

Winter  
**2003**

**Newsletter**



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

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

E-Mail Address: [fun@villagewestresort.com](mailto:fun@villagewestresort.com)

**SUNRISE COVE BOARD OF DIRECTORS**

**Mike Hoepfner** *President*  
**Tom Underwood** *Vice President*  
Term Expires 2004  
**Dr. Jack Belitz** *Vice President*  
Term Expires 2003  
**Rod Black** *Secretary*  
**Dale Goodman** *Treasurer*

Comments regarding association matters should be mailed to the association president at:

**Sunrise Cove**  
**P.O. Box OR**  
**Spirit Lake, IA 51360**

**ELECTION RESULTS**

*Our congratulations are extended to Mr. Tom Underwood who was elected at the Annual Meeting as a Sunrise Cove Representative to the Board of Directors. Mr. Underwood will serve a two year term. Our thanks are extended to the other candidates in the election and to all owners who participated in the process.*

**2003 BOARD MEETING SCHEDULE**

**Thursday, May 8, 2003**  
**Thursday, August 7, 2003**

**Annual Meeting**  
**Saturday, October 25, 2003**

**RCI RATES EFFECTIVE  
OCTOBER 1, 2002**

**DOMESTIC EXCHANGE FEE=\$139.00**  
**INTERNATIONAL EXCHANGE FEE=\$179.00**

**SUBSCRIPTIONAL/RENEWAL FEES**

**1 YEAR=\$89.00    4 YEAR=\$279.00**  
**2 YEAR=\$149.00    5 YEAR=\$339.00**  
**3 YEAR=\$219.00    10 YEAR=\$669.00**

**Send Referrals:**

Put your thinking caps on and fill out the enclosed referral form. There remains a large pool of prospects to purchase timeshare. So reap the benefits and send your referrals to:

**Vacation Ownership**  
**Hwy. 86 P.O. Box OR**  
**Spirit Lake, IA 51360**

**Life's a Holiday!**

Take a moment to call us and our team of experts will swing into action with just the right plan for you and your family!

**E-MAIL ADDRESS**

Staying in contact with our Owners here at Village West Resort is incredibly important to us because people's needs and situations change. Thanks to the internet, both you and our staff can maintain contact. Please inform us of your e-mail address!

[sales@villagewestresort.com](mailto:sales@villagewestresort.com)  
[fun@villagewestresort.com](mailto:fun@villagewestresort.com)  
[www.sunrisecove.com](http://www.sunrisecove.com)  
[www.villagewestresort.com](http://www.villagewestresort.com)

MINUTES OF THE 2002 ANNUAL MEETING  
OF THE MEMBERSHIP OF SUNRISE COVE  
TIME-SHARE ASSOCIATION, INC.

The annual meeting of the membership of the Sunrise Cove Time-share Association, Inc., and Iowa non-profit corporation, was held on the 2<sup>nd</sup> day of November, 2002. The meeting was called to order by Dale Goodman at 10:15 a.m. in the Convention Center at Village West Resort in Spirit Lake, IA.

Mr. Goodman introduced himself as Treasurer of the Association, and acting Secretary of the Annual Meeting. Mr. Goodman introduced the Sunrise Cove Board: Mike Hoepfner, Developer and President of the Homeowners Association, Rod Black, Secretary and Developer Designee, Dale Goodman, Treasurer and Developer Designee, Tom Underwood, Owner Representative, Dr. Jack Belitz, Owner Representative, and Ellie Albrecht, Resort Manager and recording secretary.

Ellie Albrecht, recording secretary delivered the quorum report.

The presence of the following owners constituted a quorum, as required by the Association by Laws in order to conduct further business:

- |                              |                                |                              |                          |
|------------------------------|--------------------------------|------------------------------|--------------------------|
| 1. Wilford Schempp           | 21. Herbert & Mabel Johnson    | 41. Willard & Anelisa Wagner | 61. Darlene Harman       |
| 2. Victor & Marge Scholten   | 22. Louis Glover               | 42. Dave Waldron             | 62. Pauline Stubbe       |
| 3. Arthur & La Rayne Buesing | 23. Sally & Richard, Sr. Henke | 43. Raymond & Cheryl Navara  | 63. Daniel/Berni Schmidt |
| 4. Rodger & Eunice Bosshar   | 24. Ed & Arlene Meerdink       | 44. Edward & Twila Henning   | 64. Howie Hinterthuer    |
| 5. Andy & Betty Sattro       | 25. Dave & Marlene Murphy      | 45. Lori Henning             | 65. Denise Kelly         |
| 6. Bob & Martha Canney       | 26. Joan Belitz                | 46. Will & Lori Oliphant     | 66. Joanne Fox           |
| 7. Dan & Betty Wessels       | 27. Julie Belitz               | 47. Hans & Norma Tvedte      | 67. Marie/Byron Crippin  |
| 8. Beulah Imming             | 28. Phyllis & John McCall      | 48. Pat Thomas               | 68. LeAnn Mechl          |
| 9. Harlan Rademacher         | 29. Ardyce McCormick           | 49. Meredith & Kay Hanson    | 69. Alan VandenBrink     |
| 10. Harold & Marlyce Bauer   | 30. Cheryl Wolf                | 50. Gayla Place              | 70. Pat Glamon           |
| 11. Don & Charleen Hawe      | 31. Roger & Deb Meyer          | 51. Ray & Shirley Rohlk      | 71. Dennis Trauberg      |
| 12. Dean & Joyce Lenz        | 32. Delbert Willis             | 52. Chuck & Kim Heck         | 72. Mark/Joanna Lange    |
| 13. Dewey & Joyce Mellema    | 33. Tom Polack                 | 53. Harlan & Barb King       | 73. Judi Belitz          |
| 14. Ed & Ruth Larson         | 34. Jan Lamm                   | 54. Joyce & Keith Porter     |                          |
| 15. Wayne & Sally Optman     | 35. Clayton Schuett            | 55. Jim & Lia Ahrendt        |                          |
| 16. Terry & Jane Kounkel     | 36. Marcia Willard             | 56. Paul & Phyllis Hintz     |                          |
| 17. Clarence & Carol Boote   | 37. Brian Reynolds             | 57. Cindy Hintz Rush         |                          |
| 18. Mike & Jean Theiser      | 38. Anne Kelly Hoel            | 58. Carmen & Darrel Martens  |                          |
| 19. Lee & Kayleen Dahl       | 39. Elaine Henry               | 59. Jane Buehl               |                          |
| 20. Darlene Mair             | 40. Ken Henry                  | 60. Marilyn Grice            |                          |

Proof of Notice of Meeting was submitted by Ellie Albrecht. Marge Scholten confirmed that the Notice of Meeting was received.

Mr. Goodman reported that the 2001 annual meeting minutes were submitted in the newsletter. Mr. Goodman made the motion to wave the reading of the minutes from the previous annual meeting held on November 2, 2001, in that we approve them as written. Mr. Victor Scholten made the motion to approve. Mr. Art Buesing seconded. All Ayes. Motioned approved.

Mr. Goodman presented the Rules of Order for conduct of the election. In this year 2002 election, the owner candidate receiving the most votes at this annual meeting will hold a two (2) year term as a unit owner representative on the board of directors.

The Board of Directors election proceeded. Inspectors of the election were Phyllis McCall and Kay Hanson.

Mr. Goodman entertained the motion to elect those persons by acclamation. Mr. Belitz made the motion, seconded by Louis Glover. All Ayes. Motion approved.

Mr. Goodman listed the nominees for the election to the board and called for additional nominations from the floor. None were received. After a review of election procedures the polls were closed.

Mr. Goodman reviewed the audit of the financial operations of Sunrise Cove Time-Share Association, Inc. for the year ending December 2001. Mr. Goodman stated that maintenance fees were approved by the board showing a 4% increase for 2003.

Ellie Albrecht, Resort Manager, introduced the department managers and gave a brief report of resort operations.

Unfinished business:

-Mr. Goodman stated that the insurance claims are still unsettled.

New Business:

-none.

Conclusion of the formal part of the meeting.

Mr. Goodman moved to open forum for questions and comments.

-owners asked questions about the need for another outdoor pool, maintenance on the existing pool, the selling of owners units by the owner, high utility bills on the townhouses, long term goals for the resort, security issues concerning stolen items and rules regarding hot tub usage.

-Mr. Hoepfner stated that he has had two meetings with the board of adjustment and the board of review regarding the property taxes. He has filed a lawsuit against the county and the trial date is set for January 21, 2003.

-Mr. Hoepfner stated that three insurance adjusters have been on property. Mr. Hoepfner noted that his goal is to see a 25% decrease in the insurance rates. Mr. Hoepfner will have further information after the first of the year.

Voting results were announced. Mr. Tom Underwood was elected to serve a two (2) year term as one of the Unit Owner Representatives on the Board of Directors.

The meeting was adjourned at 12:05 p.m.

Dear Sunrise Cove member:

I would like to wish you and your family a Happy New Year. It is encouraging to have such a large turn out at the annual meeting and dinner. We plan to do something similar next year, to make it easier for those who have to travel. The dinner will be held on Saturday evening following the Annual Meeting.

Over the weekend of the Annual Meeting, I had many of you ask what you can do to help. There are several things involving the different departments that association members could do to help control expenses.

**Utilities:**

Depending on the time of year, if you have the windows or patio doors open, turn down the heat or the air conditioner up. When you leave or go to bed at night turn off the lights. Try to run your washer and dryer after 5:00 PM. In the summer don't over load the refrigerator with hot food. In short, do the same thing at the resort you would do at home to save money.

**Maintenance:**

Don't over load the washers and dryers. Liquid dish soap is not to be used in the dishwashers. Over loading the refrigerator in the summer with hot food makes them freeze up. Kids jumping up and down on the furniture makes it wear out sooner. Call in the morning not late at night requesting a light bulb or batteries for a TV controller. Over crowding of the units creates unnecessary wear and tear.

**House keeping:**

Check out on time and follow the procedures. Violating occupancy creates more laundry and cleaning.

**Grounds:**

Pick up after your family and guests. Don't park on the grass and do not put your garbage out side over night.

**Resort employees:**

Be cordial to the employees; treat them in the same manner you would like to be treated.

We have all experienced increasing costs at our homes, the Association is no different. Staff continues to work hard to increase efficiency to hold costs down. The association needs the help of each and everyone staying at the resort.

We look forward to seeing you on your next vacation at Village West Resort.

Sincerely,

*Michael D. Koeppe*

MINUTES OF THE MEETING OF  
THE SUNRISE COVE TIME-SHARE ASSOCIATION, INC.  
BOARD OF DIRECTORS  
NOVEMBER 1, 2002

A MEETING OF THE Sunrise Cove Board of Directors was held at Village West Resort on the 1<sup>st</sup> day of November, 2002.

Directors in attendance were Mike Hoepner, Rod Black, Dr. Jack Belitz, Tom Underwood and Dale Goodman. Representing management was Ellie Albrecht and recording the meeting was Danielle Osgerby.

The meeting was called to order by Mike Hoepner at 4:15 p.m. in the Conference Room of Village West Resort.

Mr. Hoepner stated that there was a quorum of the board of directors present.

Mr. Hoepner presented the minutes for the approval of the board meeting held on August 8, 2002. Motion made by Mr. Underwood and seconded by Dr. Belitz to approve minutes. Ayes: 4 Nays: 0 Motion approved.

Ellie Albrecht reviewed the resort operations and summarized the many resort improvements (new boat parking lot, Mansion and E-Row shrub replacement, new siding on Mansion, new paint by J and K row for parking purposes). Ellie reviewed the upcoming projects (new lock-out unit, new outdoor pool, new storage facility replacing old tennis court, new tennis court). Ellie reported that the RCI comments were good for September and the score was up. Mr. Goodman inquired as to the new ratings and Ellie commented that she has not received the information. Mr. Goodman noted that he would forward the information to Mr. Hoepner. Mrs. Albrecht reported that the Haunted Hallway was a tremendous success with a turnout of 2,000 plus children

Mr. Goodman reports that the 2003 budget is complete and ready for approval. The board reviewed the budget and Mr. Underwood made the motion to approve. Dr. Belitz seconded. Motion approved. Ayes:4 Nays:0 Motion Approved.

Mr. Goodman inquired about the collections on the maintenance fees.

Mr. Black reported that this year is consistent with the previous year.

Mr. Hoepner reported that the 2001 storm damage claim may need to go to arbitration to get filed... Mr. Hoepner noted that three adjustors were on property and recorded three different estimates. The insurance company is not in agreement with their own adjustors.

Mr. Hoepner reported on the progress of the foreclosures. Mr. Hoepner stated that Mr. Jon Martin is working on the foreclosures.

Mr. Hoepner reported on the Real Estate Tax Appeal. Mr. Hoepner reports that a current court date has been set for January 21, 2003.

Mr. Goodman reported on the 4% maintenance fee increase. Mr. Goodman noted that due to a tremendous increase in insurance and taxes the increase was justifiable and necessary. Mr. Hoepner noted that the increase was an unforeseen expense caused by insurance and real estate taxes.

Mr. Hoepner reported on 2003 Capital Projects. Mr. Hoepner stated that he is still in disagreement with the gas company. Mr. Hoepner is working on several different options regarding new gas meters.

Mr. Goodman reported that the refurbishment reserve targets excess revenue over expenses. Mr. Hoepner stated that he is investigating a co-op insurance made up of small business owners which gives a higher return on fewer claims filed. Mr. Hoepner stated that insurance and taxes must be lowered to increase capital projects.

Mr. Goodman reported that residing the townhouses would eliminate large maintenance expenses next year.

Mr. Goodman made a motion to approve the 2003 budget. Dr. Belitz and Mr. Underwood seconded. All Ayes. Motion Approved.

Mr. Goodman reviewed the meetings and events schedule. Mr. Goodman furnished the directors with an agenda for the Owner's Meeting and the Organizational meeting for November 2, 2002.

Mr. Underwood thanked the board for the opportunity to serve on the board and for offering Hotel units to Owner's for a minimal fee.

Motion to adjourn made by Mr. Hoepner, seconded by Mr. Black. Motion approved. Meeting adjourned at 5:25 p.m.

**FAMILY USAGE CARD**

**2003 Usage Card**

(If you have returned your card, please disregard)

BONUS TIME USAGE is for Gold Card Owners in good standing (current on Maintenance Fees and Loan Payments) and/or their IMMEDIATE FAMILY (spouse, children, parents, grandparents, or grandchildren).

Name: \_\_\_\_\_

Unit #: \_\_\_\_\_

Week #: \_\_\_\_\_

Owner #: \_\_\_\_\_

Last Name \_\_\_\_\_  
 First Name \_\_\_\_\_  
 Owners No. \_\_\_\_\_  
 Unit No. \_\_\_\_\_  
 Week \_\_\_\_\_

Please indicate below how you plan to use your 2003 week:

- Staying for all 7 nights of our week.
- Staying for part of our week. We will be checking in on \_\_\_\_\_ and checking out on \_\_\_\_\_. The remaining # \_\_\_\_\_ nights will be placed in the bonus time pool time period.
- Bonus time pool all 7 nights of our week in exchange for credits to be used at a later date.
- Our week has been banked with RCI.
- We want our week submitted into the Rental Program. Please send a Rental Management Agreement.
- We will be renting our week out privately. The renter's name, address and phone # is: \_\_\_\_\_

**PLEASE LIST YOUR IMMEDIATE FAMILY NAMES FOR USE OF UNIT**

Week Number	Friday to Friday	Saturday to Saturday	Sunday to Sunday
1	Jan.3-Jan.10	Jan.4-Jan.11	Jan.5-Jan.12
2	Jan.10-Jan.17	Jan.11-Jan.18	Jan.12-Jan.19
3	Jan.17-Jan.24	Jan.18-Jan.25	Jan.19-Jan.26
4	Jan.24-Jan.31	Jan.25-Feb.1	Jan.26-Feb.2
5	Jan.31-Feb.7	Feb.1-Feb.8	Feb.2-Feb.9
6	Feb.7-Feb.14	Feb.8-Feb.15	Feb.9-Feb.16
7	Feb.14-Feb.21	Feb.15-Feb.22	Feb.16-Feb.23
8	Feb.21-Feb.28	Feb.22-Mar.1	Feb.23-Mar.2
9	Feb.28-Mar.7	Mar.1-Mar.8	Mar.2-Mar.9
10	Mar.7-Mar.14	Mar.8-Mar.15	Mar.9-Mar.16
11	Mar.14-Mar.21	Mar.15-Mar.22	Mar.16-Mar.23
12	Mar.21-Mar.28	Mar.22-Mar.29	Mar.23-Mar.30
13	Mar.28-Apr.4	Mar.29-Apr.5	Mar.30-Apr.6
14	Apr.4-Apr.11	Apr.5-Apr.12	Apr.6-Apr.13
15	Apr.11-Apr.18	Apr.12-Apr.19	Apr.13-Apr.20
16	Apr.18-Apr.25	Apr.19-Apr.26	Apr.20-Apr.27
17	Apr.25-May 2	Apr.26-May 3	Apr.27-May 4
18	May 2-May 9	May 3-May 10	May 4-May 11
19	May 9-May 16	May 10-May 17	May 11-May 18
20	May 16-May 23	May 17-May 24	May 18-May 25
21	May 23-May 30	May 24-May 31	May 25-Jun.1
22	May 30-Jun.6	May 31-Jun.7	Jun.1-Jun.8
23	Jun.6-Jun.13	Jun.7-Jun.14	Jun.8-Jun.15
24	Jun.13-Jun.20	Jun.14-Jun.21	Jun.15-Jun.22
25	Jun.20-Jun.27	Jun.21-Jun.28	Jun.22-Jun.29
26	Jun.27-Jul.4	Jun.28-Jul.5	Jun.29-Jul.6
27	Jul.4-Jul.11	Jul.5-Jul.12	Jul.6-Jul.13
28	Jul.11-Jul.18	Jul.12-Jul.19	Jul.13-Jul.20
29	Jul.18-Jul.25	Jul.19-Jul.26	Jul.20-Jul.27
30	Jul.25-Aug.1	Jul.26-Aug.2	Jul.27-Aug.3
31	Aug.1-Aug.8	Aug.2-Aug.9	Aug.3-Aug.10
32	Aug.8-Aug.15	Aug.9-Aug.16	Aug.10-Aug.17
33	Aug.15-Aug.22	Aug.16-Aug.23	Aug.17-Aug.24
34	Aug.22-Aug.29	Aug.23-Aug.30	Aug.24-Aug.31
35	Aug.29-Sep.5	Aug.30-Sep.6	Aug.31-Sep.7
36	Sep.5-Sep.12	Sep.6-Sep.13	Sep.7-Sep.14
37	Sep.12-Sep.19	Sep.13-Sep.20	Sep.14-Sep.21
38	Sep.19-Sep.26	Sep.20-Sep.27	Sep.21-Sep.28
39	Sep.26-Oct.3	Sep.27-Oct.4	Sep.28-Oct.5
40	Oct.3-Oct.10	Oct.4-Oct.11	Oct.5-Oct.12
41	Oct.10-Oct.17	Oct.11-Oct.18	Oct.12-Oct.19
42	Oct.17-Oct.24	Oct.18-Oct.25	Oct.19-Oct.26
43	Oct.24-Oct.31	Oct.25-Nov.1	Oct.26-Nov.2
44	Oct.31-Nov.7	Nov.1-Nov.8	Nov.2-Nov.9
45	Nov.7-Nov.14	Nov.8-Nov.15	Nov.9-Nov.16
46	Nov.14-Nov.21	Nov.15-Nov.22	Nov.16-Nov.23
47	Nov.21-Nov.28	Nov.22-Nov.29	Nov.23-Nov.30
48	Nov.28-Dec.5	Nov.29-Dec.6	Nov.30-Dec.7
49	Dec.5-Dec.12	Dec.6-Dec.13	Dec.7-Dec.14
50	Dec.12-Dec.19	Dec.13-Dec.20	Dec.14-Dec.21
51	Dec.19-Dec.26	Dec.20-Dec.27	Dec.21-Dec.28
52	Dec.26-Jan.2	Dec.27-Jan.3	Dec.28-Jan.4
53	_____	_____	_____

Identification will be required upon check in at Village West Resort. If the person is not listed above, they will not be allowed to stay in your unit at the Bonus Time Rates. Hotel rooms available for non-family guests.

Signature or Owner(s)

\_\_\_\_\_

## 2003 Survey

Once again I feel it is important to obtain your opinion on different issues that I have discussed with members of the Association. Your opinion is important as I continue to make improvements to the Resort and repair member units.

Question: Should Village West allow children under 12 years old in the hot tub?

Yes \_\_\_\_\_ No \_\_\_\_\_

Question: How many week days should there be towel exchange?

One \_\_\_\_\_ Two \_\_\_\_\_ Three \_\_\_\_\_

Question: How many newsletters a year would you like?

One \_\_\_\_\_ Two \_\_\_\_\_ Three \_\_\_\_\_

Sunrise Cove has never had a provision for a unit that cannot be occupied. Such as pipe breaking, furnace fire with smoke damage and so on. It has created a problem for many who arrived or were on the way for their vacation and the unit could not be used.

Question: Should the Association hold a unit open for this type of situation?

Yes \_\_\_\_\_ No \_\_\_\_\_

### *A Special Invitation for Sunrise Cove Owners from: The Main Event Bar & Eatery located at Village West Resort*

**The Main Event Bar & Eatery presents:**

*"The Winter Luau" February 22, 2003 8:00 p.m. - 11:00 p.m.*

*AYCE Buffet 6:30 p.m. - 8:30 p.m.*

*Live Band & Fun!!!*

**Buy one and get one FREE**

**Tickets to the Winter Luau**

**\$10.00 each - Beverages not included.**

*Not Valid with any other Offer*

*Reservations Required (712) 337-3223 Ext. 453 or 289*

★★★★★★★★★★★★★★★★

**Upcoming Events for 2003**

February 14	Valentine's Buffet & Dance
February 22	Winter Luau
April 20	Easter Brunch
May 11	Mother's Day Brunch
June 15	Father's Day Brunch
July 4	Fourth of July Celebration
July 19	Summer Luau

### SUNRISE COVE REFERRAL PROGRAM

Earn \$\$\$\$\$\$\$\$'s in **Savings Bonds** or **CASH** for referrals that become Sunrise Cove Members at Village West Resort. **You Asked For It and Now It's Back!** The first 150 Sunrise Cove owners who send in **ten new referrals** who have not toured at Village West, will receive a **free** three day two night vacation at Village West. If you send in twenty referrals, you will receive three stays. What an easy way to get free vacation!! If they become owners, you will receive:

- \$250 Savings Bond or \$125 cash = **PREFERRED RED**
- \$200 Savings Bond or \$100 cash = **RED**
- \$150 Savings Bond or \$75 cash = **WHITE**
- \$100 Savings Bond or \$50 cash = **BLUE**

Your Signature	Membership #	Date	Friends's Name
Friend's Name	Phone #		
Friend's Name	Phone #		
Friend's Name	Phone #		
Friend's Name	Phone #		
Friend's Name	Phone #		

Phone #	
Friend's Name	Phone #
Friend's Name	Phone #
Friend's Name	Phone #
Friend's Name	Phone #
Friend's Name	Phone #

This program is subject to change and cannot be used in conjunction with any other Vacation Ownership promotion. All referrals must tour within twelve months of submission. This program is designed for couples at least 25 years of age with combined annual income over \$40,000 and possess a major credit card. Previous families toured are not eligible.

**2003 SUNRISE COVE MAINTENANCE FEE SCHEDULE**

	Studio	1 Bdrm	1 Bd Spa	Townhouse	L1-12,18,20 L 21,22,23 L 25, 26 B	L1-12, 18, 20 L 21,22,23 L 25, 26 A	L1-12, 18, 20 L 21,22,23 L 25, 26 AB	Rustic	Mansion	L 14,15,16 L 19,24 A or B	L 14,15 L19, 24 AB
Administration	\$ 33.78	\$ 33.78	\$ 33.78	\$ 33.78	\$ 33.78	\$ 33.78	\$ 33.78	\$ 33.78	\$ 33.78	\$ 33.78	\$ 33.78
Maintenance	\$ 25.62	\$ 53.79	\$ 50.97	\$ 64.18	\$ 33.73	\$ 55.17	\$ 74.29	\$ 110.19	\$ 107.62	\$ 65.87	\$ 121.86
Recreation Services	\$ 9.70	\$ 9.70	\$ 9.70	\$ 9.70	\$ 9.70	\$ 9.70	\$ 9.70	\$ 9.70	\$ 9.70	\$ 9.70	\$ 9.70
Recreation License	\$ 18.31	\$ 18.31	\$ 18.31	\$ 18.31	\$ 18.31	\$ 18.31	\$ 18.31	\$ 18.31	\$ 18.31	\$ 18.31	\$ 18.31
Insurance	\$ 18.13	\$ 18.13	\$ 18.13	\$ 18.13	\$ 18.13	\$ 18.13	\$ 18.13	\$ 18.13	\$ 18.13	\$ 18.13	\$ 18.13
Utilities	\$ 38.67	\$ 72.36	\$ 68.98	\$ 84.78	\$ 43.34	\$ 66.70	\$ 96.87	\$ 139.80	\$ 136.72	\$ 86.80	\$ 162.42
Front Desk	\$ 21.85	\$ 21.85	\$ 21.85	\$ 21.85	\$ 21.85	\$ 21.85	\$ 21.85	\$ 21.85	\$ 21.85	\$ 21.85	\$ 21.85
Housekeeping	\$ 26.00	\$ 58.48	\$ 55.23	\$ 70.45	\$ 37.69	\$ 63.78	\$ 82.11	\$ 123.50	\$ 120.53	\$ 72.40	\$ 136.12
Annual Audit	\$ 1.06	\$ 1.06	\$ 1.06	\$ 1.06	\$ 1.06	\$ 1.06	\$ 1.06	\$ 1.06	\$ 1.06	\$ 1.06	\$ 1.06
Income Tax	\$ 1.84	\$ 1.84	\$ 1.84	\$ 1.84	\$ 1.84	\$ 1.84	\$ 1.84	\$ 1.84	\$ 1.84	\$ 1.84	\$ 1.84
Bad Debt	\$ 6.42	\$ 6.42	\$ 6.42	\$ 6.42	\$ 6.42	\$ 6.42	\$ 6.42	\$ 6.42	\$ 6.42	\$ 6.42	\$ 6.42
Reserves	\$ 27.49	\$ 41.81	\$ 40.37	\$ 47.09	\$ 31.62	\$ 42.61	\$ 52.22	\$ 70.46	\$ 69.16	\$ 47.95	\$ 78.00
Mngmt. Consulting Fee	\$ 15.56	\$ 22.94	\$ 22.20	\$ 25.66	\$ 17.50	\$ 23.07	\$ 28.31	\$ 37.72	\$ 37.05	\$ 26.11	\$ 41.42
Real Estate Taxes	\$ 20.00	\$ 41.66	\$ 57.41	\$ 49.64	\$ 29.12	\$ 47.43	\$ 57.41	\$ 85.00	\$ 83.02	\$ 50.94	\$ 99.30
<b>MAINTENANCE FEE</b>	<b>\$ 264.45</b>	<b>\$ 402.17</b>	<b>\$ 388.36</b>	<b>\$ 452.91</b>	<b>\$ 304.12</b>	<b>\$ 409.88</b>	<b>\$ 502.34</b>	<b>\$ 677.79</b>	<b>\$ 665.20</b>	<b>\$ 461.19</b>	<b>\$ 738.57</b>

**2002 Sunrise Cove Real Estate Taxes**

Real Estate Taxes	\$ 20.50	\$ 41.06	\$ 48.64	\$ 29.40	\$ 46.82	\$ 56.02	\$ 39.00	\$ 82.22	\$ 80.34	\$ 49.88	\$ 92.18
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For questions concerning Real Estate Taxes call Roxanne Hoffman at (712) 337-3223 Ext. 882

**Legislative Advocacy on Behalf of Timeshare Owners**

MVOA participates in the American Resort Development Association's Resort Owners Coalition (ARDA-ROC). Participating timeshare owner associations encourage their members each year to make a voluntary Three Dollar (\$3.00) contribution. These monies fund the legislative advocacy group working to protect and support the economic and consumer interests of hundreds of thousands of timeshare owners across the United States. Since its inception in 1989, ARDA-ROC has championed owners' causes on every regulatory and legislative level, from local to state to Capital Hill, including a monumental victory in 1997's Taxpayer Relief Act estimated by experts to have saved owners more than \$100 million in taxes. For more information on ARDA-ROC visit [www.arda-roc.com](http://www.arda-roc.com)

MVOA's annual billing statement will include a reminder of your opportunity to add a voluntary Three Dollar (\$3.00) contribution along with your CEC payment. Thank you for your consideration and support of these timeshare owner advocacy efforts.

**Bonus Time Rates**

(effective February 1, 2002)

Studio Suite	\$40.00	Three Bedroom Townhouse	\$90.00
Executive Suite	\$60.00	L Row A	\$55.00/\$85.00
Studio Spa Suite	\$60.00	L Row B	\$40.00/\$55.00/\$85.00
One Bedroom Suite	\$55.00	L Row AB	\$85.00/\$170.00
One Bedroom Spa	\$70.00	Mansion	\$110.00
Two Bedroom Townhouse	\$65.00	Rustic	\$120.00

