



# ASSOCIATION NEWSLINE

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SPRING, 2006

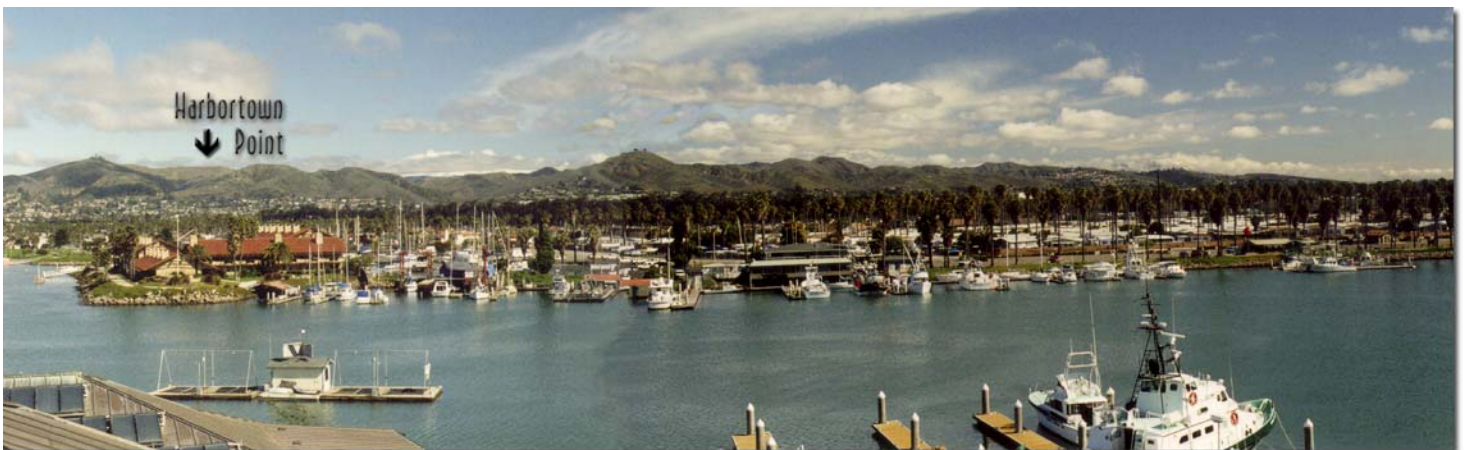
## Message from President Ken Kasner

Although the 2005-2006 fiscal year has gone by much too quickly, as I look back it has been a productive year for the Staff, Management and the Board. I'd like to share a few of the highlights and accomplishments at Harbortown.

- The first on-line Newsletter saved an estimated \$3,000 in printing and postage costs. In the future, we will explore on-line assessment billing for those with Internet access.
- Installed a new resort-wide phone system to better serve our owners and guests.
- Sold an additional sixty-one Harbortown weeks that will bring in additional annual revenue.
- Completed two financial audits, (January 1 to September 30, 2004 and October 1, 2004 to September 30, 2005.) that found Harbortown's "financial house" in order.
- Completed the installation of 57 electronic room safes large enough to hold laptop computers.
- Obtained a new Workers' Compensation Insurance Policy with premiums \$20,000 less than 2004-2005. (Unfortunately, our earthquake, flood, fire, and liability insurance increased by \$15,000 thanks to Hurricane Katrina.)
- Replaced the patio furniture in all 57 units.
- Retained the II Five Star and RCI Gold Crown status.

We regretfully said good-bye to a few long-time Harbortown staff but we have been fortunate to welcome new ones who we know will strive to continue the same professional service our owners and guests have come to expect.

This past year, it has been the Board's goal to continue Harbortown's financial stability, modernize our operations, maintain and improve the resort, and reduce operating costs while maintaining our 5-Star and Gold Crown rating. We continue to have one of the lowest maintenance fees of any west coast, water-view property. Our job in 2006-2007 is to continue this effort!



## **MINUTES OF ANNUAL MEETING OF MEMBERS OF HARBORTOWN POINT OWNERS ASSOCIATION**

June 4, 2005

The Members of Harbortown Point Owners Association, a California Non-Profit Mutual Benefit Corporation, held an annual meeting of Members at Poinsettia Pavilion, 3451 Foothill Road, Ventura, California, on Saturday June 4, 2005, at 1:10 p.m.

The Annual Meeting of Members was called to order by Rita Marsh, President of the Association. Directors Kasner, Majer, and McReynolds were present.

President Marsh welcomed HOA Members and introduced the current Board of Directors and HOA Property Manager, Charles Abul-Haj.

The Chair announced that the meeting was being held pursuant to formal written Notice of Annual Meeting of Members in accordance with Article III, Section 8 of the Corporation By-Laws, distributed to all members of the Corporation, and that such Notice was properly made. The Chair instructed the Secretary of the Meeting to make said Notice a part of the records of the meeting and to insert it in the Minute Book immediately preceding these Minutes.

*State Of the Resort Message*

### **OPENING STATEMENT**

Rita Marsh, President

President Marsh stated that her theme for the Annual Meeting was, "You're as welcome as the flowers in May and other colloquialisms." She noted that Robert Frost said, "Home is where you go and they have to take you in." Rita reiterated her message in the Association Newsline that she had chosen not to stand for re-election after 16 years of service on the Board. She assured the Homeowners that she was not ill but that she "just wanted to do something different." Rita reminisced about the many major achievements of the Association and the Board including increasing owners communication after the departure of Fairfield, becoming a strong and active participant in the Ventura Harbor Community, legally challenging and winning a settlement to eliminate owner "transitory occupancy tax", getting Fairfield to pay maintenance fees on their repossessed units, and maintaining our 5-Star and Gold Crown status. She quoted Thomas Wolfe who said, "You can't go home again." President Marsh reflected that she thinks you can and that as she moves away from the Board duties she will move toward more involvement with her Catholic charities, film production endeavors, and greater involvement in the political issues of Ventura.

## **HARBOR RELATIONS LAND/LEASE COMMITTEE**

Cornelia Baer

The committee had originally been formed to explore the possibility of buying the land on which Harbortown sits. However, the Committee has evolved into Harbortown's outreach effort into the surrounding Harbor Community. The Committee members, Cornelia Baer and Charles Abul-Haj, participate at the Ventura Harbor Community Council (VHCC) and attend meetings of the Ventura Port District to speak on items of importance to Harbortown. Charles Abul-Haj was elected to the VHCC Board of Directors. Harbortown homeowners may join as "resident" for \$25.

Connie Baer stated that in the beginning Harbortown's presence at Port District meetings was unwelcome. However, through constructive comments on issues involving the Port District and Harbortown, an atmosphere of trust and appreciation developed. The City invited VHCC to sit in on the Port Commissioner interviews and give input to them at the conclusion.

In discussing the Soderman-Ring development in the Harbor, Connie displayed the "I survived the Planning of Anchors Way and Beachmont" t-shirts that were given by the developer to Rita, Charles and her for their many hours of input on the proposal.

## **BUILDING AND MAINTENANCE COMMITTEE**

One of the highlights of our Annual Meetings for the last several years has been the slide-show and report by director Charles Maass. Unfortunately, he was unable to attend this year due to illness. However, Director Diane Majer presented some of the slides that Chuck had taken prior to his illness.

## **ACTIVITIES COMMITTEE**

Director Majer discussed her responsibilities on the Activities Committee including reading all the evaluation forms and comment cards to help in developing and improving our on-site and off-site activities. The Committee also provides input to the Building and Maintenance Committee on suggested room upgrades to insure that our 5-Star and Gold Crown status is maintained.

## FINANCIAL REPORT

Director McReynolds, in keeping with the theme suggested, "When someone offers you a hand, don't stand on his shoulders." Larry then presented a financial overview of Harbortown. The 2005 Budget goals were to increase reserve and working capital accounts and to keep 2005 maintenance fees close to those of 2004. These goals are being met. He also stated that all bills are paid and Harbortown owes no money.

*As of March 31, 2005:*

The total financial assets are \$2,766,338. This amount includes \$947,192 in operating funds, \$232,700 in working capital funds, and \$1,586,446 in reserve funds

## REGULAR MEETING

Following the completion of the Director's reports, the Secretary announced that there were not enough total proxies to officially convene the meeting.

Present in Person	32
Present by Proxy	769
TOTAL	801

The quorum requirement under the Association By-Laws is 33 1/3% of the total voting power of the membership represented in person or by proxy, or 969. It was noted that Fairfield did not vote their proxies for the meeting and they did not send a representative to attend in person and vote their proxies.

An Amendment to the By-Laws adopted by the Membership, permits a reduced quorum of 25% to conduct business if the lower quorum percentage is requested and approved by those present at the meeting. By motion from HOA member Sandra Zambows and seconded by Carolin Allbright, the meeting was adjourned and reconvened at a quorum percentage of 25% (727 or more proxies and in person).



## ELECTION OF OFFICERS

The meeting included the election of two (2) Members to the Board of Directors. The Secretary explained the election procedures as prescribed by the Association By-Laws and CC&R's. The nominees to the Board were:

Tim Foley  
Larry McReynolds

After discussion, the Secretary called for nominations from the floor. There being no further nominations, on motion by HOA member Carolin Allbright and seconded by HOA member Ronald Duffaut, the nominations were closed. As there were two nominations for the two positions to be filled, a motion was made by HOA member P.T. Labins and seconded by HOA member Sandra Zambows to accept the nominees by acclamation. The motion was unanimously approved. Upon acceptance of election, Tim Foley and Larry McReynolds shall each serve a two (2) year term ending June, 2007.

## MEMBERSHIP COMMENT

Director Marsh addressed written questions concerning the possibility of having full size refrigerators in each unit, and residential rates at the local golf course. Director McReynolds answered a question regarding Harbortown costs and Charles Abul-Haj responded to a question concerning Harbortown's lease.

Following the question and answer session, Director Kasner, on behalf of the Board and all of the Association, presented a gavel plaque to Director Marsh thanking her for her 16 years of service on the Harbortown Board of Directors.

There being no further business to come before the Annual Meeting, on motion by newly elected Director Tim Foley, seconded by outgoing Director Rita Marsh, and unanimously carried, the meeting was adjourned at 2:50 p.m. Owners were invited to the Point Club to meet and talk with members of the Board of Directors and Management. The next Annual Meeting will be held on June 3, 2006 at 1:00 p.m. at a location to be announced.

Kenneth B. Kasner  
Secretary

## **GREETINGS FROM THE OWNER SERVICES AND RESERVATION DESK**

We have lots of new faces here at Harbortown this year. (See accompanying photo). We are looking forward to seeing those of you that are returning to your home resort. We are always glad to see you.

Harbortown has again received the 5 Star rating and Gold Crown status from both Interval International and RCI for 2006.

RCI has always classified Harbortown units as rooms that sleep four or that sleep six. However, two years ago, Interval International changed our room classifications from one and two bedrooms to studios and one bedrooms. This reclassification has led to some confusion. Apparently, they were having a lot of their members come here to Harbortown expecting a true one or two bedroom unit. Their complaints were heard loud and clear. Interval defines a one bedroom as a unit that has a wall that blocks off the bedroom from the rest of the unit so that if more than one couple is staying in a unit, one couple doesn't have to walk by another person to use the restroom. Harbortown units only have a curtain that pulls around the main bed. II only changed the classification of the rooms, not their sleeping capacity. A Mariner sleeps four and an Islander/Voyager sleeps six. Don't get hung up on the room titles. If you are asking for something at a specific resort and the operator says they have something available but it says it's a studio, ask that person what the sleeping capacity is. It could be just like Harbortown Point where it has a main bed and a

couch that pulls out into a bed. Or better yet, you are allowed to put the room on hold for three hours while you do the research by calling the resort directly to find out exactly what amenities it has. If it is something you don't want, don't take it. There are other places you can try. Keep in mind, the later in the season you wait to make plans with your exchange company, the harder it will be to get you what you want. Again, if you call II and they say they have a one bedroom available and you say but I own a two bedroom at Harbortown, it just confuses the situation. Try saying, "Well, how many people does that sleep"? It might just be what you have at Harbortown. Please keep in mind, if you are not satisfied with the information you receive from the operator, you may ask to speak to a supervisor.



*From left to right-Kristi, Marysol, Linda, Michele, and Justin.*

## **ANNUAL FINANCIAL REVIEW - FISCAL YEAR ENDING SEPTEMBER 30, 2005**

A financial Audit for the year ended September 30, 2005, was completed by the accounting firm Carey & Hanna in Ventura, California. A copy of the report will be available at the Annual Meeting of Members. If you cannot attend, please send a written request for a copy to Owners Services. Please also include a check for \$5 to cover the printing cost. You can receive a free copy via email.

**MEETINGS OF THE BOARD:** Our Board of Directors holds regular meetings at least every two months. If you are interested in attending a meeting, telephone AMS Resorts or the Harbortown Point Office to confirm the date the meeting will be held. Write to the Board of Directors at:

Board of Directors  
Harbortown Point Owners Association  
c/o AMS Resorts, Inc.  
Post Office Box 7674  
Ventura, California 93006

## **IN LOVING MEMORY**

For 15 years, Carol Clack supervised housekeeping at Harbortown Point. During her tenure, she established and maintained the standard of excellence for housekeeping for which HTP has become recognized.

Carol's quiet nature and petite stature belied her power as a personnel manager. She was tough but compassionate and demanded nothing short of perfection from a staff that gladly

followed her lead.

In March 2006, Carol passed away after a long battle with lung cancer. Those of us who knew her will miss her dearly.



## SEPTEMBER 18, 2005, TESTIMONIAL

My wife, Mary Jo and I have been owners at Harbortown Point since February 1986. I was elected to the Harbortown Point Owners Association Board of Directors in 1992. We had not missed an annual meeting since then until last year. I was not able to attend the 2005 meeting because of illness as discussed below.

It was a dark, cold and rainy Saturday night last January 8, 2005. I was at work at my computer when the doorbell rang. It was our landlord's daughter who handed me a sixty day eviction notice. We had been renting the lovely two story house for the last seven years, now the landlord's daughter needed it to live in. The next day at Sunday School, we announced our plight to the class and asked for their prayers

We didn't know what to do except to put it in the Lord's hands. Three days later, on Tuesday, Mary Jo saw a classified ad for a house that was for sale by owner. We negotiated a price, put an earnest money payment on it and escrow opened the next day. The sustaining hand of the Lord moved faster than we had expected.

Just the day before we received the eviction notice I was diagnosed with a liver problem, and Mary Jo and I received a quick course in a major part of the human digestive system. I was jaundiced and itched all over. Blockage of my bile duct caused it, so a stent was put in to bypass the blockage.

About that same time I was subjected to a CT scan and a mass was discovered at the head of my pancreas. I was sick by the time we moved to our newly acquired house on February 26. It just so happened that our choir director, Beverly Welch, had scheduled a major choir rehearsal for that morning in preparation for a concert. After the rehearsal, a major part of the choir pitched in to help us move. A total of twenty eight friends and relatives helped us pack up and move from one house to the other in six and a half hours. We are deeply appreciative of the help that was provided by the sustaining hand of the Lord.

I was admitted to the Kaiser Permanente Hospital in Panorama City in the San Fernando Valley on March 8. A Whipple procedure was attempted shortly thereafter to remove the mass on my pancreas, but because of an abscess and other infectious matter in the area, it was deemed inoperable, and I was stapled back up. Since we had no idea as to what was ahead of us we trusted that the Lord would sustain us and that the doctors, nurses and hospital staff would be chosen by Him.

For seven weeks I stayed in the hospital while I was treated with a variety of antibiotics until the infections were eliminated.

I was discharged from the hospital so that I could go home for four weeks in an attempt to gain strength for the next Whipple procedure to remove the mass.

The second procedure was done on May 18. Again the mass was deemed inoperable because by this time it had entwined itself around other body parts and an attempt to remove it would have been at a high level of risk. So again I was stapled together. After ten days, I was discharged from the hospital and was allowed to go home.

Subsequently I had an appointment with an oncologist who reviewed my case. My surgeon had recommended chemotherapy

treatment, but without definite proof of cancer, my oncologist would not subject me to that. Instead, he prescribed a PET scan with a CT scan overlay.

No cancer cells were identified in my whole body. Furthermore the mass that my surgeon had observed twice while attempting to do Whipple procedures was no longer observed on the CT scan. I claim that the Lord performed a miracle on my body.

Subsequently I questioned my surgeon, who proclaims to be a Christian, about the reliability of the CT scan. He said it was very reliable and that they depend upon it for its accuracy.

I told him that he had opened me up twice to remove the mass, but the Lord wouldn't let him do it because the Lord wanted to perform a miracle in response to many fervent prayers. He just smiled but didn't say anything.

Subsequently a CT guided needle biopsy was performed in my pancreas, again with normal indications, and no indications of cancer.

On the last Sunday of June, I awoke at 11:30 PM with terrible pains in my chest. We went to Antelope Valley Hospital and I was admitted immediately. It was discovered the next day that I had a blood clot in my left lung. A high powered blood thinner was administered, and after six days I was released and put on the blood thinner, Coumadin.

When I consider that the blood clot could have occurred at other places in my body where I could have lost some of my faculties, I praise the Lord again for His support. I have not lost any of my faculties, I can still walk and talk. I still can see, smell, taste, hear and feel and for that I praise the Lord again for His sustaining hand.

When I was discharged from the Kaiser hospital the last time, a couple of the nurses said that I could be in for a long recovery because a rule of thumb is that for every day in the hospital it takes a week to recover. Since I was in the hospital almost ten weeks total, my recovery should be complete some time next year. I am looking forward to that time.

Our youngest daughter, Julia, was up here to help us on moving day. As she observed all the willing helpers who helped with the moving she told Mary Jo that we have so many blessings it is embarrassing. Embarrassing or not, we are truly blessed and we thank the Lord for all of them and for His sustenance during this time of uncertainty and stress. He was the Rock on whom we could depend.

Since then I have regained strength and am leading a normal life. For this my wife and I thank the Lord.

During this ordeal, there were weekly congregational prayers for me. Small groups were praying for my return to health. Almost every day, my good wife, Mary Jo, sent emails to friends and relatives in this country and in other parts of the world notifying them of the progress of my life threatening condition. They in turn claimed they were praying for me.

The sweet aroma of fervent prayer was rising as a cloud to the throne of God.

Much was accomplished through prayer and I praise the Lord for His grace and mercy in returning me to precious good health. What the Lord did for me, I pray He will do for others. May His will be done.

# ANNUAL MEETING

1:00 p.m. June 3, 2006 • Poinsettia Pavilion – 3451 Foothill Road – Ventura, CA

**HOURS:**

**OWNER SERVICES OFFICE**    Friday & Saturday            8:00 a.m. to 10:00 p.m.  
   Sunday through Thursday    8:00 a.m. to 5:00 p.m.

**GUEST SERVICES HOURS**    Daily                                    8:00 a.m. to 8:00 p.m.



If you are checking in after close of business hours, please telephone the office prior to closing to assure that a key is left for you.

**IF YOU DO NOT CALL - YOU MAY BE REQUIRED TO MAKE ALTERNATIVE ARRANGEMENTS FOR ACCOMMODATIONS UNTIL THE FOLLOWING MORNING!!**

**IMPORTANT TELEPHONE NUMBERS**

Harbortown Point ..... 805/650-9273, FAX: 805/658-6337

Owner Services ..... Ext. 365            Property Manager ..... Ext. 368  
Front Desk ..... Ext. 361                Guest Services ..... Ext. 417

AMS Resorts, Inc. .... 805/650-9273      Fairfield Communities, Inc. .... 800/251-8736  
RCI Exchange ..... 800/338-7799      Interval International Exchange ... 800/828-8200  
Ventura Visitors Bureau ..... 805/648-2075      Ventura Chamber of Commerce .. 805/648-2875

E-Mail Address: [point@west.net](mailto:point@west.net) • [www.harbortown.com](http://www.harbortown.com)

Kenneth Kasner, President  
Laurent McReynolds, Chief Financial Officer  
Diane Majer, Secretary  
Charles Maass, 1st Vice President  
Tim Foley, 2nd Vice President

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RETURN SERVICE REQUESTED