

November 18, 2019

Dear Marriott's Harbour Lake Owner:

It is my pleasure to present the [Fall 2019 Harbour Lake Herald!](#) In this issue, you'll learn about the latest developments taking place at your home away from home in Orlando, Florida, as well as information on an opportunity to serve on the Board of Directors.

Please contact me with any questions you may have by telephone at 407-465-6298 or by email at Melissa.Fritsche@vacationclub.com.

Best regards,

Melissa Fritsche

General Manager
Marriott's Harbour Lake



HARBOUR LAKE HERALD

Fall 2019

Dear Marriott's Harbour Lake Owner,

On Friday October 11, 2019 Fall Board of Directors Meeting and the Annual Meeting of the HAO Condominium Association was held in Orlando. As is typical the Board of Directors Meeting was held in the morning with the Annual Meeting held in the afternoon.

There was a full Agenda for the Board of Directors Meeting the highlights of which the other authors of this Fall Edition of the Harbour Lake Herald and I will address. To say it has been a very busy year both within and surrounding your second home of Harbour Lake would be an understatement. The scheduled major renovations for this year have been completed. During our Fall Board Meeting another contract was signed for renovations to be done in late 2020 and early 2021. Proposed development around Harbour Lake continues to be advanced including infrastructure changes to address the ever-increasing number of people and vehicles. However, with all this swirling around your second home it continues to be an oasis of relaxation and rest from the busy world most of us find ourselves immersed in these days.

As Fall of 2019 heads towards Winter of 2019 on behalf of all of us that work on your behalf to sustain Harbour Lake and all its wonderful features we hope you and your family have a wonderful Holiday Season!

Financial Facts and Tasks

During the Fall HAO Condominium Association Board of Directors Meeting, a number of rather significant items were discussed. To highlight the most important, the following is offered:

- As our owners may remember, the Board of Directors years ago initiated passive legal action against Orange County for what we considered excessive assessed taxable value determinations against Harbour Lake. Essentially, we filed a "Property Tax Appeal". A limited number of other facilities such as Harbour Lake have filed similar action with a few settling with Orange County for a percentage return on their previously paid taxes. Harbour Lake has officially protested tax years 2015-2019 inclusive. Earlier this year Orange County came back to Harbour Lake with a settlement offer that we considered too low, so we rejected the offer. Just recently Orange County came back with a counter offer for settlement that the HAO Board just considered at our Fall Board meeting. I am pleased to announce that the Board passed a resolution to accept the County's counteroffer. The settlement, in terms of percent adjustment, is slightly higher than historical settlements that Orange County has made to date with other similar associations, so the Board felt that this was a good settlement. Funds received will be used to lower or offset increases in value in future years.
- The conservative investment policy that the HAO Board has faithfully followed for years has yielded this year through September 30, 2019 almost \$188,000 in interest earnings. All funds are placed in FDIC insured investments to protect safety of principal.
- Our Operating Fund so far this year looks almost flat. In other words, we are right on budget.
- Year over year the delinquency percentage in the overall payment of the Maintenance Fee continues to drop. This year through the end of September the percentage is down to 2.7%.
- The Maintenance Fee for 2020 will increase by 5.3% which is down from 5.5% in 2019.
- The Board continues to struggle with mostly external pressures which conspire to drive up the Maintenance Fee. The three (3) most significant factors for 2020 are increased Insurance Premiums due to industry wide losses sustained by the numerous hurricanes in the last few years coupled with an overall consolidation in the insurance industry. Secondly, the increase in minimum wages to a base of \$15.00 per hour which is not only raising the threshold but causing a ripple effect that is increasing

wages that are already above the minimum. There is also a very tight labor market in Orlando. Lastly, the Board is working its way through a rather close series of renovations which is costing tens of millions of dollars. Thankfully, the majority of the significant renovations are complete with the remaining to be completed in the next couple years. Please remember we have to budget for those renovations years in advance of the actual work.

- The Board is budgeting for a 7.4% tax decrease in 2020. The Harbour Lake property assessment did not increase in 2019 and the millage has decreased.
- In total Harbour Lake is in solid financial shape with the buildings and grounds looking well maintained and the interiors fresh and clean dressed in their new Key West decorum.

Tom Lawson

Board President

Board of Directors Noteworthy News

“LET’S CELEBRATE!”

(with thanks to Kool and the Gang)

“Let’s all celebrate and have a good time!” That’s what they say at Harbour Lake. All year long the folks at our resort find plenty of opportunities for special events.

“It’s up to you. What’s your pleasure?” Many of the festivities revolve around annual holidays and include competition among each of the resort departments: Housekeeping, Engineering, Recreation, Food and Beverage, Safety and Security, Front Desk, Administration, Human Resources, and Accounting. For example, at this time of year the Den is decorated with extremely imaginative pumpkins created by each department, and guests are encouraged to vote for their favorite. Yearly, the Recreation staff creates a memorable Halloween experience. A favorite Halloween event of some associates I interviewed was the trick-or-treat car park, with a vehicle representing each department parked on the soccer field, decorated by costumed staff handing out treats.

“It’s time to come together!” The winter holidays are another chance for everyone at Harbour Lake to have fun with guests. Beginning at Thanksgiving time, Santa will make a couple of stops at Grand Horizons Boulevard, and Christmas decorations will be on display. A gingerbread contest will continue the friendly competition among associates, and guests are challenged to locate an elf that is hidden in various locations throughout the resort. Then a gala celebration on New Year’s Eve will usher in the coming year. A champagne toast for adults and special drinks for kids is capped off with a balloon release over the pool.

“So bring your good times, and your laughter too!” With the arrival of Spring, the Easter Bunny makes an appearance, along with an egg hunt in the pool designed to appeal to kids from the youngest to teens. In summer, the Fourth of July Parade through the resort is a favorite. Each department goes all out to decorate a golf cart float, hoping to be the guests’ favorite. Anything from a giant flamingo to a giant watermelon to a fierce dinosaur may parade by, trying to win your vote.

“Everyone around the world...” Sometimes the parties at Harbour Lake have a distinctive international flavor. For example, guests who attended the recent Oktoberfest, held on Tuesdays throughout October at the Patio Bar and Grill, were entertained by German music and were able to participate in games for kids and adults, all with a Bavarian theme. The special menu included such treats as bratwurst and apple strudel. Other such scheduled events include the popular luaus and steel drums performed poolside.

“We’re gonna have a good time!” You’ll be interested to know about some of the special events just for Harbour Lake’s associates. Every year there’s a designated “Take Your Child to Work Day,” when the kids of staff are able to enjoy the resort. For the past ten years a tree has been planted on this day, and you may have seen the grove that includes an orange tree, an avocado tree, and a magnolia, among others. Throughout the year, some associates participate in certain sporting events, such as the Insurance of America 5K, and “Putting for Kids,” a fundraiser for the Children’s Miracle Network. A major Associate Appreciation Day is held annually, and of course, each month two Associates of the Month are honored for their exceptional service.

I think you'll agree that a party atmosphere surrounds Harbour Lake, thanks to the enthusiasm and caring of everyone who works there. Every day there is something special going on for guests of all ages, and as the song says, "This is your celebration!"

Sally Leahy

Board Member

Amenities and Activities

People pay good money to visit ornamental gardens, arboretums and conservatories.

But, we Harbour Lake owners know that we can get the same experience in the midst of our vacation. Right?

The gardens in and around Harbour Lake are beautiful. We may not be conscious of the gardens while we are enjoying the pool, or some activity, or shooting hoops, but it is the landscaping that really "makes" the place special.

These beautiful gardens and thriving trees stem from the work of Tristen Bowen, Area Landscape Manager for Marriott Vacation Club properties in Orlando. She has a degree in horticulture from the University of Florida, and she has been on the job for seven years.

Being a Midwesterner, I figured that anything stuck in the ground in Florida would grow and blossom. Turns out there are a lot more to it than that! For example, the annual flowers are replaced every quarter because of "Florida's harsh seasons." Turns out there's more to "harsh seasons" than snow, ice and frigid temperatures. July, August and September are too wet and hot for many of the flowers, so you'll see leafy colors of Coleus and Caladium. Fall, enjoy Begonias, Celosia and Sunpatiens.

Only a few species of palm trees (Sabal for one) are native to central Florida. Many that we enjoy at Harbour Lake are not. There are about 700 palm trees at Harbour Lake. However, palm trees are not so easy to grow. Tristen tells us that they are finicky, needing careful monitoring of micro-nutrients. (Kinda like our kids). In addition to palms, there are over 100 oak trees, and dozens more trees, including Loquat, Bald Cypress, Hong Kong Orchid, Umbrella and Crape Myrtle to name a few.

One thing that all the plants require is water. Yes, all of the gardens at Harbour Lake are irrigated.

What's the most difficult to grow in Orlando? Roses. Apparently, they are susceptible to a variety of diseases and pests, requiring lots of special attention.

And what are the most unusual or exotic plants in the mix? Those are variegated Mahoe tree which is similar to a hibiscus. Another, which you'll find by Recreation Station, is the plumeria pudica which produces a flower that is used in Hawaii for leis.

We know that the buildings at Harbour Lake reflect a Key West theme. Well, according to Tristen, so do the gardens and plant selection. The aim to is present a tropical-like setting, so kick back, wander, explore and enjoy the landscape.

Arnie Biondo

Board Member

The FOOD REPORT, Part II

So, let's review Part I: Fish Tacos at the Patio Bar and Grill: *Best ever*. Eat many. Everything else: fresh, made to order, great. Yummy!

What more can be said about the Food Service at Harbour Lake, then, if that pretty much covers everything? Lots!

To the first-time visitor, the Patio Grill seems modest, and the thought might be, “Perhaps we should go out where we can get a variety of food at a ‘real’ restaurant.” That’s a rookie mistake. The Patio has a wide variety of terrific food, all prepared fresh and to order. In fact, the variety is never so obvious as it is simply by looking at the menu and the daily or weekly “themed” specials. Food & Beverage Manager Christa and her 8 chefs prepare food specials that are coordinated with the activities at the resort. Be sure to check the Daily Specials Board. Whether it’s Mardi Gras or St. Patrick’s Day, Cinco de Mayo or Thanksgiving, the specials cater to the “food of the season” right down to the Easter Bunny Pancakes for the kids in the spring. And since we serve so many children, who are not *always* known for their patience, Christa and the staff try to get orders out to the tables within 15 minutes of the order.

We are a family resort, so we know families are usually on a budget, and that includes a food budget. After an expensive day at a theme park, it’s nice to know there is delicious food at a family price waiting at the Patio. Christa makes sure there are “Happy Hour” prices (under \$10) on some delicious menu items from 4 – 6 p.m. daily.

During a regular week, the menu is a close match to the activities of the day. For example, on Thursdays, there may be a BBQ Campfire experience planned. The Thursday menu would feature BBQ Chicken and Pulled Pork Quesadillas, for example. On Tuesdays, if there is a Luau performance scheduled, look for Hawaiian Flatbread and Ahi Poke Tacos, Hawaiian Chicken, Mahi with Pineapple Salsa, and the Aloha Burger Teriyaki. And be sure to try Italian/Mediterranean Night’s fare with Pepperoni Flatbread, Greek Salad with Chicken, or Spaghetti with Meatballs.

The menu in October celebrates Oktoberfest with a German food theme, naturally: Bratwurst, Knockwurst, German Potato Salad, Apple Strudel, and of course, German Beers for adult tastes. Everyone gets into the spirit of Oktoberfest, from the Activities Team to the Service personnel at the Patio. (see pictures)



Whatever your favorite foods are, no matter what your budget looks like, no matter what your dietary needs may be, the Patio has the right food choices for you and your family. The bottom line is this: You can’t go wrong at the Patio no matter *what* you order! See you there!

Les Holliday

Board Member

Options for Getting around Orlando

Once upon a time, before the dawn of ride sharing services, getting from the airport to Harbour Lake was logistically difficult. You could take a cab, but that was very expensive. If you were already renting a car, then you were good to go. But what if you didn’t want or need a car for the week? I suppose you could take the very arduous journey by walking down the Beachline Expressway but I’d recommend against that. Perhaps few people have considered public transportation. Orlando’s bus system - Lynx - is as good as any system I’ve personally experienced around the country (and I have ridden a few). When you get off the plane, you’ll want to head over to terminal ‘A’ as that is where the Lynx busses will await you. Route #111 will take you on a route through the Florida Mall and eventually deposit you at Sea Harbour Drive, just south of Central Florida

Parkway. Surely that will leave a bit of a walk but for only \$2, it is well worth it. That same route will also carry you to the Sand Lake Road SunRail station which can take you as far north as DeBary (and all the way down to Kissimmee as well).

Once you have unpacked and want to get out and about, you'll want to head back to that same intersection and look for the #50 bus. This will take you to Lynx Central Station. Located off Colonial Drive and I-4, you are in the heart of the city and from there the routes branch in all directions to take you anywhere you like. Route #8 has a stop just north of the driveway to Cypress Harbour. So just cross Westwood, take a seat and before you know it you will be whisked down I-Drive and again, all the way to Lynx Central Station. Of course, if you just want to run up I-Drive, the I-Drive trolley has a huge presence in Southwest Orlando, with busses everywhere and lots of stops on Westwood, including one just south of the entrance on Grand Horizons Boulevard.

Many years ago, I used to order my Lynx passes via snail mail, weeks before my arrival in Orlando. Those days are gone as the PawPass app is a very simple and seamless interface to purchase all your passes and fares from your phone. Just show it to the driver and you can take a seat! I wish that all public transportation apps were as straightforward as this one, it was a pleasure using it for the first time in 2019.

Cycling in southwest Orlando requires the standard safety practices in any urban environment, but there is a treasure trove of bikeable streets to behold. Extremely flat areas, few traffic signals, few vehicles during the day and a lack of potholes make this a cycling paradise. I have been shipping myself a bike via UPS for five years now and have biked hundreds of miles while at Harbour Lake. Westwood north from I-Drive offers a challenging climb then an extremely flat section leading back to Harbour Lake to really get your heart pumping. I-Drive around the convention center is deserted in the late mornings and is highly recommended, it is a great stretch where you can really coast. One of my favorite stretches is Universal Boulevard between I-Drive and where it transitions to Orangewood Boulevard. It is so flat and smooth it feels like you are out in the salt flats of Nevada. If you really want to push the pace, you can turn right and head south on Tradeshow Road toward the Destination Parkway Lynx Super Stop. It is highly unlikely you will see any vehicles on this short stretch, and it becomes easy to average 20 mph – you will almost be doing the speed limit!

Years ago, before bike share programs were so prevalent across the country, shipping a bike was the only option. Then came Orlando's Juice Bike Share program – which was recently replaced with the new HOPR program. Unlike Juice, which was a fully docking program with kiosks to rent bikes, HOPR is dockless. This means there are bikes everywhere – and they can be left (almost) anywhere. Once again, the smartphone app is very simple. If these programs existed five years ago maybe I wouldn't have shelled out big bucks for the bike carrier I used to send my own bike back and forth from Chicago!

Orlando has a wealth of options to get around via bus and bike. It is good to explore green options, it will save you some bucks and, in my opinion, it is a lot of fun!

Eric Williams

Board Member

General Manager Update

As I begin my tenth year as General Manager at Harbour Lake, I reflect on the physical improvements and enhancements that have occurred in and around the resort over that time. My favorite part of the resort however is the staff and meeting you, the Owners. We strive to create a family atmosphere with the associates and help them through any and all situations they face daily. It is evident by speaking with Owners and seeing the letters and comments written that the hospitality displayed by our staff is appreciated and has many of you returning again and again. I look forward to meeting many more Owners this next year and having our staff continue to be innovative in all we do at Harbour Lake.

2020 Reserve Renovations

We are halfway through the villa interior renovations of the entire resort. Owner feedback continues to be very positive on the renovated villas and look forward to getting three quarters of the way completed in September of 2020. Buildings 10, 12 and 13 will have the interiors renovated and the exterior of the building painted.

Work will also begin towards the end of 2020 on the lobby renovation. Similar to the renovated villas, the Key West inspiration along with better traffic flow is the focus on updates.

Your understanding is much appreciated if you should occupy the resort as enhancements are being completed. Due to our yearly high occupancy, we are not able to complete all projects in January and September which historically have been the quietest months at the resort.

Owner and Guest Satisfaction

After each stay at Harbour Lake, a survey is emailed to you. These surveys are very important to all associates and managers and help us make improvements to our day-to-day operation. The survey allows you to inform us of great hospitality displayed by associates as well as areas needing improvement. The Management Team values the information and it helps in recognizing positive performances of our associates and enables us to achieve our goals.

“Go Green” and Save – Opt-in!

You can now 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’re 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 or by Phone

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
- “Go Green” and Opt-in and reduce your Association’s mailing expenses
- Travel Insurance and assistance

If you need additional assistance, contact **Owner Services at 800-845-4226** to speak with a representative.

Warmest regards,

Melissa Fritsche

General Manager
Marriott’s Harbour Lake