

# THE LINKS LETTER

A Newsletter for the Homeowners of The Links Golf & Racquet Club



Fall 2011

*Links Golf and  
Racquet Club  
917 Thomas Ave.  
N. Myrtle Beach, SC  
29582  
843.272.7181*

November 02, 2011

## NOTICE OF ANNUAL MEETING THE LINKS GOLF & RACQUET CLUB

DECEMBER 02, 2011

10:00 A.M.

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Dear Owner:

On behalf of the Secretary of the Board of Directors of The Links Golf & Racquet Club Homeowners Association, please be advised that the Annual Meeting of the Links Golf & Racquet Club will be held on Friday, December 2, 2011, at the Link's Clubhouse. The Meeting will convene at 10:00 a.m., prevailing local time.

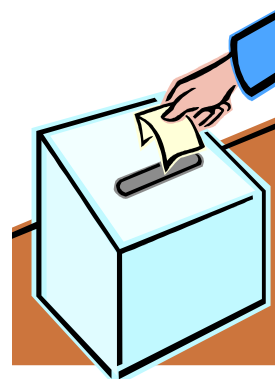
Enclosed you will find a self-addressed business reply proxy. Please fill this out and return it to us as soon as possible. In order to allow time for processing, all proxies must be received no later than close of business, 5:00 p.m., prevailing local time, November 30, 2011. Please don't let this date slip up on you. We would rather have you attend the meeting; if you do, your proxy can be rescinded and you may cast your vote in person. Whether you plan to attend or not, **please return the proxy to us to help attain a quorum.**

The purpose of the meeting is outlined in the enclosed agenda.

Please participate.

Sincerely,

Mark Westbrook  
President/COO  
Defender Resorts, Inc.



Links Golf & Racquet Club  
Homeowners Association, Inc

Annual Meeting

December 02, 2011

10:00 A.M.

1. Calling of the Roll and Certifying of the Proxies
2. Proof of Notice of Meeting or Waiver of Notice
3. Reading of the Minutes from December 03, 2010 Annual Meeting
4. Report of Officers
5. Management Report
  - A. Financial Report
  - B. Operations Report
6. Appointment by President of Inspectors of Election
7. Election of Directors
8. Unfinished Business
9. New Business
  - C. Discussion and Questions
  - D. Other
10. Adjournment

**URGENT: OWNER ALERT**

**OWNER BE AWARE** of unscrupulous companies that make offers to sell or otherwise take possession of your deeded interval week for a fee. During the past few years while our country has been in recession, numerous "suspect" Transfer Companies have mushroomed whereby offering owners, for a fee (which in many cases is several thousands of dollars), the opportunity to sell or transfer their ownership.

**PLEASE DON'T LET THIS  
HAPPEN TO YOU.  
CALL The Links Front Desk at  
843.272.7181  
BEFORE ACTING ON ANY  
OFFER.**

**THE LINKS GOLF & RACQUET CLUB  
2012 OPERATING BUDGET**

	<u>2012 Budget</u>
<b>OPERATING REVENUE</b>	
MAINTENANCE FEES- CURRENT	\$ 2,795,759
MAINTENANCE FEES-PRIOR YEARS	\$ 20,000
LATE CHARGES ON DELINQUENT FEES	\$ 20,000
INTEREST ON DELINQUENT FEES	\$ 10,000
TELEPHONE INCOME	\$ 150
MERCHANDISE SALES	\$ 1,200
THEATRE TICKETS	\$ 32,000
VENDING COMMISSION	\$ 1,100
ACTIVITIES INCOME	\$ 2,500
COOKOUT INCOME	\$ 5,500
HOUSEKEEPING FEES	\$ 2,000
RENTAL COMMISSION TO HOA	\$ 5,000
RENTAL OF HOA-OWNED UNITS	\$ 15,000
SALE OF HOA-OWNED UNITS	\$ 10,000
FLEX FEE INCOME	\$ 2,500
BANK INTEREST	\$ 5,500
MISCELLANEOUS INCOME	\$ 250
	<hr/>
<b>TOTAL OPERATING REVENUE</b>	<b>\$ 2,928,459</b>

<b>LESS:</b>	
THEATRE TICKETS	\$ 1,100
MERCHANDISE COST OF SALES	\$ 3,500
ACTIVITIES COST OF SALES	\$ 29,000
COOKOUT COSTS	\$ 1,500
TRANSFER TO RESERVE FOR REPLACEMENT	\$ 568,769
	<hr/>
<b>NET OPERATING REVENUE</b>	<b>\$ 2,324,590</b>

<b>UTILITY EXPENSE</b>	
ELECTRICITY	\$ 255,000
NATURAL GAS - LAUNDRY	\$ 12,000
NATURAL GAS - POOL & JACUZZI	\$ 28,000
TELEPHONE	\$ 22,000
WATER & SEWER	\$ 52,000
LANDFILL FEES	\$ 13,500
CABLE TV	\$ 29,285
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<b>TOTAL UTILITY EXPENSE</b>	<b>\$ 411,785</b>

<b>HOUSEKEEPING EXPENSE</b>	
CLEANING SUPPLIES	\$ 40,000
ROOM PURCHASES	\$ 45,000
CONTRACT LABOR	\$ 217,000
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**TOTAL HOUSEKEEPING EXPENSE \$ 302,000**

<b>MAINTENANCE EXPENSE</b>	
TELEPHONE EQUIPMENT REPAIR	\$ 1,200
APPLIANCE REPAIRS	\$ 12,000
POOL & JACUZZI SUPPLIES	\$ 17,000
BUILDING MAINTENANCE EXTERIOR	\$ 16,000
MAINTENANCE - INTERIOR	\$ 12,000
MAINTENANCE - RECREATION	\$ 4,800
MAINTENANCE AGREEMENTS	\$ 9,160
GROUNDS AND LANDSCAPING	\$ -
UNIFORMS	\$ 3,200
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**TOTAL MAINTENANCE EXPENSE \$ 75,360**

	<u>2012 Budget</u>
<b>ADMINISTRATION &amp; GENERAL</b>	
MANAGEMENT FEES	\$ 290,966
ACCOUNTING	\$ 22,673
DATA PROCESSING	\$ 11,965
ANNUAL AUDIT	\$ 7,000
LEGAL FEES	\$ 14,000
VEHICLE EXPENSES	\$ 5,500
DUES AND SUBSCRIPTIONS	\$ 1,900
REGIME ACTIVITIES	\$ 15,800
BOARD OF DIRECTORS EXPENSE	\$ 3,200
PRINTING	\$ 10,500
POSTAGE	\$ 10,750
BANK CHARGES	\$ 600
LOCKBOX CHARGES	\$ 3,200
EMPLOYEE RECRUITMENT	\$ 6,500
OFFICE SUPPLIES	\$ 9,000
SECURITY/FRONT DESK COVERAGE	\$ 500
MILEAGE	\$ 2,000
ARDA, COURIER SERVICE & DOCSTAR	\$ 6,000
MISCELLANEOUS	\$ 2,500
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**TOTAL ADMINISTRATIVE & GENERAL \$ 424,554**

<b>SALARIES, WAGES, TAXES AND BENEFITS</b>	
SALARIES - ADMINISTRATIVE	\$ 205,909
SALARIES - HOUSEKEEPING	\$ 167,589
SALARIES - MAINTENANCE	\$ 149,883
SALARIES - ACTIVITIES	\$ 34,480
RESORT INCENTIVES	\$ 2,500
PAYROLL TAXES	\$ 47,996
WORKERS COMPENSATION INSURANCE	\$ 26,777
401K MATCHING CONTRIBUTION	\$ -
EMPLOYEE INSURANCE	\$ 77,703
HUMAN RESOURCES/PAYROLL FEE	\$ 16,602
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**TOTAL PAYROLL EXPENSES \$ 729,439**

<b>LEASES &amp; CONTRACTS</b>	
EXTERMINATING	\$ 13,610
YARDS & GROUNDS CONTRACT	\$ -
INCOME TAX	\$ 5,000
PROPERTY TAX (City/County)	\$ 110,133
GENERAL INSURANCE	\$ 237,709
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**TOTAL LEASES & CONTRACTS \$ 366,452**

**TOTAL OPERATING EXPENSES \$ 2,309,590**

**NET OPERATING INCOME \$ 15,000**

<b>Maintenance Fee Per Unit/Week</b>	<b>\$ 609.00</b>
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## President's Message

The good news is the Links Resort is dealing successfully with this recession. The Board and our management team at Defender Resorts, Inc. began a pre-emptive economic plan to offset the anticipated lackluster collections. Defender trimmed operating expenses and found new efficiencies to keep our operating budget from spiraling into serious deficit spending. Defender even renegotiated their long term contract with us to reduce their management fees to assist in that effort. The number of vacation guests has actually increased in the past year.

The not so good news is our owner base is shrinking. In spite of the ongoing re-sale program, we have not been able to keep up with the number of owners that are not able to take advantage of the resort they own. Age, death of a spouse and the recession are the primary reasons for the drop off. During the off season, we are currently able to shut down a building completely for renovations, which reduces the cost of operation. We thank you for your cooperation in accepting a substitute in the event your unit is being remodeled during your vacation week at the Links.

As always, the Board's goal is to keep annual maintenance fees as low as possible without risking an unacceptable level of quality. Finding areas to cut is a very difficult task, because if you cut too far, customer service issues will arise. We strive not to have any increases at all; however, as you will see on the Budget for 2012, we had to raise the annual maintenance fee \$14 or 2.3%, to offset the increase we experienced in Property Taxes, Property Insurance and the decrease in collections. We reviewed the national averages provided by ARDA (American Resort Development Association) and are thankful that we are less than CPI and half of the average increase predicted for 2012.

We are able to continue refurbishing the exterior of the buildings by slowing the project down to keep it within cash flow projections. The buildings that have been completed look great and we have had terrific reviews with the new look. Our former repair expenses have been reduced significantly and will continue with the new Hardee Board and encapsulation system that is being applied. What we are doing is much more than cosmetic, since we are replacing the wood siding with cement fiber board. The coating has a twenty year warranty and the buildings have a yearly maintenance plan that will keep the buildings looking new well into the future. Every year the contractor returns to pressure wash the buildings, re-caulk any joints and touch-up any normal wear and tear to keep it looking like new.

Thank you for your support and hope to see you at the Links.

Leo Mansuetti  
President, Links Golf and Racquet Club

## METHODS FOR PAYING MAINTENANCE FEES

### By Check

**Make check payable to your resort**, mail the check with the payment stub in the envelope addressed to Charlotte, NC. This address is directly to our bank's processing center. Our automated banking can only process **one check per billing stub**. The scanner must match up the check with the billing stub. If the payment can not be processed, they will forward it to Myrtle Beach for manual processing, which will cause a needless and sometimes lengthy delay.

### Online Banking

Your bank provides this service to you and they will mail a check to the address you provide them. **IMPORTANT:** Make sure that these payments made **payable to your resort** are NOT sent to Charlotte, NC (the address on the envelope is Charlotte), because our bank can not process the payment without the payment stub. Please give your bank Defender Resorts' address for mailing the check that they generate: Defender Resorts, P.O. Box 3849, Myrtle Beach, SC 29578-3849. Your bank will debit your bank account the day they mail payment to us. Payment will not be posted to your owner's account until we actually receive the check.

### Sign up for Monthly Bank Draft (ACH)

Fill out the form sent with your Billing Statement or go to the resort website to print the form. Fill out the form, attach a voided check and return it to Defender Resorts, P.O. Box 3849, Myrtle Beach, SC 29578-3849. Your checking account will be drafted on the same day every month. As long as you stay in this program, your account will be considered current for all current year member privileges. Using this service requires a monthly processing fee of \$3.00 to cover bank charges and processing fees incurred by the Association.

### By Credit Card (a convenience fee will be charged to you)

*The fee is to cover the charges that the credit card company bills your Association for processing. This is, however, the fastest method to have your payment posted to your account, which could help you avoid late fees when attempting to pay close to the due date.*

If you already have your email address on file with us, you can visit your resort website and pay online with Visa, MasterCard, Discover or your Debit Card. Your User ID and Password are on the Billing Statement. If you don't have your email on file with us (which is required), call your resort to set it up.

Call your resort at 843.272.7181 to pay over the telephone with Visa, MasterCard, Discover or a debit card.



## General Manager's Corner

### 2011 Operations Report

It is so hard to believe another year has come and gone! The summer is over, and we had a busy one for sure. The Monday Morning Meetings drew a crowd each week, but there was the usual drop off after Labor Day. Special guests came and continue to come to the breakfast to give a little overview of their specialties like The Golf Clinic & Golf Outing, River Rats, Low Country Adventure, Sun Cruz Gambling Cruise, Dino's Dinner Theater and the Knights from Medieval Times. New "special guests" included representatives from The Grand Strand School of Hair Design, The Marvelous Wonderettes Dinner show, Little River Fishing Fleet, Grapeful Sisters Vineyard and an "Elvis" who performs on the new boardwalk in Myrtle Beach. He would usually sing us a tune that was very entertaining.

The shuttle started running to the cabana and back to The Links in May so guests could stay out of bike traffic. In the off season, the shuttle is used for trips to the Vineyard, Shopping at the outlets and maybe even bowling or mini golf.

In May, there are three weeks of Bikers. The numbers were back up this year after declining for several years when Myrtle Beach enacted the helmet law. Since that has been repealed, the bikers are starting to come back to our area.

Again this year, we had the "Kid's Club". When the kids signed up, they were given their membership card and a surprise (sticker sheets). Cards were punched at any activity they attended. At the end of the week, they put their card in the bucket for the "grand prize" drawing. (A cute beach towel most of the time). There was also a contest to "Guess How Many Candies are in the Jar" and word puzzles were available at the Activity Desk. During the summer more activities were added that were geared towards children of all ages.. The Pool Challenge, Ping Pong Challenge, Basketball Challenge, Sand Art, Ice Cream Floats, Hair Braiding, Kid's Pool Games, Hula Hoop contests and Scavenger Hunts to name a few.

Tuesday mornings the Jewelry Show, "Mary Kay" Makeovers, and the Sea Mountain Soap Company set up in the clubhouse. The Pool Party & Cook Outs were very successful again this year. On two Tuesdays, we had to serve the food inside due to weather. I played the rub board every week and had volunteers come up and play with me. I was the DJ again, since we could not find a professional that would do it for free. The Tattoo Artist returned again this year, and the kids and adults loved that! "Charlie Daniels" from SuperStarz Live played his fiddle and sang for everybody by the pool for four Tuesdays. He was great, and so was the show but SuperStarz Live has closed for now. They were competing with Legends In Concert. Most of the shows have struggled to compete with Dolly Parton's new show, Pirates Voyage, which replaced the Dixie Stampede. They were running four shows a day during the summer to keep up with the demand. The Links had a group night for the Pirates Voyage but they limited the number and guests had to sign-up early. Dolly Parton was even in Myrtle Beach for the grand opening! The Links also had other organized group times for Southern Excursions Tour to Charleston, The Marvelous Wonderettes, Sun Cruz Casino, Alabama "One" show and Dino's Variety Show.

During the summer, we had a Fish Fry on several Thursdays. The food was delicious and hopefully, it can be worked out to bring the vendor back next year.

A lot of work went into the pool area this year. The maintenance department fixed up the pool chemical building and painted it yellow to match the clubhouse. A large fish and other nautical items were attached. It looks so good that many people wanted to have their picture taken in front of it. Plants and planters were placed outside the bathrooms and along the columns of the wooden structure over part of the pool deck. Primary colors were used for the umbrellas and many picnic tables were added. That was sure a nice addition for the cookout and for people to get a break from the sun.

Rentals have become one of the top priorities for us. In February of this year Defender went to a new software that allows for online rentals. Go to the Links website and you will see how you can book online. Remember, owners receive a discount on rentals and referrals are the best source of rentals and sales for the resort. There is a lot of owner information available too. The Links is now on Facebook, so please go take a look and tell others. These are great ways for you to support your resort!

Please welcome Danay Adams who was hired as Maintenance Supervisor. Ron resigned when he decided to make a career change and go into the medical field. We wish him well. Danay has jumped right in, and his number one priority is customer service! He has lots of experience in many different areas and is a great addition to The Links.

A few of the projects since January include:

- Front office and hall area painted.
- Cool Cote finished buildings A, C and F.
- Crown molding was hung and painted in the main office area.
- The pump house, bike house and entrance fence were washed and painted.
- Curtain rods and valances in A building were cut and installed.
- New lights and ceiling fans were installed in Activity Area.
- Showers were repaired by the pool area.
- Indoor pool and spa decks were repaired.
- The outdoor pool received tile and plaster replacement.
- Stainless steel rollers on indoor pool sliding glass doors were replaced.
- Yards and grounds work included massive trimming of shrubs and greenery.
- New picnic tables were built.
- All broken irrigation lines and sprinkler heads were repaired.
- New pool furniture and decorations were put out for the season.
- Mulch was put down in front of Clubhouse.
- Hurricane Irene required a massive cleanup for debris.
- Continued cleaning of the dryer vents.
- A/C filters were changed monthly.

In order to help cut costs, we also brought the mowing that was formerly outsourced in-house. A commercial lawn mower was purchased and our yards and grounds man handles mowing, trimming bushes and weed eating. Management continues to look at every possible avenue to save money without jeopardizing quality.

From August 31<sup>st</sup> 2010 to August 31<sup>st</sup> 2011 the following housekeeping cleans were completed:

- 3901 Regular Departure Cleans
- 79 Stay over Cleans
- 14 Construction Cleans
- 98 Deep Cleans
- 81 Carpets Cleaned

In addition, patios and decks continue to be power washed. The clubhouse, cabana and fitness center are cleaned daily. The amount of linen and pool towels in the summer is staggering!!

I would like to say a great big thank you to all of The Links' Staff for all of their hard work and for being such a great team to work with.

Thank you,  
Susan

2 0 1 2  I N T E R V A L  C A L E N D A R	Week	2012 Links Saturday to Saturday		2012 Links Sunday to Sunday	
	1	01/07/12	01/14/12	01/01/12	01/08/12
2	01/14/12	01/21/12	01/08/12	01/15/12	
3	01/21/12	01/28/12	01/15/12	01/22/12	
4	01/28/12	02/04/12	01/22/12	01/29/12	
5	02/04/12	02/11/12	01/29/12	02/05/12	
6	02/11/12	02/18/12	02/05/12	02/12/12	
7	02/18/12	02/25/12	02/12/12	02/19/12	
8	02/25/12	03/03/12	02/19/12	02/26/12	
9	03/03/12	03/10/12	02/26/12	03/04/12	
10	03/10/12	03/17/12	03/04/12	03/11/12	
11	03/17/12	03/24/12	03/11/12	03/18/12	
12	03/24/12	03/31/12	03/18/12	03/25/12	
13	03/31/12	04/07/12	03/25/12	04/01/12	
14	04/07/12	04/14/12	04/01/12	04/08/12	
15	04/14/12	04/21/12	04/08/12	04/15/12	
16	04/21/12	04/28/12	04/15/12	04/22/12	
17	04/28/12	05/05/12	04/22/12	04/29/12	
18	05/05/12	05/12/12	04/29/12	05/06/12	
19	05/12/12	05/19/12	05/06/12	05/13/12	
20	05/19/12	05/26/12	05/13/12	05/20/12	
21	05/26/12	06/02/12	05/20/12	05/27/12	
22	06/02/12	06/09/12	05/27/12	06/03/12	
23	06/09/12	06/16/12	06/03/12	06/10/12	
24	06/16/12	06/23/12	06/10/12	06/17/12	
25	06/23/12	06/30/12	06/17/12	06/24/12	
26	06/30/12	07/07/12	06/24/12	07/01/12	
27	07/07/12	07/14/12	07/01/12	07/08/12	
28	07/14/12	07/21/12	07/08/12	07/15/12	
29	07/21/12	07/28/12	07/15/12	07/22/12	
30	07/28/12	08/04/12	07/22/12	07/29/12	
31	08/04/12	08/11/12	07/29/12	08/05/12	
32	08/11/12	08/18/12	08/05/12	08/12/12	
33	08/18/12	08/25/12	08/12/12	08/19/12	
34	08/25/12	09/01/12	08/19/12	08/26/12	
35	09/01/12	09/08/12	08/26/12	09/02/12	
36	09/08/12	09/15/12	09/02/12	09/09/12	
37	09/15/12	09/22/12	09/09/12	09/16/12	
38	09/22/12	09/29/12	09/16/12	09/23/12	
39	09/29/12	10/06/12	09/23/12	09/30/12	
40	10/06/12	10/13/12	09/30/12	10/07/12	
41	10/13/12	10/20/12	10/07/12	10/14/12	
42	10/20/12	10/27/12	10/14/12	10/21/12	
43	10/27/12	11/03/12	10/21/12	10/28/12	
44	11/03/12	11/10/12	10/28/12	11/04/12	
45	11/10/12	11/17/12	11/04/12	11/11/12	
46	11/17/12	11/24/12	11/11/12	11/18/12	
47	11/24/12	12/01/12	11/18/12	11/25/12	
48	12/01/12	12/08/12	11/25/12	12/02/12	
49	12/08/12	12/15/12	12/02/12	12/09/12	
50	12/15/12	12/22/12	12/09/12	12/16/12	
51	12/22/12	12/29/12	12/16/12	12/23/12	
52	12/29/12	01/05/13	12/23/12	12/30/12	
53			12/30/12	01/06/13	



**!!Alert!!**  
**Check Dates**  
**for Your**  
**Week!!!**

### For Saturday Check-In Weeks

Week 1 begins the first Saturday in January, which will be January 7th for 2012.

### For Sunday Check-In Weeks

Week 1 begins the first Sunday in January, which will be January 1st in 2012.

\*\*\*\*Saturday to Saturday and Sunday to Sunday will be different weeks this year so check closely!!! \*\*\*\*



### FREQUENTLY ASKED QUESTIONS

Many of your questions about your timeshare week can be answered by visiting the Defender Resorts website at [www.defenderresorts.com](http://www.defenderresorts.com) and clicking on FAQ's on the Home Page.

## DEFENDER REALTY'S RESALE CORNER...



In most cases when an owner refers a family member or friend to Defender, they become owners. Owner referrals help keep the maintenance fees down. You can help keep the costs down by referring family and friends to The Links. Defender Realty introduced a new owner referral program this year called "Let The Pyramid Pay Your Maintenance Fee". You can become a Platinum, Gold, Silver or Bronze partner and earn large sums of Cash for those referrals. Call Fay Taylor at The Links at (843) 272-7181 Ext. 7215 for details and your Pyramid brochure.

Many of you have taken advantage of the special opportunity to convert your week to RCI Points. This program gives you a tremendous amount of flexibility and greater tradeability. RCI Points plus the Defender Flex® Bonus Nights are now teamed up to offer the best of both worlds. RCI Point members at Defender Resorts now have the opportunity to use the Defender Flex® Bonus Nights at participating resorts if you own a week 1-12 or 39-52. If you own one of these weeks and convert to RCI Points, you become eligible to use up to thirty-two (32) Bonus Nights as well as enjoy the flexibility of the RCI Points program.

~~Even if you don't own a week that offers the bonus nights, RCI Points is the best solution for great vacations. For a limited time, we are offering a special opportunity to convert your week to points at almost 30% off the regular conversion price, and we will pay for the enrollment and first year in RCI; so, act today. Also, if you own a week that is eligible for Bonus Nights, you truly have a world of great vacations. Call George Osborne at (843) 249-3414 Ext. 7123 or Diane Carter-Wood at (843) 272-7181 Ext. 7217 for complete no obligation details on this expanded program.~~

Have a great fall, and if we can be of any assistance, please do not hesitate to contact us.

Frank Baker  
Defender Realty  
(843)497-6431  
fbaker@defenderresorts.com



**Fall is a great  
time to be at The Links.  
Why not call today and check  
with the Front Desk to see what  
rentals are available.  
Remember, owners receive a  
special discount on rentals.**



### **Find us on Facebook!**

The Links continues to move into the modern era, and to that extent, we now have a facebook page! In order to get to the The Links facebook page go to:

[defenderresorts.com](http://defenderresorts.com)

Scroll to the bottom of the page, and click on the facebook icon. A drop down list will show The Links. Click on the name and you will be forwarded to The Links page. Make sure to "like" the page.

Then, feel free to share your fun vacation memories and pictures.