

Minnesota Resorter

Resorters Helping Resorters



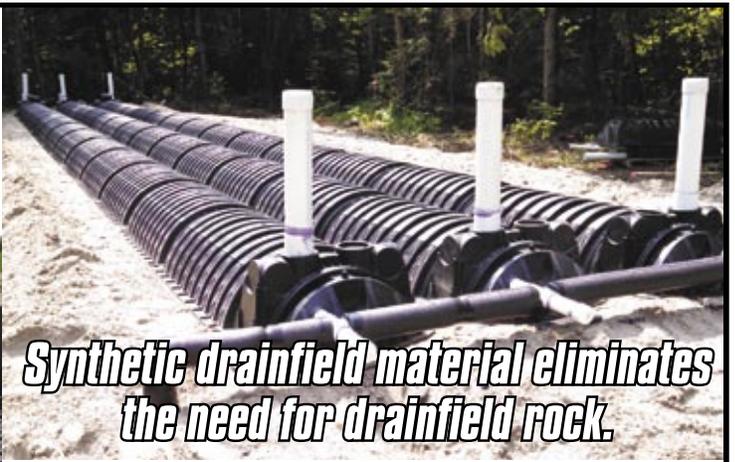
Winter 2015
Vol. 31 No. 1

Education: Resorters of the Year
Marketing: Photo Contest Winners
Legislation: 2015 Day ~~ON~~ OFF the Hill

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Submit Your Nominations for Resorters of the Year!

Congress of Minnesota Resorts Members, The Resorters of the Year Award is given annually to a resort that exemplifies the spirit and goals of the CMR. The criteria centers around the operation of a successful and progressive business, service to the tourism industry both at the local and state levels, 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 the award are generated entirely by CMR members, and the whole program is dependent upon the time and effort you give in order to recognize excellence. We encourage you to participate through nominations of resorters you feel uphold the highest standards and are dedicated to service within our industry.

Here are the guidelines:

The Congress of Minnesota Resorts selects, through nomination by its members, one resort and resorter(s) that have 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.

Any member of the Congress of Minnesota Resorts can submit a nomination for this prestigious award. Nominations must be received by September 1st each year. The nominating member is not required to verify the eligibility criteria. In the event none of the resorts nominated meet all the eligibility requirements, the Awards Committee will make a selection based on the resort most closely meeting the criteria and notify the winner. The winner will be asked to be present at the annual Congress of Minnesota Resorts

Fall Conference where the formal announcement and presentation will be made.

The following criteria are considered by the Awards Committee in making their selection:

- CMR member in good standing for the previous three consecutive years under the same ownership.
- Ability to maintain a successful and progressive resort.
- History of helping and mentoring other resort owners/operators.
- Involvement in community activities.
- At least five years between awards.
- Not a current member of the Awards Committee.

To obtain a nomination form, go to the CMR website www.Minnesota-Resorts.com, scroll to the bottom of the home page and click on Membership. Login using your Login and Password, select Application from the list on the left, click on Resorter of the Year Nomination, and print a copy. Mail the completed form to the CMR address below. If you need further assistance please contact Vicky Krattenmaker, CMR Office Manager, by emailing: CMR@Minnesota-Resorts.com or calling 320-212-5107.

NOMINATION DEADLINE: SEPTEMBER 1ST

Send nomination form to:

**Resorters of the Year Nomination Committee
Congress of Minnesota Resorts
PO Box 358
New London, MN 56273-0358**

Minnesota Resorter

Resorters Helping Resorters



A Congress of Minnesota Resorts Publication

Winter 2015

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About the cover: Photographs submitted by Mark and Beth Novotny, Hyde-A-Way Bay Resort

The Minnesota Resorter is a triannual publication of the Congress 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



President Su Ugstad
Congress of Minnesota Resorts

It's late November as I write this message, we are just going into the busy holiday season. However as you read this, the holidays have passed and we're well on our way to breaking all those New Year's resolutions, right? You know the ones I mean: *eat healthier, get more exercise, get organized, lose weight, quit a bad habit* and the list goes on. I joke because I'm not typically a resolution maker, but if I were I would probably resolve: *Not to procrastinate on writing these articles for the magazine! Smile!*

Seriously though, I hope you all had a joyous holiday season with your family and friends and are looking forward to what lies ahead for 2015. For me, I look forward to the honor of being your president for another year and continuing on the Congress of Minnesota Resorts' (CMR) Board with a group of very talented and dedicated volunteers. Their enthusiasm and energy is inspiring.

We welcome several new members to the CMR Board this year: Jamie Keller, Brookside Resort, Park Rapids; Sue Paradeis, Shing Wako Resort, Merrifield; Jennifer Bateman, Two Inlets Resort, Park Rapids; Bob Schimerowski, Minnesota Sunset Shores Resort, New London; and Bob & Lynn Scharenbrioch, Black Pine Beach Resort, Pequot Lakes; who will serve the remaining term of Bob & Sue Dice. Out-going board members re-elected for another three-year term include Tim & Karen Senger, Cedar Point Resort, Marcell; Timberly Christiansen, Finn-N-Feather Resort, Bemidji; Su Ugstad, Balsam Bay Resort, Remer; and Tim Aarsvold, Geneva Beach Resort, Alexandria. (A complete list of CMR Board members and their contact information can be found in the back cover of this edition). Thank you all for making this commitment to the CMR organization. Many thanks to our out-going member Mark Novotny, Hyde-Away-Bay Resort, who will continue to represent the CMR on the Explore Minnesota Tourism (EMT) Advisory Council and will assist the legislative committee as a member-at-large. We want to also thank resigning members Kim Osterhoudt, Pine Beach Resort; Bob & Sue Dice, Island View Resort; and Cathy Duvall, Kee-Nee-Moo-Sha Resort. It was a pleasure working with all of you. Finally, I'd like to thank all our members-at-large who have volunteered throughout the year to assist in various committees and events; we could not do it without you!

As a resorter, I find our annual CMR Fall Conference to be one of the most informative and uplifting highlights of my year and the convention held at Breezy Point Resort this past October was no exception. Many thanks to the conference committee for another job well done! Not only were there superb presentations and topics delivered by well-versed speakers, fabulous food and venue, and

great entertainment (Thank you *Unpolished* bluegrass band), it once again proved to be the perfect opportunity to network with our peers in the resort industry who are willing to share their own knowledge and experiences; their successes and failures. Where else can you exchange such valuable hands-on, from-down-in-the-trenches, it doesn't work for me- but might work for you, pertinent and honest information about running your resort business? These folks are the real deal. So, if you have never been to a CMR Conference, or couldn't make it this past year, you really should plan on attending 2015 CMR Fall Conference and Spring Workshop.

As we go into the new year, there are several other notable events to mark on your calendar. The EMT Conference will be held on Feb. 3-4 at the River Centre in St. Paul. During their award ceremony the recipients of this year's *CMR Resorter of the Year*, Mark and Beth Novotny, Hyde-Away-Bay Resort; will be honored for their well-deserved award. Congrats to Mark & Beth!

While in St. Paul, we'll piggy-back on the EMT Conference with our 2015 Day *on* off the Hill on Feb. 4-5. Due to extensive renovations at the State Capitol we are unable to have our typical legislative meetings with representatives on the hill, so our legislative committee, along with our lobbyist Joel Carlson, is changing things up a bit. Understandably, it is more important than ever to have a strong assembly of support from CMR members, so if you have been on the fence about going to Day *on* the Hill then this is the year for you! It's going to have some fun twists so please watch for more information on the specifics and how to GET ON THE BUS!

I've said it before but I feel it's worth repeating, CMR has, and will continue to provide educational opportunities to our members, strengthen and expand our marketing efforts, and work with our lobbyist to keep our legislators informed of critical issues for the Resort Industry. So, as you look upon the year ahead of you and plan your strategies for both personal and economic growth, don't underestimate the invaluable resources offered through a membership to the CMR. We in turn know that it is our members that make us a strong and viable organization, and we won't take that for granted. If you ever have any questions, concerns, or ideas to share, we encourage you to contact a board member and let us know how we can assist you. In return, we only ask for your continued patience and understanding. Just like you, we have our own businesses to run in conjunction with our CMR involvement.

I'll close by saying that I hope your reservations are up, your stress is down, and you are well on track for successfully fulfilling whatever resolution you made for the new year. If we're lucky, one of those resolutions was to get more involved in the CMR! As for me, I still have time to make my resolution of non-procrastination a reality, so stay tuned and I'll let you know how well I do for the next issue of the *Minnesota Resorter*.

Enjoy your winter!

Respectfully,
Su Ugstad

Congress of Minnesota Resorts 2014 Resorters of the Year!

By Sheila Niemeyer, Rugged River Resort



**2014 Resorters of the Year,
Mark and Beth Novotny, Hyde-A-Way Bay Resort**

Every year at our fall conference, the Congress of Minnesota Resorts (CMR) presents the Resorter of the Year award. This award is given to resorters who exemplify the spirit and goals of the CMR. The criteria centers around the operation of a successful and progressive resort business, service to the tourism industry both at a local and state level as well as 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.

When found at a crossroads in their careers, with their varied skill sets, and fond memories of resorts from their childhood, a resort seemed like the perfect fit for their family. In 2002, they found their piece of heaven at Hyde-A-Way Bay Resort in Hackensack.

From the start, they strove to provide their guests with an enjoyable recreational experience constantly upgrading their cabins and amenities. However, this resort has gone above and beyond this when it comes to others, not just with their guests. They are always willing to help out other resorters. They have high values and standards and greet each new day or project with enthusiasm, conveying a positive attitude to guests and fellow resorters!

This couple is an inspiration to many, not only by running a successful business but also with their involvement in their church, community and CMR. The following is a list of their recent endeavors.

- CMR Board for 11 years serving as secretary, vice president, president for two years and currently past president.

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- Served on the Explore Minnesota Tourism Council for past six years.
- This couple has been involved with other resorts from helping with small clean-up projects after windstorms to plumbing remodels, to mentoring new resorters.
- Served on their local chamber of commerce board and was president for two years.
- Served as the chairman of the National Chainsaw Sculpting Invitational for two years, which was a big success to their small community and continues to draw people in the fall.
- Served on the board of their lake association and were both involved in rewriting Cass County Shoreland Rules for resorts, with part of those rules being taken by the state and included in statewide shoreland rules for resorts.
- Chairman of the Hiram Township Board.
- Active church members: Currently, the chairman of the ministry board, involved with the AWANA program, ushers, greeters and Bible Study Fellowship leaders, and now in training to be a Stephen's Minister.

We can all learn by these examples of selflessness. They have built a strong sense of community within their region and our resort association. Join us in congratulating Mark and Beth Novotny!

**2015 RESORTER OF THE YEAR NOMINATIONS
ARE BEING ACCEPTED. SEE PG. 2 FOR DETAILS.**

EDUCATION

CMR Fall Resort Tour

By Timberly Christiansen, Finn-N-Feather Resort

The CMR Fall Resort Tour was held on September 3rd in the Grand Rapids/Cohasset area. Three wonderful resorts graciously opened their doors to us. We started the tour at Loon Point Resort where John and Sherrie Porth took us around to see their beautiful grounds and cabins. They have only been in resorting a short time and have already made some great changes and are planning for much more.

From there, we headed toward Grand Rapids to see Wildwood Resort. Jim and Kim Jamtgaard have certainly had their hands full over the past few years. It was such a treat to see all the different cabin layouts they have built.

We finished up our tour at Hidden Haven Resort. Bob and Katie Barton took us around to see their diverse assortment of cabins, from modular homes, to rustic cabins, to mobile homes.

With just over 30 attendees, it was a wonderful day. Thanks again to the three resorts for hosting the tour and for all those who took the time to explore.

Loon Point Resort

Owners John and Sherrie Porth



Resort: Loon Point Resort has nine year-round cabins, one year-round lake home and five classic seasonal cabins. All of the cabins have screened in porches. The resort sits on 53 acres and has hiking trails through the woods. Resort features include a fish cleaning house, a beach house and dock lockers for each cabin. The lodge offers a pool table, foosball table, books, puzzles, board games, Wi-Fi, clothing for sale and ice cream treats.

History of Resort: The original log home (the owners' home) on the resort property was built in 1934. The resort was established in 1953 by Lawrence and Eileen Hill. They acquired the land in 1950. They owned over 200 acres of land at the time. To build the resort, they began by clearing land, not only for cabins but also for the electricity line. They built seven cabins (Balsam and Maple, Red Pine, Jack Pine and Aspen and Birch. It is unclear if Spruce was built by the Hills or Ken Neustrom, the next owner.)

In 1965, the Hills sold the resort to Ken and Irene Neustrom. Ken changed the name to *Kenadian Acres Resort*, the lake reminded him of a Canadian shield lake, and he put in the play on words using *Ken*. Ken went on to build on to the cabins, living rooms and bathrooms and screened porches, as before then there were just pit toilets and a communal shower house. In 1973, they sold the resort to Ken and Marnie McMillan. The McMillans kept the name, *Ken* worked for them, too! Somewhere in the late 80s, the McMillans purchased the White Pine cabin when it came up for sale. The McMillans sold the resort to Steve and Nancy Roth in December 1993. The first thing the Roths did was pave the boat landing. In 2002, the Roths built the new home/lodge, tearing down the old log place. In 2007, the Roths built the new Balsam and Maple cabins, tearing down the old, which were very deteriorated. They changed the name of the resort to Loon Point Resort. In 2009, the Tamarack cabin was built. The Porths purchased the resort in February 2014!

Prior to Resorting: The Porths lived on an acreage just north of Worthington. John worked full-time as a farm manager for Newport Laboratories and Sherrie worked full-time as the office manager for Maple Lawn Nursing Home. About five years ago, John and Sherrie started having this unsettling feeling, life as they were living it didn't seem satisfying. They started looking into what options were out there for them to be able to spend their hours and

days together instead of apart. Since they both love the outdoors, fishing, hiking, snowmobiling and longed to live on the lake, owning and running a resort seemed like it would be a good fit for them. They researched resorts for about four years before they came across Loon Point Resort and knew the minute they drove onto the resort that this was the one.

Future Plans: The Porths would like to replace the Jack Pine and Birch cabins, put up a building to have a gameroom, a guest laundry room and a housekeeping room. The fish cleaning house needs a little updating. The three seasonal cabins that will be kept require remodeling and the White Pine (lake home) needs updating. They would also like to improve the basketball and volleyball areas.

Wildwood Resort

Owners Jay and Kim Jamtgaard



Resort: Wildwood is a year-round, nine-cabin resort eight miles from Grand Rapids. They have cabins ranging in size from two to six bedrooms. Last winter, the Jamtgaards took down the last of the original cabins which dated back to the early 30s. They replaced them with two two-bedroom

cabins and a duplex which can be rented as two private three-bedroom cabins or one large six-bedroom cabin. They have a fish cleaning house, guest laundry and gameroom. In the summer, the resort operates as a family resort. In the winter, the resort caters to snowmobilers, ice fishermen and anyone else they can get to come stay in non-summer months!

History of Resort: The Jamtgaards have no solid information on the start date of the resort but they know it was in operation in 1936 and are guessing it began sometime in the early 30s. All were originally one-room cabins that were added onto over the years. They added two two-story cabins in 2004. They took down four old cabins and replaced them with three new ones on the south end of the resort in 2007. They just finished the replacement of old cabins with four new ones on the north end of the resort this year.

Prior to Resorting: The Jamtgaards bought the resort in 1999. Prior to that, they spent many unsatisfying years in corporate America and the two years before working in a Pizza Ranch. They had spent their honeymoon and first anniversary at Spring Bay Resort in Cook and resorting became the goal when they realized how much they hated working in a restaurant. They looked seriously at a couple of other resorts before visiting Wildwood and falling in love at first site. They feel blessed to have lived at the resort and experienced the ups and downs as resorters for the past 16 seasons. To this day, they always say that our *worst* day at the resort still beats the heck out of the *best* day at any other job they've ever had!!

Future Plans: There are a couple of models up for discussion regarding the next 10 years. In the most reasonable model, their focus will change to upkeep of *new* cabins and investment in grounds. They'll likely build a building that may or may not be a mega-structure that includes their home, new lodge, storage for resort related linens, two motel-type lodging rooms, game room and (yes!) fish cleaning house. Kim is still lobbying for a swimming pool in the basement of the mega-house but Jay and their excavator think that's a bad idea.

In the least likely scenario, they win the lottery and buy out their neighbors so that they can put the resort back together as it was prior to 1980. It would include the whole 40-acres back to the road and would maybe include a little more cabin development, perhaps seasonal camping, lots of hiking/x-ski trails, and a retirement home for the Jamtgaards. In this scenario, Kim would get an indoor pool and they would retire on the property while still having a home on the resort for their managers/caretakers.

Hidden Haven Resort

Owners Bob and Katie Barton



Resort: Hidden Haven Resort is situated on approximately 30 acres, 12 miles west of Grand Rapids on the northwest shore of Bass Lake. The resort offers 13 cabins ranging from two- to four-bedrooms. Other features include a gameroom, fish cleaning house, 300' sand beach, boat launch and four 100' docks for guest use.

History of Resort: Construction of the resort began in 1959 and was completed in 1964, the year it opened for business. Originally there were five cabins and the owner's home. Later, a campground was added. In the mid 80s, the current owner's home was added and the previous owner's home became Cabin 6. In 2000, the campground was torn down and in 2001, Cabin 7 was added. Cabins 8 and 9 were added in 2004. In 2007, Bartons purchased the resort as well as the six-acre parcel to the south of the resort. That spring, Cabins 10 and 11 were added and in 2009, Cabins 12 and 14 were added. Originally, Cabin 14 was designated as Cabin 13 but it rented only about half

the time that Cabin 12 rented. The resort changed its name to Cabin 14 in 2010 and now it rents all the time.

Prior to Resorting: Bob grew up in central Illinois but went on vacation to Lake Kabetogama every summer and was determined to live in Minnesota the first chance he got. Bob worked his way through college as a dockboy at Pine Aire Resort on Kabetogama in the early to mid 80s so the resort bug has been in his system for a long time. Katie is from the Twin Cities area. Her first resorting experience was camping with Bob when they were first engaged. Before purchasing the resort, Bob spent 17 years in commercial real estate in the Twin Cities working for various developers and property management companies. Prior to that, Bob managed hotels for about five years. Katie teaches in the Invest Early program in Deer River.

Future Plans: The Bartons would really like to tear down and rebuild the gameroom and add a guest laundry facility. Since they want to tear down the fish cleaning house, too, they are trying to come up with a plan and location where they can combine all three under one roof. Getting access to water, septic, and power is the challenge. They are contemplating adding a half dozen or so seasonal RV sites on the six-acre parcel on the south end of the resort. One of the things that Bob sees on the horizon is the constant demand for things to entertain the kids, rain or shine. The Bartons see themselves at the resort for at least another 15 years and then they plan on selling and staying in the Grand Rapids area.

Tis The Season – Ice Dams and Floods

By John Shega, Aspire Insurance Agency

According to the calendar, we should expect warmer weather in the coming weeks. This period of time between the end of winter and the start of spring is ripe for losses due to ice dams and floods. Taking preventative steps now may reduce your worry and frustration during this period of transition.

Ice Dams

An ice dam is the common term used to describe the layers of ice on the eaves of many houses. Heat from an attic or roof causes existing snow to melt and drain towards the lowest and coldest part of the roof - the eaves. Later in the day, the cooling temperature causes the resulting water to freeze on the eaves and create a dam. With no place to drain, the remaining water may seep under the shingles and potentially into the house. The resulting damage can be significant. There are a few practical steps you can take to help prevent ice dams. In the winter, a very common approach is to remove the snow from the edges of the roof. This allows the water to drain off the roof and prevent the creation of a dam. The summer months are an ideal time to examine the insulation and air circulation in the attic.

Is damage from an ice dam an *accident* per the terms of an insurance policy or the result of inadequate maintenance? Taking steps to prevent ice dams virtually eliminates both questions. Those questions aside; is damage resulting from an ice dam covered by your homeowners policy? The answer depends, in large part, on the type of insurance policy you own. Before reviewing policies, it is important to understand the term *peril*. A *peril* is defined as the cause of a loss. Examples of a *peril* include fire, lightning, explosion, etc. A quick explanation of two common insurance policies.

A *special perils* policy - one of the broadest in the industry - provides coverage for all perils unless specifically excluded. So, if ice dams are not excluded in a *special perils* policy, there may be coverage related to ice dams. We have seen at least one insurance company provide coverage via this interpretation of the policy.

Another common type of property policy is a *named perils* policy. With a *named perils* policy, coverage is provided only if the loss is caused by a described *peril*. As ice dams are not typically listed as a covered *peril*, no coverage is afforded.

To reduce your exposure to loss from ice dams, my top two suggestions are:
1. Take steps to eliminate ice dams.
2. Ask your insurance agent for insight regarding coverage resulting from ice dams.

Flood

A flood is commonly defined as a temporary condition affecting historically dry land being inundated with surface water. To qualify as a flood, the affected area must impact at least two separate properties (one of which is your own) or, if only your property, at least two acres of land. Water damage caused by flooding is typically excluded in most homeowner's policies.

A common way to address your exposure to flood is to purchase a separate flood policy. Waiting for the water to rise before deciding to purchase a flood policy is not a good decision. This is because most flood policies have a waiting period before coverage applies. So, if you purchase a flood policy on March 1st and it has a 30-day waiting period, the policy will not provide coverage until 30 days from the effective date. As you know, floods and flooding can happen in a matter of days, not weeks. If you are concerned about flooding, now is the time to explore your options. Two great resources regarding floods and flood coverage are www.NFIPservices.com and www.floodsmart.gov. With the latter, you can get an estimated cost for a flood policy in less than 20 seconds.

A number of factors determine the cost of a flood policy. They include the proximity to a historic flood area, requested coverage amount, waiting period, and similar items. An insurance proposal can be provided by a flood-enrolled agent in less time than it takes to put on your waders.

Tis the season for water... whatever form it comes in.

John Shega is the owner of Aspire Insurance agency located in Gilbert, MN. He writes and speaks frequently regarding insurance issues as a public service to the community. He can be reached at 218-741-0000 or johns@aspireinsurance.biz.

The Element of Water - Reducing Your Risk

By Jordan Wienke, LodgEasy

I drowned on vacation.

Not the press any resort owner wants. Many resorts have hot tubs, lakes, swimming pools and other bodies of water that make their resort unique and more appealing to different types of vacationers. Those bodies of water can be costly as well as stressful. Maintenance, chemical costs, and of course insurance all add up to the bottom line of your budget. But without those added expenses you can't compete.

Identifying ways to ensure safety and possibly reduce insurance costs as well as keeping your vacationers safe is critical. The following will outline several ways to help you achieve these goals.



Making certain items available for use, free of charge, to your vacationers is one thing that can be done. A cart of US Coast Guard approved lifejackets in various sizes on your lakefront or even on your pool deck would gently remind vacationers to be aware of the dangers of water. And since it's free, the likelihood that a parent would put it on their child is very high, particularly if the child is a non-swimmer. US Coast Guard approved jackets have the highest anti-drowning probability if properly worn. A sign showing proper use can also be purchased and posted for a minimal fee with maximum impact. Providing a pole, on a waterfront, or a pvc cart on a swimming pool deck would make storage easy for everyone. For the winter months make sure the jackets are stored indoors off the ground.

Another option for use around water is a remote first aid and utility station. This could hold icepacks, a rescue mask, and/or Band-Aids. Stocking this is simple from any discount store. Just keep a list of what you have stocked, then restock. This way you can also monitor which supplies are used more often than others. The container itself could be as simple as a medium plastic bin with lid, put a first aid sticker on it and you're in business. While prestocked kits are available for purchase those can be spendy and much of supplies can go unused and can expire. Making your own kit is much more cost effective. Remember not to buy or stock a first aid kit with any over the counter medications or salves. People may or may not be allergic to the contents. Do not put anything latex in your first aid kit, people may be allergic. If you have a beachfront, providing a large gallon pump container of sunscreen is also a good idea. If your beach is private or doesn't have a bathroom facility providing water in large plastic tubs is also just good business. All of these things can be put out and picked up by custodial staff or any opening or closing staff member and would cost you very little while providing much needed safety measures and precautions to your vacationers. Be sure to empty tubs and let them air dry daily. Scrub at least once a week and keep record of this on a daily checklist.

Let's talk a little about mandatory regulations. They require equipment to be on your pool deck or lakefront, generally a Sheppards crook and/or rescue buoy or tube. But do your staff members even know how to use this equipment? Do **you**? Several health and safety providers such as The American Red Cross, StarGuard/StarFish Aquatics and Ellis and Associates have local chapters across the United States and abroad that can offer programs to you and your staff to teach employees how to use this equipment. Sometimes, you can even get on-site training in order to use the equipment you already have. This is not a certification class; however, just knowing how to properly use this equipment and practicing using this equipment is a huge step toward a safer water resort. As with all staff trainings be sure to document this training and have participants sign off that they attended, then submit to your insurance company. Make it a yearly or at least seasonal training.

Staff, both part-time and full-time should all be trained on how to react in a water related emergency. And they should be given time to practice this in real life. Staff trainings should include what to look for, how to react, who to call. At least three times a year a full mock rescue needs to be conducted. Set up a pretend scenario and have staff react, stand back, take notes, and then reconvene. Discuss what could be done differently and where the holes are in the protocol. This helps staff feel a part of the system, and allows staff to get good hands-on training around the water. Try to include local emergency medical services as well. Contact local police, fire and ambulance and ask what their protocol is if a call comes in from your resort. If your EMS is open to the idea, include them in the mock rescue drill. This can help your staff to understand their role, and what the response time will actually look like. Whenever you are doing trainings, in-services and/or drills be sure to keep records of what was covered and who attended. This is for insurance purposes, but also in the unfortunate event that someone would sue you, you should always leave a paper trail a mile long.

Consider lifeguards if you have high usage. Even if you only have an indoor pool or private beach, hiring out even for the weekend can be a good idea. If you do decide to hire lifeguards, decide on which certification you are going to use. Contact your local YMCA, or recreational center, if it has a swimming pool, and ask which organization certifies their lifeguards. This way you will be picking a national certification organization that lifeguards in your community are already certified through. Less work for you once you start the hiring process. If you plan on hiring only weekends, pay a premium \$10/hour and make sure you have at least two lifeguards per shift so they can give each other breaks. Remember, the larger the body of water to watch, the more lifeguards you will need. If you are planning on using weekend only or seasonal lifeguards make sure signs are clearly posted to that effect. *Large Swim At Your Own Risk* signs even if a lifeguard is present are the most effective.

Fences and locking doors are often required for access to public and private use water. Having a key code or card swipe which clearly allows only vacationers who have signed a waiver can also give you peace of mind. Beachfronts can sometimes contain access through parking restrictions or codes for gates. If you do not already have a waiver for vacationers to sign off on, consider something simple. As with any legal document, have your lawyer look it over to make sure that it is vague enough to cover any and all water, yet specific enough to release your resort from any and all liability. Don't let the document become too overwhelming or vacationers will look at it as a red flag. It is something to consider to potentially reduce insurance costs.

State, county and local health codes require water to be tested at various intervals during the day. The penalty for not adhering to sanitary water standards is closing of the area or facility and angry vacationers. To help prevent penalties, look better to insurance companies, and to reduce the risk of water-related

illness (WRI), consider sending one or two employees to an aquatic facility operator (AFO) or certified pool operator (CPO) training. Training takes about two days and courses are offered around the country. Course costs range from \$80 - \$100 with the cost of the book at \$40 - \$70 depending on which course you take. Once trained there is a more cost effective renewal class or test only class that can be taken for a reduced cost. These classes give training on water chemistry and how to correct issues quickly and safely. These courses cover general material and also offer opportunities for your employees to bring the specifics of your water areas to create your own guidebook for how best to balance and maintain water areas at your resort.

These best practices around water can lead to a savings in insurance costs. Joe Beaupre, Woodland Insurance, said, "A resort that has a good loss ratio (low losses) could mean as much as a 20 percent discount in rates, but that comes from long term safety practices." To have an immediate drop in insurance costs Beaupre also suggests thinking about the insurance costs of exposures, such as water trampolines, aqua slides, running tubes, etc. These toys are very attractive and very fun to us, but they all have very high liability risk exposure. Be prepared to pay 20-30 percent more in premiums if you offer these water amenities. You may also struggle to find a company that is willing to insure such exposure.

Lifeguards, first aid kits, lifejackets and additional training are all things to consider when you have water at your resort. Hot tubs, water slides and lakefronts are lots of fun but can become dangerous and expensive. Hopefully some of these suggestions can be implemented at your resort for the benefit of your budget, your staff and your vacationers so the only press you'll be getting about your resort is, "We had the best time on vacation and we can't wait to go back!"



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Taxes, Taxes, Taxes

By Bruce Imholte, Imholte & Dahl Certified Public Accountants

Taxes – Property, Sales, Lodging, Income, etc. All these taxes affect the bottom line of resorts and all businesses.

Here are some thoughts on possibly lowering your income taxes. Some of these strategies you may already be using but hopefully a review will be useful.

Family Wages – Resorts are typically a family affair. If you have children of any age, but particularly under 18 years old, be sure you are paying them a wage. The wage should be paid and reported on a W-2 by the resort owner. A payroll provider is not ideal for tax savings. The child's wages must be deposited into a bank account in their name. From there you can pay clothing, school expenses, etc., or save for college. Be sure the wage is reasonable for the work performed. I remind my clients that young people have great skills with computers and social media. Use these in their job description.

Health Reimbursement Account (HRA) – When a resort owner employs their spouse (either one), there is a program, which may allow the resort business to treat the family health insurance and medical costs as 100 percent deductible if operating as a sole proprietorship and the spouse is the only full-time employee. Again, this does not work with a contract payroll provider. Also, the current Affordable Health Care Act may impact your eligibility.

However, if eligible, all family medical costs can be included such as eyeglasses, dental, chiropractor, etc. Be sure to discuss with your certified public accountant (CPA).

Entity Selection – While most resorts and other businesses operate as sole proprietorships, there may be tax savings in using other tax entities. For example, using a dual person limited liability company (LLC) to own the buildings and land and then rent back to the operating entity is a common strategy. However, be sure to discuss with your CPA and attorney. Also, using an S-Corporation for the operating entity may provide long-term tax savings.

ROTH IRA Conversion – Depending on your income for 2015, consider using existing retirement dollars to convert into a Roth IRA. The advantage of a Roth IRA is that all future earnings will be tax-free. Also, as a note, if you pay your children a wage, they can contribute to a Roth IRA. What a fantastic opportunity for long-term financial security.

There certainly are many other tax planning strategies that businesses can use and CPAs will be well versed to discuss with you.

Finally, while the health care law does not directly affect small business owners, you should discuss whether there are provisions, which may affect you as an individual or family. Again, your CPA and insurance agent can help you sort through relevant provisions.

Have a successful and profitable 2015 resort season.

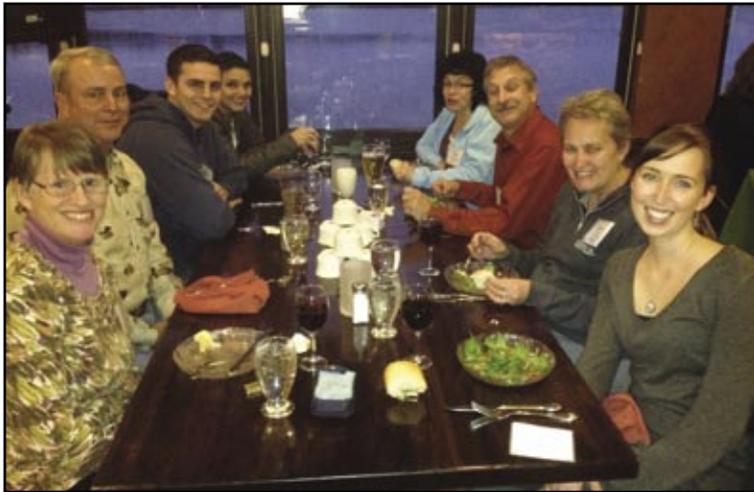
EDUCATION

2014 CMR Fall Conference

Resorters Helping Resorters

By Tina Reuper, Sandy Pines Resort

WOW, where to start! You missed a great one this year, well to be honest if you miss any Congress of Minnesota Resorts (CMR) Fall Conferences, you totally miss out!



CMR Fall Conference participants take a moment to relax, enjoy an excellent meal, and share in fellowship.

The camaraderie and cracker barrels are enough just to get us there because you learn so much! Here are a few *examples* of cracker barrel topics you missed. Steam or wash guests' boats? Offer towels? Sheets? How about for people flying in? What supplies do you supply? Paper towels, garbage bags, toilet paper, soap, hand soap, towels, life jackets, ice trays? Mosquito Control: Inside and outside. There is no such thing as a dumb question!

This year the conference was at the Breezy Point Resort, what a beautiful place to have the conference. The event started on Sunday with the *bald headed Irishman*, Mike O'Rourke, and learned about selling ourselves and the idea of a *resort vacation*. Breaking the barrier is a HUGE part of selling yourself. Yes, you are forming judgments about your guests the second they drive-up to check-in, but guess what they are forming judgments about you as well. He



Every moment of a CMR Fall Conference is an opportunity to encourage other resorters and to share ideas on how to navigate resorting challenges.

taught us to never be afraid to be yourself! Remember that you will never get 100 percent of the people to like you, it's just the way we are wired.

Adeel Ahmed, University of Minnesota, taught us more in-depth information on Google Analytics, this is a love/hate relationship for some - I love to learn as much as I can, I hate to try and understand... but it was great information!

Life after resorting - What there is more to life than resorting? This is something we all need and want to know. They were excellent at explaining it and did a wonderful job! Thanks AXA Advisors.

The Department of Natural Resources (DNR) provided more in-depth knowledge into the ever-growing aquatic invasive species (AIS) concerns in Minnesota. This is scary and time consuming for both resort owners and guests. The information presented was easy to understand. DNR is willing to help resorts, please contact the DNR whenever you have questions!

Explore MN Tourism, John Edman and Dave Bergam, go above and beyond for MN Resorts!

Quinn Swanson and Michelle Hoefs presented information on organic housekeeping. Did you know that all vinegar is not the same? I would tell you about it, but.. You should have been there, hehe! Did you know baking soda, vinegar and lemons is all a person *really* needs to clean...



A Very Special Thank You to

Pine Insurance

For providing the Sunday Evening Entertainment:

Unpolished



Conference participants learn how to make their own cleaning supplies using organic ingredients.

On to legislative issues with Joel Carlson, CMR lobbyist, who does so much for us – most of which we have no idea. Thank you! He had Commissioner Kevin Lindsey come and speak about service animal regulations. To sum up the information, guests can bring service animals no matter what and resorters can't do anything about it. See additional information on page 20 of this magazine.

Understanding generations... Builders, Boomers, Generation X, and Millennials - they all think so differently. This was one of my favorite speakers, she was entertaining, informative and of course just FUN! Last year, she spoke to us about the colors (personalities) we all are. We will definitely invite her back to entertain and inform us again!

A huge Thank You to Kim Bowen for the many years she has put into coordinating value-packed spring workshops and fall conferences! She will now be focusing her creativeness on membership this year! Karen Senger and Tina Reuper are now the co-chairs of workshops/conference planning. They are already busy planning the 2015 spring workshop in April and the 2015 fall conference in October; visiting different venues and brainstorming many ideas. There is excitement about some of the changes that are planned. So stay tuned for more information.

A survey will be completed in the next month to get more opinions on what everyone wants from the workshops and conferences. If you have any ideas, please feel free to contact us - any information is helpful! Karen Senger cedarpoint@bigfork.net and Tina Reuper vacation@sandypinesresort.com.

**Save the Date for CMR's 2015 Fall Conference October 25-27, 2015!
You WON'T want to miss it!**

Your Voice Matters

By Karen Senger, Cedar Point Resort

As an organization, we try to be a resource to our fellow resorters. Even though we are in the same business, we don't have just one correct answer to any question or problem. Likewise, everyone's involvement in the Congress of Minnesota Resorts (CMR) varies.

Many of you choose to get involved by going to our conferences, workshops, Day on the Hill, School of Resorting Classes, resort tours and/or board meetings. Maybe you don't go to these, but, if you are a member, perhaps you read and/or contribute on the Yahoo Chat Line.

Whatever your level of involvement, you are an important part of this organization. Your board of directors are making efforts to reach out even further to you, our fellow resorters, to get your opinion, viewpoints and ideas. Don't be surprised if you get an email survey or a phone call. If we reach out to you, please be open and honest with us.

Additionally, if you want to get involved more than you are now, feel free to contact any board member. Our names and phone numbers are listed on the back of this magazine.

HEADED FOR COLLEGE?



APPLY FOR A CMR SCHOLARSHIP!

Each year the Congress of Minnesota Resorts offers four \$500 scholarships to a junior or senior in high school or a current undergraduate or technical school student. March 15, 2015 is the deadline for the scholarship application to be returned to the Congress 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 Vicky:
CMR@Minnesota-Resorts.com or 320-212-5107

DEADLINE TO APPLY: MARCH 15, 2015

THE CONGRESS OF MINNESOTA RESORTS



What the CMR Can Do for You!



MARKETING



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

LEGISLATION



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Stay informed on legislative issues that affect our industry.



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.

PLUS- Vendor Discounts to CMR Members • Scholarships for Education • “Resorters of the Year” Award • And Much More!

THANK YOU, THANK YOU, THANK YOU!!!

Resorters Helping Resorters - Since 1985

As fairly new resort owners, we are grateful to have found CMR. We have learned so much that we've been able to take home and tweaked to fit our resort. CMR's best asset is its people ... From the vast variety of CMR resorters lives, their years of experiences and especially their "what works for us" to "what hasn't worked for us," there is nothing better than visiting and networking within the CMR members.

John & Kristi Gordon, Train Bell Resort

Do you ever wonder... "What are other resorts doing in this situation?" Whether you have been in the business three or 30 years, you still ask yourself many questions. The CMR Yahoo Chatline has been a wonderful tool for us when questions arise... Where do you buy your sheets, certain cleaning products, to I have some stuff for sale, or what kind of software are you using? At the CMR Spring/Fall Workshops, the cracker barrels are how we have learned most everything for our resort business. There is just not enough GOOD I can say about CMR, the marketing on the website, the collations with Explore MN, everything is just such a huge benefit to getting new customers, keeping our return customers, and keeping our sanity. I can see the benefit in my own business, so why wouldn't you want that same benefit for your business?

Tina Reuper, Sandy Pines Resort, LLC

JOIN THE CMR - YOUR MEMBERSHIP COUNTS

Your membership in the Congress 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 _____

City _____ State _____ Zip (9 digit) _____

Township _____ County _____

Phone _____ No. of rental units _____ No. of bedrooms _____

Resort E-mail _____ Resort Website _____

Membership investment is only \$17.50 per bedroom (Min. \$175 for 10 bedrooms or fewer, max. \$910 for 53 bedrooms or more.) Membership rates good through Aug. 31, 2015.

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

Associate Memberships - Dues \$175 For vendors and for those with an interest in resorting but not owning a resort.

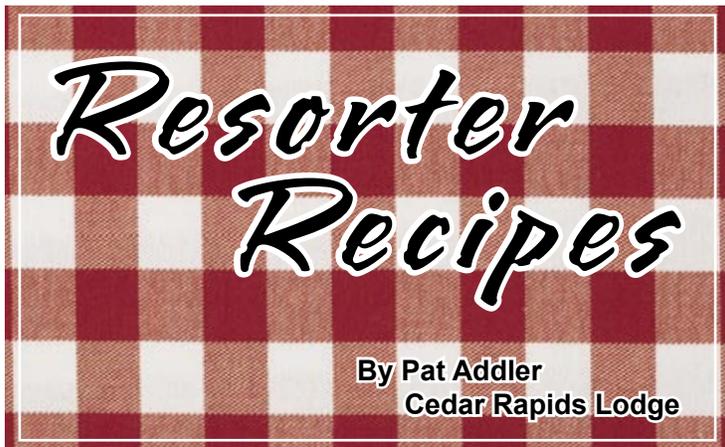
Amount of check enclosed _____ Please Circle One: New or Renewal



Send to: Congress of Minnesota Resorts
PO Box 358
New London, MN 56273-0358

Questions regarding Membership?

Contact Vicky at CMR@Minnesota-Resorts.com or 320-212-5107



SANDWICH COOKIES

(melt in your mouth!)

3/4 cup butter

1/4 cup shortening

2 cups flour

2 Tbsp powdered sugar

Cream together the butter and shortening; add flour and powdered sugar; roll in tiny balls; dip in sugar; press with fork. Bake at 350°F on ungreased cookie sheet for 8-10 minutes.

Frosting

2 cups powdered sugar

1/3 cup softened butter

1 egg yolk

Mix frosting ingredients together; add food coloring and a sprinkle of almond flavoring.

Makes tiny sandwich cookies that will disappear!



REESE'S PEANUT BUTTER CUPS...ONLY BETTER!

1 1/2 cups graham cracker crumbs

3 1/4 cups powdered sugar

1 1/2 cups peanut butter

1 cup butter, melted

1-12oz. bag semi-sweet chocolate chips

1-2 Tbsp butter

Combine the crumbs and powdered sugar. Add the peanut butter and melted butter and mix well. Pour the mixture into a 9 x 13 pan and stick it in the freezer for 20 minutes.

While that mixture is cooling, melt your chocolate chips and the 1-2 Tbsp butter... microwave works well in 30-second increments until all is melted.

Pour the chocolate over the peanut butter mixture and spread evenly. Put the bars in the fridge and when the chocolate is set, take out and cut into small pieces...or use round cookie cutter to make peanut butter cup shapes! Yum!



HOT CHOCOLATE ON A STICK

1/2 cup heavy cream

1-14 oz. can sweetened condensed milk

3 cups semi-sweet chocolate, chunks or chips

3/4 cup unsweetened chocolate, chopped

25 lollipop sticks

Line an 8 x 8 pan with foil and spray with butter spray. Put the chocolates in a large glass bowl (you'll pour hot liquid over the chocolate). Pour the cream and condensed milk into a medium saucepan and whisk until combined; use medium heat and bring the liquid to a simmer, stirring frequently so it doesn't scorch. Pour the hot milk mixture over the chocolates; wait a minute for the chocolate to start to soften. Begin whisking the mixture until you have a shiny, smooth chocolate. It will be fairly thick. Pour it into the lined pan and smooth it evenly. Let it sit and firm up overnight or 3-4 hours in the refrigerator. Once the fudge block is firm, cut into 25 pieces. Use sharp knife and dip in hot water, dry off and repeat as needed to cut all the squares. Skewer each block with the lollipop stick.

To make hot chocolate, heat a mug of milk and add one block to the cup; let it sit & soften, then stir until it is dissolved.

Candy blocks can be frozen...and you can serve them as fudge or use for the hot chocolate mix!

Add a marshmallow to the stick and it will melt with the chocolate!



TOFFEE CRACK

Saltines

1 stick butter

1 cup brown sugar

1-12oz. bag chocolate chips

Line cookie sheet with saltines; melt butter in pan; add brown sugar, stir until slightly caramelized; pour over saltines and spread evenly. Bake at 350°F for five minutes. Take out of oven, pour chocolate chips on top; as they melt, spread over the toffee. Put in fridge to set. Break hardened mix into pieces and enjoy!



WELCOME

New Congress of Minnesota Resorts Members!

New CMR Members
 Paul Stennes & Jack Buhn
 Stennes' & Buhns' Moose Lake Resort, Blackduck MN

Bob & Donna Petko
 Tomahawk Lodge Resort & RV Park, Blackduck MN

Lonnie & Danielle Ballweg
 Weslake Resort, Underwood, MN

New CMR Associate Members
 Tom Ossell
 Orion Resort & Campground Sales, Bayport MN

Chad Conner
 Widseth Smith Nolting, Baxter MN

2014 CMR Vendor Show

By Cathy Duvall

The vendors' show at the Congress of Minnesota Resorts (CMR) Fall Conference was outstanding! WOW! DID WE HAVE FUN!

Resorters had a great time with 25 vendors to get to know as well as many products and services to explore. Almost every vendor provided a door prize. It was wonderful to be able to award so many prizes. Thank you vendors for your generosity!

Our vendors out did themselves with great deals – everything from huge new water toys to sweatshirts or a mug with your resort name on them. A couple of new products to our show included beach roller to remove weeds for swimmers and a solution to make our lawns as beautiful as a golf course.

CMR is grateful to sponsors who add so much to the vendor show. A special thanks is extended to Pine Insurance and LodgeEASY.

There is always something new to see at the CMR Vendor Show! However, you got to be at the show to be the first to order it for your resort. See you next Fall!



Thank you
to all the vendors at the
CMR Vendor Show!

THANK YOU
LODGEASY

THANK YOU
LODGEASY

FOR HELPING TO SPONSOR
THE CMR FALL CONFERENCE!

Guest Entries

Photo Contest Winners

1st Place



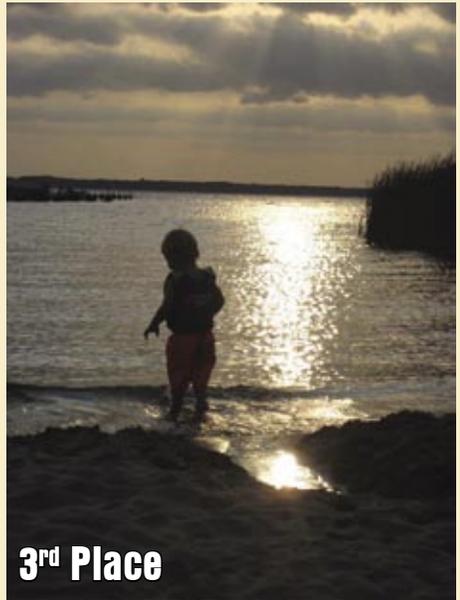
What to do on a windy day
by Tom Hanifan

2nd Place



Boy Lake Boatin'
by Missy Nicholson

Congratulations!



3rd Place

First Reflections
by Heather Seeden

1st Place



Relaxing at the beach
by Pat Addler

Resorter Entries

Nothing like friends by the fire
by Kathy Marnik



2nd Place

3rd Place

Hot Dog Roast
by Jennifer Bateman



Social Media Entry

Morning Storm
by Julianne Herlog



What We Learned this Year!

By Kim Larson, Loon's Nest Resort



Grandpa Bill Larson making creating new fish stories with his grandchildren Noah, Parker, and Haley.

I to live in, and gave the scary cabin to Grant and Amber! Since we had the roof off we also decided to remodel the lodge too. We were barely finished with the downstairs of the lodge when the first guests began to arrive. It was not until the end of this first season that our homes were close to completed. I am still waiting for a real closet and Grant and Amber did end up with a great addition and total remodel of the scary cabin.

We learned all about SBA loans, S-corp, web pages, reservation practices, an extra week (really, my first year), health department fees, and luckily CMR. We learned why we need a pickup, chain saw, working grinder pumps, and a boat rental agreement. We learned much about plumbing, wall heaters, screen doors, and boat motors. We learned how to make flurries, hippie headbands, and paint fingernails to look like bears. We learned how to work together and get through a Saturday. We learned how beautiful our soaring eagles, loon calls, and sunsets are. We also learned ice cream in the lodge is great except for our waistlines and that it was ok to take a little time off to make new fish stories with your grandchildren. We learned so much more than I can share here but the best lessons we learned...how lucky we are and that we've got a lot more to learn!

My husband, Bill, and I just returned from our first Congress of Minnesota Resorts (CMR) Fall Conference when I received a call asking if I would write an article for the next publication of the *MN Resorter magazine*. After everything we learned from the great programs presented, the cracker barrels, and wonderful conversations with fellow resorters, I wanted to give something back to the CMR, so here goes!

As many of you, we always had the dream to own a resort and would come back to searching the listings every few years. Along with our son (Grant), his wife (Amber), and our three grandchildren (Noah, Parker, and Haley), we made it a reality last October 2013 when we purchased Loon's Nest Resort just north of Park Rapids. We are lucky to have our past experiences, which include: accountant, carpenter, store owner, art center director, loan advisor, and nice kid. None of us grew up going to resorts but we did grow up on a lake, love a good fish story, and were ready to learn everything else.

We learned remodeling takes twice as long as you plan, I have way too many good ideas, and one of my ideas always leads to another (Bill will say he already knew all these)! Remodeling was the first issue we faced, as we needed to build homes for both our families. The previous owners lived off the resort. The resort had 15 cabins, 13 nicely ready for guests, one as the lodge, and one a bit scary. So as any parents would do, we tore half the roof off the lodge and built a new second story addition for Bill and



Andrea Lamb

In 2005, I started Aspire Insurance agency after a 20+ year career with two of the largest insurance companies in the U.S.. I opened our office on the Iron Range to provide professional careers and services to the area where I was born and raised. A cornerstone of our agency is consumer education and advocacy via well-trained, customer-focused and courteous staff. If you haven't already done so, I encourage you to consider Aspire Insurance Agency. I believe you will be impressed.



Nicole Shaleen

John A. Shega — Owner

"We view John and Andrea as our business partners. They are always looking at ways to improve our business and save us money. We have never experienced anything like this before. Our only regret is that we didn't know about Aspire earlier." - Brainerd area.

"And thank you for the awesome FAST service!, Nikki." - Embarrass area.

"The service and professionalism I got from this agency is beyond an above the rest. Also, Andrea is a lady that is honest, professional and knowledgeable and someone that will take her time to educate you about the different and confusing insurances that you have to navigate through. I have already referred two clients to this agency." - Mpls area.

"I left last year because my agent said they had a lower price. I came back because there is no one better than Andrea. Live and learn." - Bemidji area.

"Andrea - WOW, that was quick! You are awesome!" Rochester area.

"Nikki and Andrea are awesome to work with!! If there is a problem they work it out right away. I recommend Aspire Insurance to all my friends and relatives." - Hibbing Area

"The girls at Aspire (Andrea and Nicole) were the absolute best agents I have ever worked with. They were friendly, knowledgeable, & had my best interests. I would recommend them to anyone!" - St. Cloud area



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Best Practices for Online Review Sites

By Nicole Lalum, Park Rapids Lakes Area Chamber of Commerce



The Internet has opened the world to a global marketplace where answers are simply a search away. People increasingly rely on resources found in an Internet search to aid their decision making process. Review sites are no exception. Google(+) Local includes reviews in its listing of your business. Facebook business pages include reviews. Yelp and travel specific sites such as Trip Advisor and their subsidiary FlipKey all include reviews of the listings present. The intent of this article is to provide a brief *best practices* guide towards online review reputation management.

Choose which sites you'll manage

While you can't be involved in every single one; choosing two or three sites to focus on can improve your overall Internet reputation. Reviews are often consolidated in Internet services, there is an amplification effect to every review posted, regardless of its originating site. There are a number of online reputation management tools you can employ to control reviews; Trustyou, ReviewPro, and Revinat, as well as social media management tools such as Hootsuite. The key is to focus on a number of sites that you can successfully manage, not to be everywhere at once.

Once you decide which sites you will emphasize, claim your listing on each site you'll work with. There is usually a link on the listing you can follow to do this task. Look for links that say "Manage your listing," "Is this your business?" or "Claim this listing." If you want to be on a site but don't find your business, you can probably "submit a business." Claim the listing and make sure you provide all possible details of your property, including photos and videos if available.

Look for sites that allow you to respond to reviews, and don't forget to do so. Sites allowing users to review anonymously may skew negative as anonymous posters trend downward. Most sites will let you claim

your listing at no charge, be wary of ones that charge a fee to claim your listing.

Gather reviews and monitor your status

Review sites are all about the numbers. The more reviews you have, the more your score on the site will be validated. Include a link on your website to your preferred review pages. Put a sign by your register. Include them in your email signature. Encourage all guests to post a review of your establishment; especially those that you expect are satisfied.

Do not create fake accounts to falsely review your property, review your property yourself or pay for positive reviews. Do not offer discounts or freebies in exchange for positive reviews. Make sure that you consistently monitor the sites you've identified. Establish a scheduled time to do this in order to respond in a timely manner showing you're engaged with customers and care about the experiences they've had with your business.

Engage! Make sure that you respond to reviews

It's important and worth the investment to devote scheduled time to engagement in order to manage your online reputation. Human nature is to focus on the negative, but a better use of your energy is to learn from all reviews posted about your property in order to improve your guest experience. If you emphasize serving your guests well, it will show in your review ratings.

Review response tips

- Respond to all reviews in a timely manner.
- Respond publicly; how you respond to reviews lend to the validation of your score on the site.
- Remember that reviews from any site can be consolidated in to other review service sites.
- Be genuine in your response and carry the tone of your establishment through in your words.

Positive review response tips

- Don't feel embarrassed to thank a customer for a positive review. They liked their experience enough to post a review and they deserve your appreciation.
- Don't *pitch* them. No invites to your mailing list, no specials, no gift certificates.
- Keep it simple and individualized to the reviewer. "Thanks! I am glad that you enjoyed our beautiful sunsets so much!"

Negative review response tips

Take a deep breath and remember at the other side of the post is a real human being. Don't write a response if you're still upset about the review. Perception is reality and they perceived their experience negatively. Don't be defensive; use this as an opportunity to address their specific issue politely and briefly. Acknowledge their complaint and apologize. It doesn't take a lot of effort to do but it can go a long way towards repairing the relationship and show you care about your customers. Take the issue offline. Encourage them to contact you directly to talk in depth about their experience. Be specific about any changes that you've undertaken as a result of their review. Reviewers appreciate a business that improves based on their feedback.

Consumers are increasingly using the Internet to assist them in making travel decisions. Make sure that you are monitoring your online reputation and responding to reviews in order to engage previous and potential guests in a positive way.



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Associate member of the Congress of Minnesota Resorts

2014 Not So *Silent* Auction

By Pat Addler, Cedar Rapids Lodge



Our Congress of Minnesota Resorts' (CMR) Silent Auction is held every fall during our three-day conference. This year's event was held at Breezy Point Resort. Items started arriving during the registration on Sunday afternoon and the tally was 72 items by the time of the auction on Monday afternoon.

Bidding continued throughout the day on Monday...one can never guess what items will become the *wanted* items each year. This year, bids were quick and challenged on things like tickets to a Minnesota Wild game, a wood boat-shaped bookcase, wine, a guided fishing trip, a supply of 3M tape and adhesives, a pheasant hunt, and many other donated items.

The proceeds of this auction are used by the CMR Legislative Committee to support work on issues related to all resorts in the state of Minnesota. A big part of the money received goes to fund Day on the Hill, a two-day event in St. Paul. The auction funds pay for a charter bus and some meals for all who attend this CMR sponsored trip. We travel to St. Paul each year with an agenda of issues pertinent to our Minnesota resorts. Our lobbyist, Joel Carlson, does his homework, setting up appointments with our state senators and representatives, who welcome us and meet with us to discuss our concerns.

This year, our silent auction raised \$2,926 for legislation. In the 12 years that the auctions have been held, we have raised over \$33,500! If you were an attendee this year, we think you would agree that the auction provided lots of fun, food, frolic and friends who shared a frantic evening of bidding and buying - all for the good of our resort industry!

If you were not able to attend the conference and silent auction, you can still make a donation to the legislative fund by contacting Vicky Krattenmaker at the CMR office 320-212-5107.

It is not too early to start thinking of next year's conference and auction! Set aside something that you think might spur a resorter friend to bid... and bid...and bid!

Thanks to all the conference attendees who participated in this fun event. Many of you went home with new rakes, décor for cabins, a deer stand, new end tables, gift baskets, resort games...the list is endless!

The social time during the auction is priceless! So many ideas shared during the evening...building ideas, craft ideas, recipes, tips on boat motors.....the list goes on!

You won't want to miss the 2015 Silent Auction!



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Kathy's Kraft Korner

By Kathy Marnik, Timber Trails Resort

Sponge Ball

Supplies needed:

- Three 1/2-by-2 3/4-by-4 1/4-inch sponges
- Pen
- Ruler
- Scissors
- String

Made from kitchen sponges that are cut up and tied together, they last longer than water balloons and are softer and splashier than regular balls. Best of all, after tossing them around, the kids will be as clean as the kitchen dishes.



Use new sponges, and be sure not to wet them ahead of time; they are easier to cut straight out of the package. With a pen and a ruler, make five lines lengthwise on a sponge, each 1/2 inch apart. Use scissors to cut the sponge, using the lines as a guide, into six rods. Repeat with the other two sponges. Lay strips on top of each other in three layers, five to six to a layer. Cinch them across the middle with a piece of string; knot it tightly. Fluff pieces out into a ball.

LEGISLATION

Service Animal Frequently Asked Questions by Resorts

Prepared by Minnesota Department of Human Rights



What is a service animal?

A service animal is **not a pet**. A service animal is a dog or miniature horse that is trained to do work or perform tasks for the benefit of an individual with a disability. For example, a service animal may alert a deaf individual to many things, including smoke alarms, doorbells/knocks, or crying babies. A service animal may assist a blind individual by, among other things, retrieving objects, helping the individual navigate or locate places/things, and warning the individual of approaching hazards. Service animals may also warn an individual of an oncoming seizure, carry objects for an individual with mobility impairments, or perform household tasks such as unloading clothing from a washer or dryer. The work a service animal provides can vary greatly depending on an individual's specific impairment.

Must I allow a service animal access to my business/premises?

Places open to the public or engaged in commercial activity are required to accommodate and provide access to individuals with disabilities. This includes allowing individuals with disabilities to access their premises and fully participate in activities with a service animal.

How will I know if an individual's animal is a service animal?

A service animal is either a dog or a miniature horse. A service animal may be recognizable by a harness or other device. However, this will not always be the case. The law recognizes that in certain instances leashes or harnesses might interfere with the service animal's work or that the individual's disability prevents using these devices. It is the responsibility of the service animal's owner to maintain control of the animal with or without leashes or harnesses.

Can I ask an individual about his/her disability in order to determine whether an animal is a service animal?

No. A restaurant, hotel, resort or other place open to the public may not ask the individual about the nature or extent of the individual's disability.

What can I do if I'm not sure an animal is a service animal?

When it is not obvious that an animal is a service animal, a restaurant, hotel, resort or other public place may ask the individual the **following two questions**, but nothing more:

1. Whether the individual requires the animal **because of a disability?**
2. What work the animal has been trained to provide for the individual?

What if the individual answers the two questions above but I am still doubtful about whether the animal is a service animal?

The restaurant, hotel or resort must determine whether or not to grant access to an animal based on the two questions that are allowed under the law. The resort should be respectful to the individual with the animal, and should be aware that denying access to a qualified service animal may subject the owner to liability under federal and state anti-discrimination laws.

What are the duties of the owner of a service animal?

It is the responsibility of the service animal's owner to care for the animal and ensure that the animal remains under control.

When can I require that a service animal leave my premises?

A service animal can be removed when:

- 1) The animal becomes out of control and the owner is unable to retake control over the animal;
- 2) The animal causes a safety risk; or
- 3) The service animal is not housebroken.

A restaurant, hotel, resort or other place open to the public may not deny access to or require removal of a service animal based on stereotypes or fears about the animal's breed, size, etc. The specific animal must cause a safety risk in order to justify its removal.

Can allergies serve as a valid reason to refuse access to a person who uses a service animal?

No. Allergies are not valid reasons for denying access or refusing service to people using service animals. When a person who is allergic to dog dander and a person who uses a service animal must spend time in the same room or facility, the business must attempt to accommodate both individuals by assigning them to different rooms in the facility or different locations within the room.

Can I charge an individual with a service animal a deposit or fee in order to allow the animal access to my property?

No. People with disabilities who use service animals cannot be charged animal deposits, isolated from other patrons, or treated less favorably than other patrons. A business may impose a pet deposit for guests. However, a pet deposit does not apply to service animals because service animals **are not pets**.

Can I limit the areas where a service animal can go?

Generally, no. Places open to the public are required to allow full and equal access to an individual with a disability accompanied by a service animal. This means that such individuals must be allowed to access **all areas** open to guests and participate in all programs, activities, etc.

If a service animal has to be removed from my premises, what other duties do I owe the individual with the disability?

A restaurant, hotel, resort or other place open to the public is required by law to make reasonable accommodations to individuals with disabilities pursuant to state and federal law. If a service animal is required to leave the resort's premises for any of the reasons listed above, the business is still required to accommodate the disabled individual so that he/she can access and obtain the business' goods and services without the service animal.

What can I do if a service animal causes damage to my property?

While the owner of a resort cannot charge an individual with a service animal a fee to access its premises, the owner **may** require an individual to pay for damage caused to its property by a service animal if the owner charges other guests for similar property damage. If the owner does not require all guests to pay for damage to its property, the owner may not require an individual with a service animal to do so.

For more information regarding service animals, visit www.mn.gov/mdhr or contact Minnesota Department of Human Rights 1-800-657-3704.

Join Us... Day 'Off' the Hill

February 4-5, 2015

By Roger Lykins, Lykins' Pinehurst Resort



On February 26-27, 2013 - CMR Members traveled to the Minnesota State Capitol for the Day on the Hill event. Participants gather on the steps of the Capitol before starting their visits with legislators.

This year our Day on the Hill (DOH) in St. Paul will look a little different because of the construction going on at the Capitol. Meeting space is very limited in the office building and in the Capitol. For this reason, we're calling it our Day *OFF* the Hill instead. In order to have the most impact on our legislators, we've made some changes to this year's plan.

The Explore Minnesota Tourism (EMT) Conference is February 3-4, so we are going to piggy back off the conference and do a night *OFF* the hill where we will invite all of the legislators, and spend time mingling and talking about our issues. Watch for more details as our plans get finalized.

We have Terry Duhn in place to drive us down on the tour bus. There will be pick up spots in the usual locations, but they will be a bit later than past years. If you have never been to one of these events, come and join us! Not only will you communicate with legislators about resorters' issues, but you will also have a good time connecting with other resorters on the bus ride.

You will receive a special DOH nametag with a lanyard. We need a large number to attend to make an impact with our legislators. The only cost to you will be for a hotel room, on February 4th, and your meals.

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We DO make a difference as the plumbing license requirement is coming to a head with meetings between Congress of Minnesota Resorts (CMR), Minnesota Resort and Campground Association (MRCA), Department of Labor and the plumbers union. Joel Carlson, our lobbyist, and the CMR are leading the way on this issue. Because of our efforts over the past seven years with our DOH visits, we were able to get a bill passed on the house floor to not require a plumbing license for resorts. We need YOU to help us with the issues that we have this year. Read about the legislative issues impacting our industry in the Legislative Update article on page 22 in this issue of the magazine.

More information will be coming out about times, motel location, and the Wednesday night event. If you are going to the EMT Conference, we would love to have you stay in St. Paul and join us. YOU are very important to our work in St Paul!



CONGRESS OF MINNESOTA RESORTS
DAY "OFF" THE HILL

MAKE PLANS TO ATTEND THE CMR DAY "OFF" THE HILL
FEBRUARY 4-5, 2015

Legislative Update

2015 Legislative Session Brings New Faces and Challenges

By Joel Carlson, Congress of Minnesota Resorts Lobbyist

The 89th session of the Minnesota Legislature brings yet another shake-up of legislative leadership and the balance of power between our two major parties. Minnesota voters aren't considered fickle - they have elected Democrats to every state-wide office since Governor Pawlenty was re-elected in 2006 – but they do seem to like change and balance.

Minnesota had a brief two-year run with DFL control of the governor's office, senate and house. In November, voters in greater Minnesota turned the tide back by electing 10 new Republican House members to give a 72-62 majority to the Republicans. Several long-time DFLers, like resort area Representative John Ward, felt the voters wrath in local races despite another DFL clean sweep of all state-wide offices. Control of the legislature has changed hands several times in the past few elections, which many attribute to low voter turnout during non-presidential elections. Republicans took the house and senate during President Obama's first mid-term election in 2010, only to lose both chambers two years later as Obama was re-elected by a wide margin. The 2014 election, again, produced Republican legislative success – when voter turnout was the lowest since the 1930s and President Obama and national Democrats took a beating.

So, we are back to a divided state government in Minnesota for the next couple sessions – and all the challenges that come along with it.

New House Majority

The new Republican house majority enjoys a deep base in greater Minnesota, and has announced plans to bring a decidedly rural focus to its agenda. The majority has selected Representative Kurt Daudt, who is just starting his third term, as Speaker of the House. Often referred to as the second most powerful position in state government, the speaker will control the house agenda in all respects – from choosing what members serve on committees to the bills that are acted upon by the body.

Speaker Daudt will lead a caucus that includes 21 freshman members, several of which won their first races by narrow margins. That will make navigating compromise with the DFL senate and governor a tricky affair. A significant number of the caucus support conservative fiscal and government policies that will not easily mesh with the governor and senate, making compromise difficult. Daudt will have to thread the needle to reach agreements that will be accepted by the DFL, and still receive support from his members.

The speaker has announced a new committee structure and schedule that will amplify its rural agenda. New committees have been created to tackle mining, outdoor recreation, and outstate economic development. Additionally, the speaker has created a meeting schedule that will allow his rural members to spend more time in their home districts by not scheduling meetings on Fridays and before 12:30 on Mondays. Welcomed news for legislators, staff and lobbyist alike.

House DFLers are settling in to their new status and have retained Representative Paul Thissen as their caucus leader. A prolific fundraiser and policy wonk, Thissen's job over the coming two years is to lay out an alternative agenda that can lead his members back into the majority in 2016. With a DFL governor and senate, much of their policy agenda will be still be in play so demonstrating a contrast will not always be easy. This is link to the new house directory: <http://www.house.leg.state.mn.us/hinfo/leginfo/electdir14.pdf>

Minnesota Senate

The senators, who did not face voters in 2014, will again be lead by Majority Leader Tom Bakk and a stable list of committee chairs and members. It's too early to predict how well the senate will deal with the Republican house, but Daudt and Bakk have enjoyed a decent working relationship in the past. The senate will have to carry the legislative agenda for Governor Dayton, which could prove problematic as the session comes to a close in May.

State Budget

The state revenue forecast released last month signaled a continued and improving picture for the state finances. A surplus of \$1 billion will give the governor and lawmakers some breathing room, but only a little. Inflationary adjustments to the existing two-year budget alone exceed the projected surplus, making budget decisions for new programs a struggle. During the campaign, Dayton said he was not interested in raising taxes (with the possible exception of gas taxes) a view held by both the senate and house leaders.

The governor has to submit his budget plans to the legislature by January 26th and the real budgeting process will begin after the February revenue forecast is announced in early March.

Capitol Restoration

Lawmakers and the public will be working in limited space this session as the \$275 million Capitol restoration inches along. Much of the Capitol is already closed for repairs, the governor and attorney general are no longer housed in the Capitol and the exterior repairs have closed most entrances to the building. The new office building that will house senators and provide much needed committee meeting space will not be ready until late 2016, and the entire restoration project will not be completed until 2017. Anyone that has lived in their home during a remodeling project can easily relate to the problems we all will face working in a construction zone for the next couple years.

Resort Issues for 2015

In addition to our perennial issues like the school calendar and watching the property tax bill, we will have a couple proactive agenda items that will be on the front burner.

Congress of Minnesota Resorts' members, Mark Novotny, Roger Lykins and Tom Marnik, and I have been participating in a legislative task force at the Department of Labor and Industry to develop a solution to the resort plumbing issue and have been joined in this process by plumbers, the Department of Health, and union officials. Our goal is to make clear that resort owners can maintain plumbing on their property and eliminate the grey area that has been created by the restricted plumbing license program. We have made some progress in our meetings so far and are hoping that we can reach an agreement that will finally resolve this lingering issue.

We will also be dealing with the state's aquatic invasive species program and its planned requirements for trailering boats in Minnesota. Without changes, it's possible that resort guests would be unable to bring their watercraft to Minnesota without first obtaining an online permit. In an effort to educate boaters about the many ways invasive species are transported the legislature adopted a requirement that anyone trailering a boat in Minnesota take an online education program and obtain a permit. However, how this program would impact vacationers and out-of-state travelers is yet to be seen. Fixing this issue is a priority for us this session.

Day on the Hill

With many new members and the Capitol in disarray, connecting with legislators is going to be a challenge. The legislative committee is planning an earlier Day on the Hill (February 4 and 5) and some new ways to reach members. Please mark your calendars and make plans to attend ... we need you!!!



Congress of Minnesota Resorts' 2014-15 Board of Directors

*Front row (l to r): Kathy Marnik, Timber Trails Resort; Tina & Chad Reuper, Sandy Pines Family Resort; Tim Aarsvold, Geneva Beach Resort; Kim Bowen, Crow Wing Crest Lodge; Sue Paradeis, Shing Wako Resort; Bob Schimerowski, Minnesota Sunset Shores
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 Not Pictured: Deb Eickhorst, Kohl's Resort; Roger Lykins, Lykins Pinehurst Resort; Carolyn Aarsvold, Geneva Beach Resort; Vince & Cheryl Prososki, Northern Lights Resort; Joel Carlson, lobbyist; Vicky Krattenmaker, office manager; Ann Warling, MN Resorter Editor; Linda Gronholz, MN Resorter Advertising; Mark Novotny, EMT Advisory Council; Scott Springer, U of M Tourism Board; Sheila Niemeyer, Niemeyer's Rugged River Resort*

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SAVE the DATES and Join In...

Congress of Minnesota Resorts Day OFF the Hill February 4th & 5th

The Traditional "Day on the Hill" will be a little earlier this year, February 4-5.

Due to extensive construction at the State Capitol, the legislative committee has switched it up a bit. Instead of going to the legislators, we will be having the legislators come to us. We are planning a Day OFF the Hill event where CMR will host the legislators on the evening of the February 4th. On February 5th, a meeting with key legislators that will have the greatest impact into our active legislative goals is scheduled. This will be a fun time and we encourage as many of you as possible to attend and help be the voice of the resort industry at the Capitol.

Congress of Minnesota Resorts Spring Workshop April 8th & 9th

Wednesday, April 8

Pre-Spring Workshop Classes
Holiday Inn Express Conference Center, Bemidji
Lake Service Provider and Reservation Master Training

Thursday, April 9

Workshop 8 am – 5 pm
Holiday Inn Express Conference Center, Bemidji

For more information go to the CMR website
www.Minnesota-Resorts.com