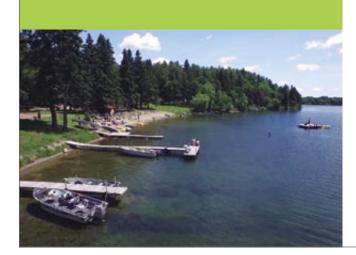


PROUD TO SERVE CROW WING CREST LODGE IN AKELEY, MN



Crow Wing Crest Lodge required a septic system update. We designed and installed a new system that included two mound drainfields, three new tanks, and updates to existing tanks and lift stations.

Working with the owners, we developed solutions to address their needs and property, including tank and drainfield placement. They selected the options that fit them best.

An advanced designer license is required for large systems like Crow Wing Crest Lodge. There are just a handful of these in MN. **We have one of them.**



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Nominating Resorters for the 2017 Resorters of the Year Award

SEPTEMBER 1, 2017 DEADLINE

The Community of Minnesota Resorts (CMR) selects, through nomination by its members, one resort and resort owner that has shown a dedication to the improvement of the Minnesota Resort Industry by adopting and carrying out business policies and practices that reflect a personal pride in the industry as a whole. They also live up to the organization's motto of Resorters Helping Resorters by involvement in community activities and by displaying a willingness to help other resort owners to successfully operate Minnesota resorts.

You can go to the CMR website www.Minnesota-Resorts.com, scroll to the bottom of the homepage and click on Membership. Then, by using your User Name & Password you will get into the Members Only section. Click on Applications then print a copy of Resorter of the Year nomination form.



Mail the completed form to:

Resorters of the Year Nomination Committee Community of Minnesota Resorts PO Box 61 Dent, MN 56528

If you need further assistance please contact the CMR office by emailing CMR@Minnesota-Resorts.com or calling 320-212-5107.

PESOTET CMR COMMUNITY OF Resorters Helping Resorters

| A | Community | ot | Minnesota | Resorts | Public | ation |
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Winter 2017

PRESIDENT'S PENPAGE 4

Vol. 33 No. 1

COMMUNITY OF MINNESOTA RESORTS

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Karen Senger, President

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About the cover: Photograph submitted by Jennifer Bateman, Two Inlets Resorts, Park Rapids

The Minnesota Resorter is a triannual publication of the Community of Minnesota Resorts. The opinions expressed in the articles printed herein are those of the authors and do not necessarily reflect the opinions nor the official position of the CMR nor any of its officers, directors, or members. Please address any comments or inquires to the committee contact. The Minnesota Resorter is printed by Arrow Printing.

From Your President's Pen What's new?



President Karen Senger Community of Minnesota Resorts

I realize that you will be receiving information on the Community of Minnesota Resorts (CMR) Fall Conference in this magazine. But, I just wanted to make a few comments as well. As in the past, this conference was awesome. Thank you to everyone that helped organize it and also to the participants that attended.

We started out with all participants introducing themselves, their resort, resort location and then list

one thing that they did new, different or added this year. These responses varied greatly just as our resorts vary greatly. There is a perfect resort for every guest's wants. We don't have to be alike. My thoughts as I was listening to what others did or are planning on doing varied as well. Some I thought... wow, we can do that. And to others I thought, boy, I don't think I would ever do that. Some did LOTS and some fine-tuned what they already had.

Some of the sharing included:

- · Purchased a swoosh
- Painted window trims
- Built a tree house bedroom onto a cabin
- · Replaced a playground
- Reconstructed the harbor
- Tore down and rebuilt the storage unit
- Resurfaced the parking lot
- Tree removal
- Added a 7-bedroom cabin
- Replaced showers
- Added umbrellas to the beach
- Built a pirate ship
- Burned the mortgage
- Remodeled the lodge/store
- Replaced some docks
- Added Gaga Ball
- Little fixes in the cabins

Thank you to everyone that serves on the board. The board members that completed their three-year term were Kim Bowen, Crow Wing Crest Lodge; Tom Marnik, Timber Trails Resort; Chad and Tina Reuper, Sandy Pines Resort and Vince Prososki, Northern Lights Resort. At the CMR Annual Meeting the membership elected board members for the open positions. The board members that accepted the nomination and were voted back for another three-year term were Kim, Tom, Tina and Vince. We also welcome new board members Clint and Patty Mueller, Balsam Beach Resort.

At the board meeting the next morning, your board elected officers. Your officers for the next year are:

President: Karen Senger, Cedar Point Resort. I look forward to

serving as president for another year!

Vice President: Tom Marnik, Timber Trails Resort Secretary: Timberly Christiansen, Finn-N-Feather Resort

Treasurer: Tim Aarsvold, Geneva Beach Resort

Board member contact information is on the inside back cover of this magazine. You will also see the area(s) that each board member expressed willingness to work in for the next year. If you have questions or concerns, please feel free to contact any of us.

Resorter of the Year

Congratulation to Kim and John Bowen, Crow Wing Crest Lodge in Akeley. I am impressed with the accomplishments they have achieved. It is an honor to receive such an award from your peers and I look forward to re-announcing their award to them at the annual EMT (Explore Minnesota Tourism) Conference this winter. Thank you Kim and John for all that you do for your community as well as the CMR.

CMR Spring Workshop

Mark your calendars for the one-day CMR Spring Workshop. It is planned for Thursday, April 6th. Your CMR Education Committee is working on the details for this informative opportunity that we offer you. This year's workshop is scheduled for Thumper Pond in Ottertail. Keep an eye out for more details. I hope to see you there!

But before that, I hope to see many of you at the CMR Day on the Hill scheduled for February 14-15, 2017!

Respectfully,

Karen Senger, Cedar Point Resort



You may have missed a familiar face at the conference registration table this year. We bid a fond farewell to Vicky Krattenmaker who has served as our dedicated office manager for the past 15 years. Vicky and her husband, Bob, purchased Willow Bay Resort in Spicer in April 1999, joined the Community of Minnesota Resorts (CMR) in 2000 and immediately became involved by serving on the board. They sold their resort in April 2005. Vicky took over the office manager job in September of 2001 and has been keeping the CMR organized ever since! Thank you Vicky! We will miss you!

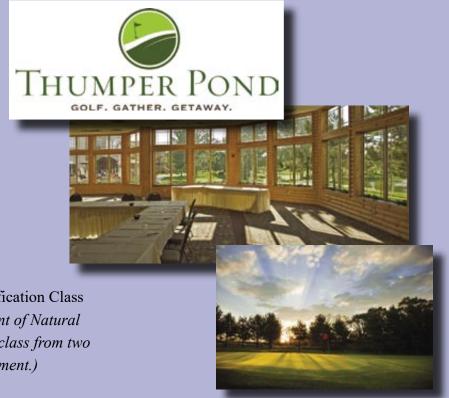
2017 CMR Spring Workshop

Date: Thursday, April 6, 2017

Location: Thumper Pond

300 Thumper Lodge Road Ottertail, MN 56571

Registration Starts: 8 a.m., Closing at 5 p.m.





Highlights:

3-5 Breakout Sessions
Lake Service Provider Certification Class
(Note: Minnesota Department of Natural
Resources has changed this class from two
hours to a four-hour requirement.)

Questions? Contact the CMR office at 320-212-5107 or CMR@Minnesota-Resorts.com

WELCOME our NEW COMMUNITY OF MINNESOTA RESORTS MEMBERS

New CMR Members

Larry & Julie Middleton Sullivans Resort & Campground, Brainerd

Tim & Denise Peterson Tamarac Bay Resort, Rochert

New CMR Associate Members

Jody Anderson AdventureKeen, Cambridge

Judy Doughty

Card Payment Solutions USA, Eveleth

Jeff Hebrink

RezStream, Inc., Denver, CO

Deb Flam

Vanguard Hospitality Real Estate Group, Baxter



Resorter of the Year

By Jim & Debbie Eickhorst, Kohl's Resort

Community of Minnesota Resorts



Resorter of the Year 2016

Kim and "Big John" Bowen, Crow Wing Crest Lodge

Each year at our fall conference, the Community of Minnesota Resorts (CMR) presents the Resorter of the Year Award. This award is given to a resort owner or manager that exemplifies the spirit and goals of the CMR. Criteria centers around the operation of a successful and progressive resort business, service to the tourism industry both at a local and state level, and community service in other areas. Mentoring and helping other resort owners and membership in the CMR are also part of the requirements. Nominations for this award are generated entirely by CMR members. Members are encouraged to consider their fellow resorters and nominate those peers that they feel uphold high standards and contribute to our industry.

On behalf of the Resorter of the Year Committee; Mark & Beth Novotny, Hyde Away Bay Resort (2014 award recipients), Jason & Timberly Christiansen, along with Dave & JoAnn Fallis, Finn 'N Feather Resort (2015 award recipients), and ourselves, Jim and Debbie Eickhorst, Kohl's Resort (2013 award recipients); we would like to thank those of you who took the time to nominate a resort this year. Your nominations indicate respect, admiration, and pride for those who serve CMR, their families, and their communities. The nominees were asked to write a biography about their resorting experience and then were visited and interviewed

by our committee. We sincerely want to thank the resorts nominated, for taking time from their busy schedules, opening their homes, and sharing their favorite stories and memories while they were interviewed for this award. The nominees made our decision difficult.

This young student worked for a few summers at a resort owned by a family. Lake life had instilled a positive impression and was a force in pursuing this business at a later time in life.

These resorters have worked hard, updating cabins with new roofs, bathrooms, kitchens, windows, carpets, a new lodge roof, including putting up three new buildings. They remodeled a cabin complete to the studs, while trying to honor the history of their property. They are progressive, adding WI-FI to the resort, though, they did not succumb to television. This resort actually didn't start out as a resort. It was built by a logging camp as a place to eat. Over the years, it was turned into a chicken farm, then a camp that brought the girls in by train to learn *etiquette*. They actually found feathers and an old chicken coop door when they remodeled one cabin.

With much involvement in CMR, they stated that "the education, camaraderie, and legislation are of greatest importance and benefits to them." They have become mentors to other resorters on their lake, giving advice, taking them to dinner, and even sending prospective guests their way. They use CMR Associate members whenever possible. She has served on the CMR Board for 10 years, facilitating countless spring workshops, fall conferences, along with hosting Ladies' School of Resorting Classes, and a CMR Resort Tour. She has written several articles for the CMR magazine over the years. She offers advice on the chat line, works on the CMR Committee for Membership Drives, rewritten packets and helped develop new membership drive and welcome communications. They attend Day on the Hill when able, work hard on the Labor Day School Start, and meet and write legislators as a result of her dealings with Joel Carlson, CMR Lobbyist. She keeps in contact with both, State Senator and Representatives. They were one of the three resort advisors contributing to the University of Minnesota Sustainable Tourism Source Book, working with Andrea Schuweiler and Ingrid Schneider.

They are both active in their local chamber as well as their lake association in which she has served as president for the last six years. She created annual newsletters for the past 10 years. She wrote a lake management plan and got approval

for several Department of Natural Resource (DNR) grants over the past few years. They partnered with the DNR on a Pike Spawning Project for 16 years. On separate occasions they worked with Minnesota Department of Transportation (MnDOT), Soil and Water Conservation, and the local Aquatic Invasive Species (AIS) Taskforce in a Watercraft Inspection Program on their lake. They both attend Lake Management Planning Team training meetings. She developed an AIS fund to combat Curly Leaf Pondweed on their lake. They have collected funds for the past seven years and he does the bulk of chemical application for their resort, most of the neighbors nearby, and for a fellow resort across the lake. He has donated countless reflexology sessions to their church and community. Their list goes on with accomplishments.

They are both highly educated. He has a background in school maintenance and gardening, Reflexology Institute, classes, etc. She has Social Work skills, speaks five languages, including Japanese, Arabic, French, and Spanish.

To understand this couple, we have to go back to their chance meeting. He was in the process of selling his home for a move and a new start. There was a resort waiting for him in Canada. Their story begins: His realtor was away on convention, so she filled in on the call. They fell head over heels for each other. He said, she was enamored by him. She laughed. Married in a resort, barefoot in a fire pit, is how they fell in love with resorting. They managed 112 apartments until they took the plunge. It took them three years to find just the right resort. They packed up and moved from Iowa to Minnesota. They arrived in February with three feet of snow on the ground. They felt they were meant to be there. Their first few years were tough with no maintenance person. He was busy with hospital grants while working in integrated medicine at a pain clinic. She learned a lot about toilets.

Their resort has 19 cabins, two daily campsites, and a lodge with a lot of history dating back to 1898. They have a wonderful, unique resort located in a relaxing atmosphere. We were impressed with not only the history of how the resort came to be and how successful it is today, but also how much heart is put into the daily operations. They are proud of increasing their repeat guests in their core summer season throughout their past 16 years. They have also built up their shoulder seasons by 428 percent with women's groups and retreats.

This is not just a business, but a passion. Realizing they cannot wear all the hats all the time, they now share this passion with their family. Her *brother* and his *son* are committed to their family business. They built homes on the property to house the two couples that are now part of the team. They

make the resort experience more than just a vacation. Instead of putting energy into developing more or bigger cabins or campgrounds, their choice has been to continue to channel energy into deepening the experience guests can have while they're at the resort. The idea of making people feel *at home*, safe and supported is an important communication and an environment they endlessly strive to provide. They have managed to succeed in the resort industry and have capitalized on a niche that is all their own: holistic healing, green cleaning, reflexology, and uses of essential oils. They stated that "they are grateful to be doing this." Their roots are planted with no plans to leave.

Their mission statement from day one: "Our goal at the resort is to provide a peaceful retreat in the nurturing, natural surroundings of Minnesota's north woods, in order for our guests to have an opportunity to relax, play, connect with others and themselves, and to increase their physical, mental, and spiritual wellbeing." We can all learn something from their success!

It gives us great pleasure to announce John and Kim Bowen of Crow Wing Crest Lodge, 2016 Resorters of the Year!

Community of Minnesota Resorts

RESORTER OF THE YEAR NOMINATION

Want to nominate a resorter for our 2017 Resorter of the Year? Please check out the requirements and submission information on the inside cover of this issue.

Deadline to Submit your Nominations:

SEPTEMBER 1, 2017

Questions? Contact the CMR office at CMR@Minnesota-Resorts.com or 320-212-5107.

CMR Resort Tour

By Timberly Christiansen, Finn 'n Feather Resort

NORTHERN LIGHTS RESORT - Vince and Cheryl Prososki



Resort: Northern Lights Resort has 10 cabins which range from two to four beds. They also have eight transient campsites, four on the lake, four with lake views. All the cabins have been changed or renovated since 1995, including reroofing all the cabins with steel. On the grounds, you'll find a rain garden. Plants at the bottom of the garden can handle standing in water for a day or two. This was done with the help of a grant of 75 percent of the cost. They used

this same logic for the side hill by Cabins 1, 2, and 10. A grant was used to spread native plants in the area.

History of the Resort: The resort started as a fishing resort in 1946. It has had six owners since that time. The resort was originally called Pleasant View Resort.

Prior to Resorting: Vince and Cheryl actually talked about owning a resort since they first got married. Both grew up going to resorts, and had a love for outdoors, fishing and hunting etc. Since there weren't enough funds to put a down payment on a resort, they put the idea of owning one on the back burner. They raised their children in Delano, MN, where they lived for 25 years. When both kids were on their own, they started to explore their dream of owning a resort again.

Future plans: Purchase six acres of land to the south, along with putting in 11 seasonal sites. Always looking for new ways to help with water run-off, and possibly adding another rain garden between Cabins # 5 and # 6. Would also like to do something with the contour of the entrance of the resort.

SUNSET BAY RESORT - Jim & Kristin Wherley



Resort: Sunset Bay Resort has a total of 15 wooded acres and 500 feet of clean sugar sand beach. There are eight cabins, one of which is a year-round rental (Cabin 8), and four campsites. The cabins all face the lake and enjoy their own beach access. Our campsites have electric and water hookups with common area restrooms available.

History of Resort: The resort was built in 1954 and is one of eight resorts on Dead Lake. We purchased the resort in December of

2012, and put a lot of much needed tender loving care into it! We felt that the resort had a great deal of untapped income potential. One of our first tasks upon purchase was to completely overhaul the website and update all links to CMR, EMT, Perham Chamber and Otter Tail Lakes Country. We also developed a Facebook page that we continually update and is also linked to the home page of our website.

Prior to Resorting: Jim and Kristin are both originally from the Twin Cities (Jim graduated from Anoka and Kristin from Roseville) and met at St. Cloud State University. They have two children, Caitlin (26) and Jake (23). Caitlin and her husband, Andrew, live in Cincinnati, OH, where she is a journalist and he is a doctoral candidate. Jake is the Assistant Golf Professional at Thumper Pond Resort in Ottertail, MN, and plays golf professionally (mini-tours) during the winter. After spending 20 years away from Minnesota (Iowa and Missouri), they purchased the resort looking for a change in lifestyle and the chance to move closer to family. Jim was Varsity Contractors' Vice President, a facility maintenance and construction company, where he oversaw 70 shopping malls and still retains two percent ownership. Kristin was employed by ShoMe Power Electric Cooperative in Missouri in the accounting department.

Future Plans: Short-term plans include gutters above the cabin doors, purchasing standup paddle boards for guest use, and all new linens for the beds. Long-term plans include one to two additional cabins and/or seasonal campsites.

TESTIMONIALS

A huge thanks to everyone involved with the resort tour! It was a wonderful day to tour four resorts we had never seen before! Thanks to the resort owners for taking the time to get cabins ready for the tour... and providing treats for everyone! After a busy summer, it's always fun to see that we all survived... and have some great stories to share! After the tour, our husbands had a long "honey-do" list at each of our resorts!

Steve & Pat Addler, Cedar Rapids Lodge

This was our first time attending the tour and it won't be our last. It was a great day to spend together and catch up and preview the resorts. Their hospitality was 'spot on.'

Scott & Sue Springer, Pike Point Resort

Every year's resort tour is so wonderful! A big thank you to all the resorts that welcomed us in for a look around. Such a great day!

> Lynn and Bob Scharenbroich, Black Pine Beach Resort



EAST SILENT RESORT – Nick and Andy Leonard Families

Resort: East Silent Resort is situated on 50 acres of land in Otter Tail County on East Silent Lake. Currently it has 15 units consisting of 11 traditional cabins and four vacation homes that include a new ADA compliant facility. They opened a new lodge and restaurant in May 2016, and also offer fractional ownership and property management.



History of the Resort: East Silent Resort was established by Charles Bublitz, who was a minister that served in both Minnesota and North Dakota. In 1915, on his way home from a conference in Minneapolis, Charles stopped at a land company in Fergus Falls who showed him 96 acres on East Silent Lake known today as East Silent Resort.

During its early period, East Silent Resort consisted of small log cabins with no electricity or running water. In the 1950s, the owners of the resort began to replace the original log cabins with several of the structures currently on the property today. The last log cabin was replaced in the early 1990s, and the cabins built in the 1950s have continued to be updated over time.

Prior to Resorting: East Silent Resort has been owned and operated by the Leonard family since 2006.

- Brian and Margaret Leonard: Brian and Margaret have owned and operated funeral homes in northeast Iowa for over 40 years. They have slowly retired from this work over the last 10 years and split their time between their home in Iowa and the resort.
- Nick and Bridget Leonard: Nick, Brian and Margaret's oldest son, lives with his wife, Bridget, and their three children in Fergus Falls, MN. Along with running the resort, Nick is the Director of Tourism and Economic Development for Otter Tail County and Bridget is the Regional Director of Kindred Family Focus, a foster care and adoption agency.
- Andy and Kristin Leonard: Andy, Brian and Margaret's youngest son, along with operating the resort, is a professor of Aviation at South Dakota State University and his wife, Kristin, is an Organizational Consultant for Sanford Health.

Experience to Share

Since 1973

We assume what all retiring resorters want with the sale of their resort is:

A fair price for the sale of their resort

A safe place to store the sale proceeds that provides cash flow And all the better, if the entire process includes deferring the capital gains.

We have done the above and can help you with your sale and provide the connections for safe storage and tax deferral. The largest tax break occurs once, "death" after death, "Aires receive inherited asset on a "stepped up basis" (meaning, revalued at the current market value) and no tax is due." Do your planning correctly, you can get most of your equity out and leave your descendants a nice tax free inheritance. We do not provide tax advice but have done it and can coordinate the right players for your accountant and attorneys approval.

It is all about sharing experience. We include it with a listing and We think beyond the sale.

CRION
RESORT & CAMPGROUND SALES

Tom Ossell: 612-805-9646 | Tom@OrionResortSales.com John Seekon: 218-256-6565 | John@OrionResortSales.com Dan Berg: 218-850-1814 | Dan@OrionResortSales.com

Future Plans: The Leonard's plan to continue to grow the resort with the mixture of cabins, lake homes, and additional resort amenities. They are currently scheduled to begin construction on their next vacation home this fall. The goal of the mixed model plan, they have developed is to preserve the timeless resort traditions while offering new and more diverse lodging options, resort experiences, recreational opportunities, services, and amenities.



FAIR HILLS RESORT - Beth Schupp



Resort History:

- 1906 Fair Hills begins as a resort, and is run by the three Ashelman brothers. They sold in 1918, and it is owned every two years after that by different owners until the Bank of St. Cloud repossessed it in 1926.
- 1926 Ed Kaldahl decides to sell his Glenwood, MN, *Kaldahl's Velvet Ice Cream* business, and buys this repossessed resort called Fair Hills from the bank, with his son Chester.
- 1926-32 Ed was more the public relations person, taking guests fishing and having weekly bait casting contests... but still making all the ice cream. Son, Chester, was behind the scenes at first... office work, correspondence, staffing. Ed's wife, Bessie, never came out of the kitchen and is the originator of *Gramma Kaldahl's Brown Bread*. Helen, Chester's wife, was around a few short years, dying in 1934. Guests in those early years came for the fishing and food... and cool summer nights (before air conditioning.) Ed and Chester started our musical entertainment, playing the trumpet and alto sax out on a rowboat in the evening.
- 1930 There were 32 separate cottages and 15 rooms in the lodge or casino as it was called... with running water and inside toilets, a nine-hole golf course with sand greens, a water wheel and a toboggan slide into the water. Muncie, the Shetland pony, began his long career. Pool tables in the green room are the same ones we use today. Two clay tennis courts were in the same place as courts 1 and 2 are now. Electricity was supplied by our own power plant (which was located in the present cabin 61). The croquet court was located at the present basketball court.
- 1938-41 Fair Hills had a 10-day band camp open to high school juniors and seniors.
- 1939 We bought three *hobby horses*. They are still in use (but with lots of repairs).
- 1941-45 The war years were lean years with the large former Canadian trade vanishing and travel restricted by gas rationing. We also had some cars that came a long distance. I don't know where they got the gas coupons. Fair Hills survived by having a school bus meet the train. Lots of single working gals came by train. Financially the resort survived with all the net profit coming from ITom 3 slot machines in the lobby. Each one (a nickel, a dime and a quarter machine) brought in \$2,000 profit and the \$6,000 was the net profit for each of those war years. These *one armed bandits* became illegal after 1945.
- 1945-50 The emphasis gradually started changing from an emphasis on fishing to other sports. Volleyball became big with longtime Rec Director Jeff Davies. Jeff was famous for his volleyball games and his water volleyball games. Sailing and water skiing started with a 28-foot E scow and a 25HP Evenrud motor pulling skiers.

- 1954 The old lobby or *store* as it was called was torn down and replaced by the present building.
- 1955-60 Many cabins were replaced... and a new kitchen was built in 1957 along with enlarging the dining room to its present size.
- 1961 A swimming pool was built!!! Quite a daring thing at that time for a Minnesota resort on a beautiful lake to have a swimming pool...
- 1963 The 12-unit Ranch House was completed.
- 1965 First Fair Hills Hootenanny began.
- 1965 The new Pavilion was built.
- 1968 The golf course irrigation system went in... no more sand greens.
- 1969 More and more Hobie sailboats appear.
- 1970 The Wide Mouth Frog appeared and we started singing the Pelican Lake Song and 2-1-8 song thanks to Larry Swenson.
- 1972 The four-unit Cliff House was built.
- 1974 Fair Hills is featured in *MONEY* magazine and Suzie Pavlish started working as a cook... and now is the head cook.
- 1975 Cheryl Baker started as a cook... and is now the head chef.
- 1976 Five Lakes property was purchased and turned into a resort. The original three cabins now are nine cabins... adding two cabins in 1980, two more in 1985, and the log cabins in 1989 and 1990.
- 1977 Ed Berg starts guiding fishermen... and later turns to serving morning coffee to everyone.
- 1985 The Lobby and Pavilion are joined together. And long-time resorter, Chester, passes away.
- 1989 Barb Kaldahl starts the *Fair Hills Walking Club* with a t-shirt reward for walking with her five mornings a week at 7 a.m. Beth took over the walk in 2015.
- 1990 The Big Pelican started taking our guests back from the walks and cookouts on the lake.
- 1992 Land is purchased and work starts on building Wildflower Golf course, with a target date of opening in June 1993.
- 2001-06 Beth rejoins Fair Hills and is now the general manager. We are all getting older... Garnet Hultgen in the office... Barb still walking and buying resort needs in town... Dave hanging around.
- 2008 Beth and Dan Schupp buy Fair Hills Inc. from Barb and Dave.
- 2012 The Barn at Five Lakes Resort starts hosting weddings. After Dan Schupp fixed it up for his horses, it was too nice!
- 2014 The Hootenanny is 50 years old. Dave and Beth are still singing in it every week, now joined by Beth and Dan's daughter, Emily, who is working at the resort and *long-timer* Larry Swenson.
- **2016** Fair Hills is celebrating the 90th year owned and operated by the same family, and the 110th as a Minnesota resort!

What Condition is My Condition In?

By John A. Shega, Aspire Insurance Agency



"I just checked in to see what condition my condition was in." These lyrics from a song made famous by Kenny Rogers and The First Edition in the late 1960s apply as much to purchasing home insurance as they do to going to the doctor. If Flo, the lizard, or any of the other corny insurance icons sang the song, the lyrics might as easily be, "we just checked in, to see what condition your financial condition was in." That won't happen any time soon because credit scores and credit scoring is under much scrutiny these days. Insurance companies would prefer not to take center stage.

As mentioned, credit scoring is a hotly debated topic in insurance. The basic premise is that there is a correlation between the financial health of a consumer and losses. The lower the financial health, the more apt a consumer is to have losses and vice versa. The credit score is simply a number assigned after a firm analyzes one's financial situation. Accurate or not, you need to know that it is widely done by many insurance companies

and that it can have a **BIG** impact on the availability and cost of your insurance. We'll use my own insurance policies as an example.

HOMEOWNER'S INSURANCE

Here's how my premiums would change on our home depending on our credit score.

Great Credit Score: \$1,740 per year

Average Credit Score: \$2,150 per year

Poor Credit Score: \$2,765 per year

As you can see, the difference can be over \$1,000 a year. That is a lot of grocery money.

AUTO INSURANCE

Here's how my automobile premiums would change.

Great Credit Score: \$2,245 per year

Average Credit Score: \$3,260 per year

Poor Credit Score: \$5,344 per year

The difference here is over \$3,000 per year! Wouldn't it be nice to use the \$3,000 to pay for car repairs, gas, car insurance and the likes instead of on the extra cost of insurance?

The Fair Credit Reporting Acts, on both a federal and state level, allow insurance companies to access credit information for underwriting purposes. Each insurance company may view the data somewhat differently and that is why the score may vary from company to company. Agents rarely, if ever, have access to this data as the quote provided by the company simply offers the final terms and options.

You've probably received solicitations to obtain a *free* credit report from various vendors. Be wary. Two national credit bureaus are Equifax and Experian. These reports may provide you with some valuable insight but realize they are simply an overview and may not be reflective of the data or ratios used by insurance companies. Errors do occur on the credit reports and there are ways to correct any inaccuracies.

Having worked on both the insurance company side and as an agent, I can say with great conviction that the two greatest things that impact premiums are past losses and late premium payments. Depending on the severity, underwriters are often *pretty lenient* when only one of these two issues is involved. When both losses and premium payments are an issue, the policyholder puts himself in a very vulnerable situation.

Paying with credit, juggling multiple credit cards, and paying only the *minimum payment due* is a growing trend for many. Unchecked, it can lead to an unhealthy financial condition and may cause you to pay more for your insurance than necessary.

Treat your financial condition just as you would your physical condition. Get a checkup, see what you can do to stay physically and financially healthy, and then take gradual steps to improve each day.

John Shega is the owner of Aspire Insurance agency located in Gilbert, MN. He writes frequently on variety of insurance-related issues. John can be reached at 218-741-0000 or johns@aspireinsurance.biz.

The Community of Minnesota Resorts

WHAT RESORTERS ARE SAYING ABOUT THE CMR

I have attended Day on the Hill for three years now. Each year I feel it is more and more important to get involved. Issues that impact resorts such as ours are ever present as new legislation is proposed, or changes to existing legislation take place. Without the involvement from our lobbyist, Joel Carlson, and the member resorts of the CMR, our businesses would be negatively impacted without us even knowing it. Through discussions with the DNR, legislators, and other concerned parties we can and do make an impact. Beyond the meetings with legislators, Kristin and I always enjoy the dinners and rides on the buses where stories are told, new friendships are made and a wealth of knowledge is shared that assists us in making our resort an even better place for our guests.

~Jim Wherley, Sunset Bay Resort

Wow, an excellent day at the CMR Spring Workshop! After 29 years, we still are learning! Boyd Lodge was a great place to meet...so nice to see fellow resorts...the speakers were awesome. I couldn't write fast enough!

The SBDC speaker was so helpful! The forestry guy makes me want to plant trees! Even the pest control guys were very learned in our issues and had lots of good answers! The best...again...was the panel of resort owners sharing...you feel so connected to everyone when you hear them speak of issues we all have!

The cracker barrels always answer questions you forgot you had! Great job to the committee! I'm glad we took time to go!

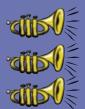
~Pat Addler

What the CMR Can Do for You!

EDUCATION



Fall Conferences and Spring Workshops - informative sessions and networking with other resorters



School of Resorting educational classes

Yahoo Groups - online resort chat room

Members only online resources on our website

MARKETING



Your resort is listed on our website www.Minnesota-Resorts.com



Our site is professionally marketed through links, banners and extensive search engine optimization

LEGISLATION



Full-time lobbyist working for the interests of RESORTS ONLY!



Day on the Hill- Make your voice heard in St. Paul



Stay informed on legislative issues that affect our industry





MARKETING



LEGISLATION

Join the Community of **Minnesota Resorts** YOUR MEMBERSHIP COUNTS!

Your membership in the Community of Minnesota Resorts (CMR) is a good investment for both you and your resort business. Join in the organization's philosophy of "Resorters Helping Resorters." So many benefits await you! Fill out the membership application today and become a member of a unique association of resorters, run by resorters, for resorters. Our focus is very clear!

| Resort Name | |
|---------------------|---|
| Lake | |
| Owner/Manager | |
| Years in Resorting | |
| Address | |
| | State |
| Zip (9 digit) | |
| Township | County |
| Phone | |
| No. of Rental Units | No. of Bedrooms |
| Resort E-mail | |
| Resort Website | |
| * | t is only \$19 per bedroom as or fewer, Maximum \$988 for 52 |

bedrooms or more) Membership rates good through Aug. 31, 2017.

Campground Search Function for \$35 Yes/No No. of Seasonal Sites No. of Overnight Sites

Associate Membership - Dues \$190 For vendors and for those with an interest in resorting but not owning a resort.

Amount of check enclosed

Please Circle One: New or Renewal

Send to:



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Questions regarding Membership? Contact the CMR office at CMR@Minnesota-Resorts.com or 320-212-5107

MARKETING



As you may notice, Pat Adler, Cedar Rapids Lodge, has retired from writing the MN Resorter recipes. I am Kristin Wherley, Sunset Bay Resort in Richville, and will be taking over Pat's column for the next year. I am new to the CMR board, and am a fairly new resort owner, too. My husband, Jim, and I just finished our third year at Sunset Bay. In discussing this column at a board meeting, it was suggested that maybe I try to do some themed-recipes, coinciding with certain seasons of the year, that you can pass on to your guests.

Welcome to the Fish Recipe edition! We thought it would be a great idea to have a few different ways to prepare all those fish your guests are catching, and for you to be able to share these ideas with them. The best thing about these recipes is that they are simple, with very few ingredients. Who knows, maybe your guests will invite you to join them for dinner?

POOR MAN'S LOBSTER

This first recipe is from the Rademacher/Hennen family, guests of ours at Sunset Bay Resort. Each summer they prepare this dish at their cabin-they usually use their pellet grill to prepare the dish. It has become one of our favorites!

1 lemon, thinly sliced 1 green pepper, thinly sliced 1 red onion, thinly sliced Fish filets Butter Salt & pepper



Wash and pat dry any variety of fish filets. Place one layer of fish filets in a tinfoil covered 9" x 13" pan. Top with sliced lemons, green peppers, red onions and butter (enough so it won't stick). Sprinkle with salt and pepper. Grill (or bake at 350°F) until fish are done. Time will depend on thickness of fish filets.

FISH COATING

This recipe is from the Bateman family at Two Inlets Resort, Park Rapids.

Any variety of fish filets Instant potato flakes Parmesan cheese (the powdery kind from a can) Garlic salt In a large resealable plastic bag, place 1.5 parts instant potato flakes to one-part parmesan cheese. Add garlic salt to taste. Wash and pat dry any variety of fish filets. Place in the plastic bag and shake to coat. Pan fry in enough hot oil until fish flakes easily with a fork and breading is



browned. You can also bake the fish if you prefer.

BAKED FISH PARMESAN

This recipe is from the Bateman family at Two Inlets Resort, Park Rapids.

Approximately 2 pounds of any variety of fish (crappie, walleye, large Northern)

Salt & pepper
1 cup sour cream
1/4 cup parmesan cheese
1/4 cup butter, melted
Buttered crumbs or Rice Krispies



Place the **thoroughly** dried fish filets in a 9" x 9" pan. Salt and pepper the

fish to taste. Mix the sour cream, parmesan cheese and melted butter. Spread over filets and top with buttered crumbs or Rice Krispies. Bake at 350°F for 30-45 minutes.

LIGHT FISH BREADING

This recipe comes from the Prososki family at Northern Lights Resort, Richville.

1 box saltine crackers
1/4 cup white corn meal
2 tsp poultry seasoning
1-2 Tbsp Lowery seasoned salt
1 Tbsp pepper

Divide your seasonings according to the number of saltine packages in the box. Add one part seasonings to one package of crushed saltines and run through a blender until it is the consistency of a fine powder. Repeat with other packages of saltines. When getting ready to cook the fish, lay the filets on paper towels in layers. Put 1-2 cups of crumb mixture into a resealable plastic bag and then add 4-5 filets. Shake. Fry the filets in a fryer or frying pan. Add more seasoned salt to the fish once removed from the fryer, if desired. **Remember, there is no need to dip fish in eggs or water before placing in the crumb mixture.

Have a Recipe to Share?

Submit your recipes to Kristin Wherley 218-758-2080 info@sunsbay.com



Handi-Resorter's Tips & Tricks

Submitted by Jim and Kristin Wherley, Sunset Bay Resort

Grill Grate Cleaning



Guests do not like it when they go to grill their food, and their grill grates have food from the prior guest or are not clean. When we took over Sunset Bay Resort there were nine grill grates for nine charcoal grills, one for each cabin. The ashes and grill grates have to be cleaned after guests check out each week. This turned into an impossible task since cleaning the grates takes time, and time on turnover day (Saturday in our case) is scarce. So we bought an additional set of grill grates to put in on Saturdays and clean the dirty ones mid-week when we are slow. Now on Saturday, we just empty out the ashes and replace the

dirty grill grate with a clean one saving about two hours allowing us to focus more time on other things needing to get done.

The cost of the grates was about \$170 for nine of them. However, if we were paying someone \$10 per hour on Saturdays to clean them it was costing us \$20 each week. Now, we clean them without hired help mid-week, so in about eight weeks we recovered our investment via labor savings.

A couple other tips on grill grates. We use a cleaner called the Grill Daddy (cost is \$20 or less) that uses water in it to clean them. We place the dirty grill grate on a hot propane grill close the lid and heat it up, then clean it with the Grill Daddy. The heat of the grill turns the water in the Grill Daddy to steam when it hits the grate and is a very effective cleaner. After cleaning, we also spray Pam cooking spray on the grill grates which assists in keeping food from sticking to the grates causing them to be cleaned much easier the next time.

Advertising



We do not spend a bunch of money advertising, but we make it known to our guests that if they refer someone to us they can get 10 percent of the referred guests rental, up to \$100 off of their next stay. This has resulted in multiple referrals (some who rebook now each year). The \$100

referral discount is well received by our guests and assists us in directly filling our cabins without putting money into advertising in newspaper, magazines, trade shows or other media where it is difficult if not impossible to determine the effectiveness of that advertising. (We do not see this as a cost since the discount is made up by the referred person's rental. We figure if we rented a cabin for \$1,000 that possibly would otherwise be open, and paid out \$100 to a current guest toward a future rental we are still plus \$900 to the bottom line.)

Craigslist



We put general ads, and specific openings on Craigslist under the heading Vacation Rentals. It is free, and even if you do not get a rental it is still marketing

exposure. We pick markets where we feel it would be most effective and then repost the ads or rewrite them as necessary.

Facebook



We keep an active Facebook page and post various items from the resort or happenings at the resort. We also linked our Facebook to our website so that people who see our website also see our Facebook with the new content since the website content is more

static. We also put in pictures from our weekly fishing contest on Facebook. You would be surprised how many people share the content of a picture of themselves or their children or grandchildren from our resort Facebook page on their Facebook page with their Facebook friends exposing our resort to even more people. The more people who see where they caught the fish, the more interest is generated in our resort. *Tip*: we do not place last names of guests on our Facebook page. We ask our guests if we can put their first name and what cabin they are in and a comment under the picture and almost all are agreeable to that. If a person does not desire to have their picture on Facebook we do not post it. The point is to use Facebook as a tool so that people go to it and share the content of your resort with their friends. This is free and is just like word of mouth advertising when people share your resort content.



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MARKETING

2016 CMR Fall Conference Recap

By Tina Reuper, Sandy Pines Resort



The Community of Minnesota Resorts (CMR) held its 32nd Annual Fall Conference at Cragun's Resort in Brainerd. This is the premier educational opportunity for CMR members and non-members, and once again it did *not* disappoint! It was held in the Brainerd area, the location is central for most resorters. However, attendees came from all across the state including Bemidji, Marcell, Side Lake, Duluth, Spicer, Park Rapids, Dalton, Grand Rapids and more.

This 2 1/2 day educational retreat is a vacation for many. Cragun's Resort served as an excellent facility providing us with comfortable meeting rooms, delicious food, quiet hotel rooms/suites and a nicely appointed hospitality room for socializing.

THANK YOU!

The Community of Minnesota Resorts would like to give our heartfelt thanks to those who make the Fall Conference a success. We are thankful for the following businesses for their sponsorship.



Expedia for sponsoring a break.

MARKETING



Joel Carlson, the CMR's lobbyist, gave a legislative update and a preview on the Trip Advisor, the knot, upcoming election.

This year's topics were timely and the speakers engaging. Here is a list of a few words I wrote down: Apple Maps. booking. com, Instagram, Facebook, reviews, Yelp, #onlyinMN, keywords, advertisements, my website, gaga ball, reviews, kids activities, foursquare, surveys, photos, testimonies, links, number of stars, ratings, points of interest, square pay, nonrefundable deposits, SBA loans, plan ahead, Bing, zomato, brand USA, banner

ads, taming the stress monster, everything is changing, causing stress, taxes, politics, government, labor laws, under 15, personal expenses, life insurance, audits, exit strategy, minimum wage. Wow, did you get all that? It's overwhelming, and I just gave you one word examples. There is so much we need to know to run our businesses, and that is why it is so important to attend these educational events.

I literally took six pages of notes! When I get home from the conference, I make a to-do list and tape it to my desk. I want to be sure to put into action at my resort the information I found most useful.

While the speakers were great, I always think the best thing is the friendships you develop with other resorters when you attend. I am telling you that this is the MAIN reason a lot of people go. You learn from your peers, they become your friends, they are your neighbors, they help you in a time of emergency, they offer FREE advice when they feel they can. This to me is WORTH every penny of the Fall Conference.

I am already looking forward to next year's conference. *Please plan to attend!*



Andrew Leintz of DAYTA Marketing discussed how to manage your digital reputation.



Adeel Ahmed, a former U of M Extension educator, reviewed ideas for effectively engaging with the iPhone/Android crowd to promote your business.



Mike Paulus, Executive Director of Cass County Economic Development Corp, taught us how to build a successful exit strategy.



Pine Insurance Agency for sponsoring this year's entertainment - Hypnotist Gabriel Holmes.



Day on the Hill February 14-15, 2017

By Tom Marnik, Timber Trails Resort

Each year during Day on the Hill (DOH) we travel to the capitol to meet with legislators about issues that have a direct impact on our resort businesses. This year with the election, there are over 40 new legislators at the capitol who are unfamiliar with the Community of Minnesota Resorts and how various issues such as Post Labor Day School start, Funding for Explore Minnesota, Vacation Rentals by Owner and various other issues impact our resort businesses. In addition, each and every year it is important that we continue to reinforce our message to all legislators and to get in front of policy makers so they are aware of the issues impacting us as resort owners and tourism in general within Minnesota. To do this we need your participation.

Why should you attend (other than to enjoy this unique Valentine's getaway)?

First, legislators want to hear from those individuals and businesses they represent. Opinions on issues mean more coming directly from a constituent they represent rather than someone outside their area. We always visit legislators in teams, but like to have the team headed up by a person from the area represented by that particular legislator. Second, between the MN House of Representatives (134 members) and the Senate (67 members), there are 201 potential visits that we make to legislators during our DOH visit. We want to get in front of as many legislators as possible to make sure they understand the issues facing our resorts. It is a busy, but rewarding experience. Third, we make an impact. Previous issues such as getting a favorable tax classification for Ma and Pa resorts, ongoing funding of Explore Minnesota Tourism, revisions in Department of Natural Resources or Department of Health rules and regulations have occurred, and will continue to occur, because of our involvement in DOH.

What do you need to attend?

The CMR gives you all the support, information and talking points to prepare for meeting with legislators. We just need everyone to attend to support the legislative initiatives of your CMR, and continue to inform our legislators on what is important to resorts in Minnesota!







Questions or to register now email Jim Wherley Legislative Committee Vice Chair, at: info@sunsbay.com.

Communicate the names, resort name, telephone number, and email address of those attending and we will get you on the list! Once you register, bus route and hotel information will be sent directly to you. Hotel cost will be approximately \$100.

LEGISLATION

Silent Auction: Another Success

By Tim Senger, Cedar Point Resort



As in the past, the Community of Minnesota Resorts' (CMR) Silent Auction held during the CMR Fall Conference was a success! Thank you to everyone that donated items and thank you to those that bid on them. Just take a look at some of the donations! Wow. We had new items, used items, resorter items, personal items, large items, small items, expensive items, and less expensive items.

This year we raised \$4,215 to go towards CMR Legislative

issues, especially the CMR Day on the Hill (scheduled for February 14–15, 2017). It helps pay for our transportation to the Capitol, our gimmick that we handout to our legislators as well as any other expenses relating to this event.

A number of people helped with organizing the CMR Silent Auction. But, a special thank you goes to Pat Addler, Cedar Rapids Lodge. Pat has been helping with the silent auction for years. Due to her and her husband's retirement, she will not be able to help out in the future. Thank you Pat for all your help and best wishes in the future. I will continue helping with the silent auction and welcome Nancy Loren, Little Boy Resort, who volunteered to take Pat's position.







Conference Grand Prize



Conference Grand Prize Winner Beth Novotny, Hyde-A-Way Bay Resort, was all smiles as she posed with the Conference Grand Prize, a decorative fire ring.

LEGISLATION

2017 Session to Address Unfinished Business

By Joel Carlson, Community of Minnesota Resorts Lobbyist

Agreement
between the
Governor
and House
Republican
Speaker Kurt
Daudt has
been almost
impossible to
achieve during
the last two
sessions.

There is a long, long list of issues stacked up and waiting for legislators during the 2017 session, and it's shaping up to be a contentious and bruising battle. The election produced a major shake-up in the state legislature, and left Governor Dayton with Republican majorities to contend with during his last two years in office.

Agreement between the Governor and House Republican Speaker Kurt Daudt has been almost impossible to achieve during the last two sessions. They could not agree on taxes, transportation, capital investments (bonding) and health insurance premium relief and are not getting any closer as time marches on. Add a new Senate Republican majority into the mix, and the potential for continued gridlock is easy to predict.

After the 2016 session ended without agreements on major areas, the Governor and Speaker Daudt spent

months trying to figure out the terms for a special legislative session. The urgency for a session intensified during the fall campaign over rising health insurance premiums, with Republicans and DFLers alike promising relief before the new rates became effective January 1, 2017. The prospects of a special session ended in a spectacular 17-minute public negotiating session between the Governor and Speaker that left few questions about the level of distrust and acrimony between the two heading into the new year.

https://www.youtube.com/watch?v=4U4LTaCJrXQ

Minnesota Senate

For only the second time since 1972, Republicans hold a slim one vote majority in the Minnesota Senate. The 34-33 margin will make for an interesting dynamic as the diverse group attempts to resolve policy differences with the House and Governor. Every Republican will have to vote for the majority's bills - making absences, illness or family functions an impossibility during the session.

Senate Republicans chose Brainerd area Senator Paul Gazelka to lead their new majority caucus. First elected to the House is 2002, Gazleka is well respected and has an ability work with members of both parties. His task is unlike any in modern history, leading a

group of new committee chairs to assemble a two-year budget, a tax bill, and complete a long list of other issues with not a single vote to spare.

Two resort area Senators have landed key committee chairs important to concern of CMR. Sen. Bill Ingebrigtsen from Alexandria will lead the Environment Finance Committee and Sen. Carrie Ruud from Breezy Point (a longtime advocate for resorters) will chair the Environment Policy and Legacy Finance Committee. Both of these legislators will be responsible for game and fish changes, AIS, and water and lakeshore regulations.

Sen. Roger Chamberlin from Lino Lakes will lead the Tax Committee, and Senator Carla Nelson from Rochester will run the Education Finance Committee. Property taxes and school calendars come to these committees... areas where Community of Minnesota Resorts (CMR) is always vigilant to protect tourism and resorting.

Minnesota House

Republicans extended their majority in the Minnesota House and will have a 76-57 edge as session beings. There will be a special election February 14th to fill the remaining House seat that wasn't filled in November.

Resort area legislator Representative Dan Fabian has been selected

to lead the Environment Finance and Policy Committee. Demonstrating a commitment to greater Minnesota, Speaker Daudt has appointed a subcommittee to address Mining, Forestry, and Tourism, which will be chaired by Rep. Chris Swedzinski from Marshall. This is the first time in my memory a legislative committee will be specifically tasked with addressing tourism — a positive development for an industry that employs over 250,000 Minnesotans and generates over 17 percent of the state's sales tax revenue.

Rep. Greg Davids will again lead the Tax Committee and Education will again be led by Rep. Jennifer Loon.

Issues important to CMR

There will be no shortage of issues as the session unfolds. Much of the attention will be focused on assembling a new two-year state budget that will approach \$45 billion. Minnesota has now gone two legislative sessions

We will no doubt
have to again
address the
school calendar
and protect the
post Labor Day
School start
requirement...
...we will need
to remind
legislators how
critical the issue
is for resorters
and families.

without passing a major tax bill, so that pressure to reach agreement on a tax package will be immense. Depending on the final revenue forecast in late February, calls for tax cuts will be great in the legislature. However, Governor Dayton will lay out an agenda that will call for greater spending on early education and likely light on the business tax cuts that will be favored in the House and Senate.

Game and Fish issues may get attention with the new majorities. A general distrust of state government is evident in the House, where efforts to roll back regulations may get attention. There is also an interest in spending program money, like those committed to AIS prevention, at the local level.

We will no doubt have to again address the school calendar and protect the post Labor Day School start requirement. While there is a renewed focus on issues important to greater Minnesota and its important industries, we will need to remind legislators how critical the issue is for resorters and families.

The budget for Explore Minnesota Tourism (EMT) will also be up for debate. The increased financial support for EMT has been producing positive results for increased tourism and telling that story to legislators from businesses that depend on travel spending will be key.

Joel Carlson owns a legal research and government affairs business in St. Paul. He has represented the Community of Minnesota Resorts since 1997.

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Don't miss the Day on the Hill February 14th and 15th

CMR has a big challenge in 2017. The last election produced a massive change in the make-up of the legislature, and we have a big task to educate new members and committee chairs. We can only do that job effectively when CMR members come to St. Paul to meet one on one with legislators and tell our story.

Twenty-three new members will be serving in the House joined by 21 fresh faces in the Senate. CMR has a plan to meet with each of the new members, which will take a lot of resorters! In addition, we have several new committee chairs that will want to hear our concerns, as well as legislative leaders. Our Day on the Hill 2017 will be our biggest yet!



And, as an added-bonus for 2017, the newly refurbished State Capitol will finally be open to the public. You will be amazed at the beauty of the building, the vibrant colors, new public spaces, and modern additions that will make the Capitol the grandest public building in the country.

We need you in St. Paul for Valentine's Day!

Joel Carlson owns a legal research and government affairs business in St. Paul. He has represented the Community of Minnesota Resorts since 1997.

Kathy's Kraft Korner By Kathy Marnik, Timber Trails Resort

Pipe Ball Game

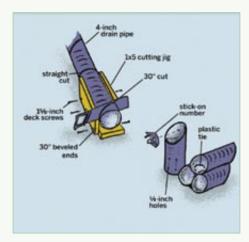
Supplies:

- *All dimensions are measured to the longest point of the tip angle.*
- 4 14 inch drain pipes
- $3 11 \frac{1}{2}$ inch drain pipes
- 2-9 inch drain pipes
- 1 7 inch drain pipe
- 1 24 inch 1X5 jig base
- 2-24 inch 1X6 jig wall, beveled 30° at one end



Instructions:

To create a triangular rack of pipes whose openings angle toward the players, you'll cut different lengths at a 30° angle and arrange them with the shortest one at the front. Because the width of the drain pipe is larger than many miter saws, you may need to fabricate a jig to guide your pull saw at the appropriate angle. Since the pipes aren't made of PVC – and can't be glued - you'll need to drill holes where they meet and attach them to one another with plastic ties. Once you're finished, you can create a second rack and set up a playing field, or have everyone trade off aiming at the same rack.



COMMUNITY OF MINNESOTA RESORTS DAY ON THE HILL

MAKE PLANS TO ATTEND THE 2017 CMR DAY ON THE HILL FEBRUARY 14 & 15, 2017 SEE PAGE 18 FOR MORE DETAILS.

HEADED FOR COLLEGE?

APPLY FOR A CMR SCHOLARSHIP!



Each year the Community of Minnesota Resorts offers four \$500 scholarships to a senior in high school or a current undergraduate or technical school student. March 15, 2017 is the deadline for the scholarship application to be returned to the Community of Minnesota Resorts office. A scholarship application can be printed by going to the CMR website www.Minnesota-Resorts.com scroll to the bottom of the home page and click on Membership, then by using your Login and Password you will be able to go to Applications and click on Scholarship Application and print a copy.

If you need further assistance please contact the CMR office at: CMR@Minnesota-Resorts.com or 320-212-5107

DEADLINE TO APPLY: MARCH 15, 2017

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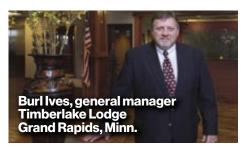
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Enbridge Pipeline Construction In Minnesota

Enbridge is proposing a more than \$2 billion investment in our pipeline system that will not only enhance U.S. energy security, but provide almost immediate economic benefits to communities in Minnesota.

Hospitality businesses who have experienced pipeline construction in their area are strong supporters.



It's really more than just during construction.

"Pipeline construction is good for the hospitality industry and our local economy, and has been for decades. We experienced at least a 35 percent jump in business during pipeline construction in 2009. Workers and management live in our hotels, eat in local restaurants, use local laundry mats, buy from tire stores and shop at our retail and grocery stores. It's really more than just during construction. They keep coming back."



We absolutely welcome pipeline workers.

"Most of our current guests are pipeline workers. I have not had one problem with the pipeline employees. They are so nice. We're even expanding to accommodate the workers. We placed an ad about our new extended stay location opening in Oklee, and were inundated with calls from pipeliners. We absolutely welcome pipeline workers."



We doubled our normal income for the campground.

"When the pipeline came through in 2009, we expanded from our normal 20 unit campground to offering 30 units. We doubled our normal income for the campground. I definitely welcome the pipeline workers and pipeline construction. All the businesses in town do. There was at least a 25 percent increase in business overall in town that year the new pipeline went in."



The economic dollars from expansion are just a bonus.

"It was our first year in business when the pipeline construction came through in 2009. Groups of 6 to 8 guys would come in at a time. They always said they'd bring someone back with them. They were so polite. There is no doubt in my mind pipeline expansion is positive. Absolutely. We all use the product, rely on the product and overall it is positive. The economic dollars from expansion are just a bonus."



Those workers are held to a high standard.

"Mainly my work for the pipeliners is through catering. I deliver meals to them on site. I catered for 140 pipeliners to two locations in March. I feel safe going out to those sites and when pipeliners come through the door, I know Enbridge draws in good contractors with a priority on safety. Those workers are held to a high standard. Bringing them in is wonderful."



We get the oil where it needs to be without adding more rail cars...

"In 2014, as part of the upgrade project Enbridge worked on, we provided togo meals including 50 breakfasts, 100 noon dinners, 100 suppers and another 50 breakfasts in one day. It's a lot of work on our part, but good business. It's all good, real good for the community. We get the oil where it needs to be without adding more rail cars and trucks."



Learn more:

> MinnesotaProjects.enbridge.com