

Minnesota *Resorter* *Resorters Helping Resorters*

Education:

CMR Fall Conference - Oct 31st - Nov 2nd

Marketing:

Blogging: Thoughts Regarding Winter Business

Legislation:

2021 Legislative Session Comes to an End (Finally)



Fall 2021 | Vol. 37 No. 3

A PUBLICATION OF THE COMMUNITY OF MINNESOTA RESORTS

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Minnesota Resorter

Resorters Helping Resorters



A Community of Minnesota Resorts Publication

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PRESIDENT'S PENPAGE 4
Clint Mueller, Balsam Beach Resort

EDUCATION

WELCOME TO OUR NEW COMMUNITY OF MINNESOTA RESORTS' MEMBERS..... PAGE 5
CMR FALL RESORT TOUR..... PAGE 5
PREPARING TO SELL YOUR RESORT PAGE 6
Jim Wherley, Sunset Bay Resort
HANDY RESORTER PAGE 8
021 COMMUNITY OF MINNESOTA RESORTS FALL CONFERENCE PAGE 9

MARKETING

CONGRATULATIONS TO THE 2021 CMR SCHOLARSHIP AWARD RECIPIENTS..... PAGE 10
THOUGHTS REGARDING WINTER BUSINESS PAGE 11
Karen Senger, Retired Resorter and Minnesota Resort Sales Agent
BECOME A MEMBER PAGE 12
RESORTER RECIPES PAGE 14
Patty Mueller, Balsam Beach Resort
CAMPING FACTS... & RV CAMPING FACTS... PAGE 16
A DAY IN THE LIFE OF RESORTING - PEEPING TOMS PAGE 18
Kim Bowen, Crow Wing Crest Lodge

LEGISLATION

SILENT AUCTION PAGE 19
Mike Schwieters, Boyd Lodge
2021 SESSION COMES TO AN END (FINALLY) PAGE 20
Joel Carlson, Community of Minnesota Resorts Lobbyist
2021 COMMUNITY OF MINNESOTA RESORTS BOARD AND STAFF PAGE 22

About the cover: This photograph was submitted by Sue Springer, Pike Point Resort, Tenstrike

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 inquiries to the committee contact. *The Minnesota Resorter* is printed by Arrow Printing.

FROM YOUR PRESIDENT'S PEN



President Clint Mueller
Community of Minnesota Resorts

A final note to my fellow resorters from your Community of Minnesota Resorts (CMR) President, my term as your president will be up at the end of October, and it has been my pleasure and an honor to have served you - the CMR membership - for the last two years in this position. We have been through a lot as resorters during my term, and I am happy to say, most of us have done well, and I can only hope that the resort industry will continue

to thrive and be prosperous for all of us moving forward.

The CMR free membership will expire this Fall, and I hope that all of our current and new members will continue to find value within the CMR organization to justify paying dues. The CMR board has reduced the dues rate structure, which was one of many goals we were trying to achieve with the free membership offer. The CMR Board also wanted to keep all resorts updated with the information they needed to make the right decisions for their business moving forward.

The board asked the membership to change the by-laws to allow campground-only resorts to join the CMR, and I am happy to say that the vote passed. I want to invite and welcome all campground-only resorts to become part of our CMR family and see for yourself what a huge benefit it is to be part of this group. *Resorters Helping Resorters* is our motto. We take pride

in helping all resorts in the State of Minnesota whether you have just cabins or just campground resorts, we all need the resort industry to stay strong and viable in the future.

By the time you get the *MN Resorter* magazine, I am hoping that the drought will be easing up a bit, and the rains will have started to fall. Here at Balsam Beach Resort, we have no grass, and the lake is the lowest I have seen it in 25+ years; I'm guessing we are down about 18 inches, roller trailers for boats only at our access; if the lake drops another two to three inches none of our lifts will be usable. A few of the property owners on the lake did not go down and check their boat lifts in a timely manner, and now some boats and pontoons are dry-docked, and they are asking me what to do. Hummmm! Our boats without power trim are chewing up props, I guess that's what I get for being cheap when I bought them, but we have a bigger beach area now.

The CMR Fall Conference will be in Duluth at the end of October, and I am patiently waiting to go; after missing last year and having zoom board meetings for a year plus, I can't wait to see you all in person. I'm not sure who the speakers will be at this time, but I like to talk to everyone at the hospitality room every night. If you have never been to one of our Fall conferences, I would strongly encourage you to go; good speakers, good food, outstanding auction items (which finances our Day on the Hill efforts); and I can't say enough about the Cracker Barrel sessions. We have been in the business for over 25 years, and we always learn something new, and of course, my favorite, good old fashion person-to-person networking, catching up with old friends and making new friends, so I hope to see you there!

Clint Mueller
Balsam Beach Resort

Submit Your Nominations for the Community of Minnesota Resorts 2022 Resorter of the Year



Sign in to the Membership area at www.minnesota-resorts.com for information.

YOU WON'T WANT TO MISS IT!

**CMR Fall Resort Tour
September 22, 2021**

Arcadia Lodge
Casey and Tracy Jones

Cedar Point Resort
Mike and Tracy Boldt

Lakewood Lodge
Aimee and Preston Osborne



**WELCOME TO OUR NEW
COMMUNITY OF MINNESOTA RESORTS' MEMBERS**

We'd like to take this opportunity to welcome these Resorters and Associate Members to the Community of Minnesota Resorts' family! If you have the chance, please get acquainted with them.

Want to become a new CMR member? Contact Jim Wherley at 320-212-5107 with your questions, and to sign up! We look forward to having you as our newest member resort!

New CMR Resort Members

Dale and Jennifer Kosmacek
Green Valley Resort, Nevis

Tom, John, Mark, and Dave Kavanaugh
Kavanaughs Sylvan Lake Resort, East Gull Lake

Nate and Deana Zieske
Lake Victoria Resort, Alexandria

Matt and Sarah Albers
Oak Haven Resort, Bemidji

New CMR Associate Members

Mike Kane, *Greater Insurance Service, Grand Rapids*

We are Minnesota Resort Sales North Office



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CONGRATULATIONS! These are some of the resorts that we sold just out of the north office in the last few months:

- Jessie View Resort
- Island View Resort
- Oak haven Resort
- Mission Beach Resort
- Oak Island Resort
- Green Valley Resort

www.MNResortSalesNorth.com

Preparing to Sell Your Resort – Starts Even Before You Own it and Throughout Your Ownership!

By Jim Wherley, Sunset Bay Resort



You might question, “When is a good time to start preparing to sell my resort?” My answer to this is, “Before you even bought your resort.”

That may sound extremely strange, but below I will explain why you should constantly be preparing to sell your resort by building net income and increasing sales constantly.

As a resort owner, you were once probably a buyer of a resort, and this means you analyzed the purchase intensely. You looked at income and expenses. I might have done a business plan or made a list of ways to improve and generate added income at the resort. But, it does not stop there. On an ongoing basis, as a resort owner and future seller, you should be doing a business plan, analyzing your property’s needs, and making improvements every year. If you stop making improvements and planning, the value of your property in the eyes of a buyer will decrease. It could also cost you guests, because they prefer to rent at resorts that are kept current and updated.

When you are ready to sell, you should present a clear understanding of what income and expenses are occurring and where they are coming from. This would entail keeping accurate records by income and expense categories so potential buyers can analyze and draw their own conclusions and ask questions. However, keep in mind, the output of information is only as good as what you are putting in, so make sure that your financials tell the story of your resort’s situation.

Another thing you should do is record ALL income received from sales. The valuation of your resort will not include income that does not appear on your financials. Buyers will make you prove your resort’s financial status by making you provide profit and loss statements, tax returns, and the like when you are selling. Always make sure they project the accurate financial position of the resort. If it is not on your financials/tax returns, the income does not exist to a potential buyer, and your valuation will decrease.

Most buyers look for *hidden* potential in a property when they desire to purchase it. What I mean is they look for added ways to make money to pay the new mortgage and expenses they just took on. They will be purchasing your resort when you are attempting to sell it for the highest price possible. Your future business plan can give them the blueprint to that *hidden* potential. Maybe it was something you intended to do but haven’t, such as purchasing a neighboring piece of land to expand, converting campsites to cabins, or expanding upon resort offerings. Giving a road map to success to a potential buyer provides them ideas on how to generate more income, making your property more enticing to purchase.

A business plan and increasing net income should go hand in hand. Make improvements to increase (or retain) occupancy and to generate additional income. You must continually increase income to increase the valuation of your property.

One easy way to do that is to increase your base rental rates yearly. It is a balancing act, so evaluate all the factors when increasing rates.

You can’t raise rates so high that you lose income because guests do not return, but you don’t want to increase too little since expenses can increase or you may not be able to afford improvements or amenities.

A buyer is going to place a valuation on your property based on net income. Therefore, the more income you generate, the more you can sell your property for. It sounds like a no-brainer, but net income drives the valuation of your resort.

Whether buying or selling, you, in conjunction with your real estate agent, will use what is called a capitalization rate (CAP RATE) to determine the value of a property to determine a purchase/sales price. CAP RATE is the most popular measure by which real estate investments are assessed for their profitability and return potential.

The higher the CAP RATE percentage, the lower the market value or purchase price someone will offer you to buy your resort. Conversely, the lower the cap rate percentage, the higher the valuation of the property. You can see why buyers and sellers are on different pages. We as sellers think our property is worth X, and a buyer thinks it is worth Y resulting in different CAP RATES and estimations of value.

When assessing the value of a property, the buyer and their agent will assign a cap rate to the situation based on various factors. Still, the main objective for a buyer is to purchase the resort for the lowest price. The CAP RATE % can vary a great deal but is typically between five and 12 percent in most commercial real estate transactions.

Your job as a seller is to get as high of an offer for your resort as possible. This involves convincing the buyer of current and future income streams and the potential for growth. Doing this also helps in reducing the perceived risk the buyer is assessing through the purchase, assisting them to meet you closer to your sales price. The equation buyers and agents use to figure an offer to buy and sell is shown below. Below the equation, I apply some numbers to illustrate from a buyer’s standpoint and a seller’s standpoint for the same resort.

NET INCOME/CAP RATE= VALUATION

Buyers Standpoint-in developing an offer to buy
 $\$100,000/10\% = \$1,000,000$ -Buyer sees risk on investment and attempts to buy low.

Sellers Standpoint-in developing a sales price to sell your resort
 $\$100,000/8\% = \$1,250,000$ -Sell high, resort should be at its financial peak.

In the above, the buyer is saying at a 10% CAP RATE they will offer \$1,000,000, but as a seller, you are saying you want \$1,250,000 or an 8 percent CAP RATE. That two percent difference in CAP RATE percentage amounts to a \$250,000 difference in opinion. How will you bridge that gap? That is the important question when selling. Your answer to that allows the buyer to be more comfortable paying what you are asking.

Essentially, the buyer is saying it is a riskier investment than you say as a seller. Based on their analysis, it will take longer for them to recoup or gain additional equity on their investment in your property.

How do you combat a buyer’s reluctance to pay more?

First, convince them of ongoing and potential income streams. For example, if you increase net income by \$1 under the Buyers Standpoint above, you increase the valuation of the property by \$10 (\$1/10%). So, in our above example, let’s say you have applied a four percent increase across all cabin rental rates for

the first year the potential buyer would own the resort. This is built in equity that already exists but does not show on your current financials provided to the buyer. Let's say that amounts to a gain in net income of \$6,000 on this year's anticipated cabin rents of \$150,000. Then, you could negotiate with the buyer that you have already placed them in a favorable position to increase the valuation more toward the seller's standpoint by \$60,000 (\$6,000 net income increase due to rate increase divided by buyers 10% CAP RATE-all other things being equal).

Don't forget the expense side of the net income equation. Net income in its simplified equation is gross income less expenses. So, if you lower an expense by a dollar, it adds that dollar to net income, increasing your resort valuation. So, scrutinize expenses, purchase smartly, self-perform versus hire out whatever adds to your bottom-line net income. However, this does not mean putting off repairs or other expenses needed to maintain your resort. The appearance and state of repair of your resort go a long way in negotiating a final price with a buyer. In our example above, let's say the potential buyer has a son who, through conversation, you find out, will do the property mowing. You hired that out to a landscaper at \$4,000 per year at the buyer's 10% CAP RATE- that is another \$40,000 toward making up that \$250,000 difference in opinion in price.

I'm sure you have heard the saying, "you have to spend money to make money." When evaluating making a capital investment, you can utilize the CAP RATE calculation to assist you in determining how much it improves or hurts your resort's total valuation and how it impacts risk for a buyer.

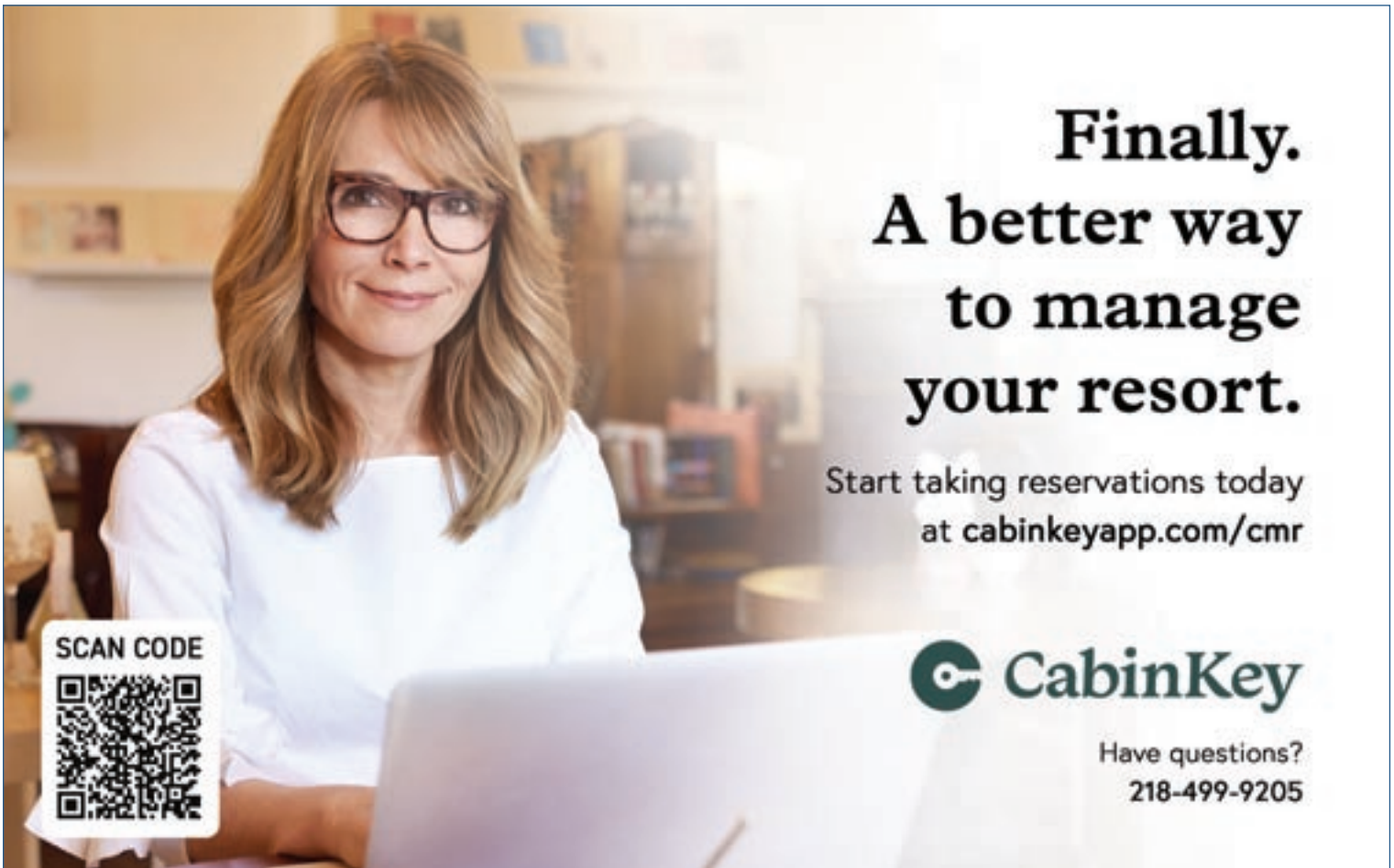
Capital Investment Scenario:

If you are spending \$250,000 and anticipate a \$20,000 net income gain on, say, an expansion, it is a CAP RATE of eight percent ($\$20,000/\$250,000=8\%$). However, if you spend the same amount of money and only generate \$10,000 in net income gain at an 8% CAP RATE, your valuation return would only be \$125,000 ($\$10,000/8\% = \$125,000$). So, a buyer would have to generate an additional \$10,000 in net income to cover the other \$125,000 spent to attain the eight percent total valuation. This makes the expansion a higher risk investment for the buyer than an investment garnering the \$20,000 (or more) in net income. This will make the buyer place a higher CAP RATE on the entire resort because they have to generate more net income to pay for the investment over time.

All gains in net income are positive for the valuation of your resort.


However, the above illustrates how those gains can increase and decrease the CAP RATE applied to your resort for valuation purposes. The bottom line is always to do things to improve your bottom-line net income from even before you buy your resort to the day you sell your resort. Your final sale price is a negotiation by both sides based on risk/reward calculations. Ongoing net income gains over time can pay big dividends when you go to sell. In addition, discussing with a buyer how they stand to benefit from what you have done via rate increases and business plan ideas can allow a buyer to envision a more successful future and, in turn, bring an offer closer to your expected selling price.

All the best in planning and increasing your net income as you move into the future toward a day you intend to sell, whether you just bought your resort or have owned it for 50 years!




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HANDY RESORTER

Boat Winterizing

By Clint Mueller, Balsam Beach Resort



When we winterize our boats at Balsam Beach Resort every Fall, I first run Stable in the motors. I have one tank with Stable in it and go from one boat to the next, and then I pump the fuel tanks empty on each boat every Fall, so it is all fresh fuel in the Spring. I always do the first tank with Seafoam treatment; it works for me. Next, in the center, I cover all my boats with 12 feet by 24 feet tarps with my PVC (I call them teepees). The pitch is steep, so no snow load problems, and by strapping along with a

couple of bungees, it keeps the leaves and pine needles out. Everything is dry and clean in the Spring, and my teepees are not glued, so they are easy to dismantle and store. I always put some cushion under the elbows at each end, and I usually get about three out of my tarps.



Why You Should Remove Snow From Your Propane Tank

By Tom Marnik, Timber Trails Resort

A natural assumption to leaving snow on a propane tank is that it will insulate it from the cold. Sounds reasonable to me. The reality is that you need the -30°F outside air to warm up the tank. Let me explain. Propane has no chance of freezing in Northern Minnesota. The freezing point of propane is -306.4°F. The problem is the boiling point! (The point at which a liquid will

change to a gas at a given pressure. Propane is in liquid form in your tank.) The boiling point of propane is -43.6°F at atmospheric pressure. The pressure in a propane tank varies with the outside temperature. At 70°F, the pressure in the tank is about 124 psi; at -43.6°F, the relative pressure is zero. It almost never reaches -43.6°F in Minnesota. (Although the record is -60°F in Tower, MN in 1996.)

As propane is used to heat your house, the liquid propane is converted to a gas, and this process is endothermic. If you remember high school physics, an endothermic reaction absorbs energy, in this case, heat energy. This reaction can cool the liquid propane to below its boiling point of -43.6°F even if the outside temperature is warmer, which means no pressure in your tank. I did have this happen to me one bloody cold winter morning, and I measured the pressure going into the house, and it was about five inches of the water column. Inches of the water column is the pressure needed to raise a column of water up a tube 11-13 inches with the end of the tube exposed to the atmosphere. So, my really smart furnace sensed this low pressure and shut off. Such fun, cold fun. Solution: carefully heat up the tank. Also, your tank is more susceptible to this condition if you are low on propane because you have less volume to absorb the energy loss. So, keep your tank full when it is going to be really cold. Additionally, this article's point is that if you don't clear the snow off your tank, you will be insulating it from the relatively warm -30°F air.

An endothermic reaction occurs when the energy used to break the bonds in the reactants is greater than the energy given out when bonds are formed in the products. This means that overall, the reaction takes in energy; therefore, there is a temperature decrease in the surroundings.

2021 Community of
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Fall
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Downtown Holiday Inn, Duluth*

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- Members' Annual Meeting
- Silent Auction
- Sunday Evening Entertainment
- Pre-Conference Bonus Fun

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Congratulations to the 2021 CMR Scholarship Award Recipients

Each year the Community of Minnesota Resorts (CMR) offers scholarships to a student in high school or a current undergraduate or technical school student. This year the CMR offered four scholarships in the amount of \$750 each. The scholarship funds are made available to children and grandchildren of CMR members. An eligible member is one who has been a member for at least three consecutive years and is currently a member in good standing. CMR Associate Members are not eligible for scholarships.

The CMR Scholarship Committee, consisting of a number of your fellow resorters, and guided by your CMR Office Manager, reviewed the applications and chose this year's recipients. Your CMR is pleased to announce the following have each won a scholarship for the coming 2021-2022 academic school year. Included is their picture, educational/resort information and the answer to the essay question: "How has living and/or working at your family's resort shaped your present character and your future plans?"

Carol Kirchner Memorial Scholarship Recipient

Aleah Tabbert

Daughter of Tim and Dina Tabbert-Moonlight Bay Resort and Campground, Walker

She is currently attending Walker-Hackensack-Akeley High School-anticipates attending the University of Minnesota Duluth to enter the medical field.

Growing up on a resort has influenced my personality in many ways. When my family bought the resort, we lived in a house in the middle of the resort, with eyes always on us being the ones in charge. This made me into a social and outgoing person. I was always smiling and talking to the guests and helping them when I could. It also made me independent from a young age. I always have had a wide range of chores growing up, which have taught me many life lessons. Some examples include knowing how to cook and do dishes, clean cabins and houses, laundry, sewing and art, car and boat maintenance, etc. Resort life has taught me important communication skills, customer service and has shaped who I am today. I am thankful for the way I grew up, in my own little community surrounded by friends and family. I have always felt loved and supported by everyone around me, which has given me the confidence I have today to pursue my dreams of a career in the medical field! The resort life has positively influenced my life in so many ways, and I am forever grateful for all of them.

Community of Minnesota Resorts Scholarship Recipient

Rebecca Triska

Daughter of Mike and Jackie Triska-Voyageur Cove Resort, Cook

She is currently attending Viterbo University in LaCrosse, Wisconsin-studying Social Work.

My experience working at my family's resort will be meaningful beyond college because it has given me essential problem-solving skills. The unique challenges that come with growing up at a resort have prepared me to think on my feet and work through unforeseen difficulties. Though I myself am not going to pursue a future in hospitality, the skills needed to work on a resort will transfer to all disciplines, including social work. Like with customers at the resort, as a social worker, clients will come to me in times of need and great difficulty, so it will be my responsibility to help them through these difficult times. Even outside of my profession, the countless situations where problem-solving will be needed to survive and be successful, growing up on a resort have given me those skills.

NEW FOR 2021: In the event that solicitation of scholarship applicants from the children or grandchildren of eligible member resorts do not fill out the entire number of scholarships available at that time, the CMR may, at its discretion, solicit applications from eligible member resorts recommending/nominating resort employees for available scholarship funds. For example, this year there were four scholarships to award at \$750 each to the children or grandchildren of eligible member resorts, and only two qualified applicants were chosen. Therefore, the Board, at its discretion, and with the agreement of the sponsors of the scholarships (Pine Insurance Agency and Minnesota Resort Sales), made available the funds from these scholarships to employees nominated by eligible member resorts. Look for the employee winners of the available scholarship funds in the next Resorter Reporter Magazine!

We want to take this opportunity to thank the members of the CMR for their sponsorship of scholarships via membership dues, and the Pine Insurance Company, the Carol Kirchner family, and Minnesota Resort Sales for making additional scholarship awards possible through their generous donations.

Thoughts Regarding Winter Business

By Karen Senger, Retired Resorter and Minnesota Resort Sales Agent

This has been a topic for many years. "What to do to market winter



business." While many resorts are not open in the winter, many are. Some of those resorters enjoy being open in the winter, and some don't but are anyway. Some resort's busiest season is the winter. Every resort is different.

After talking with many resorts over the years, I have listened to many of their concerns, accomplishments, disappointments. I am going to recap some of the things that I have heard through the years. Some of them I had experienced myself when we owned our resort for 17 years.

- **Get summer guests to come in the winter.** Offer specials. Many resorters believe that their best winter guest is their summer guest. Think about offering a discount to your summer guests to come again in the winter. You don't want to give away your rentals; you do have expenses to cover. Do what works for you, but perhaps offer an extra free day or days.
- **Decorate with some winter photos.** If you are thinking about being open in the winter or are open in the winter, then how about advertising how awesome it is to vacation at your resort in the winter. Take some of your great photos of your cabins and resort in the winter. Frame them and hang them on the wall. When you print the photo, put a caption on the photo that says, "Winters are great at XYZ Resort; think about enjoying your winter with us!" We weren't open in the winter, so I did this with some fall photos.
- **Offer retreats.** Some resorts have that perfect spot to offer retreats. Depending on the type of retreat, you can either offer space for them to hold their retreat. Or, if it is something you think you would be interested in, do some research and perhaps host a retreat.
- **Weekends and getaways.** Getaways can be for many reasons and for different lengths of time. Girls' weekends, guys weekends, scrapbooking, quilting, snowboarding, skiing, antiques, hiking, ice fishing, snowmobiling, four-wheeling. Depending on your

area, there may be plenty of things for guests to do (or not do, if they want just to sit, relax and get away).

- **Discounts.** As I mentioned above, you don't want to give away your resort. Most resorts offer discounted pricing in the "shoulder seasons." The pricing might attract guests but think about offering a free day. For example, if you offer the 4th night free, then you will already get three nights of rental, and adding that 4th night doesn't add that much cost to you. If they cannot stay the extra night, then you mention to them that they can either check-in early, stay late, or both. You may want to offer the 3rd night free. Offering a free night is great unless many guests already stay three or four nights. Then if you give away that night for free, you are essentially losing money.
- **Renting to students or long-term rentals.** You may be close to town or a college. Some resorts offer rentals to students. Things to consider include having a contract that is strong enough for you to protect your property. Like summer guests, students may be awesome renters. However, if you have a bad one, you need to make sure you can do something about it. You can limit guests, parties. Talk with other resorters that have student rentals and see how they handle it. This is true for other types of long-term winter rentals as well. It can be a moneymaker if it is done right.

What may be different about this winter from other winters?

- **Some still can't or won't do long-distance travel.** People may not want to go out of the country but want to getaway. Travelers may not feel great about vacationing far from home, but they still need to getaway. Take advantage of this and market to them. Focus on safety, security, relaxing. You know how to do that.
- **Working from home.** People can work from home, and many still are, so they may be able to go on vacation when in the past they couldn't. That means that for many, all they need is wifi. They can work from anywhere. So, why not from your resort. Market to them!

Keeping your sanity. It is important to remember it is a marathon, not a sprint. I always tried to remember that. It is true whether your resort is open seasonally or year-round. Your guests want you to be smiley and welcoming in the beginning of the season and the end of the season. It may be harder to have the energy in the end of the summer. But it is still important to have it. Now, multiply that and stay open year-round. Yes, it absolutely can be done. You just need to figure out the best way to keep going.

This is another article for another time!

APPLY FOR A CMR SCHOLARSHIP!

The scholarship funds are made available to children and grandchildren of CMR members. An eligible member is one who has been a member for at least three consecutive years. Associate Members are not eligible for scholarships. Applicant must be a senior in high school who is planning to attend a four-year college, a community college, or a vocational/technical college or a current college undergraduate or vocational/technical school student.

Specific submittal guidelines are provided on the scholarship application which can be found on the CMR website at <https://minnesota-resorts.com/scholarships/>, or by contacting the CMR office at:

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Applications are being accepted now up through the DEADLINE TO APPLY OF MARCH 15, 2022.

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When on the page, click on the “Join the CMR” icon to fill out an application, or print an application to complete and mail in. (Are you a vendor offering products or services resorts would be interested in? Find a CMR Associate Member Application on our membership page also.)

Send printed applications to:
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PO Box 61
Dent, MN 56528



*Questions regarding Membership?
Contact the CMR office at
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What **RESORTERS** Are Saying About **THE CMR**

I have had the opportunity to go to the annual CMR Day on the Hill. Our presence does make an impact. Little did I know then that our business would greatly benefit from these contacts. We encourage participation in CMR Day on the Hill; you never know when you might need a helping hand!

Our resort is located on Big Sand Lake in Park Rapids. There is only one public access, which means our guests continually use it. The DNR had made plans to renovate this sole public access, which forecast a closing of the access for 6-8 weeks in the middle of summer. Our resort's lakeshore cannot have a boat launch for pontoons or large boats. The closure of this public access would greatly affect our guests and our business. Once we heard about these plans, we talked with DNR about the impact on our business. No changes were indicated. Then we asked for help from our Senators and Representatives, which helped to get a constructive conversation going with the DNR. The final push came from our very own lobbyist, Joel Carlson, who I contacted and asked for help. He connected with Bob Meier, who is the MN DNR Assistant Commissioner. Through these contacts, our voice was heard. The DNR has announced that they will do the project in different phases – keeping the access open in the summer – and only closing the ramp for short periods in the late Fall and early Summer 2022. We are so happy that the DNR came to a creative solution that is good for businesses and lake residents alike!

I am so grateful for the CMR, our presence at the Capitol, and Joel Carlson as our lobbyist.

Bonnie and Jeff Brand, Pine Cone Lodge

SEE WHAT THE CMR CAN DO FOR YOU!

EDUCATION

- Fall Conference, Spring Workshop, Resort Tour, and School of Resorting Classes throughout the year
- Yahoo Groups Chatline and Facebook Group – resorters sharing resort experiences
- Members ONLY online resources on CMR website (templates for boat/motor contracts, AIS Guide lines, Employee Forms, Photo Waivers, etc.)



MARKETING

- New fully redesigned and mobile responsive website
- New branding campaign and billboard advertising – pooled and co-op advertising dollars go further with the CMR
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LEGISLATION

- Full-time lobbyist working specifically for/on the interests of RESORTS
- Join fellow resorters for a Day on the Hill and meet legislators to get our issues heard
- Get real time updates all year long on legislative issues which affect resorts



Resorter Recipes

Enjoy some festive fall favorites.

Patty Mueller, Balsam Beach Resort

Butternut Squash Soup

This Vegan butternut squash soup is the ultimate fall comfort food! Store in the fridge for up to four days or freeze it for a few months.

- 2 Tbsp extra-virgin olive oil
- 1 large yellow onion, chopped
- ½ tsp sea salt
- 1 (3-lb) butternut squash, peeled, seeded, and cubed
- 3 garlic cloves, chopped
- 1 Tbsp chopped fresh sage
- ½ Tbsp minced fresh rosemary
- 1 tsp grated fresh ginger
- 3-4 cups vegetable broth
- Freshly ground black pepper

For serving:

- Chopped parsley
- Toasted pumpkin seeds (pepitas)
- Crusty bread

Heat the oil in a large pot over medium heat. Add the onion, salt, and several grinds of fresh pepper and sauté until soft, five to eight minutes. Add the squash and cook until it begins to soften, stirring occasionally, for eight to ten minutes. Add the garlic, sage, rosemary, and ginger. Stir and cook 30 seconds to one minute, until fragrant, then add three cups of the broth. Bring to a boil, cover, and reduce heat to simmer. Cook until the squash is tender, 20 to 30 minutes. Let cool slightly and pour the soup into a blender, working in batches if necessary, and blend until smooth. If your soup is too thick, add up to one cup more broth and blend. Season to taste and serve with parsley, pumpkin seeds, and crusty bread.



Autumn Spice Oatmeal Cookies

These healthy cookies are packed with oats, pumpkin seeds, chocolate chips, dried cranberries, and pumpkin spice.

- 1½ cups all-purpose flour
- 1 tsp baking soda
- 1½ tsp pumpkin spice
- 1 tsp ground cinnamon
- 1 tsp salt
- 1 cup unsalted butter, softened to room temp.
- 1 cup packed brown sugar
- ¼ cup granulated sugar
- 2 large eggs, room temperature
- 1 Tbsp dark molasses
- 2 tsp vanilla extract
- 3 cups old-fashioned whole rolled oats
- 1 cup dark chocolate chips
- ¾ cup shredded sweetened coconut
- ¾ cup cranberries
- ½ cup shelled pumpkin seeds (pepitas)

Whisk the flour, soda, spice, cinnamon, and salt together in a medium bowl. Set aside. In a large bowl, using a mixer, beat the butter on medium-high speed until smooth, about one minute. Add brown sugar and granulated sugar, and beat on medium-high speed until creamed, about two minutes. Add the eggs, molasses (if using) and vanilla extract, and beat on high speed until combined, about one minute. Scrape sides and beat again as needed to combine. Add the dry ingredients to the wet ingredients and mix at low speed until combined. With mixer running at low speed, beat in the oats. Once combined, fold in chocolate chips, coconut, cranberries, and pumpkin seeds. Dough will be thick and sticky. Cover and chill the dough in the refrigerator for at least 45 min. (up to four days). If chilling for longer than three hours, allow it to sit at room temp. for at least 30 min. before rolling; the dough will be quite hard.

Preheat the oven to 350°F. Line baking sheets with parchment paper or silicone baking mats. Set aside. Scoop ball of dough, about two tablespoons (No. 30 Scoop) of dough per cookie, and place two in. apart on the baking sheets. Bake for 13-14 min., or until light brown on sides. The centers will look a little soft. Remove from the oven and cool on the baking sheets for five min. Transfer to a wire rack to cool completely. While the cookies are still warm, press a few chocolate chips into the tops. Cookies will stay fresh in an airtight container at room temperature for up to one week.

Pumpkin Cupcakes with Cream Cheese Frosting Pumpkin cupcakes are delicious, soft, moist, and topped with an easy homemade cream cheese frosting.

For the pumpkin cupcakes:

- 1 cup all-purpose flour
- 1 tsp baking powder
- 1/2 tsp baking soda
- 1 tsp ground cinnamon
- 1/4 tsp ground ginger
- 1/4 tsp ground nutmeg
- 1/8 tsp ground cloves
- 1/4 tsp salt
- 1 cup pumpkin puree
(not pumpkin pie filling)
- 1/2 cup canola or vegetable oil
- 1/2 cup light brown sugar, packed
- 1/4 cup granulated sugar
- 2 large eggs
- 1 tsp vanilla extract

For the cream cheese frosting:

- 1 (8 oz) pkg cream cheese, softened
- 1/2 cup unsalted butter, softened
- 2 cups powdered sugar
- 1 tsp vanilla extract

To make the pumpkin cupcakes:

Preheat the oven to 350°F. Line a 12-count muffin pan with cupcake liners and set aside. In a large mixing bowl, whisk the flour, baking powder, baking soda, ground cinnamon, ginger, nutmeg, cloves, and salt. Set aside. In a separate bowl, whisk the pumpkin puree, oil, brown sugar, eggs, and vanilla until fully combined. Add the wet ingredients to the dry ingredients and mix until just combined. Evenly divide the batter between all 12 cupcake liners and smooth out the tops of each one. Bake at 350°F for 17-22 minutes or until a toothpick inserted into the center of the cupcake comes out clean. Remove from the oven and cool for five minutes in the pan, then carefully remove the cupcakes from the pan and transfer them to a wire rack to cool completely.

To make the cream cheese filling:

Using the handheld mixer or in the bowl of a stand mixer fitted with the paddle attachment, beat the butter and cream cheese together until smooth. Add the powdered sugar and vanilla and mix until fully combined. Frost the cooled cupcakes as desired.

Notes:

Prepared cupcakes can be stored in an airtight container in the refrigerator for up to four days.

Spices: Use 1 tsp pumpkin pie spice and 1/2 tsp ground cinnamon in place of all the spices listed in the recipe. Both options tastes great!

Pumpkin: Make sure to use pumpkin puree in this recipe. The only ingredient in pumpkin puree will be pumpkin.

Cream Cheese: For the frosting, be sure to use a block/brick of cream cheese and not cream cheese spread in a tub.

Freezing Instructions: Cupcakes and frosting freeze well for up to three months. Thaw both overnight in the refrigerator; then bring to room temperature. Mix the frosting well before frosting the cupcakes.



Have a great recipe?
Share it with your fellow resorters!



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Camping Facts...

- In 2017, campers in the US alone spent \$3 billion on camping equipment.
- Although a lot was spent on sleeping bags, tents, and backpacks, the number one purchase was the flashlight.
- Ninety-six (96) percent of people who went camping said their camping gear kept them comfortable.
- Most people associate the camping industry with these five words: outdoors (89 percent), campfire (89 percent), fun (84 percent), tent (83 percent), and adventure (80 percent).
- When it came to what gear items campers' thought were essential, those were: a tent (61 percent), a sleeping bag (38 percent), bug spray (24 percent), cooler (23 percent), and firewood (22 percent).
- Thirty-four (34) percent of campers have their smartphone with them but don't turn it on.
- Ninety-seven (97) percent of the campers plan to bring some form of technology on their getaways.
- Interestingly, since 2017 the importance of having an internet connection has shrunk from 37 percent to 29 percent.
- Usually, people plan their camping trips 25 days in advance.
- In the United States, 1 million new families start camping each year. That's why I said you will probably try camping as well!
- Surprisingly, 50 percent of campers stated that the most important factor when staying at a campsite is having clean bathrooms. I wouldn't say that's the top factor for me, but probably one of the top five!
- The majority (54 percent) of campers travel less than 100 miles from home to their destination.
- Campers from the Western US and Canada are more likely to travel long distances for their camping trips.
- Eleven (11) percent of US households in the age group between 35-54 own an RV.
- Glamping is on the rise. (Glamping describes a style of camping with amenities and, in some cases, resort-style services not usually associated with traditional camping. It is popular with individuals who are seeking the luxuries of hotel accommodation alongside the escapism and adventure recreation of camping.) Around 50 percent of Millennials and Gen Xers choose glamping as their preferred type of camping.
- A whopping eight million people in the US alone have participated in backyard, car, or RV camping in 2017.
- Sixty-four (64) percent of RV owners are Canadian campers.
- Ninety-six (96) percent of people stated that they enjoy camping with family and friends. They also feel healthier because of the benefits of outdoor activities.
- Around half of all younger campers stated that they got inspired to start camping by their family.
- Sixty (60) percent of senior campers say that love for the outdoors have inspired them to live such a lifestyle.
- In general, the five most influential factors that draw people to do their first camping trips are the love for the outdoors (34 percent), fun (32 percent), due to their significant other (30 percent), spending time with their family (27 percent), and escaping the routine (26 percent).

- While hiking, backpacking, and fishing continue to be the most popular recreation activities among campers, more active recreation continues to grow in popularity.
- The most frequent campers in North America come from Western USA and Canada.
- The top factor in selecting a campground in 2018 was the campground atmosphere (24 percent) followed by the location (22 percent), and the quality of the campground sites (18 percent).
- In Canada, hiking and backpacking are the most popular outdoor activity (44 percent) followed by wildlife viewing or photography (32 percent), tent camping (24 percent) fishing (22 percent) and kayaking (22 percent).
- Around 68 percent of adult campers in the United States are married or living with a partner. This suggests that camping is a family activity.
- In 2016, nearly 70 percent of Canadians participated in outdoor or wilderness activities!
- The first official recipe for S'mores was featured in the 1927 Girl Scouts manual.
- The most expensive camping spot in the world is the Clayoquot Wilderness Resort in Vancouver Island Canada. A single night costs \$3,900.
- People averagely spend \$128.26 on their first camping trip.
- Tent users averagely camp for 2.5 nights, while RV users camp 3.7 nights.

From: Statista, OutdoorIndustry, KOA, Forbes, Michigan RV and Campgrounds.

RV Camping Facts...

- Somewhere around 355,000 new RVs are being sold each year! There are many total RV newbies hitting road each year.
- RV camping is one of the most fun, rewarding, and relaxing things you'll ever do in your life - once you get the hang to it. Since getting yourself and your RV ready for your first adventures may feel a little overwhelming.
- When packing your RV or travel trailer, it is important to keep in mind the weight of the items that you are packing. Your rig should generally be able to handle the weight of your personal belongings and full holding tanks, but you need to be mindful about packing it.
 - The more weight you have, the more gas you'll use.
 - You may need more air in your tires if you are going to really load down your rig.
- When packing cabinets, put the heaviest items down low. Loads tend to shift while traveling and the last thing you want is to clean up a mess when you stop or open a door and have all your canned goods flying at your face.
 - If your drawers and cabinets won't stay closed when driving, consider using latches or bungee cords to keep them secure.
- Another tip when loading your RV or trailer is weight distribution. If you plan on bringing heavy items, try to distribute the weight evenly from side to side. If it's a trailer, the majority of the weight needs to go in the end closest to your vehicle.

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MARKETING

A Day in the Life of Resorting

Peeping Toms

By Kim Bowen, Crow Wing Crest Lodge

Eavesdroppers never learn anything good. But maybe there are lessons to be gleaned.

In one of the first years of our resort life, I was loading sheets into cabin sacks after an exhausting Friday night of check-outs. We closed the main lodge around 9 p.m., and I had headed back to the laundry closet to prep for a full Saturday cleaning day. At that time, the laundry closet was on the opposite side of a wall shared by the arcade room. This arcade room had a couple of washer/dryer sets, a bathroom, a lounge area with a long sofa, a foosball table, and about seven arcade games. Because this particular bathroom is available to our campsite guests, we leave this section of the lodge open 24 hours a day. It seemed to be a natural kid hangout once dark o'clock rolled around.

Loading sheets was a rather muffled task. I often overheard conversations in the arcade room through the vent at the top of the shared wall.

On this particular Friday evening, a gang of about six or seven boys (7 - 14 years old) were passing the time, clearly feeling a little depressed that their week of vacation was ending. They'd done the water-skiing thing, the fishing thing, the canoeing thing, pool table tournament, BINGO, movie night, marshmallow roasts, family meals with uncles and aunts, volleyball, and endless amounts of other activities throughout the week. None were directly related to each other, but they all spent time at the resort during the same week each year. Being the only boys on-site of a certain age, they gravitated to each other.

"I'm bored. Let's play foosball."

"Naw, I've spent all my quarters."

"You told me you had two bucks to spend on your last day!"

"Yeah, well, I bought a Mountain Dew for me and one for your sister. She made me."

"Oh."

"Why don't we shoot some hoops in the dark?"

"Mmm."

"Hey. I know - let's sneak around and peek into cabins!"

"Oooooooo. Well... I dunno..."

Discussion ensued. The younger ones weren't too enthused, but the leader was lobbying hard for a last night of voyeuristic fun in the dark.

I was not keen on the idea of Peeping Toms. There were about 112 guests that week in 19 cabins, and I wasn't certain how much responsibility lay on my shoulders to provide safety regarding this ogling scheme. Once I heard the possibility, though, I felt obligated to do SOMETHING.

As I stuffed six pillowcases into Cabin #18's bag, I wondered if my brother was still around in the shop. I had just seen him before I closed the lodge, putting away tools for a screen door fix somebody had brought to our attention upon checking out. I quietly put down my linen bag and surreptitiously crept out the back door. I sprinted to the shop.

Relief. He was still there.

"Bubba - do you still have that horrid rubber gorilla mask you bought last year? You know, the one I told you to throw away because it smelled funny, looked gross, and I didn't want you bothering anyone with it?"

"Uh, yeah - it's under the counter in the lodge with the brain teaser games."

"Some little stinker kids are talking about peering into everyone's cabin windows right now. Any chance you'd be willing to frighten some energy out of them?"

"Heh. Uh... sure." I could tell he was secretly thrilled. The smirk gave it away. I was kind of looking for validation from another adult that this was a good idea. I may have been asking the wrong person. (He used to love jumping out from behind shrubs or walls and scaring the bejeezus outta me when we were growing up. He frequently had a flashlight shining up through his face for a shadow effect. The boisterously shouted "BOO!" and the sudden jarring flash of a bodily appearance almost always had me crying for either his blood or our mother. I absolutely detested being frightened. I was usually minding my own business and not attempting naughty thrills.)

I ran back to the shadowy back entrance to the lodge, skulked in, and grabbed the mask and flashlight. After dashing back out to the shop and handing them over to my sibling, I suggested he lay in wait for the 'gang' behind the big pine tree located about eight feet from the entrance door to the arcade room. He agreed. I watched him start sneaking over to the tree.

I tip-toed back inside the lodge to lurk in the laundry closet once again.

The boys were still talking, but their tone of voice had changed. It was no longer a matter of IF they were going to peer into cabins but which one to attempt first. (Cabin #5 won, if I recall correctly. Cute girl, I think?)

I started stuffing linen bags again, hesitant in my plan to steer the youth away from errant behavior. Was it too insidious? I didn't want them scared for life.

Too late. I heard the screen door slam.

A deep, scary voice yelled, "What the hell is going on here?!"

"Aaaaaiiiiiii!" "Ack!" "Ahhhhhhhh!" "Nooooooo!"

Flurries of running footsteps. And one continuously shrill "Yeeeeee!" which faded as the kid ran around the front of the lodge, then crescendoed as he made it across the lakeside deck and around to the back entrance as I was walking out.

I called. "Frankie, Frankie, what happened?" (Not my proudest moment. Disingenuous. I could have been more creative. Or kinder.)

"Monster!" *Gulp.* *Pant, pant*

Then he was gone.

There were no more boys planning mischief that night.

Years later, I've learned that not one of them told their parents about the incident.

Years later, my brother still can't relay the story without gleeful tears of glory.

Silent Auction

By Mike Schwieters, Boyd Lodge



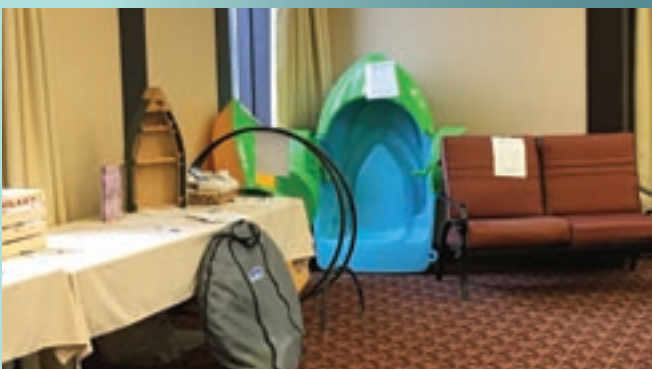
There is a silent auction held every year at our fall conference, and the funds generated from this fun event are used for our legislative efforts, namely the Day on the Hill. This is when we as a group travel to St Paul and meet with the legislatures to discuss issues that pertain to our resorting industry. This year's fall conference will be held in Duluth from 10/31-11/2.

Resorters are asked to donate an item or two that can be placed in the silent auction. The common question is, what should I contribute? A few of the items in previous auctions have included: Craft Items, Gift Cards, tools, Wine and/or Beer assortments, Sporting tickets, Artwork, Décor Items, Hand-made Furniture, there was even a set of horns from a bull one year that generated a lot of interest. Anything you might like or use makes suitable items to donate, and creativity is encouraged! The value of items donated generally starts at \$25 and goes up from there.

This year, there will also be a live auction for some of the bigger or more unusual items. This has been added due to the wildly popular live auction we had via Zoom during the spring workshop. In addition, Marc and Josh will be back for an encore performance as auctioneers. Stay tuned for more on this.

So, better get started on finding those auction items now, and we can't wait to see all of you in Duluth.

Lastly, if you just can't find something or forget, that's ok; just bring your checkbook and bid up on all of those items you just can't live without.



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LEGISLATION

2021 Session Comes to An End (Finally)

By Joel Carlson, Community of Minnesota Resorts Lobbyist

THE LEGISLATURE

did not make any changes to the post-Labor Day school start requirement...

The 2021 legislative session (and special session) passed a new \$52 billion annual budget just in time to avoid a government shutdown on July 1st. However, the session was - by far - the most unusual in state history. The COVID-19 pandemic forced the work of the session to be conducted remotely, with meetings being held via zoom to assemble the budget. As a result, engaging with legislators was a challenge throughout the session.

Minnesota is the only state in the union with a divided legislature, Republican Senate and DFL

House. Before the session began, legislative leaders signaled a desire to focus on the budget and leave controversial policy for consideration in 2022, but that lofty ideal did not hold. Instead, the House and Senate advanced dozens of policies that had no hope for consideration in the other chamber. Voting restrictions, paid family leave, police reforms, tax increases, and private school vouchers were all debated but had no chance of becoming law. We'll see these same issues in 2022, no doubt.

Governor Walz played a major role in the session as he managed the state's response to the pandemic and the influx of federal funds coming into Minnesota. Overall, the state is expected to receive over \$2.8 billion of American Rescue Plan (ARP) funds, and Minnesota local governments receive hundreds of millions more. This funding is helping to drive the economic recovery in Minnesota and is being used for dozens of stimulus programs. Walz wisely decided to engage legislators in the use of the federal funds, although he had the authority to direct the funds himself after the regular session adjourned.

The final COVID-19 budget was approved on a bipartisan basis and promoted as a compromise that produced wins for everyone. The legislature failed to pass a bonding bill during the session but is potentially coming back in a September special session to approve a \$250 million plan to aid thousands of frontline pandemic workers. In addition, a capital investment plan could be approved yet this year.

Full PPP Tax Conformity

One of the key issues for CMR during the session was urging the legislature to commit the funds to fully conform to Minnesota's tax code for the forgiveness of all Paycheck Protection Plan (PPP) funds that resorts, and businesses accessed during the pandemic. Thankfully, the final tax bill did provide that relief, and no PPP funds are subject to taxation in Minnesota. Without action, a \$440 million tax burden on PPP recipients would have been due. So, while it was a little late and likely required extensions or amended returns, the legislature and Governor got the job done.

They also forgave the extra unemployment benefits many received during the pandemic up to \$10,500, which assists many resort employees.

No Changes to School Start Times

Despite another push from school administrators, the legislature did not make any changes to the post-Labor Day school start requirement of the flexible learning year (FLY) that several districts once used to get around the Labor Day requirement. Concerns about remote learning and school closings made this issue appear more compelling, but legislators like Sen. Carrie Ruud held the line for tourism and resorts.

Tourism Funding for EMT

The final budget agreement approved by legislators included a small increase for Explore Minnesota Tourism's (EMT) base budget. This is a funding EMT uses to promote Minnesota tourism from resorts to outdoors to conventions and brewpubs. In addition, CMR promoted stable funding for the agency to help bring visitors to greater Minnesota as we come out of the pandemic. This money funds co-op advertising programs and grants to local agencies for promotion efforts.

The legislature also included \$800,000 in one-time funding for event grants to help promote local tourism. CMR has lobbied in support of this grant program because we have witnessed firsthand these funds successfully used for local community events that benefit tourism.

Walleye Limit Unchanged

The House and Senate debated legislation to establish a statewide 4-walleye daily limit. There is concern that modern technology and increased winter fishing pressure are dramatically and negatively impacting the walleye population. Many lakes in Minnesota already have the four fish limit and promoting a uniform bag across the state makes enforcement consistent when everyone knows the rules. The Department of Natural Resources (DNR) was supportive of the measure.

As the session and special session progressed, legislators were unable to reach an agreement on the legislation, and the limit remains unchanged. However, the DNR may review the issue in the coming months as support builds for protecting the resource.

No agreement was reached on boat license or state park fee increases either.

Support for the Northwest Angle

Of all the economic hardships the pandemic has caused, few have been as devastating as the impact on the 14 resorts located on Minnesota's Northwest Angle. The Canadian government has closed its border since March of 2020, isolating the Northwest Angle from the rest of the United States. Every resort owner can graphically understand being cut off from guests for months on end - little to no income and ongoing expenses to maintain your business.

“Of all the economic hardships the pandemic has caused, few have been as devastating as the impact on the 14 resorts located on Minnesota's Northwest Angle.”

LEGISLATION

CMR actively supported these resorts by urging the Governor to engage with the US State Department and President Biden and advocating for economic relief to assist with lost revenue. As a result, at the urging of many resort area legislators, a \$5-million grant was approved to assist the businesses cut off from their customers. Lake of the Woods County will administer the funds and begin making grants when they have completed the application process.

The border will open in late August 2021 – we hope there is enough economic support to allow these resorts to survive for better times ahead.

Session Starts January 31st, 2022

The 2022 session will start up on January 31st, and it should be a wild ride. First, we will be deep into the 2022 campaign cycle with several legislators considering bids for higher office. That election dynamic will overshadow many of the decisions that will face legislators.

Second, all 201 legislators will be on the ballot in November 2022 in newly redrawn legislative districts. With the reduction in legislative representation for greater Minnesota, several current legislators may have to run against one another to retain their positions. While paring of members in the metro area is possible, there will be more legislative seats in suburban twin cities that will scramble the make-up of the legislature.

And if that's not enough turmoil, finally, there is the big issue of money. The 2022 legislature will have billions at its disposal that will make the session hard to predict. The state budget surplus will likely exceed \$3 billion, and the last influx of ARP funds of \$1.2 billion will be available for distribution.

Senate Republicans, including those seeking higher office, will want to return some of the surplus in the form of tax cuts. While not rejected tax relief, House DFLers and Governor Walz will want to make investments (spending) in housing, education, and a robust bonding and jobs package.

2022 session is also planned to be an in-person gathering, the first since March of 2020. Having lobbyists and citizens in the Capitol can also change the session's tone, something to be prepared for as the new year begins.

CMR Goes Remote

In addition to meeting with resort members remotely during session, CMR held its annual Lobby Day on the Hill via zoom in 2021. It was a good experience and will be something to consider in some fashion in future sessions. The ability to have more CMR members engaged is something we have encouraged for many sessions and zoom helped.

We also had CMR members testify remotely during the 2021 legislative session without traveling to the Capitol. This is a process many legislators hope will continue in the future to allow greater access for Minnesotans across the state to participate in the legislative process.

I'm looking forward to seeing everyone in person at the fall conference and hope that you've had a successful season!

Joel Carlson owns a Legal Research and Government Affairs Business in St. Paul, Minnesota. He has represented CMR at the Capitol since 1997. He can be reached at jdcreserch@aol.com



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