

**HARBOR COVE TIMESHARE OWNERS' ASSOCIATION**  
Harbor Springs, MI 49740  
[www.harborcovetimeshare.com](http://www.harborcovetimeshare.com)  
email: [hcts@nmescares.com](mailto:hcts@nmescares.com)

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October 2024

Dear Harbor Cove Timeshare Owner:

You are invited to the 2024 Annual Meeting which will take place on Saturday, November 16 at 10:00 am via Zoom.

<https://us06web.zoom.us/j/87802784951?pwd=LUsbqc24J398TkrwgUk0btjBuGUNcS.1>

**Meeting ID: 878 0278 4951**

**Passcode: 421964**

Please use the attached Board of Directors application if you are interested in serving on the board. Six of the board members' terms are up this year, and all but Phil Beaudette are running again, and their board applications are included in this packet for your review.

- Dan Lipson
- Bob Nash
- Don Scheible
- Cheryl Schmelzle
- Norm Schmelzle

If you are unable to attend the Zoom meeting, please complete the attached Proxy so that we can ensure we have a quorum, and return it to Cindy Dickson at [hcts@nmescares.com](mailto:hcts@nmescares.com) or fax to (231) 344-5924 before November 15, 2024.

# HARBOR COVE TIMESHARE OWNERS' ASSOCIATION

REPORT OF THE TREASURER

OCTOBER 2024

Your volunteer Board of Directors at Harbor Cove Timeshare Owners' Association is focused on the interests of all the owners. In that regard, due to the age of the infrastructure and the need to begin renovating the interior of the units, in 2022 the Board opted to institute a Special Assessment to fund the replacement of the aged furnaces, air-conditioner units, water heaters and renovate the lower-level bathrooms. This initial phase of renovations has now been completed and the feedback has been very positive.

You'll also recall that the Community House was destroyed by fire and the outdoor pool house had deteriorated significantly. The new pool complex was completed and reopened in early June this year. Rather than pay our share of the costs with another assessment, the Board increased the annual fees for 2024 by \$155, to \$850.00/week. Now that the final project costs are known, we'll be able to pay our share, without an assessment or further increase in fees.

In 2025, we plan to continue renovating the interior of our 6 units with less costly but much needed upgrades. Final plans and budgeting are in process and we'll keep all updated on progress. We've also been able to increase the funds in our Reserve Account, beyond the 10% of operating budget required by the Michigan Condominium Statutes, to fund unforeseen emergencies.

Your Board will continue to sustain its efforts to keep weekly fees as low as possible and, therefore, the fees will remain \$850.00/week, as reflected in the budget which is included in this Annual Meeting packet.

As in the past, we encourage all our owners to help with our finances and unit renovations by promoting our timeshare rentals and sales to their family, friends and co-workers. Go to our website – [www.harborcovetimeshare.com](http://www.harborcovetimeshare.com) – under the For Sale and Rental tab, for more information.

Your Board will continue striving to make your visits more enjoyable as well as more marketable for renters and owners, should they decide to rent/sell their week(s).

Sincerely,

Harbor Cove Timeshare Owners' Association

Don Scheible, Secretary/Treasurer

**Harbor Cove Timeshare Owners' Association**  
**2024 Annual Projected Operating Financial Report (232 current owner weeks)**  
**2025 Projected Operating Budget based on 230 owner weeks paying**

	<i>Net Cash Flow</i>	<i>DRAFT Operating</i>
	<i>2024 YE PROJECTED (1)</i>	<i>2025 Budget-230 wks</i>
<b>Revenue-Operations</b>	<b>Note 1.</b>	
Maintenance Fees-Operating	\$166,672	\$174,480
Maintenance Fees-CP SA loan repayment	\$13,260	\$16,100
Maintenance Fees-add to Reserve for Replacements	\$17,680	\$4,600
Late Fee Income	\$1,300	
RCI Admin Fee Income	680	680
Proceeds from sale of HCTSA owned week	5,533	
Maintenance fee recoupment - net rentals as of 7/31/2024	2,346	
Miscellaneous income	30	
Interest income as of 8/31/2024	924	
Less Non-Operating Revenue to Reserve for Replacements	(8,833)	
Less Reserve for Replacement & Capital Improvements	(17,680)	(4,600)
<b>TOTAL REVENUE- OPERATIONS</b>	<b>181,912</b>	<b>191,260</b>
<b>Operating Expenses</b>		
Association dues to Phase I & Community Properties	\$38,500	\$39,270
Loan payments for CP rebuild paid to HCCP	\$12,114	\$16,100
Bank & Credit Card fees	\$300	\$300
Board of Directors' meeting expenses	\$160	\$160
Cleaning - Carpet	3,400	3,400
Cleaning (weekly units)	27,000	27,000
Cleaning - Furniture		2,400
Cleaning - Maintenance Weeks special cleaning projects	2,100	3,000
Electric & Water	6,000	6,200
Gas	5,800	6,000
Internet - Cable - Phone	17,300	17,800
Insurance	3,700	3,900
Laundry	7,000	7,200
Legal & Collection fees	250	650
Replacements - reoccurring	4,500	4,500
Maintenance & repairs	10,500	10,785
Management Fees	22,800	23,500
Printing-Mailing-Miscellaneous	700	700
Professional fees - CPA tax services	75	75
Property Tax expense	15,376	16,200
Taxes - Income & Filing Fees	20	20
Unit Supplies	2,000	2,100
<b>TOTAL OPERATING EXPENSES</b>	<b>179,595</b>	<b>191,260</b>
<b>Total Operating Revenue less Operating expenses</b>	<b>\$2,317</b>	<b>\$0</b>
<b>Less additions to Reserves to breakeven</b>	<b>(2,317)</b>	<b>0</b>
<b>Excess Operating revenue over operating expenses****</b>	<b>\$0</b>	<b>\$0</b>

**Harbor Cove Timeshare Owners' Association**  
**2024 Annual Projected Operating Financial Report (232 current owner weeks)**  
**2025 Projected Operating Budget based on 230 owner weeks paying**

<u>Analysis of Reserve for Replacement</u>	<u>Projected 12/31/2024</u>
Carryover Balance as of 12/31/2023 *	\$28,291
Replacements/improvements incurred during the period **	(35,915)
2024 Projected Addition to breakeven from operations above	<b>2,317</b>
2023 Additions during the period from SA installment 2	14,905
2024 Additions from 2024 maintenance fees	<b>17,680</b>
2024 additions from operations as of 8/31/2024	<b>8,833</b>
less transfer to Restricted reserves including interest	(7,200)
Adjustment to balance to reconciled Cash in Bank	(505)
<b>Projected Balance in SA - Replacemt Reserve (RR)</b>	<b>28,406</b>

<b>Restricted Reserve Cash Balance***</b>	<b>24,709</b>	Restricted Reserves - savngs
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\* Reserve for Replacement carryover balance as of 12/31/2023 per 2023 Annual Financial Report represents 2025 Special assessment installment #3 (last) to collect in 2025 estimated \$14,000, not included above.

\*\*Major improvements : AC units replaced in units 2-5-11-19, water heaters, some washer/dryers

\*\*\*Bylaws require a minimum of 10% of annual operating budget to be held in restricted re Currently at 14%

\*\*\*\*Any excess funds at year end will be used for future Reserves for Replacement.

**Amount paid for property taxes for each week current (232) in 2024= \$66.28**

*Note 1: Report was based upon actual 8 month results and best estimate of final 2024 numbers.*

This report is a Treasurer & President's summary of the official books kept by our property manager.

**TIMESHARE DATES - FRIDAY ARRIVAL**

2025	
Week 1	1/3/25
Week 2	1/10/25
Week 3	1/17/25
Week 4	1/24/25
Week 5	1/31/25
Week 6	2/7/25
Week 7	2/14/25
Week 8	2/21/25
Week 9	2/28/25
Week 10	3/7/25
Week 11	3/14/25
Week 12	3/21/25
Week 13	3/28/25
Week 14	4/4/25
Week 15	4/11/25
Week 16	4/18/25
Week 17	4/25/25
Week 18	5/2/25
Week 19	5/9/25
Week 20	5/16/25
Week 21	5/23/25
Week 22	5/30/25
Week 23	6/6/25
Week 24	6/13/25
Week 25	6/20/25
Week 26	6/27/25
Week 27	7/4/25
Week 28	7/11/25
Week 29	7/18/25
Week 30	7/25/25
Week 31	8/1/25
Week 32	8/8/25
Week 33	8/15/25
Week 34	8/22/25
Week 35	8/29/25
Week 36	9/5/25
Week 37	9/12/25
Week 38	9/19/25
Week 39	9/26/25
Week 40	10/3/25
Week 41	10/10/25
Week 42	10/17/25
Week 43	10/24/25
Week 44	10/31/25
Week 45	11/7/25
Week 46	11/14/25
Week 47	11/21/25
Week 48	11/28/25
Week 49	12/5/25
Week 50	12/12/25
Week 51	12/19/25
Week 52	12/26/25
Week 53	n/a

2026	
Week 1	1/2/26
Week 2	1/9/26
Week 3	1/16/26
Week 4	1/23/26
Week 5	1/30/26
Week 6	2/6/26
Week 7	2/13/26
Week 8	2/20/26
Week 9	2/27/26
Week 10	3/6/26
Week 11	3/13/26
Week 12	3/20/26
Week 13	3/27/26
Week 14	4/3/26
Week 15	4/10/26
Week 16	4/17/26
Week 17	4/24/26
Week 18	5/1/26
Week 19	5/8/26
Week 20	5/15/26
Week 21	5/22/26
Week 22	5/29/26
Week 23	6/5/26
Week 24	6/12/26
Week 25	6/19/26
Week 26	6/26/26
Week 27	7/3/26
Week 28	7/10/26
Week 29	7/17/26
Week 30	7/24/26
Week 31	7/31/26
Week 32	8/7/26
Week 33	8/14/26
Week 34	8/21/26
Week 35	8/28/26
Week 36	9/4/26
Week 37	9/11/26
Week 38	9/18/26
Week 39	9/25/26
Week 40	10/2/26
Week 41	10/9/26
Week 42	10/16/26
Week 43	10/23/26
Week 44	10/30/26
Week 45	11/6/26
Week 46	11/13/26
Week 47	11/20/26
Week 48	11/27/26
Week 49	12/4/26
Week 50	12/11/26
Week 51	12/18/26
Week 52	12/25/26
Week 53	n/a

2027	
Week 1	1/1/27
Week 2	1/8/27
Week 3	1/15/27
Week 4	1/22/27
Week 5	1/29/27
Week 6	2/5/27
Week 7	2/12/27
Week 8	2/19/27
Week 9	2/26/27
Week 10	3/5/27
Week 11	3/12/27
Week 12	3/19/27
Week 13	3/26/27
Week 14	4/2/27
Week 15	4/9/27
Week 16	4/16/27
Week 17	4/23/27
Week 18	4/30/27
Week 19	5/7/27
Week 20	5/14/27
Week 21	5/21/27
Week 22	5/28/27
Week 23	6/4/27
Week 24	6/11/27
Week 25	6/18/27
Week 26	6/25/27
Week 27	7/2/27
Week 28	7/9/27
Week 29	7/16/27
Week 30	7/23/27
Week 31	7/30/27
Week 32	8/6/27
Week 33	8/13/27
Week 34	8/20/27
Week 35	8/27/27
Week 36	9/3/27
Week 37	9/10/27
Week 38	9/17/27
Week 39	9/24/27
Week 40	10/1/27
Week 41	10/8/27
Week 42	10/15/27
Week 43	10/22/27
Week 44	10/29/27
Week 45	11/5/27
Week 46	11/12/27
Week 47	11/19/27
Week 48	11/26/27
Week 49	12/3/27
Week 50	12/10/27
Week 51	12/17/27
Week 52	12/24/27
Week 53	12/31/27

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## HARBOR COVE TIMESHARE OWNERS' ASSOCIATION – MEETING NOTES

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Annual Meeting of the Association of November 18, 2023 at 10:00 am

The following was noted:

In attendance: C. Schmelzle, President, P. Beaudette, Vice President, D. Scheible, Secretary/Treasurer, N. Schmelzle, Board Member and H. Awdey, Board Member

Other owners in attendance: J. Korleski, L. Rowe, T. Murphy and S. Kyre

Property Management Staff in attendance: C. Dickson, NME and T. Minor, NME

1. With a quorum established, the President called the meeting to order at 11:05am.
2. The Minutes of 2022 Annual Meeting of Association, 11/22/2022, were distributed to all eligible owners. A motion by T. Murphy, seconded by D. Scheible to approve, as submitted, passed by unanimous vote.
3. C. Schmelzle, gave the President's Report:
  - a. Members are encouraged to visit the Association website for quarterly newsletters, updates, weeks for rent and sale, minutes of meetings and much more are available - harborcovetimeshare.com / password – HarborCove2018 (case sensitive).
  - b. The Community Center and pools construction is proceeding and is scheduled to be completed by Memorial Day 2024.
  - c. The Board had instituted a 3year Special Assessment to fund the renovation of the lower-level Bathrooms, replace furnaces, hot water heaters, air conditioning and other improvements and upgrades. 41% of the owners took advantage of prepaying the entire assessment. The second-year payment of \$110. was included in the 2024 Fees Invoice sent by Northern Michigan Escapes (NME), for those paying annually, and is due 12/31/2023.
  - d. The remainder of the Hot Water Heaters, Air Conditioning and Washer/Dryer units will be completed by the spring of 2024.
4. The Michigan Condominium laws require an annual independent audit, unless waived by a vote of the members. Historically, at the annual meetings, the members have voted to waive an audit. C. Schmelzle, a CPA herself, advised that she and the Treasurer, review financial reports, prepared by NME using Quickbooks software, on a monthly basis and a fee of \$5,000, or more, could be anticipated. Further, CPA fees would be better applied to an increase in attorney fees, facilitating title searches and gaining control of delinquent weeks. P. Beaudette recommended an independent audit be conducted, perhaps every 4 or 5 years. Discussion ensued. A motion by H. Awdey, seconded by J. Korleski, to waive an audit for 2023 passed by a vote of 8-1.

### Northern Michigan Escapes Report

C. Dickson reported:

1. Each member in good standing received a ballot, by first-class mail, in the Agenda packet. 112 ballots were returned with 105 needed for a quorum.
2. H. Awdey was unanimously elected to the Board of Directors. C. Schmelzle reminded there were two open seats and encouraged owner's present to consider running and/or suggesting names of other owners who may be interested.
3. While our Association has promulgated policies which apply to occupancy, our owners and renters are also bound by the policies of the Harbor Cove Phase I Association and the Harbor Cove Community Properties Association. There have been issues with pets, smoking (both tobacco and marijuana) outdoors and on the unit deck and towels draped over the railings, all of which will likely result in fines, payable by the owner. Our Board periodically reviews and updates the policies, as

## DRAFT

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deemed necessary.

4. Owners are reminded to bring problems to NME's attention, as soon as possible, following check-in.

Doing so permits NME to expedite correcting the problem ASAP. Email Terri or Lauren at NME.

5. Many of our owners are members of Resort Condominiums International (RCI) which permits them to exchange their week(s) at other timeshare resorts. Recently, Harbor Cove was granted Silver Status indicating our units meet or exceed stringent metrics established by RCI. Our units aren't eligible for Gold Status, as there's no restaurant on site.

### Treasurer's Report

1. D. Scheible, Treasurer reported that, although our Association has and continues to operate on tight budgets, 2023 is likely to end the fiscal year (December 31, 2023) with a light surplus.
2. NME now handles the rental of available weeks and the additional net income generated this year will be more than \$6,300.00.
3. The Association's 2024 Operating Budget, approved by the Board of Directors, includes a \$155.00/week increase in the Fees. This is due to anticipated increases in utilities, cleaning and housekeeping fees and a modest increase in NME's Management fee. In addition, it includes the previously announced Special Assessment fees for the completion of the new Community House & Pool.
4. The Harbor Cove Community Properties Board instituted an additional \$4,000/ week assessment for all units within Harbor Cove to fund the Community Center and pools, which was due 9/1/2023. Rather than go to our owners for the funds, the \$24,000 was paid from our Special Assessment fee and a portion of the Restricted Reserves. Michigan Condominium law requires a minimum reserve of 10% of an association's operating budget be held for emergencies and approximately 15% remains in that account.
5. Finally, to avoid repeated Special Assessments to fund continued upgrades to our 6 units, the balance of the \$850/week 2023 fees will be used to replenish and increase the Reserve Account. A copy of the 2024 Operating Budget was included in the Agenda packet.

Following a brief question and answer period and there being no further business, D. Scheible moved to adjourn, P. Beaudette seconded and the motion passed unanimously. Meeting adjourned at 11:18am.

D. Scheible, Secretary/Treasurer

**HARBOR COVE TIMESHARE OWNERS ASSOCIATION (HCTSOA)**

**BOARD OF DIRECTORS - CANDIDATE FORM**

**November 2024 Annual Elections**

**Instructions: Complete this form only if you are running for a board position. Once completed, return the form to the association using the directions at the bottom of this page. This form will be printed as is and must not exceed a one page-single sided 8.5 by 11 inch information sheet. Do not send this form with your Annual Proxy form or your maintenance fee payment.**

**We encourage all applicants to use this form which will be posted on our website as a pdf or contact Cheryl Schmelzle by email at schmelzle@scpa.pro for an excel or pdf version or paper copy.**

hereby place my name in nomination as a candidate for the

I, \_\_\_\_\_

Board of Directors of the HCTSOA. I understand that I am responsible for the accuracy of the information submitted herewith.

**CONTACT PHONE:** \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_  
STREET CITY STATE ZIP

**PREFERRED EMAIL:** \_\_\_\_\_ **OCCUPATION OR RETIRED:** \_\_\_\_\_

**UNIT/WEEKS OWNED**

**PAST BOD MEMBER** If so, provide dates served and position held: \_\_\_\_\_

**FOR HCTOA ?** \_\_\_\_\_

**HOW HAVE YOU** \_\_\_\_\_

**USED YOUR WEEKS?** In the last 3 years? \_\_\_\_\_

Last time you personally occupied any of your weeks? \_\_\_\_\_

**WHAT YEAR DID YOU ACQUIRE FIRST WEEK** \_\_\_\_\_

**MOST RECENT WEEK** \_\_\_\_\_

**ABOUT YOURSELF:**

Experience

Special Skills

Interests-Hobbies

Benefits of your service

as a BOD member

Occupational skills

About you and your family

Wish list for HCTS units

**SIGNATURE:** \_\_\_\_\_

**DATE SUBMITTED** \_\_\_\_\_

**COMPLETED FORM TO:**

Cheryl Schmelzle - President

Email: schmelzle@scpa.pro

& Cindy Dickson email: hcts@nmescares.com

Mail: Harbor Cove Timeshare Owners Association

Attn: Cheryl Schmelzle

1450 W Long Lake Rd Suite 165

Troy MI 48098



**Harbor Cove Timeshare Owners Association (HCTSOA)  
Board of Directors - Candidate Form**

I, **Daniel Lipson**, hereby place my name in nomination as a candidate for the Board of Directors of HCTSOA.

Daniel Lipson  
2903 Harrison St.  
Evanston, IL 60201  
312-371-6495  
[danlipson59@gmail.com](mailto:danlipson59@gmail.com)

**Occupation:** Sales, Sales Engineer, Digital Marketing

**Unit / Weeks Owned:** Unit 5, Week 33

**Past Board Experience:** I am currently serving on the Board of HCTSOA as an interim basis. I served as a Board Member for my Congregation in Wilmette, IL between 2015-2018

**Unit use:** My wife and daughters have been using our week for the past ~40 years. My mother, Marilyn Friedman purchased the week when Harbor Cove originally was built. Ownership of the week was sold to me by her in 2009. Over all these years we consistently use our week and only have missed a few years due to illness or other family events.

**About Me:** As noted above, my family has been coming to Harbor Cove for many years. It is a special place for us and we enjoy our time “up north” very much.

I work full time in Sales, Sales Engineering and Digital Marketing. I am highly organized, able to follow through on assignments and detailed oriented. I am highly effective in building relationships and working with others to accomplish goals.

I enjoy bicycling each day. Bicycling the Tunnel of Trees is an annual event during our week in Harbor Springs. I also enjoy yoga, walking and gardening.

**Board Member Goals:** If elected, I would like to help the Board market and sell weeks that the Board owns. In addition, I would like to help owners rent their weeks that they are unable to use. Finally, I can help update the web site and other technology related tasks.

Respectfully Submitted,

Dan Lipson  
Sept 26th, 2024

**HARBOR COVE TIMESHARE OWNERS ASSOCIATION (HCTSOA)  
BOARD OF DIRECTORS - CANDIDATE FORM  
INTERIM POSITIONS UNTIL NOVEMBER 2024 ANNUAL MEETING**

Instructions: Complete this form only if you are running for a board position. Once completed, return the form to the association using the directions at the bottom of this page. This form will be printed as is and must not exceed a one page-single sided 8.5 by 11 inch information sheet. Do not send this form with your Annual Proxy form or your maintenance fee payment.

We encourage all applicants to use this form which will be posted on our website as a pdf or contact Cheryl Schmelzle by email at schmelzle@sca.pro for an excel or pdf version or paper copy.

I, Robert Nash hereby place my name in nomination as a candidate for the Board of Directors of the HCTSOA. I understand that I am responsible for the accuracy of the information submitted herewith.

NAME: Robert (Bob) Nash CONTACT PHONE: 847-687-5452

ADDRESS: 216 Circle Dr. Tower Lakes IL 60010  
STREET CITY STATE ZIP

PREFERRED EMAIL: RNash216@comcast.net RETIRED?:  OCCUPATION: \_\_\_\_\_

UNIT/WEEKS OWNED # 19 week 31

PAST BOD MEMBER FOR HCTSOA? If so, provide dates served and position held: \_\_\_\_\_

HOW HAVE YOU USED YOUR WEEKS?  
In the last year? Plan to use 8-2-2024  
In the last 3 years? Used Every year  
Last time you personally occupied any of your weeks? 2023

YOUR 1ST WEEK? WHAT YEAR DID YOU ACQUIRE 2001 MOST RECENT WEEK? 31

ABOUT YOURSELF:	<u>I recently retired as a merger + Acquisition consultant in the Accounting Industry.</u>
Experience	<u>PROTECT MGMT. Budgeting + Planning</u>
Special Skills	<u>Playing GOLF, working out, Tennis, Kayaking Travel</u>
Interests-Hobbies	<u>I have a diverse set of skills in business + Information Technology utilization</u>
Benefits of your service as a BOD member	<u>Past Real Estate Agent, Insurance, Business Development</u>
Occupational skills	<u>My wife + I have been married 31 years</u>
About your family	<u>we have 4 children + 2 grandchildren</u>
	<u>We travel internationally + camp locally</u>
	<u>We both have been elected to our HOA in Tower Lakes IL</u>

SIGNATURE: Robert K. Nash DATE: 6-24-2024  
PRINT NAME HERE: Robert K. Nash

COMPLETED FORM TO: Cheryl Schmelzle - President  
Email: schmelzle@sca.pro  
Mail: Harbor Cove Timeshare Owners Association  
Attn: Cindy Dickson  
P O Box 581  
Harbor Springs MI 49740  
OR

**HARBOR COVE TIMESHARE OWNERS ASSOCIATION (HCTOA)**  
**BOARD OF DIRECTORS - CANDIDATE FORM**  
**November 2022 Annual Elections Must be submitted by XX/XX/2022**

Instructions: Complete this form only if you are running for a board position. Once completed, return the form to the association using the directions at the bottom of this page. This form will be printed as is and must not exceed a one page-single sided 8.5 by 11 inch information sheet. Do not send this form with your Annual Proxy form or your maintenance fee payment.

We encourage all applicants to use this form which will be posted on our website as a pdf or contact Cheryl Schmelzle by email at schmelzle@scpa.pro for an excel or pdf version or paper copy.

I, Don Scheible hereby place my name in nomination as a candidate for the Board of Directors of the HCTOA. I understand that I am responsible for the accuracy of the information submitted herewith.

NAME: Don Scheible, AIA, NCARB CONTACT PHONE: (248) 797-9890

ADDRESS: 46 Kensington Blvd. Pleasant Ridge MI 48069-1218  
STREET CITY STATE ZIP

PREFERRED EMAIL: scheibleassociates@sbcglobal.net RETIRED??:  No OCCUPATION: Architect / Consultant

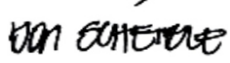
UNIT/WEEKS OWNED Unit #2 / Week Nos. - 4, 5, 32, 33 & 34

PAST BOD MEMBER FOR HCTOA ? If so, provide dates served and position held: see below  
No

HOW HAVE YOU USED YOUR WEEKS? In the last year? Personal / Pleasure & Business  
 In the last 3 years? Purchased and stayed weeks 32, 33 & 34 - 2021 Purchased week 5 - 2022  
 Last time you personally occupied any of your weeks? Weeks 4 & 5 - 2022

WHAT YEAR DID YOU ACQUIRE YOUR 1ST WEEK? 2021 MOST RECENT WEEK? 2022

ABOUT YOURSELF:	<b>I'm an Architect and continue to practice, on a consulting basis.</b>
Experience	<b>Served on the Main Street Centre Condominium Board (Royal Oak, MI), for more than 15</b>
Special Skills	<b>yrs. (2004-2020), both as Treasurer and, for more than a decade, as its President.</b>
Interests-Hobbies	<b>Was directly involved in the development of numerous Condo policies, bidding and contract</b>
Benefits of your service as a BOD member	<b>award for maintenance and capital improvements. Primary Board contact for Management Company (Kramer-Triad Management Group) and Condo legal counsel.</b>
Occupational skills	
About your family	<b>Mary and I have vacationed in Harbor Springs and Harbor Cove for nearly 50 years. We have 2 adult children and 3 grandsons.</b>

SIGNATURE:  DATE: 29 June 2022

PRINT NAME HERE: Don Scheible

COMPLETED FORM TO: Cheryl Schmelzle - President  
 Email: schmelzle@scpa.pro  
 Mail: Harbor Cove Timeshare Owners Association  
 Attn: Cindy Dickson  
 OR P O Box 581  
 Harbor Springs MI 49740



HARBOR COVE TIMESHARE OWNERS ASSOCIATION (HCTSOA)

BOARD OF DIRECTORS - CANDIDATE FORM

November 2024 Annual Elections

Instructions: Complete this form only if you are running for a board position. Once completed, return the form to the association using the directions at the bottom of this page. This form will be printed as is and must not exceed a one page-single sided 8.5 by 11 inch information sheet. Do not send this form with your Annual Proxy form or your maintenance fee payment.

We encourage all applicants to use this form which will be posted on our website as a pdf or contact Cheryl Schmelzle by email at schmelzle@scpa.pro for an excel or pdf version or paper copy.

I, Cheryl Schmelzle hereby place my name in nomination as a candidate for the

Board of Directors of the HCTSOA. I understand that I am responsible for the accuracy of the information submitted herewith.

ADDRESS: 4338 GAYLORD DR STREET TROY MI 48098 CITY STATE ZIP  
CONTACT PHONE: 248-622-9385

PREFERRED EMAIL: schmelzle@scpa.pro OCCUPATION OR RETIRED: CPA - Accountant, OWN, firm in Troy

UNIT/WEEKS OWNED Unit 2 (23 + 48) Unit 14 (33) Unit 19 (52 + 1)

PAST BOD MEMBER If so, provide dates served and position held: FOR HCTS only - Current incumbent President since NOV 2020.

FOR HCTOA? Yes each year (also exchange in RCT + rent out)  
HOW HAVE YOU USED YOUR WEEKS? Last time you personally occupied any of your weeks? Dec 2023; next Dec 2024

WHAT YEAR DID YOU ACQUIRE FIRST WEEK 1981  
MOST RECENT WEEK Week 33, U14 in 2021

ABOUT YOURSELF:

Experience

I LOVE Harbor Cove as a long time owner & so does my family.

Special Skills

Accountant - tax & financial reporting; organized gardening, grand children; 2 Basset hounds

Interests-Hobbies

Havel Experience & training etc

Benefits of your service

4 years of service as your President - Volunteers

as a BOD member

Our family goes every year to Harborlove - like home to us.

Occupational skills

2 sons in their 50's, Norm, my oldest, is on the

About you and your family

POD as our project (Cap X) manager.

Wish list for HCTS units

- Keep owners informed & engaged in our community AC.  
- Continue to improve & update within Masterplan Budget  
- Improve marketing of our owners to be able to rent or sell their weeks if needed

Cheryl Schmelzle

SIGNATURE:

9-25-24

DATE SUBMITTED

COMPLETED FORM TO:

Cheryl Schmelzle - President  
Email: schmelzle@scpa.pro  
& Cindy Dickson email: hcts@nmescares.com

Mail: Harbor Cove Timeshare Owners Association  
Attn: Cheryl Schmelzle  
1450 W Long Lake Rd Suite 165  
Troy MI 48098

**HARBOR COVE TIMESHARE OWNERS ASSOCIATION (HCTOA)  
BOARD OF DIRECTORS - CANDIDATE FORM  
INTERIM POSITIONS UNTIL NOVEMBER 2024 ANNUAL MEETING**

Instructions: Complete this form only if you are running for a board position. Once completed, return the form to the association using the directions at the bottom of this page. This form will be printed as is and must not exceed a one page-single sided 8.5 by 11 inch information sheet. Do not send this form with your Annual Proxy form or your maintenance fee payment.

We encourage all applicants to use this form which will be posted on our website as a pdf or contact Cheryl Schmelzle by email at schmelzle@scpa.pro for an excel or pdf version or paper copy.

I, Norman Schmelzle hereby place my name in nomination as a candidate for the Board of Directors of the HCTOA. I understand that I am responsible for the accuracy of the information submitted herewith.

**NAME:** Norman Schmelzle **CONTACT PHONE:** (586) 713-3796

**ADDRESS:** 8459 Samantha Ln Fair Haven MI 48023  
STREET CITY STATE ZIP

**PREFERRED EMAIL:** NSchmelzle88@gmail.com **RETIRED??:**  **OCCUPATION :** Mechanical Design Manager

**UNIT/WEEKS OWNED** Unit#5 WK#52 and Unit#19 WK#41

**PAST BOD MEMBER FOR HCTOA ?** If so, provide dates served and position held: Selected June 29th 2022 to present. Responsible for projects being performed at HCTS. For example all lower levels bathrooms remodel, coordinating all A/C and Furnace installations. I served as a committee member since June 2022 thru June 2020. Help sourcing lower level carpet and glass top stoves for all units.

**HOW HAVE YOU USED YOUR WEEKS?** In the last year? With friends and family  
In the last 3 years? Used Unit#5 the past three year at Harbor Cove. Unit#19 was purchased in 2020.  
Last time you personally occupied any of your weeks? 2024

**WHAT YEAR DID YOU ACQUIRE**

**YOUR 1ST WEEK?** Unit#5 WK#52 (Purchase 2016) **MOST RECENT WEEK?** Unit#19 WK#41 (Purchase 2020)

<b>ABOUT YOURSELF:</b>	Currently Mechanical Design Manager
Experience	I have been working in engineering field for the past 35 years.
Special Skills	Very detail orientated
Interests-Hobbies	Cars, hockey, golf, tennis, travel, great food & family
Benefits of your service as a BOD member	Supporting the board members with projects (Carpets selection for lower level, Bathroom remodel & A/C / Furnace. I coordinated all installation for projects and participated in several bathroom remodel trips to make sure smooth transition.
Occupational skills	Oversee all aspects of Mechanical Design including department goals, labor forecasts, schedule and project budgets, creates research and development, capital expenditure and manpower budgets for each year. Create and nurtures a teamwork environment.
About your family	The Schmelzle family have been vacationing in Harbor Cove for the past 45 years.

**SIGNATURE:** *Norm Schmelzle* **DATE:** 17 October 2024  
**PRINT NAME HERE:** Norman Schmelzle

**COMPLETED FORM TO:** Cheryl Schmelzle - President  
Email: schmelzle@scpa.pro  
Mail: Harbor Cove Timeshare Owners Association  
Attn: Cindy Dickson  
OR  
P O Box 581  
Harbor Springs MI 49740

HARBOR COVE TIMESHARE OWNERS' ASSOCIATION ANNUAL MEETING  
NOVEMBER 16, 2024 PROXY BALLOT

**MUST BE RECEIVED BY FRIDAY, NOVEMBER 15, 2024**

Zoom Meeting

<https://us06web.zoom.us/j/87802784951?pwd=LUsbqc24J398TkrwgUkobjBuGUNcS.1>

Meeting ID: 878 0278 4951

Passcode: 421964

This information is also on website - <https://www.harborcovetimeshare.com/owner-resources/>

This Proxy is solicited on behalf of the Board of Directors. The undersigned hereby appoints Phil Beaudette, Vice President of the Board of Directors, as Proxy with the power to appoint his substitute, and hereby authorizes him to represent and to vote, as designated hereafter, all votes which the undersigned is entitled to vote at the Annual meeting of the Harbor Cove Timeshare Owners' Association.

ELECTION OF DIRECTORS: **VOTE BY CHECKING THE BOX NEXT TO UP TO 6 NAMES.**

Candidates' applications are attached. If you select the "write-in" option, you must write in a valid name of a current owner for that vote to count. Only owners in good standing (paid maintenance fees) are eligible to vote and to serve on the Board.

\_\_\_\_\_ Dan Lipson (Incumbent)

\_\_\_\_\_ Bob Nash (Incumbent)

\_\_\_\_\_ Don Scheible (Secretary/Treasurer)

\_\_\_\_\_ Cheryl Schmelzle (President)

\_\_\_\_\_ Norm Schmelzle (Incumbent)

\_\_\_\_\_ Write-in \_\_\_\_\_

\_\_\_\_\_  
Signature of Designed Representative

\_\_\_\_\_  
Printed Name of Designated Representative

\_\_\_\_\_  
Week(s) / Unit(s) Owned

\_\_\_\_\_  
Date

\_\_\_\_\_ Yes, I will be attending the meeting via ZOOM

\_\_\_\_\_ No, I will not be attending

Please help us update our records by providing you email and current phone numbers:

Email: \_\_\_\_\_

Cell Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Please complete and return this form to on or before November 15, 2024.

Email: Scan & email to [hcts@nmescares.com](mailto:hcts@nmescares.com)

Fax: 231-344-5924

Mail: Harbor Cove Timeshare Owners Association, PO Box 581, Harbor Springs, MI 49740



### *Association Controlled Unit Rentals and Sales*

We have listed our *Association weeks* for rent under *For Rent or Sale* on our website. Northern Michigan Escapes, our property management company, handles rental weeks on units which the HCTSOA has control or ownership. If you're interested in renting or purchasing any of these weeks, you can follow the link on our website or call NME and talk to their friendly reservation staff at 231-459-4257. You can also visit their website: [northernmichiganescapes.com](http://northernmichiganescapes.com)

### *Owner-to-Owner Rental and Sales*

Our website also includes *Owner Listings* of weeks for rent or sale. If you want to add or remove a listing, please contact Director Dan Lipson, by email with details at: [danlipson59@gmail.com](mailto:danlipson59@gmail.com)

You need to deal directly with the owners of sale or rental options for the weeks listed in this section. We provide this listing as an accommodation to our owners.

### *Harbor Cove Timeshare Facebook Group*

We've created our own *Harbor Cove Timeshare Owners Association* Facebook private group! We want to promote communication within the ownership group and our great Association. Join the community and share your vacation photos from Harbor Cove or local information, meet your fellow owners, or just say hello! Use it as your community bulletin board. As a private group, our membership is only for our timeshare owners so let your neighbors know what's going on with you at Harbor Cove. Use it to rent a week (or two) or let others know if you're interested in swapping, renting or selling your week(s). C'mon and join the group and let others know just how beautiful it is at Harbor Cove!

### **Annual Meeting November 16, 2024**

The Board of Directors has set the annual meeting date of Saturday, November 16, 2024 at 10 AM EST. The meeting will be held via Zoom teleconferencing. Business to be addressed will be 1) election of board members, 2) presentation of the 2025 budget, 3) capital expenditure projects, and 4) any other business requiring attention of the full ownership. Specific dial-in information will be included with the Annual Meeting Proxy and Information package to be mailed in October to all owners in good standing. Keep an eye for the package, complete and return the proxy, and plan to attend.

### **Board Evaluating New Property Management Companies in light of NME Exit**

The Board of Directors was recently informed by our property management company, Northern Michigan Escapes, that due to changes in their business strategy, they will no longer be offering property management services. The Board is presently interviewing local property management companies with expectation to seamlessly replace NME by the end of the year. Updates will be provided as soon as information is finalized.

### **Welcome Our 2 New Board Members**

In July, Dan Lipson and Bob Nash were welcomed to the Board. Mr. Lipson, a sales engineer and Michigan native now living in Evanston, IL has been coming to Harbor Cove for 40 years. Mr. Nash, a recently retired M&A consultant from Tower Lakes, IL, has been a Harbor Cove owner for 23 years. With their addition the Board has achieved its full complement of 7 members.



### **Contact Us**

HARBOR COVE TIMESHARE  
ASSOCIATION  
P.O. Box 581  
Harbor Springs, MI 49740  
231-242-8093

[www.harborcovetimeshare.com](http://www.harborcovetimeshare.com)

Passcode: HarborCove2018 (case sensitive)

### **Board of Directors**

Cheryl Schmelzle, President  
[schmelzle@scpa.pro](mailto:schmelzle@scpa.pro)

Phil Beaudette, Vice President  
[pbbeau@bellsouth.net](mailto:pbbeau@bellsouth.net)

Don Scheible, Secretary / Treasurer  
[dscheible@scheibleassociates.com](mailto:dscheible@scheibleassociates.com)

Harry Awdey, Member –  
[hawdey@gmail.com](mailto:hawdey@gmail.com)

Dan Lipson, Member –  
[danlipson59@gmail.com](mailto:danlipson59@gmail.com)

Bob Nash, Member –  
[Rnash216@comcast.net](mailto:Rnash216@comcast.net)

Norm Schmelzle, Member - Projects  
Manager  
[NSchmelzle@comcast.net](mailto:NSchmelzle@comcast.net)

## YOUR SPECIAL ASSESSMENT & REPLACEMENT RESERVES ARE AT WORK

Installation of new energy efficient A/C units for units 2, 5, 11 and 19 are complete. The Board will be reviewing plans for the next phase of capital improvements. Thus far all units have received new furnaces, WiFi enabled thermostat, electric water heaters and air conditioning. All ground level bathrooms have been renovated. New washer / dryers have been installed in Units 2 & 8.

## FINANCIAL UPDATE

The income statement for the eight (8) months ending August 2024 reported income ahead of budget by \$10,942 and operating expenses slightly under budget at \$5,762 resulting in favorable variance to budget of \$16,704. Our treasurer anticipates a continuing favorable variance to budget through year end although the variance will likely narrow due to end of year expenses.

Special Assessment installment #3 is due in December 2024, the last of three installments.

## SOMEONE ELSE USING YOUR WEEK?

If you will not be personally using your unit, you are required to notify Lauren MacNaughton at Northern Michigan Escapes, [lauren@nmesapes.com](mailto:lauren@nmesapes.com) / 231-881-1055, of the renter's name, address, mobile phone number and email address for arrival instructions. Be aware that as a co-owner of a timeshare unit, you are ultimately responsible (financially and legally) for the conduct and consequences of inhabitants of your unit. If you intend to rent your unit, contact Cheryl Schmelzle to obtain a standard rental agreement that has been accepted by your association.

Owners and renters are bound by the policies of Harbor Cove Phase I Association and Harbor Cove Community Properties Association, and Harbor Cove Timeshare Owners Association. Please make sure you communicate this to your occupants. Phase I and Community Property Association's Rules and Regulations can be found here: <http://www.harborcovetimeshare.com/> > Owner Resources > Bylaws & Rules. Passcode: HarborCove2018 (case sensitive). You can also find the Rules in the green binder in each unit.



## **Harbor Cove Timeshare Owners' Association Collection Policy**

Pursuant to Articles V(D) and XII of the Declaration of Covenants for Use of Condominium Interest, if your maintenance fee is unpaid by the annual due date, you will not be entitled to occupy the unit during your period of use or at any other time, or authorize any other person to do so while any amounts remain unpaid. The only exception is if you have made special arrangements with our property managers for delayed payments. In all cases, your fees must be paid in full before using the Harbor Cove facilities.

The following additional actions will also occur if your maintenance fees remain unpaid:

- RCI will be notified of the delinquent status of the owner's timeshare fees and the RCI exchange privileges will be suspended until all delinquent amounts are paid in full.
- For maintenance fees more than 30 days overdue, a \$100 late fee for each week owned will be assessed to your account in addition to any amounts you owe the Association. This amount is not refundable and is applied each year that an account is delinquent.
- The Association has the right to, and will, attempt to rent the unit during your use period.
- A lien will be placed on the property for the amount due the Association. This will prevent you from selling the property or changing ownership until the lien has been removed when full payment is made.
- When maintenance fees have not been paid for an extended period, the Association will seek a judgement through small claims court for the delinquent dues and associated fees.
- The Association also has the right to foreclose on the property which can affect your credit rating.

The Board of Directors has an obligation to assure the continued financial health of the Harbor Cove Timeshare Owners Association and will take the necessary steps to do so. Our collection policy is attached for your information. If you have questions on the maintenance fees, or need to work out alternate payment plans, please contact our property manager.

### AVAILABLE WEEKS FOR RENT AS OF 10/31/2024

For available weeks and links to online booking through Northern Michigan Escapes, please visit our website at [www.northernmichiganescapes.com](http://www.northernmichiganescapes.com). You may also call reservations at 231-459-4257.

2024					
Arrival-Departure Date	Week #	Unit #	Arrival-Departure Date	Week #	Unit #
Oct 25 - Nov 1	43	8-14-19	Nov 29 - Dec 6	48	11-14-19
Nov 8 - Nov 15	45	5-11-14	Dec 6 - Dec 13	49	5-8-11
Nov 15 - Nov 22	46	5-8-19	Dec 13 - Dec 20	50	5-8-19
Nov 22 - Nov 29	47	5-8	Dec 20 - Dec 27	51	11
			Dec 27 - Jan 3	52	2
2025					
Arrival-Departure Date	Week #	Unit #	Arrival-Departure Date	Week #	Unit #
Jan 10 - Jan 17	2	19	May 16 - May 23	20	11
Jan 17 - Jan 24	3	11	Sep 5 - Sep 12	36	8-11
Jan 24 - Jan 31	4	5	Sep 12 - Sep 19	37	8-11
Feb 14 - Feb 21	7	11-14	Sep 26 - Oct 3	39	8-11
Feb 21 - Feb 28	8	8-11	Oct 3 - Oct 10	40	5-8
Feb 28 - Mar 7	9	5-14-19	Oct 17 - Oct 24	42	2
Mar 7 - Mar 14	10	8-11	Oct 24 - Oct 31	43	14-19
Mar 14 - Mar 21	11	5	Nov 7 - Nov 14	45	5-11-14-19
Mar 21 - Mar 28	12	5-8-11-14	Nov 14 - Nov 21	46	5-8-19
Mar 28 - Apr 4	13	2-8-11-14-19	Nov 21 - Nov 28	47	5-8
Apr 11 - Apr 18	15	2-8-14-19	Nov 29 - Dec 6	48	11-14-19
Apr 18 - Apr 25	16	5-8	Dec 5 - Dec 12	49	5-8-11
Apr 25 - May 2	17	5-8	Dec 12 - Dec 19	50	2-5-8-19
May 2 - May 9	18	8-14	Dec 26 - Jan 2, 2026	52	2
May 9 - May 16	19	14			

### AVAILABLE WEEKS FOR SALE AS OF 10/31/2024

Please contact Cheryl Schmelzle at [schmelzle@scpa.pro](mailto:schmelzle@scpa.pro) if you are interested in purchasing a week. You can review the Harbor Cove Timeshare Owners Association website at [www.harborcovetimeshare.com](http://www.harborcovetimeshare.com) for further details and contact information for owners' weeks that are for sale.

Week #	Unit #	2025 Dates
2	8	Jan 10 - Jan 17
10	8	Mar 7 - Mar 14
12	5,14	Mar 21 - Mar 28
13	8,11	Mar 28 - Apr 4
15	8,14,19	Apr 11 - Apr 18
16	8	Apr 18 - Apr 25
17	5	Apr 25 - May 2
18	8	May 2 - May 9
19	14	May 9 - May 16
39	8,11	Sep 26 - Oct 3
46	19	Nov 14 - Nov 21
48	11,19	Nov 28 - Dec 5
49	5,8,11	Dec 5 - Dec 12
50	19	Dec 12 - Dec 19