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# SVE Den

January 2003

## A Message from the President

The Presidency of the Swiss Village East Property Owners Association was turned over on January 1 to our former Vice President, Heidi Lang. Heidi will be only the fourth president in SVE's 30 year history. I am confident that Heidi will be a great one.

Heidi sets a couple of records for SVEPOA. She is the first woman. More significantly, she is the first full-time resident to ever serve in that post. We have come a long way from just a few years ago when there weren't any year-round residents on the Board.

As both a homeowner and year-round resident, Heidi, her husband, Troy, and son, James have a huge commitment to SVE. We've already seen that in their involvement in so many of the activities and improvements we have seen in SVE. I'm confident that Heidi's contribution has only just begun.

For me, it's been a great two years. I've gotten to know many of you and am delighted to be able to call many of you, not only my neighbors, but my friends. Prior to becoming active in the Association, I knew almost no one, despite owning Northwoods Lodge since 1983.

I would like to think we have accomplished a lot during the two years I was president. I'd like to think of the role of President like that of the conductor of an orchestra. The President provides gentle leadership to a large number of talented people to make beautiful music. Sometimes, it may have sounded more

like the clanking of pots and pans.

It's been due to the great participation of so many people. People like:

Bill and Karen Law who did it all-beautification, mailboxes, the entrance sign, welcoming committee, Board officer. Jerry Sommer, who arranged for the "children at play" signs and never was afraid to voice a dissenting vote. Ray and Phil Bertolini who always had excellent insight into issues. Lonnie Petroskey, who stepped in when we needed another Board member and arranged to level the park east of the basketball court and permitted the Association to erect its new sign on his and Irene's property. Heidi Lang, whose many accomplishments include the pathway, communications with owners, articles for newsletters and more. Arnie Hurst who initiated the trash dumpster. Wayne Koppe and Sue Williams who helped put SVEPOA in the best financial shape we've ever been in. Howard Benford who almost never misses a meeting and served as Secretary. Doug and Jackie Galbraith, whose words of encouragement kept me going when the burden seemed insurmountable. Mike Benkert and Bernadine Belfry, who agreed to sell the Association their lots. Roger Fulkerson and Jennifer Irwin who made our newsletter into a premier publication. The owners who have attended meetings and paid their dues on time. The owners who have complied with Association rules and those who have worked so well with the Architectural Committee. Sharon Koppe and Karen Law for leading our social activities. George Johnson who has

continued to provide guidance and assistance. The "significant others" of all the Board members who lent their assistance in so many ways. And of course, my family – Mandy, Rivka and Daniel, who were incredibly patient with me during the many hours I spent each week on Association business.

A special thank you to our new Board members who were elected in October: Frank Dean, Tim Suppes and Sharon Koppe. Also to Lonnie Petroskey, Bill Law and Jerry Sommer, whose terms have expired. Your contributions are greatly appreciated by all of us.

As the year came to a close, SVE lost a dear friend and resident – Doug Galbraith. You'll read more about Doug in the following pages.

On January 4, SVE celebrated the new year with a wine tasting party at the Koppe's home. I would tell you more about it, but there was too much wine!

Our next event will be bowling and a beer and wine party on Saturday, March 15. Mark your calendar now! Contact Sharon Koppe for more details.

Numerous lots and homes have sold recently including the log home built by John Apfel on West Village Drive and the blue three bedroom on Schreck Lane built by John Apfel Sr.

Hope you had a most joyous holiday season. Enjoy the snow. All good things must come to an end,

*Allen Wolf*

## Letter to the Editor

In the two years I have been involved in publishing the SVE newsletter, I have never received a letter to the editor until now. Well, I guess that is not totally true. We've received lots of emails from people telling us how much they appreciate being kept informed, how well some of the articles were written, praising the high quality of the newsletter.

But, an article in the last issue about the benefits of being in a development with an association elicited a negative response. The writer doesn't like being part of an association. I know of a few others. Here's what this

writer had to say...

"This is a very lame attempt to brainwash and B.S. those who don't know that a homeowners association is nothing more than a self-serving group of people backed by archaic laws and more petty rules than Carter has pills. Given a free and democratic choice, most people would have nothing to do with this type of association. I know because I have been on and associated with more than one so called "homeowners" association. No more and never again.

Signed John Que"

## From the Association...

Thank you, John Que (anonymous) for writing to us. If you care to elaborate on what is wrong with having an association, I think a lot of people would be interested in reading what you have to say.

Associations and property restrictions are not for everyone. If you would rather not have local parks, if you don't mind if your neighbor builds a shack out of materials found at a local salvage yard next door to your \$200,000 A-frame, if you would rather not know who your neighbors are, yes, an association may not be for you.

Sure, there are some negatives to being in an Association. There are dues to be paid. Some of the restrictions may not be to your liking. It can take time. There may even be some politics. We'd like to think that most people who own property in SVE like having an Association. We've

received lots of comments in the last few years praising the work of the Association.

We have been trying hard to make sure that new purchasers are well-aware of the restrictions and the existence of an association. So, if they don't want to own property in an area where there is an association, they don't have to. If you don't like some of the things the Association is doing, we welcome you to get involved and change it. The Association welcomes participation from everyone regardless of their views. Through diversity, we gain strength.

And for those people who own property in SVE and don't want an association, may we suggest two alternatives—sell your property or become active in the association and make it what you want it to be.

## Bear Update

There has been another bear sighting in SVE. Mike Dean spotted two cubs in Section 5 prior to the Annual Meeting. Remember to secure your trash and to put the bar back on the trash dumpster. (Also remember, the dumpster is only for household trash – if you have large items please do not put in the dumpster during holiday weeks.)

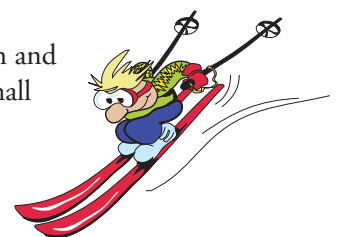


## Schuss Ski Patrol Wins Award

The Schuss Mountain Ski Patrol won two prestigious awards this year by the National Ski Patrol. Board member, Lonnie Petroskey is the assistant director of the ski patrol, which has 39 members. The patrol was awarded the Outstanding Small Patrol Award for the Central Division of the National Ski Patrol, which includes Michigan, Ohio, Indiana, Illinois, Wisconsin and Minnesota.

The patrol was also awarded an outstanding service unit citation and a gold star for being the best small patrol in the nation.

Congratulations to Lonnie and all members of the Schuss Ski Patrol.



# Board Meetings

Anyone is welcome at Board Meetings. Here is the schedule. Please call for locations.

Saturday Jan 18	10:00 AM	Thursday April 10	07:30 PM
Thursday Feb 20	07:30 PM	Saturday May 17	10:00 AM
Saturday Mar 15	10:00 AM	Thursday June 19	07:30 PM

The March 15 meeting will be followed by bowling and beer and pizza party later in day.

## For Sale

### Lots for Sale

- Lot 28 \$6995 Contact [pete\\_ramey@fusz.com](mailto:pete_ramey@fusz.com)
- Lot 66 \$7500 Contact [lacy@torchlake.com](mailto:lacy@torchlake.com) 231 523-6114 (real estate agent)
- Lot 35 \$5995 Contact [wagtag@webtv.net](mailto:wagtag@webtv.net) 419 335-6516
- Lot 83 \$5995 Contact [wagtag@webtv.net](mailto:wagtag@webtv.net) 419 335-6516
- Lot 142 \$8000 Contact [dzanardo@wii.com](mailto:dzanardo@wii.com) 248 641-9605
- Lot 80 \$8000 Contact Jack Riess 248 437-5488
- Lot 71 \$5800 Contact Bill Badamo 810 286-3944
- Lot 205 \$6000 Contact Bill Law 231 587-5063
- Lot 134 \$5400 Contact [robdav@prodigy.net](mailto:robdav@prodigy.net) or call 231-779-6073
- Lot 114 \$5400 Contact Dave Seganick 231 533-8641 x208 (real estate agent)
- Lot 237 \$9500 Contact [lacy@torchlake.com](mailto:lacy@torchlake.com) 231 523-6114 (real estate agent)

Lots 93,137,138, 76, 56, 195 Prices vary from \$6,000 to \$8,500. Great land contract terms. Some good for walk out basements, all are wooded & on paved streets. Visit our web site link [bobfollett.com](http://bobfollett.com) and get more details or call Bob Follett at 231 946-1160.

### Homes for Sale

- Lot 75 West Village Drive, \$115,000, Just completed log home Contact John Apfel 802 476-4037 Sold
- Lot 34 Cedar River Drive, Contact Bill and Becky Jones 231 533 8302
- Lot 148 Schreck Lane, Contact John Apfel Sr. 231 533-8669 Sold
- Lot 120 Maromir Court \$169,000, Contact Karen and Bill Law 231 587-5063

Attention owners and realtors: Please update us when your property sells or if you wish to change your listing. There is no charge for members in good standing.



## NOTICE

The following notice was published by Kearney Township in the Antrim County News:

All township residents who have started, or plan to start a home-based business or home-occupation since November 7, 2000 need to register their business with the township by coming in and filling out a declaration form.

This does not apply to residents who were in business before November 7, 2000.

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Please note that in SVE, the following home businesses will not be allowed: mortician, pornographer, fence sitter, hate mongerer or explosives manufacturer. The Board will hang violators from the nearest tree after a unanimous vote. The following home businesses are encouraged: gardener, home repair specialist, harmonizer, friendship provider, peacemaker, homemaker, and nature worshipper.

## In Memoriam – Douglas Malcom Galbraith



On December 9, 2002, Swiss Village East lost one of its longest and most active owners – Doug Galbraith. Doug and Jackie bought their lot on Cedar River back in the early 1970's where they built their pride and joy – Brigadoon. Doug served on the SVE Board for more than 20 years until his sudden death. Doug is survived by Jackie and 5 children and numerous grandchildren. A memorial

service held on the Saturday

following his death was attended by the pastor of the Church in the Hills (Bellaire), Bill and Becky Jones, George Johnson and Allen Wolf along with hundreds of other mourners. The family wasted no time in telling us that Brigadoon will stay in the family forever. What we've lost can be best understood by reading the words of two of his children – Meg Galbraith-Crowe and Scott Galbraith, which were read at the Memorial Service. First, Meg...

"He was a Yooper, a Kingsford Flivver, an Augustana Viking, a MSU Spartan, husband, father, grandfather, great-grandfather and most importantly a Christian.

Douglas Malcom Galbraith was born in his Grandmother's Boarding House in Iron Mountain, Michigan. The labor got tough, the mother was screaming and the doctor was straining, finally warning he could only save one. Grama Anna said "Save them both"! When a 12lb baby finally emerged the doctor burst into an old revival hymn, "Another Soul for Jesus"!

Growing up in the Breting Township section of Iron Mountain, his childhood took place during the Great Depression. Before young people had organized sports, kids played their own games, pick up baseball, football, hide and seek, or kick the can. There was swimming and picnics at nearby Lake Antoine.

As a 12 year old, he was confirmed at our Savior's Lutheran Church after two years of Saturday classes of bible study and catechism. As a teenager, he spent a part of each summer at the Fortune Lake Lutheran Camp. He ran the commissary and took full advantage of his status with all the pretty girls.

With his parents permission he enlisted in the US Navy at 16. He was a US Navy Amphibian and it was the tail end of WWII. As the fleet headed through the Panama Canal to the

South Pacific, it was then that President Truman dropped the atomic bomb. The entire fleet reversed its course heading back to Jacksonville, Florida where it was decommissioned.

Fourteen months after enlistment he was back in Iron Mountain wishing to stay and rest. His Swede Finn Mother said, "Oh no you don't!" You're going to take advantage of the GI Bill! Two weeks later he was enrolled at Augustana College in Moline, Illinois. Two years after that he transferred to Michigan State College, now known as Michigan State University. He graduated in journalism in 1950. Incidentally it was the last year the school was known as MSC, Michigan State College.

He met Mom on a blind date in East Lansing. She was teaching school and he was visiting old college chums after college graduation. Jacqueline Webber Parrish became his fiancée shortly after their first date. Dad was an instant father for 3 year old, Scott Fairbank. When Scott was 7 years old, Dad officially adopted him. It didn't take long to add to their brood. Five babies in 7 \_ years followed. Doug Jr was born in 1954 followed by 4 more Galbraiths; Shannon Leigh, Duncan Gordon, Meghan Heather and Kyle Collairnie. My parents were rather prolific, much to the chagrin of Mom's relatives. My mother's Aunt Minnie looked at my Dad with contempt with the scathing comment "I hope you're satisfied!"

He worked in the advertising field for over 25 years. He always described himself as an "Ad Man".

Our parents moved to Westacres in 1952. Dad loved his life in Westacres and believed it was the perfect place to live. He was protective of his children but it was our mother that ruled the roost. Dad had his flaws but his religious faith never wavered.

Clearly, our father's favorite role was becoming a grandfather. He loved hearing each child's stories. He reveled in their accomplishments and supported them through their disappointments. He was so proud of his wonderful clan."

Remarks by Scott Fairbank Galbraith

"We called him Captain Insufferable - not always, but often. I think that he wore that title with a little pride.

He was outgoing, friendly and engaging. He was full of stories if you had the time... a lot of time. Some of you have shared memories about how he made you feel unique. Nicknames and singsong greetings shouted from passing cars and across the yards. People will always remember his booming laugh.

As the news of his passing has spread we have gotten many emails with stories about Dad.

Friends from Church In The Hills near Bellaire, Mom and Dad's summer home remembered him for his talents with words and his need to help people.



We got a note from one of Dad's aunts who remembers reading stories to Dad and his two brothers when they were getting ready for bed. That memory is 65 years old.

John Morris, Bill Devers, Don Brunson, Bill Bowman, Charlie Baldwin, Joe Fox, Dan Featherstone, Chuck Moser, Jack Laffery

and Dad were Westacres' version of the Magnificent Seven (don't count). Back in their drinking days they would shoot 'em up to all hours. John and Ellen Morris moved to Florida last summer. They could not be here today but sent their love, this letter and, we learned just two hours ago, from Chicago their son and my friend, Jeff Morris to read it:

December 13, 2002

Doug and Jackie welcomed Ellen and me to Westacres more than 45 years ago. Doug has been my friend ever since.

We had many memorable times partying and dancing at the old clubhouse and the new clubhouse. Last New Year's Eve was our last dance in Westacres. We have a snapshot of the four of us singing Auld Lang Syne.

In our early days, a lot of us were in sales. Doug sold magazine advertising space to automotive companies and their suppliers. Through those connections he received box seats to the Indy 500 in the late 50s. We sat with the VP of advertising and executives for Monroe Shock Absorbers. They all liked this big guy with the big laugh. Of the many trips that we enjoyed together, a most memorable one was to Washington, D.C. with Promise Keepers. Scott Stalter went along with us. We sat on the grass on the famous mall and watched and listened to evangelists of every denomination deliver the gospel. It was an uplifting experience, we, in a group of a million Christian men.

Doug and I talked often about the volunteer fire department. We met every Friday night for years at the Fire Hall across from the old clubhouse. We would inspect the equipment, drive the truck around the neighborhood and blow the siren to the delight of the kids. The work being done, we would spend the next few hours in fellowship called "poker". We played penny ante since none of us were making any money and we all had a flock of kids. The wives, of course, knew the Volunteer Fire Department was a front organization for the poker game. However, during its long history, The Westacres Volunteer Fire Department never lost a cesspool or septic tank.

Doug was a good man. He had a good heart in many ways. He was funny, loud, and had an uproarious laugh; he was very intelligent; he cared a lot for his family. He was kind and caring of his mother until her last days. He knew and liked my Dad, and often came over to the house when my Dad visited us. Dad lived in Dayton, Ohio, in a Senior Citizen home and Doug went with me a couple of times to exchange current events with my Dad. My Dad always asked about him when he and I would be together

When Meghan was expected, Doug and Jackie asked Ellen and me to be Meghan's Godparents. We will always cherish our relationships with the Galbraith kids. All are special.

We have memories of great times at Brigadoon, their house near Bellaire. Doug was always so proud of the place up there and especially pleased to find a church there too that was so welcoming. He and Jackie were always so hospitable. What a good time we had every year.

I went over to the YMCA a couple of times with Doug and was always impressed at the good shape he was in. He carried a lot of extra weight and for twenty years he told me he was going to lose it. He could ride the bike, work the stair step machine and lift weights. He could out do me in everything but walking.

Doug, Bill Devers and I had breakfast frequently on Tuesday mornings to discuss current events, both local and global. Most of the times we agreed. Sometimes we didn't, but our conversation was spiced with Doug's knowledge on just about every subject. He was a very interesting man.

Doug, I have many memories of our escapades that enriched my life. Ellen joins me when I say, we will truly miss you. I know where you are and I know you will save a space for me.

Christ said, "Whoever believes in me shall not perish, but will be with me in paradise." Doug believed that and so do I.

*John Morris*

But it was not until you knew him well that you knew that sometimes he was a hard man to love. Dad relied on the strength of his convictions to carry him along. His vision of the world was clear and simple, and when he saw something that did not fit that vision, he was not afraid to say so - and usually at the top of his voice. That vision also included a deep and abiding faith that God had a plan for him. And if he would study and leave himself open to God's blessings that plan would happen.

He haunted the library and read constantly. He had a gift for language and enjoyed word-smithing. He read the Wall Street Journal nearly every day, cover to cover. And none of it was forgotten. His knowledge was encyclopedic. Books crowd all the shelves in Mom's house; most of them purchased at Friends of the Library sales. Along side biblical references, he has rows of "guy fiction". Spy novels, war stories and adventure. Escapist stuff, mostly. He called it bubble gum for the eyes. This was a lifelong love. I remember vacations to his boyhood home in Kingsford and discovered yellowed paperback copies of Hardy Boys and Buck Rogers.

He could not pass up a bargain nor could he part with his money easily - a conflict that allowed him to buy WD-40 by the six pack but not repair the lights in the kitchen. Do you remember what color the house was before it was covered with siding; blue, right? ...a shade of blue never to be duplicated. He got it on sale at K-mart. And he couldn't throw anything away. You never knew when you might need it. We spent Wednesday helping Mom get some order in things. It was hard but we had the time and delaying it would only make it harder. We kept his hat collection. But the rest of his clothes went to the Salvation Army. Jackets, sweaters, and shoes in reasonable numbers, but here's the part I don't understand: 115 shirts, 60 pairs of pants, 45 pairs of socks (each pair held together with a cloths pin - the good kind

with the springs) and 45 ties - most of them plaid.

He battled demons his whole life; doubts about his own abilities, alcohol, tobacco and arterial disease. One by one he stared these down - and with a conviction in the strength of his Lord Jesus Christ, beat all but the last one. As he went into surgery Sunday afternoon - a surgery that he would never awake from - he said to those gathered around him, "I am in God's hands now." At 8:50 on Monday evening, with Mom, all of his children and half of his grandchildren around his bed, he passed into God's hands. Arterial sclerosis had reduced blood flow to his intestinal system so much that it could no longer function. That system died and took Dad with it.

He had outlived his mother and both of his brothers. By denying alcohol and tobacco it's corrosive effects, he had extended his life and gave back to us a father we had barely known. And he gave his grandchildren a grandfather they would have never known.

We are blessed by his strength and the gift of his life.

And we are blessed by the gift of this community. In spite of our imperfections, or perhaps, because of them, you have reached out and embraced us. I had forgotten that when a family is grieving you bring them food. Wow! We are now calling Meg and Jim's house the Food Court. You have nurtured us in body and in spirit. Your expressions are genuine and have touched us deeply. Now we want to ask you for more. We want to ask for your friendship in the years to come. The tragedy, the excitement and the blessings of this week will be soon behind us, as will the coming holiday celebrations. It is then that we will need your friendship even more. And it is then that we will have more to return.

God bless all of you!"

## **Noah's Ark**—submitted by Theresa Bertolini

Everything I need to know, I learned from Noah's Ark...

ONE: Don't miss the boat.

TWO: Remember that we are all in the same boat.

THREE: Plan ahead. It wasn't raining when Noah built the Ark.

FOUR: Stay fit. When you're 60 years old, someone may ask you to do something really big.

FIVE: Don't listen to critics; just get on with the job that needs to be done.

SIX: Build your future on high ground.

SEVEN: For safety's sake, travel in pairs.

EIGHT: Speed isn't always an advantage. The snails were on board with the cheetahs.

NINE: When you're stressed, float awhile.

TEN: Remember, the Ark was built by amateurs; the Titanic by professionals.

ELEVEN: No matter the storm, when you are with God, there's always a rainbow waiting.

My instructions were to send this to people that I wanted God to bless and I picked you. Please pass this to people you want to be blessed.



# Minutes of the October 19, 2002, Annual Meeting – Swiss Village East Property Owner's Association

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Members present: Heidi Lang, Sharon Koppe, Michael Dean, Roger Fulkerson, John Apfel, Jeri Apfel, Dorothy Lehman, George Johnson, Allen Wolf, John Williams, Tim Stone, Jerry Sommer, Doug Galbraith, Jackie Galbraith .

Meeting began at 10:00 am. All participants were at Northwoods Lodge with the exception of John Williams who was on the phone.

Elections of board members held.

The following board members' terms will be completed on December 31: Phil Bertolini, Lonnie Petroskey, Jerry Sommer, Allen Wolf, and Bill Law. Each present Board member whose term was expiring was presented with a beautiful SVE sweatshirt.

Bill Law has discontinued his participation in Board activities over frustration with the handling of Lot 126. The membership voted to send Bill and Karen a letter thanking them for all their efforts in Swiss Village East. Allen Wolf to write and send. They will each receive an SVE sweatshirt as well.

Association has purchased Lots 173 and 174 near Hilhelmtell Park. The lots, which were acquired for under \$10,000, will be used for a future Children's Park.

Heidi Lang gave a report on the George Johnson Riverside Park. The DEQ permit has been secured; work on pathway, platform and boardwalk is progressing. Work will be completed by spring 2003.

The Koppe's have 3 benches they want to donate to the pathway.

Newsletter – Much thanks to Roger Fulkerson for all the great work on the newsletter. We need articles.

Wine tasting party in December – Sharon Koppe to coordinate.

Heidi Lang spoke on the lawn service's work and expense: Northern Exposure will mow all shoulders next year only 3 times: around Memorial Day, 4th of July and Labor Day. In addition, the front entrance will be mowed every couple of weeks as needed at \$25/time. Heidi will work with the contractor for next year's service to assure smooth operation. She will prepare a contract specifying terms and times.

Allen Wolf presented the President's Report. Swiss Village East Property Owners' Association is running well. We've made nice progress on the George Johnson Park and acquired additional park land. The architectural committee is functioning well. Property values are increasing. The newsletter looks great and is being sent to realtors and title companies. The basketball court added another basket and is being well groomed. The beautification committee headed up by Bill and Karen, plus property owners on their own have done much to beautify SVE. Jerry Sommer planted grass seed. Lonnie Petroskey arranged to level and seed the area east of the basketball court. The SVE directory has been updated. Jerry Sommer sent out the new Antrim County directory. The SVE web site has been maintained and enhanced. James Manning has been

appointed webmaster. Other than a temporary glitch on the dumpster pickup, the trash dumpster has proven to be an extremely popular Property Owners Association perk.

Lot 126 has proven to be a particularly problematic issue. The owners cleared the lot and prepared for pouring of footings early in the summer of 2001. The footings weren't poured until late in the summer. To date, only the basement walls have been put up. SVE restrictions require completion of the exterior within 6 months. The owners of the property have made numerous commitments which have not been kept. The owners were asked to provide evidence that they have the financial means to complete construction. Although promising to provide such evidence, they have failed to do so. Frank Dean and the Koppe's offered to provide physical labor to assist the owners in completion of their project. However, the problem appears to be that they do not have the funds to purchase the materials. The possibility of the Association purchasing the property and tearing down the existing construction was discussed. While not viewed as a desirable action, the Association will be taking the owners to court if no other resolution is found. Residents voiced frustration that the owners have not been forthright about the situation.

Allen stressed the need for more property owners to become involved in the association so that it can live up to its potential.

George Johnson suggested increasing the numbers of board members.

Election results: Tim Suppes, Allen Wolf, Frank Dean, Phil Bertolini, and Sharon Koppe have been elected to the board.

Our roads are still showing up as private in the Register of Deeds Office. They should be on the plat as public. This was paid for in the bond. George Johnson agreed to follow up with our attorney.

Dorothy Lehman's title policy shows restrictions for section 3 as being the same as 2. Allen Wolf made a motion to pursue getting Section 3 owners to voluntarily agree to adopting new restrictions. Doug Galbraith 2nd, all in favor. Passed

John Williams gave architectural report – Lot 126 property appears to be only major problem.

Heidi Lang to speak with Lot 139 owners to "reforest" their property and to possibly add some more mature trees in the front of their house.

Need to check on power line easement where the toboggan hill is to go.

A sheet was passed around for committee participation: Architectural: Frank Dean; Restrictions: Frank Dean; Newsletter, Tim and Laury Stone and Doug and Jackie Galbraith; Social: Sharon Koppe; Roads, Frank Dean.

Treasurer report on record – balance as of 9/30/02 \$27,123.08.

Meeting adjourned and lunch was served.

## 2003 Board Members

Heidi Lang, President	(231) 587-8244
Frank Dean, Vice President	(231) 533-4128
Allen Wolf, Treasurer	(248) 737-3708
Howard Benford	(248) 338-6315
Phil Bertolini	(248) 858-0810
Wayne and Sharon Koppe	(734) 451-0816
Tim Suppes	(231) 313-7392
Sue Williams	(734) 475-1684
TBD	

## What's Inside...

A Message from the President	1
Letter to the Editor	2
Bear Update	2
Schuss Ski Patrol Wins Award	2
Board Meetings	3
For Sale	3
NOTICE	3
In Memoriam - Douglas Malcolm Galbraith	4
Noah's Ark	6
Minutes of the October 19, 2002 Annual Meeting SVEPOA	7
2003 Board Members	8



Swiss Village East Property Owners Association  
P.O. Box 793  
Bellaire, MI 49615

Address correction requested