

June 18, 2019

Dear Marriott's Harbour Lake Owner:

It is my pleasure to present the [Spring 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

Spring 2019

Dear Marriott's Harbour Lake Owner,

The HAO Condominium Association Spring Board of Directors Meeting was held on Friday May 10, 2019. It is absolutely amazing to me that six months just flies by between our Board Meetings and the subsequent publication of the Harbour Lake Herald.

The spring edition of the Harbour Lake Herald typically provides the Board with the vehicle to convey to our owners such things as end of previous year finances, updates on 5 year and 10 year renovations when they occur, end of year financial audit results and special projects. As you read this edition of the Herald, we trust you will be informed and updated with respect to your second home at Harbour Lake.

On behalf of myself and the HAO Board we wish you and your family the very best of 2019 as we work on your behalf to keep Harbour Lake well maintained and ready for your next visit.

Financial Facts and Tasks

As is typical with Spring HAO Board Meetings financial discussions generally fall into two distinctive categories:

- End of year financials from the previous year (2018), and
- Current year financial trends through the end of April (2019)

With regard to end of year financials for 2018:

- The Operating Fund finished the fiscal year on the positive side
- The Reserve Fund finished the year with a fund balance of \$4,037,613
- The Property Tax Fund finished the year with a fund balance of \$210,745
- In summary all the preceding funds ended fiscal year 2018 in good shape

With regard to the financials so far in 2019 (as of the end of April):

- The Operating Fund is a negative \$9,347 but it is way too early in the year to be concerned. At this time of the year line items such as maintenance fees are still very much in flux.
- The Reserve Fund has a fund balance of \$1,963,938. Remember that Harbour Lake is still closing out and paying for our most recent renovations that were physically completed in the first quarter of 2019.
- The Property Tax Fund has a fund balance of \$12,398 which is the interest realized so far in 2019 on Harbour Lake's investments.

Other items of note:

- Harbour Lake is still pursuing a Property Tax settlement with Orange County based on contested previous year tax bills.
- The HAO Board continues our policy of conservative investments of our funds. Of late the Operating, Reserve and Tax Funds have increasingly benefited by interest rate increases initiated by the Federal Reserve.

Tom Lawson
Board President

Behind the Scenes

I always have the feeling when I visit Harbour Lake that everyone there is working just for me and my family, giving their all to provide us with a wonderful experience.

What you might not realize is how much giving goes on behind the scenes. The whole resort is devoted to contributing to the community in a variety of ways.

For example, when the Board met in May, the whole team was preparing for A Gift for Teaching, an annual event that supports local teachers to receive an infusion of much needed materials for their classrooms. Every year in the Fall, a company-wide Harvest food drive collects non-perishable items for local food banks. Last November Harbour Lake staff collected an impressive 1,397 pounds of food for this cause. At holiday time the resort staff participate in an Angel Tree that gives more than twenty children a great Christmas by buying an outfit and toy that they have specifically requested. Other efforts I've observed have included an onsite Red Cross Blood Drive and individual associates participating in benefit sports events. And of course, there's the ongoing project of housekeeping gathering leftover soap and shampoo to donate to a worldwide distribution program.

You have probably noticed signs around our resort for the Children's Miracle Network, which is a corporate-sponsored charity. We offer key wristbands, ping-pong ball purchases, and a miniature golf tournament in September, all of which raise money for the Children's Miracle Network. Last year more than \$14,000 was raised this way at Harbour Lake, and these funds stay in the Orlando area, at both the Arnold Palmer Hospital for Children and the Winnie Palmer Hospital for Women and Babies.

So, you see, as much giving of themselves that the Harbour Lake Team does for guests, they still have room left in their hearts to be generous with their community.

Sally Leahey

Board Vice President

Board of Directors Noteworthy News

THRIVE On Vacation!

It's easy to get out of an exercise routine when taking a week or two for vacation. Harbour Lake has the remedy—clubTHRIVE_{SM}.

Upon arriving, guests receive the Wellness Schedule for the week. There are a variety of activities and opportunities to choose from. Like yoga? Got it. Prefer something a bit more high intensity? Covered. Maybe your thing is a nice walk? No problem. Be sure to review the Resort Activities sheet provided at Check in.

Harbour Lake has a wide variety that can keep you on track, or, may introduce you to a new type of exercise! And, it's all part of your stay. There are no additional fees to participate.

As has always been the case, you can supplement your favorite class with a trip or two to the Fitness Center on the second floor of the Key House. There you will find cardio machines, resistance equipment, free weights and more.

But, wait, there's more! Stop by the Recreation Office if you'd like to check out some fitness supplies from the clubTHRIVE collection. Pedometers, resistance bands, yoga mats, and healthy-eating cookbook are just some of the items awaiting you.

Of course, all of the clubTHRIVE opportunities are in addition to your favorite, healthy endeavors. Be sure to walk around the resort and find the new butterfly garden and arboretum. Have a game of one-on-one basketball. And, top it all off with a refreshing swim.

Thanks to clubTHRIVE, you may go home in better condition than when you arrived!

Arnie Biondo

Board Member

Being a New Board Member

Light peeks through the nearly drawn curtains, creating shadows that dance on the ceiling above, shapes cast by the slowly rotating blades of the ceiling fan. I toss one way then turn the other, again facing the clock beside me. 11pm - sleep won't come easy tonight, at least it hasn't so far. I spent the afternoon cramped in the seat of a 747 with a heavy binder on the tray table in front of me. The newly downloaded episodes of my favorite show called to me from my tablet, tucked securely in the seat back pocket but I refused to heed their request. I poured over figures: budget line items, reserve levels and insurance umbrellas until my mind reeled. After more than 15 years traveling to Orlando, this trip was different.

In 2002 I got a call from Marriott. They asked if I'd come down for a sales presentation for a 'timeshare'. As I fidgeted during the hour or so that the salesman explained the program I only replied with mumbled 'yes' and 'no' answers, checking my watch all the while, desperately wanting to return to my miniature vacation. But slowly seeds were planted, watered, nurtured. The next thing I remember was going back to my hotel to get my checkbook for the down payment.

I applied for a nomination to get on the ballot for the Board of Directors again and again, but it always hit a dead end. So, it was in my 16th consecutive fall at Harbour Lake that I got a mysterious phone call in my villa. The person on the other end asked how my stay was going. Moments later they revealed the reason for their call - the votes had been tabulated and I was elected to a three-year term that very day. Coincidentally, the Board's fall meeting fell within my scheduled week. I sat speechless for a moment before I regained my composure and thanked them for the congratulations. With the other Board members in town for the meeting, we were able to schedule an impromptu gathering for introductions. So, in swim trunks and sandals, unshaven and with a tan slightly darker than Chicago offers the opportunity for, I nervously said my hellos and received a warm greeting from one and all.

That put me at ease for the day, and some weeks after. But as the spring meeting slowly moved into focus, those brief introductions paled. I barely knew anyone, and I knew even less about how these meetings are conducted. So, I poured myself into the material, learning everything I could and researching what I did not. And later as the ceiling fan weaved its song over my head, I tossed around in a bed far more comfortable than the one at home and contemplated the fact that the two glasses of wine I prescribed to myself as a sleep aid were not at all effective.

I did eventually overcome my trepidation and by 9am the next morning slowly began to realize that it was unfounded. I muddled my way through the protocol initially and got my feet under me. Five hours later business had been discussed, motions had been seconded and with a handshake and a 'see you in the fall', the group of us went our own separate ways and back to our other job at Harbour Lake: having fun and relaxing. I've got some ground to cover before I'll feel that I'm truly effective at the Board table, but maybe next time my fan will croon me a lullaby instead of the tune of disquiet it sang this spring.

Eric Williams

Board Member

Amenities and Activities

The FOOD REPORT, Part I

This is part I of a 2-part article about the food offerings at Harbour Lake. Part II (mark your calendars for the fall issue) will come in the next issue of the Harbour Lake Herald.

Fish tacos. My three adult boys all had fish tacos at the Patio Grill a number of years ago. They *loved* them! They *raved* about them! Later, when we were staying at another Marriott resort, they saw fish tacos on the menu and enthusiastically ordered them. Unhappily, though, they gave the new tacos three "thumbs down," compared to the fish tacos from Harbour Lake. Last spring, our middle son and his family came with us for Easter at Harbour Lake, and they spent *months* prior to their trip telling their kids (15, 13, and 11) that they were about to experience "Fish Taco Nirvana" at Harbour Lake! The day came, and my son looked down at his tacos and said, "I'm afraid to eat them now; we've been building them up for so long they can't possibly meet our expectations." Then he took a bite and smiled, as his wife did. "These are even *better* than we remember them!" True story. What a tribute to Food & Beverage Manager Christa and her staff here at Harbour Lake as they prepare the food for us all!

Recently, I sat down with Christa to prep for this article, and the first question I asked was, “All right. I have to know: what’s the secret to your fish tacos? ... or is that a trade secret?” Christa smiled and said, “We *do* make a few changes from the ‘company recipe’ for our fish (and shrimp, etc.) tacos. We make our own cilantro slaw from fresh ingredients. We make our own fresh *pico de gallo* salsa, and we add our very own house chili sauce to it.” Presto! From *normal* fish tacos, spectacular fish tacos arise!

And the secret really isn’t a secret: everything is *fresh!* Christa and her staff of 8 chefs prepare our food from fresh ingredients and do everything possible to get the finished product to our tables in under 15 minutes. As Christa observed with a smile, “We have oodles of little ones here; kids are not particularly patient, we try to get the food out there as soon as possible.”

We talked for over an hour, and in that hour, I learned a great deal about how the food and the menus are put together—and got really *REALLY* hungry in the process!

Over and over again, Christa emphasized that the most important quality of the food service overall at the Patio Grill is *accommodation*. Need a gluten-free version of your favorite meal? *Done!* Would like to have a pineapple slice on that grilled chicken sandwich? *Done!* Have a special food allergy? *Just let them know*—the staff will make every effort to meet the family’s need.

The menus at the Patio Grill feature affordable, delicious, *fresh* entrees. And the daily specials are fantastic. I dropped by the grill on a Thursday, and the Daily Special Board included either a *shrimp taco* (the same delicious fresh ingredients featured in the fish tacos, but with mouth-watering shrimp), *pork sliders*, and an “After 5:00 Special,” the *BBQ Shrimp Flatbread* entrée.

I haven’t even touched on the *themes* of the food offerings, which are tied to the day’s scheduled activities at the Patio: for example, the Hawaiian-styled offerings offered on the Polynesian Luau night. We’ll look at the themes and varieties of food on the weekly schedules in the next issue of *The Harbour Lake Herald*. Until then, savor the experience of the Patio Grill!

Les Holliday
Board Member

General Manager Update

It has been a pleasure to welcome so many Owners and Guests to the resort this year. Our busy season begins mid-February with President’s Day and ends the weekend after Easter, which was on the 28th of April this year. Seeing so many of you return year after year and watching the kids grow up before our eyes makes it fun to reminisce about past vacations and special moments with family.

Guest Satisfaction Survey

To date we have seen an increase in surveys and hope that if you have plans to stay at the resort you too will complete the survey and let us know of your experience. The Guest Satisfaction Survey, which is emailed to you after your visit, allows the management team to reinforce the positive comments and reward associates for having their name mentioned. Any opportunities are reviewed, and appropriate action is taken. When scoring the survey, an 8 is great but a 9 or 10 means you had a great time and will hopefully visit us again! In April one of our associates was awarded her 200th Way To Go Award. Nilsa, who may have checked you in or out at the resort can be found at the Front Desk, was the recipient. For Marriott Vacations Worldwide, this is a big deal and to have our very own Nilsa receive this distinction is awesome!

2019 Reserve Projects

Most of the large dollar projects have already been completed this year. These include the exterior painting, interior renovation, new air conditioner units, new hot water tanks and new fire alarm system in all villas located in building 14 and 15. To compliment the recent villa renovations, the elevators in buildings 14, 15, 30 and 31 will be updated and should be about complete as you read this newsletter.

Resort Enhancements

There are a number of projects that are being delayed by a year so that the project work can coincide with the next round of villa renovations in the fall of 2020 and January of 2021.

Change in Operation

Upon your next visit to the resort you will find all Food & Beverage outlets and Activities, both within the resort and vendors at the resort, no longer accept cash. All transactions can be charged to your villa or paid for by credit card. If you wish to pay cash, the transaction can be charged to your villa and you can then pay cash at the Front Desk. We appreciate your understanding so we may continue to streamline the operation for you.

Completion of Development

At the Spring Board Meeting, Marriott Vacations Worldwide (“MVW”) management informed the Board of Directors that it has entered into an agreement for the sale of the 18 acres of remaining undeveloped land adjacent to Harbour Lake. This means that Harbour Lake will essentially be built out at 312 villas as MVW has no plan for future development at this property. The transaction is currently targeted to close between Fourth Quarter 2019 – First Quarter 2020. The Board of Directors will work closely with the management company and will continue to provide updates as they become available from MVW.

Upcoming Election

At the next Annual Meeting, Owners will elect two members 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 15, 2019. 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’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
- 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

This page intentionally left blank

This page intentionally left blank

This page intentionally left blank

VOLUNTEER FORM TO SERVE ON THE BOARD OF DIRECTORS

At the next Annual Meeting, Owners will elect member(s) to serve on the Board of Directors. Board Members meet at least twice annually with the management of Marriott Vacation Club® International to conduct the business of the Association. Board Members are reimbursed for actual expenses incurred for travel, lodging and meals. A Nominating Committee will meet to select candidates for the vacant position(s). The list of candidates to be elected will be included on a Limited Proxy sent with the Notice of Annual Meeting. Please complete this volunteer form if you have an interest in serving on the Board of Directors for your Association.

TO BE CONSIDERED, YOUR FORM MUST BE RECEIVED BY JULY 15, 2019

Name: _____

Address: _____

Occupation: _____

(If retired, list primary occupation prior to retirement.)

Contact information: (Telephone) _____ (Email) _____

If nominated, your name and occupation, along with a brief profile, will be included with the Notice of Annual Meeting. To assist in this effort, please provide a summary of no more than 150 words of your experience and why you would like to serve as a director. Your summary will be published exactly as stated. Please do not abbreviate words or company names, print clearly or type, attach additional paper as necessary.

SIGNATURE: _____

Note: Please be sure that you can commit to attending at least two (2) meetings per year before volunteering to serve. Elected Directors will have their names listed in Association publications. This will permit other Owners to contact you regarding the operation of their Vacation Ownership property.

COMPLETE AND MAIL, EMAIL OR FAX TO: Marriott's Harbour Lake
Attn: General Manager
7102 Grand Horizons Boulevard
Orlando, Florida 32821
Email: Melissa.Fritsche@vacationclub.com
Fax: 407-465-6226

*The submittal of a volunteer form is not a guarantee of being selected as a candidate. Information submitted is proprietary and will be used only by the Nominating Committee, with the exception of your profile, which will be included with the Notice of Annual Meeting, should you be selected as a candidate.

THIS FORM MUST BE RECEIVED BY JULY 15, 2019