are accustomed to in this publication. The consensus of the contributing authors was that we would keep the Financial and Resort Operations sections and add a commentary section on what some of the Board Members are doing during this time of lockdown and social distancing. For this edition we have dispensed with the other traditional sections of the Herald.

Personally, I am very proud on how this HAO Board and our Marriott Management Team have handled this very different challenging time. To paraphrase a conversation I overheard recently "we may all be in the same storm but we are in different boats". I am confident that the Harbour Lake Board and our Management partner Marriott boats are both heading in the same direction. I sincerely wish you and your families the best of health and safety as we all navigate these uncharted waters.

Financial Facts and Tasks

As I write this section of the Harbour Lake Herald, I first and foremost want to assure our owners that your financials are safe and secure. As a Board, we have always endeavored to optimize our investment returns using conservative, secure investment vehicles. So, if you are afraid to look at your 401K or other investments, know that your Harbour Lake dollars are not in negative territory. However, with interest rates now quite low, we are not expecting much in the way of returns in the short term, but your principal is all intact.

Let me now summarize the overall financial situation at this time:

- At the time of the Spring HAO Association Board Meeting, we reviewed financial information as of the end of the month of March which is the most current information available. The Covid-19 shutdown mechanisms really did not earnestly get put into place until mid-March.
- Our Marriott Management Team took prompt aggressive action and implemented many cost saving actions such as the following:
 - Delaying certain budgeted projects that have not started
 - Stopping non-essential projects already in progress where possible
 - Reducing staffing as guest/owner reservations declined
 - Utilizing only the needed number of villa buildings and closing down the other villa buildings
 - Ceasing all non-essential services

- The full effect of the preceding cost reductions will not be fully realized until a full month's numbers become available but preliminary April numbers looked good in a bad way. Good financially but bad because they reflect a loss in the vitality of normal Harbour Lake operations.
- The majority of this year's maintenance fees were already collected before the financial effects of Covid-19 significantly impacted operations.
- The Board has elected to move a couple of 2021 projects forward into 2020 to take advantage of lower anticipated contractor pricing due to the effects of Covid-19 work availability.
- In Summary the "Actual" costs at the end of March for all three of our accounts (Operating, Reserves and Tax) are all well below the "Budgeted" costs because:
 - We have reduced Operational Costs that impact the Operating Account
 - Anticipated projects for 2020 have been delayed or at least temporarily halted which impact the Reserves Account, and
 - Settlement dollars (almost \$400,000.00) from Harbour Lake's Property tax settlement with Orange County late last year now reside in the Tax Account.

This is a challenging time for all of us including your HAO Condominium Association Board. However, please realize we have not been furloughed since our pay was already zero and we are still vigilantly working in your best interests.

Tom Lawson
Board President

Holding Up While Holed Up

Feeling fortunate to have traveled quite a bit during January and February, my husband and I arrived home just in time for the birth of our second grandson and the edict to shelter in place. We had barely enough time to stockpile books, food, drink, and jigsaw puzzles. We live in a small town where folks are conscientious about following guidelines and so going for walks feels quite safe. Even with those distractions, though, I find that the virtual world has become a most important godsend.

Right away I noticed that just about every event on my calendar was disappearing, and the music and theater performances that I had been looking forward to had been canceled. But wait! There is a wealth of entertainment available for anyone with Internet. Depending on my mood, I can watch live opera from The Metropolitan Opera, a concert from the Berlin Symphony, or one of the Corona Aid concerts featuring popular musicians from all over the world. My community is supporting local musicians with concerts streamed on Zoom, and I'll bet yours is too.

We may not be able to travel these days, but a short-term cure for my wanderlust has been trips I can take online. For example, I can take a virtual tour of the windmills and plantations of the Virgin Islands National Park. Or perhaps I feel like the adventure of watching a National Geographic safari from the comfort of my living room, or the relaxation of following a Rhine River cruise from Amsterdam to Basel. Many travel-focused websites are offering suggestions for experimenting with international cuisine at home, or movies with exotic settings, tours of museums around the world, or books to satisfy my itchy feet. An Internet search for travel videos yields countless opportunities to feed my hunger to plan for the next trip. Another option, of course, is to get around to organizing my own travel photos and videos, and to revel in nostalgia while considering the places I want to visit when travel opens up again. Naturally, that includes my yen to return to Harbour Lake, but for the time being I will have to be satisfied with looking at my photos of all the great times there.

Sally Leahey
Board Vice President

Finding Joy Again

During the lockdown in Illinois, I have found a variety of pastimes (new and old) to occupy myself. A computer game I played in the late 80s was recently 'remastered' and I have spent nearly 12 hours working toward victory there (as of yet unfulfilled). This is ironic, given that I have played little in the way of computer games since my youth.

After some extensive research, I purchased some new equipment to assist in recording my guitar playing. This has helped light the fire to practice more diligently in recent weeks. As always, I have continued to ride my bicycle whenever possible. I have logged at least 3 miles per day and in April averaged more than 5 miles per day and took zero days off, despite the often unseasonably cold spring weather here in Chicago. I will continue to work at these three things in the foreseeable future. I am fortunate to have such interests that can really sweep me away from everything else and focus my energies to something exciting and quite pleasurable.

Eric Williams

Board Member

What I Did During My Enforced "Covid-19 Vacation"

Like most of you, my family and I have been under stay-at-home orders for the duration of the quarantine period. Here in the Pittsburgh area, our hobbies have become grumbling; walking our dogs; and standing in line to get into the grocery stores, following the arrows to go up and down the aisle once inside, and nervously avoiding all human contact.

The BIG question, though, is "What did you do for FUN?"

I'd like to take time here to share what I have been doing in the hopes that some of you might think it's something *you* may want to do (or watch someone else in your family do).

Since my last two articles for the *Herald* have been about the food services at Harbour Lake, I thought it might be appropriate to stay in the "food court" for this edition. I do not do much of the cooking (unless calling for takeout counts), but my family appreciates my "specialties" when I make the time to cook. My specialties are *waffles* and *chocolate chip cookies*. Yes, everyone does those, but I have a slightly different twist with both, so I am sharing those recipes with you. If you are not into it, there is a better article up above this one and another better one right after this. ☺

1. *The Waffles*. My Great Aunt Floda (yes, her real name) made the lightest, tastiest, fluffiest waffles in the world. When I got married, I asked her for her recipe. I have since discovered it is very similar to Westinghouse Waffles in the *Joy of Cooking* cookbook, with only a minor change or two.

Here is the recipe for Great Aunt Floda's Waffles: Tip: when feeding four adults and five grandchildren, make up a triple batch! Our grandchildren call them "G-Pop's Waffles." This is the recipe for a single batch (good for 2-3 adults in my experience)

Ingredients:

- 2 cups flour
- 4 teaspoons baking powder (**not** baking *soda*—I made that mistake only once!)
- 1/4 teaspoon salt
- 2 tablespoons sugar
- 1 1/4 cups milk
- 3 egg yolks
- 1/2 cup salad oil (can reduce if using non-stick waffle iron)
- 3 stiffly beaten egg whites

Directions:

- Sift dry ingredients
- Beat yolks well, then add to milk
- Add to dry ingredients
- Add salad oil

Beat egg whites until stiff
Fold in egg whites
Prepare in your favorite waffle iron.
Enjoy the waffles! And, when you get hungry again...

On to the COOKIES! Let me first say that my philosophy of what makes a great chocolate chip cookie is an absurd abundance of chips. Forget adding nuts or anything else. I am in it for the CHIPS! My philosophy: *A properly made chocolate chip cookie has the maximum number of chips held together by the least amount of dough possible.* So ... if that sounds good to you, read on.

2. *G-Pop's Chocolate Chip Cookies* (with a nod to the original Nestlé Toll House recipe). Note: if you are going to spend the time to bake ONE batch, you might as well prepare enough dough for two batches. (More later on what to do with any remaining dough.)

DOUBLE BATCH:

Ingredients

4.5 cups flour
2 teaspoons baking soda (**not** baking powder—I made this mistake only once!)
2 teaspoons salt
4 sticks butter
1.5 cups granulated sugar
1.5 cups packed brown sugar
2 teaspoons vanilla extract
4 large eggs
1 1/3 cups Nestlé Toll House Butterscotch morsels
2 cups Nestlé Toll House Premium White Chocolate morsels
5 1/3 cups Nestlé Toll House Semi-sweet chocolate morsels
Yes, we are talking some real **chips** now! And the flavor of this *mix* of chips is fantastic!

Directions

Preheat oven to 370 (original recipe calls for 375, but I like to extend the time and lower the heat)
Combine flour, baking soda, & salt in small bowl
Beat butter, sugars, & vanilla in large bowl until creamy
Add eggs, 1 at a time, beating well after each
Gradually add flour mixture
Fold in chips until evenly distributed
Drop by rounded tablespoons onto ungreased cookie sheets (I like to use parchment paper under the cookies as they bake.)

Bake 11-12 minutes or until golden brown. With *my* oven, I bake 12 minutes and then check them. Sometimes I add anywhere from 30-90 seconds more to get them to the texture we like: not gooey but not crispy. Cool 2 minutes on baking sheets, then move to wire racks. I move them to a table where I have spread out another long strip of parchment paper. Here is a picture of a finished batch:



As I mentioned earlier, you may have more cookie dough than you initially want to bake. If that is the case, you can store the dough in the fridge for up to 10 days, and it will still yield fresh-tasting cookies. Or you can freeze them the way I do: Get a freezer compatible container and line the bottom with parchment paper. Roll the cookies into “cookie balls” about 1 1/2”- 2” round and place them into the container, placing a layer of

parchment paper over them if you have more than one layer of cookie dough balls to freeze. These will remain good in the freezer for 6-8 weeks. To bake, take them out and allow to thaw until you can gently press the “cookie balls” into a flat, “cookie-shape.” Bake as above.

Enjoy the waffles and the cookies. See you when we can all get together at the best vacation spot ever, Harbour Lake!

Les Holliday

Board Member

Dreaming of the Next Vacation

How many times have we heard a phrase like, “in these uncertain and difficult times”? Many times, a day. So, what are we to do in “these times” other than work remotely in our PJs?

Well, we Harbour Lake and Marriott Vacation Club (MVC) owners are lucky. Yes, our plans for spring vacations to our favorite MVC resorts might have been scuttled, but there is always tomorrow. The Biondo family were disappointed to have two getaways scratched. But we will all rebound. Instead of sitting poolside with a favorite book, we have been planning future trips. As always, the MVC vacation ownership advisors have been most helpful as we book fall and 2021 vacations. There is always something pleasant about dreaming of that next vacation.

You may know that I am the Director of a public park system in Ohio. What we have learned “during these difficult times” is how important it is for people to have temporary escapes to places of relaxation, reflection, and renewal. That is what we all get from a week at Harbour Lake, too, isn’t it? If you have not done so yet, I encourage you to plan now for your next Harbour Lake visit and do some dreaming.

Arnie Biondo

Board Member

General Manager Update

The resort staff worked hard at the end of 2019 and into this year to ensure our Owners and guests have a great stay as we began the year. The work behind the scenes in the villas by Housekeeping and Engineering Departments, creating new programming and games by the Recreation Department, new specials and faces in our Food & Beverage Department, gathering the latest information to ensure you see and do the best of what Orlando has to offer by the Front Desk and finally the “Welcome Home” by the Safety and Security associates that lets you know, Harbour Lake is your home away from home was about to be tested by the crazy busy time we know as spring break. Unfortunately, very quickly in March, cancellations occurred and soon we were having to reduce working hours of the associates and by the end of March had shut down the entire Food & Beverage and Recreation Departments.

The resort is open, and we look forward to welcoming you back to our new normal. You will not be able to see the smiles of our associates, as face masks are now part of each associates required uniform, but I can assure you they are delighted to see you return to the resort. Enhanced cleaning protocol that began in March continues throughout the resort. New signage with reminders to maintain social distancing and washing your hands are around every corner. Work is underway to create new daily activities that adhere to social distance and the Food & Beverage Department has a myriad of new directives to follow once open. All pool areas have limited seating to support socially distancing.

2020 Reserve Projects

Even though occupancy has been in the single digits, the skeleton staff has been working on numerous projects that with occupancy are difficult to complete. We have also worked with our local vendors to complete some projects that tend to create unhappy Owners as they are inconvenient. We have completed the Gel Coating at the Florida Falls Slide, completed all exterior building painting on Buildings 12, 13 and 28 that necessitates the use of scaffolding, the Shipwreck Landing pool’s ship is in dry dock so that a project scheduled for 2021 can be completed without disappointing any children (and adults). We are recoating the asphalt parking lots and do not have to worry about coordinating where occupants can and cannot park nightly. We are gearing up for the

interior renovation of the villas in Buildings 10, 12 and 13 this fall. Once complete three quarters of the villas will be renovated with the remaining quarter to begin in January of 2021. The other highlight of the reserve projects is the interior lobby renovation. This project will occur in stages, with the first happening later this fall. We currently expect the majority of work to be done in January of 2021.

Undeveloped Land

Information provided last spring regarding an agreement for the sale of the 18 acres of remaining undeveloped land adjacent to Harbour Lake to close by the First Quarter 2020 was terminated by the purchaser. The Florida Department of Transportation (FDOT) through eminent domain will be taking 60 feet along the 2 acres of the property nearest the I-4 roadway. Because of this, the agreement was cancelled. As more development happens, you will be updated.

Upcoming Election

At the next Annual Meeting, Owners will elect one member to serve on the Board of Directors. If you are interested in serving on the Board, please complete and return a [Volunteer Form](#) by the deadline of July 24, 2020. If you prefer, you may request a Volunteer Form by contacting me by email at melissa.fritsche@vacationclub.com or by telephone at 407-465-6298.

“Go Green” and Save – Opt-in!

You can choose to receive notice of meetings, voting materials and other required Association mailings via email. When you opt-in to receive these required communications electronically, you are not just helping the environment – you are directly reducing your Association’s mailing expenses as well as your personal maintenance fee. Log on to marriottvacationclub.com and opt-in today!

Owner Services – On-line

Did you know the multitude of things you can do by logging on to marriottvacationclub.com?

- Update your personal information, including email address
- Explore destinations
- Book your vacation
- Modify your reservation
- Understand how Vacation Club points work
- Travel Insurance and assistance

Warmest regards,

Melissa Fritsche

General Manager
Marriott’s Harbour Lake