



February 2021

# ANNUAL MEETING NOTICE

All Cove at Yarmouth Interval Owners are invited to attend the

## VIRTUAL ONLINE

Annual Meeting of Owners on  
Saturday, April 10, 2021  
10:00 a.m.



Due to the pandemic, and to keep everyone safe, the meeting will be held virtually online. Information on the meeting will be posted on the resort's website at [www.coveatyarmouth.com](http://www.coveatyarmouth.com) at least two weeks prior to the meeting.

ANNUAL HOMEOWNERS MEETING  
THE COVE AT YARMOUTH RESORT HOTEL OWNERS ASSOCIATION, INC.  
AND  
THE COVE AT YARMOUTH RESORT HOTEL CONDOMINIUM TRUST  
Saturday, April 10, 2021  
10:00 a.m. Via Zoom

- I. Welcome and Introductions..... Marcia Moser, President/Board of Trustees
- II. Approval of Annual Meeting Minutes (4/6/19)..... Scott Dravis, Sr. VP of Resort Operations/VRI
- III. Resort Operations..... Michael Edwards, Resort General Manager
- IV. Financial Reports:
  - A. 2020 Budget Recap and 2021 Budget..... Michael Edwards, Resort General Manager
  - B. 2020 Reserve Expenditures..... Michael Edwards, Resort General Manager
  - C. 2021 Planned Reserve Expenditures..... Michael Edwards, Resort General Manager
- V. Election Results..... Scott Dravis, Sr. VP of Resort Operations/VRI
- VI. Adjournment

**INSIDE THIS ISSUE:** From Your General Manager ■ Candidate Biographies ■ Owner Bonus Weeks  
Electronic Communication ■ Scam Alert ■ Bonus Time ■ Proxy Ballot

# FROM YOUR GENERAL MANAGER

Happy New Year!!! We made it!!! Wait...2021 still looks the same!!! That's right. The year may have changed, but conditions have not. Generally, this is when we all make our resolutions to spend more time with family, eat better, exercise more or take that trip we always wanted. From lockdowns, closures, protests, riots, cancellations, election turmoil, and let us not forget remaining socially distanced and separated from loved ones, makes these resolutions nearly impossible.

Given current circumstances, the best way to stay in touch with the resort is through the website at [www.coveatyarmouth.com](http://www.coveatyarmouth.com). We try to provide as much information as possible about the resort and current restrictions so that you "Know Before You Go". We continue to honor replacement weeks to owners whose weeks were unfortunately canceled due to our closure, but please keep in mind that weeks are limited so contact the resort immediately to rebook.

On a positive note, 2021 is bringing many new upgrades to the Racquet Sports Center (RSC). We are in the process of installing a three-story handicap lift for additional access to the new arcade area that will be in the upstairs mezzanine, courtesy of Ryan Family Amusements. We anticipate having the arcade game installation by late winter/early spring barring any unforeseen interruptions. In addition to a fresh coat of paint, there are many fresh faces at the RSC, including our new Activities Manager, Edward Phillips. Although there are still restrictions currently in place by the State and the CDC pertaining to COVID-19, Edward is excited and ready with new ideas and activities for the resort, owners, and guests.

The indoor tennis courts have been resurfaced for all you tennis lovers! The resurfacing also allowed for the addition of "Pickleball" courts, using the current tennis courts nets and with a few extra boundary lines, there is a new activity for owners and guests. Pickleball is a paddleball sport that combines elements of badminton, table tennis, and tennis. With similar rules to tennis, but on a smaller scale and with a lower net, it is one of the fastest growing sports in the United States that is accessible to people of all ages and abilities. Be sure to give it a try during your next visit!

The Executive Housekeeper and Chief Engineer and their staff have been taking advantage of the lower occupancy to deep clean rooms and conduct maintenance inspections to ensure everything is in tip top shape for your (hopefully soon) arrival.

Kevin and Kathy at The Loft have been riding this rollercoaster of COVID-19 along with us. With even more restrictions imposed on restaurants, Kevin and Kathy made the difficult decision to temporarily close as of January 1, 2021. They are working on a new spring menu and are looking forward to hosting everyone again as soon as possible. The summer entertainment lineup will be the best yet, featuring live entertainment from around New England. No wonder The Loft was awarded "The Best New Business in Yarmouth in 2019" and continue to earn a 4.5 out of 5-star rating on TripAdvisor! Please visit them at [www.theloftatthecove.com](http://www.theloftatthecove.com) for updates on the grand reopening and exciting new menu offerings.

As always, I would like to thank the entire staff for their dedication and commitment to ensuring the health and safety of all owners, guests, and employees, especially during this pandemic. The Cove at Yarmouth staff is eager to welcome you back so that you may finally spend time with family and friends and create some memories that will last a lifetime. For updated information about the resorts mandatory COVID-19 guidelines and enhanced safety procedures, please visit the website at [www.coveatyarmouth.com](http://www.coveatyarmouth.com).

I also want to thank the Board of Trustees and VRI Americas for their continued guidance and support during these unprecedented times. Thank you to all of you, our owners, especially those of you who take the time to pop your head in my door just to say, "Hi" and "Keep up the good work". Your comments and suggestions to improve your resort and everyone's overall vacation experience is much appreciated!

COVID-19 has certainly hindered the normal way of travel; however, we are optimistic for the future of vacationing and can assure you The Cove at Yarmouth management and staff will be here waiting to safely welcome you, your family, and friends during your next trip to Cape Cod.

Our continued commitment to quality and excellence makes The Cove at Yarmouth the best resort to own, vacation and work.

Wishing you many happy vacations!

Sincerely,  
Michael J. Edwards  
General Manager

# Candidate Biographies

## \*Indicates Incumbent

### \*Paul Cavaliere Jr.

Address: Kensington, CT

Education: BS Degree in History from Washington & Lee University; MS Degree in Physical Education from Central Connecticut University; 6th year degree in Educational Leadership from Central Connecticut State University

Qualifying Experience: I am an original owner and have supported the Cove and watched it grow through its 34 years. I own two fixed, summer weeks and I have never traded them.

I am a current member of the Board of Trustees and serve on the Finance Committee where I strive to keep our maintenance fee increases low. I am most proud of the fact that I was Chairman of the Outdoor Amenity Design Committee which oversaw the construction of Heron's Landing. This included the transformation of the tennis courts into a second outdoor pool, the Loft Shack and fire pit areas.

Professionally, I retired from 42 years of public school education in 2018. The last 20 years in education was spent as Principal of Sage Park Middle School in Windsor, Connecticut

Objectives as Trustee: My objective would be to support and maintain the high quality of ownership as it currently exists. As an owner, I have always been aware of the rising cost of maintenance fees. As a trustee, I have also been aware of the demands of the resort. By achieving excellence, we enhance our ability to please our owners and guests. I would support new initiatives that enhance the resort without owner's maintenance fees going up. I will continue working with the owners to make the Cove the best it can be.

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### \*Steven Fabrizio

Address: Narragansett, RI

Education: University of Rhode Island; Rhode Island School of Design; BA; Graphic Design

Qualifying Experience: Having served as a journalist/Communications specialist I have proven abilities

to listen, learn and coordinate actions to positive outcomes. As a facility/business owner, I have gained experience in systems management and maintenance. My leadership of a sizable benevolent organization has enabled positive interaction of many diverse interests, enterprises and events. Creativity, resourcefulness and focus are attributes of which I am proud. The strength and quality of my character inspires confidence in those with whom I interact.

Objectives as Trustee: A second generation owner, I seek to maintain/increase the high level of enjoyment The Cove provides myself and family, as well as all others. Sustainability, efficiency and dedication to "common good" are driving forces of my investment of time, energy and consideration. To the collective interests of fellow owners I am loyal.

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### \*Marcia Moser

Address: Yarmouth Port

Marcia is a full time resident of Cape Cod who graduated from Dennis-Yarmouth Regional High School and Endicott College with a degree in Restaurant Hotel Management. Much of her career was functioning as Director of Food Service at MIT and as Business Managers for a group of Orthopedic Surgeons. For the past 25 years she has been a Senior Tax Advisor for HR Block and a Tour Director on Cape Cod and New England for the ever expanding motor coach touring industry.

At the Cove, Marcia has served on the Owner's Advisory Committee from 1990 until she was elected to the Board of Trustees in 1993. Marcia served a term as President in 1996 and also serves on several committees. She has provided leadership for the significant renovation of the Cove helping to increase its vacation value.

Marcia's professional and administrative skills have been invaluable toward the performance of the Board of Trustees and the Cove Staff. As Marcia explains, "I feel that I have the ability and dedication to always represent the owner's best interest."

Continued on page 4...

## **Jennie M. Babcock**

Address: Plymouth, MA

Education: High School Diploma, Certified Mental Health First Aid Instructor, Certified Peer to Peer Trainer

Qualifying Experience: Financial Industry experience 36+ years, I currently serve as Co-Chair for a Regional County Suicide Prevention Coalition and have served last 5 years. I have served a Chair for local American Cancer Society overnight walk and served as PTO Treasurer for 5+ years.

Objectives as Trustee: To ensure as a Trustee that all reports, issues and correspondence are reviewed in a timely and efficient manner. To make sure all policies and procedures are followed and/or updated for the better of all owners.

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## **Frank Frederickson**

Address: Barnstable, MA

Education: AA Criminal Justice Cape Cod Community College, BSCJ Northeastern University, MACJ Anna Maria College

Qualifying Experience: Currently the Chief of Police in Yarmouth and have been a local owner since 2003. In my leadership position I know that working together and listening to others will result in better decisions.

Objectives as Trustee: Keeping the Cove in great shape while at the same time being careful not to increase maintenance fee without just cause-treating employees right is vital to keeping a well run facility.

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## **John P. Hart**

Address: South Hadley, MA

Education: Master's Degree Criminal Justice, Curry College, Bachelor's Degree Criminal Justice, Quincy College, Department of Justice Advance Financials Management Training, Washington, D.C.

Qualifying Experience: U.S. Army Veteran. Security Risk Group Coordinator Dept. of Corrections, Ct 7 years. Present: Holyoke Police Sergeant 29 years. Duties include: Police Liaison for Innovated Programs, manages \$13 million Police budget, oversees department procurements, and writes and manages Federal, State and private grants. Current Project and Fiscal Manager for various Department of Justice Programs totaling approximately \$6 million dollars. Board of Director Holyoke Boys and Girls Club 12 years.

Objectives as Trustee: My main objective: Ensure that each timeshare owner, their families, and friends are provided with the best possible vacation experience while also maintaining affordable maintenance fees. I am also committed to promoting the goodwill and support of all owners and shareholders by applying my experiences to make the best decisions on behalf of the owners, shareholders, and resort.

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## **Gary E. King**

Address: Brockton, MA

Education: High School grad. Some college.

Qualifying Experience: I've been Chairman doing several renovations, \$1 million Brockton East Branch Library, \$1 million Our Lady of Lourdes renovation. I own Kings Draperies-commercial window coverings-wife and I built 14 houses-ground up. 10 years VP. Brockton Library Foundation. 5 years President.

Objectives as Trustee: To help save a few bucks. Hopefully with a few connections I have.

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## **Alan S. Wardyga**

Address: North Smithfield, RI

Education: Retired Certified Financial Planner Professional, Master of Business Administration and Bachelor of Science degree in Accounting, both from Bryant University, Smithfield, RI. Owned a Registered Investment Advisory firm for 25 years until recent retirement.

Qualifying Experience: Former "Chairman of the Board" of the following Boards: Bryant University Alumni Association, Norther RI Chamber of Commerce, RI Chapter Financial Planning Association, Active member the Board of Directors at Wyndham Newport Overlook Timeshare Resort, Jamestown, RI

Objectives as Trustee: As an owner at the Cove at Yarmouth and many other resorts since the 80's, I have realized that the timeshare industry has changed significantly and cannot be managed "the way it used to be". Progressive new ideas are required to enhance owner equity, create real timeshare value and to enrich the vacation experience while keeping expenses in check. I am a catalyst for positive change and leadership and have worked well with others in developing a creative team that can achieve success. If elected, I will be a strong advocate for all owners at the Cove at Yarmouth.

## Owner Bonus Weeks

Owner Bonus Weeks are extra vacation weeks available to Owners in addition to your Owner Use Week and are a great way to expand the value of your Cove at Yarmouth membership. Pay a small fee for an extra week to Stay and Play at The Cove, deposit with an exchange company, or even put the week up for rent! Need an extra room for additional guests? There is no limit to the number of weeks you can book.

Holiday Float weeks are \$299 and Prime Float weeks are \$499. Bonus Weeks are available on a first come first served basis and inventory can be requested online. Fill out the Bonus Week Request Form at: [coveatyarmouth.com/owners](http://coveatyarmouth.com/owners).

\*A resort staff member will review your request and contact you to confirm the week. A Bonus Week fee must be paid at the time of reserving. The Purchaser's owner account must be in good standing and current on all owner maintenance fees. Cancellation and no shows may be subject to a non-refundable cancellation fee.

## Electronic Communications Authorization Form

In an effort to "Go Green", conserve funds on mailings and promote communication with our owners through email, The Cove at Yarmouth is asking for your support.

If you are agreeable to receiving all association correspondence and other required disclosures that may legally be distributed by electronic mail, please go online to: [coveatyarmouth.com/owners/](http://coveatyarmouth.com/owners/).

Your e-mail address as with all personal information, will be kept confidential.

## SCAM ALERT

We wanted to again remind owners about the latest "scam" being perpetrated on timeshare owners and Homeowner Associations. This fraud is known by several names, Timeshare Relief or Timeshare Rescue.

Owners are typically contacted by phone or mailing but also by email. Many times, you are asked to attend a meeting and presented with an opportunity to sell or give away your timeshare. We have seen owners pay as much as \$3,000 - \$5,000 to transfer their week to a company or individual. The problem that we have identified is that these companies or individuals do not pay maintenance fees and the remaining owners are left to pick up the tab. And worst of all, even after you have paid, you may continue to be liable for your maintenance fees if the transfer is not accepted, so please check with us first.

Individuals and companies involved in these scams are very cunning and very often change their tactics but here are a few warning signs to look out for, some or all of these may apply:

- Were you solicited by this company by mail, phone or email?
- Are you asked to attend a presentation?
- Are you asked to "pay" money for the opportunity to get out of your timeshare?
- Are you asked to sign a Power of Attorney to complete the transfer?

If you are talking with a company and you recognize any of these warning signs or simply have questions, call us first. Your Association is taking steps to combat these fraudulent transfers and protect our Association and owners by implementing new transfer policies and we may be able to help. Please **CALL US FIRST!**

## BONUS TIME BONANZA

That's right, from now until May 1, 2021, The Cove at Yarmouth rooms are available at the Bonus Time rate of \$79.00 per night\*, plus tax.

# \$79.00

*per night plus tax\**

For a limited time only, this offer is also available to

**Family and Friends\***

Call Today!

**Call (508) 771-3666  
and Dial "0"**

Managed by Vacation Resorts International  
"Perfecting the Art of Hospitality"



\*Reservations can only be made up to 45 days in advance and are based on resort availability. Some restrictions apply.

Vacation periods and holiday weekends have limited availability.



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Hyannis, MA 02601-0399

ADDRESS SERVICE REQUESTED

## IMPORTANT NUMBERS

*The Cove at Yarmouth  
and*

*VRI Americas (VRI) Services*



**The Cove at Yarmouth** (508) 771-3666  
Fax (508) 771-9410  
Business Hours 9:00 a.m. - 5:00 p.m.  
Website: [www.coveatyarmouth.com](http://www.coveatyarmouth.com)

**Exchange Information**  
RCI (877) 874-3334  
RCI Points (877) 968-7476  
Interval International (800) 828-8200  
Trading Places (800) 365-7617

**Vacation Owner Services**  
Assessment Billing & Collection (800) 999-7141  
(949) 855-8004  
Hours: Monday - Friday 11:00 a.m. - 8:00 p.m. ET

**Reservations**  
Bonus Time/Vacation Tyme® (866) 469-8222  
Rentals/VIP Reservations (866) 469-8222  
Information and Assistance (800) 228-2968  
Hours: Monday - Friday 9:00 a.m. - 9:00 p.m. ET  
Saturday 11:30 - 7:00 p.m. ET

**Still Need Assistance?**  
VRI Corporate Services (508) 771-3399  
VRI Fax (508) 775-6396

**Publication** - The Cove at Yarmouth News publication is intended solely as a vehicle of communication for Owners and the Board of Trustees. The purpose of this newsletter is to relate membership information, correspondence, stories, facts and news as deemed appropriate or relevant to the interest of owners.

Managed by VRI Americas  
Perfecting the Art of Hospitality  
[www.vriresorts.com](http://www.vriresorts.com)



# THE COVE AT YARMOUTH CONDOMINIUM TRUST PROXY/BALLOT

The following owners have placed their name in nomination to run for election to the Board of Trustees of The Cove at Yarmouth Condominium Trust for a six year term beginning at the next Annual Meeting.

Candidate biographies are included in this mailing.

The undersigned hereby designates and appoints \_\_\_\_\_ (or if no name is inserted, any current member of the Board of Trustees) to act in my/our name, place and stead, as my/our Proxy for all matters coming before the Trust at its April 10, 2021 Annual Meeting, including voting for the following candidates running for the Board of Trustees:

Three Trustees will be elected for six year terms. **Vote for no more than three candidates.**

\*indicates incumbents

- |  |   |
|--|---|
| <input type="checkbox"/> *Paul Cavaliere Jr. | <input type="checkbox"/> Frank Frederickson |
| <input type="checkbox"/> *Steven Fabrizio    | <input type="checkbox"/> John H. Hart       |
| <input type="checkbox"/> *Marcia Moser       | <input type="checkbox"/> Gary E. King       |
| <input type="checkbox"/> Jennie M. Babcock   | <input type="checkbox"/> Alan S. Wardyga    |

Please print name clearly: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

No. of Intervals Owned: \_\_\_\_\_

Only one owner needs to sign on behalf of all owners.  
Only one Proxy/ballot needs to be returned for all intervals owned.  
Proxy/Ballots must be received no later than April 8, 2021 by 5:00 p.m. ET.

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**IMPORTANT NOTE:** In order to be valid and duly tabulated:

Proxy/ballot must be marked in ink; not copied; erasures, cross-outs or white-outs must be initialed.  
Proxy/ballot must be marked for no more than three candidates.  
Proxy/ballot must be signed.  
Proxy/ballot must be received by mail no later than April 8, 2021 by 5:00 p.m. ET.

**INSTRUCTIONS:**

Mailing in your Proxy Ballot: Mail to:

The Cove at Yarmouth Nominating Committee  
P.O. Box 399, Hyannis, MA 02601-0399  
or return in enclosed envelope provided.