

A man with grey hair and glasses, wearing an orange t-shirt and shorts, is kneeling on a paved surface. He is holding a green hose with a spray nozzle, directing it towards the lower part of a boat. The boat is dark-colored and has some mechanical components visible. The background is slightly out of focus, showing more of the boat and some greenery.

# Minnesota Resorter

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Fall 2009 Vol. 25 No. 4

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Heidi Schauer, Agent/Director



Charlie Ossell  
Charlie Ossell, Agent/Director  
[charlie@orionresortsales.com](mailto:charlie@orionresortsales.com)

# Minnesota Resorter

*Resorters Helping Resorters*



A Congress of Minnesota Resorts Publication

Fall 2009

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**CONGRESS OF MINNESOTA RESORTS**

**PRESIDENT**

Dana Pitt  
218-547-1464  
Dana@minnesota-resorts.com

**VICE PRESIDENT**

Ed Fussy  
218-586-2094  
fussys@mnresortvacation.com

**OFFICE MANAGER**

Vicky Krattenmaker  
888-761-4245 (Office)  
cmroffice@tds.net  
CMR@Minnesota-Resorts.com



**EDITOR**

Sue Paradeis  
218-232-0255  
vacation@shingwako.com

**LAYOUT & DESIGN**

Amanda Wheece  
763-412-9137  
supermandee@yahoo.com

**ADVERTISING**

Linda Gronholz  
218-543-5245  
lmgronholz@hotmail.com

**PRODUCTION MANAGER**

Pat Addler  
218-243-2487  
vacation@crlodge.com

**CMR ADVISOR**

Nancy Loren  
218-363-2188  
littleboyresort@arvig.net

**EDITORIAL ASSISTANTS**

Tim & Carolyn Aarsvold  
Susan Ferguson  
Joanne Fussy  
Kim Jamtgaard  
Sheila Niemeyer  
Mary Schiebe

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*Photography by Sarah Smith*

*The Minnesota Resorter is a quarterly publication of the Congress of Minnesota Resorts. The opinions expressed in the articles printed here-in 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 Dana Pitt**  
*Congress of Minnesota Resorts*

Whew.....made it through another season. Fall is in the air now (actually it was in the air for most of July). We can breathe easier and hopefully relax a little bit. Still lots of work to be done before the snow flies, but at least we can do that on our own time and not have to worry about the daily stresses of resort life during the peak season.

For our resort, this season was more stressful than most

from an economic standpoint. In past years, our reservation book has typically been filled in by early March, but this year it seemed that the phone didn't even begin to ring until early March. In addition to that, we saw many more cancellations than we've ever had before. Several guests had either lost their jobs or were hesitant to commit to a reservation because their work situation was shaky. The economy was definitely having an effect on the travel plans of our guests. And we also entered the season a little nervous about how the season would turn out for us. I guess it was the same type of apprehension that many of our guests were feeling.

We enjoyed some awesome spring fishing on Leech Lake, but our spring business started very slowly. Then as June rolled around, the phone started to ring more. And fortunately, it continued to ring throughout the summer. The good fishing reports contributed to that somewhat, but it was also because many people just decided to make their vacation plans at the last minute. If they still had their job in the summer, they simply made their vacation plans at the eleventh hour and came in spite of the economy. Some were shorter stays, but many were full weeks. We even had guests pull in at 3:00 on a Saturday afternoon in July without a reservation and fill a vacancy for the week. We've never taken so many last minute reservations at our resort. The bottom line is that our year turned out OK, in fact, it was even better than last year. Rebookings for next year have been good too, so maybe things are beginning to turn around. I hope our guests are as

optimistic about it as we are.

Last minute reservations are great, but they make it more stressful. It's hard to plan ahead not knowing how the year will turn out. I'm not complaining – filling a vacant cabin is great no matter when the reservation is made. It's just different than what we've had to deal with in the past. Maybe that's the way it will be in the future – at least in the short term. If so, we'll just have to adapt and adjust the way we do business to accommodate this new trend.

Staying on top of tourism trends and adapting to them isn't always easy. The best way to obtain new ideas is by talking with other resorters who are in the same boat. Learning from their successes and failures will shorten the learning curve and make you a more progressive resorter. There is no better way to network with other resorters than by attending the CMR Fall Conference. There you will find resorters that don't view each other as competition, but rather, view each other as allies who need to work together to obtain common goals. As you've seen many times in this publication, "Resorters Helping Resorters" is the key to the CMR's success in making all resorters more successful. Please make an effort to attend the conference and see first-hand what we're all about.

If you are currently a CMR member, make it a point to get more involved in CMR activities this off-season. As it is with most organizations, you only get out of it what you're willing to put into it. You, your resort, and our entire industry will benefit from your involvement. If you are not already a member of the CMR, please consider joining us this year. We are the only "resorts-only" organization in the state that is solely working for the betterment of the resort industry. The outstanding educational programs, progressive marketing plans and diligent legislative efforts are designed specifically for resorts. Become a part of the team!

After serving as your CMR President for the past two years and on the Board of Directors for seven of the past nine years, I'll be taking a bit of a breather and stepping back for awhile. It's been a lot of fun and a huge learning experience for me. With this being my last article as CMR President, I just want to take this opportunity to thank our Board of Directors and CMR staff for their commitment and dedication to helping resorts in Minnesota. (And a special thank you to the *Resorter* editor for her patience with my articles.) It's been a privilege to work with them over the past two years. I will miss being a part of that team.

I hope to see you all at the CMR Fall Conference in Alexandria!



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See pages 8-9 for details*



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## Teamwork Promotes Growth of Your Small Business

By Kathy Moore, Marketing Consultant

Asking for help with your small business doesn't mean you've failed. It means you want to succeed. Minnesota's Small Business Development Centers (SBDC) offer professional consulting services on a wide variety of subjects and are eager to partner with you.

"Many small businesses just don't understand where their cash is going," said Greg Bergman, director of the Central Lakes College SBDC office. "SBDC financial consultants help analyze past spending habits and cash flow to develop projections and goals for businesses. Then, these reports can help small businesses determine which financing structure may be best for their needs. The SBDC can help your business work through the loan process with your local bank and set realistic expectations."

Businesses don't need to wait until they are in financial difficulties to contact the SBDC. "We want to keep small businesses healthy," added Bergman. "The businesses who do the best are the ones who utilize our services before they feel they need them. Of course, we can help in crisis situations, but preventative business planning helps every business."

In addition to loan packaging and cash flow analysis, SBDC offices can help with marketing -- such as reviewing media buys, working through with a business how to get direct mail produced efficiently and effectively, or even how to strengthen their website or utilize new social media options to grow their customer base. Each SBDC office is unique with some assisting clients with Human Resource issues, making their operations more efficient or even with ideas on how to reach the global marketplace.

"Resorts have a lot of issues to deal with -- hiring and managing employees, building maintenance, customer service and marketing and more. It's difficult to be great at every aspect of business. That's why using the SBDC as a part of your team can be a critical compliment to your business plan," said Bergman.

To become a SBDC client, contact your local office and complete a request for counseling form. Nearly all services are provided at no cost to you, so act now to make the SBDC a part of your business team.



## Apply for a CMR Scholarship!

The Congress of Minnesota Resorts (CMR) was established in 1984, with our theme of "Resorters Helping Resorters." One of our goals is to provide scholastic achievement within the resorting community. Three \$500 scholarships are awarded each year. The scholarships are to be used for tuition and/or related fees by providing assistance to students in pursuit of their academic or vocational advancement. 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. Associate members are not eligible for scholarships.

### Who is eligible to receive a scholarship?

1. A junior or senior in high school who is planning to attend a four year college, a community college, or a vocational/technical college.
2. A current undergraduate or technical school student.

NOTE: There are no requirements regarding the course of study a student intends to pursue.

To obtain an information packet contact the Congress of Minnesota Resorts office at:  
**CMR@Minnesota-Resorts.com** or  
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## Stop Aquatic Hitchhikers! CMR Member Operates Boat Washing Station

*Park Rapids Enterprise July 22, 2009*

*Reprinted with permission*

By Sarah Smith

When David and Camilla Steffen purchased Isle O' Dreams Lodge in Hubbard County five years ago, they not only became seasonal landlords to 17 cabins, they became active stewards of Bad Axe Lake.

"The lake is my livelihood so I want to protect it," David said. He was concerned about invasive species entering the small lake. There was no public access, but the private access from the resort alone saw considerable boat traffic throughout the season.

David immediately instituted a plan. Every Saturday when new guests arrived from out of town or out of state, he personally hosed and scrubbed off each boat entering the lake to minimize the threat of a foreign plant entering the lake. He's still doing it.

"It's coming from so many places I can't keep it out entirely," he said of the invasive species threat, "but I can slow the spread."

The Bad Axe Lake Association purchased the Steffens a power washer to use, so David now applies a hard wash to each boat before launch.

"You have a live well? I just want to look at it real quick," he asked some anglers recently after hosing off their boat. He also inspects live wells for any leftover water that could carry contaminants into Bad Axe.

"I'm just protecting the lake," he explains. The Twin Cities-area fishermen understand. They appreciate his efforts.

He looks for plant matter and the "flutter" of dried weeds all over and under each boat, training his hose to remove it all.

He leaves the post-fishing wash to the boat owners. "It's their responsibility to clean their boats before they put them back into another lake," he said. He hopes he sets a good example to follow.

"This is a beautiful lake," he said. "I want to keep it that way."



David Steffen hoses down a boat about to enter the access on Bad Axe Lake. He wants to ensure against any aquatic hitchhikers. (Photo by Sarah Smith)

## Access the Capital You Need Through the SBA

By Greg Bergman, Director of the Central Lakes College SBDC office

Business and consumer buying and travel patterns are changing, causing many resort owners to change how they do business. Uncertainty and risk are part of everyday business, and family resorts are no exception. So in the current economic environment, resort owners need to be knowledgeable about resources they have available to help them sort through some of the tough business issues they face.

The U.S. Small Business Administration (SBA) is the federal agency charged with helping to address the needs of small business in the United States. Created in 1953 as an independent agency, its mission has been to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. Although the specific programs they offer have changed over the years, the bottom line mission remains the same. The SBA helps Americans start, build and grow businesses. The agency is also playing a crucial role in helping small businesses during the economic recovery.

The SBA offers a number of initiatives focused on helping small businesses. Best known to most as a lender to small businesses (a misnomer), they offer a wide range of services throughout the nation. Few people may know it, but the SBA is an advocate for small businesses in Washington D.C. and other federal locations. As important regulatory decisions are made, the SBA works to make sure the voice of small business is being heard. They work to ensure regulations do not unfairly harm small business interests and highlight the cost of regulation to America's small businesses. In addition, SBA offers ombudsman services to small businesses that feel they are being treated unfairly by a federal agency.

Helping small businesses access the capital they need to grow is a critical part of what SBA does and probably what they are best known for. The SBA is not a direct lender itself but is instead most often a guarantor of financing to banks and investors. Its flagship program, the SBA 7a program, offers guarantees to banks and other financial institutions so they can make loans to small businesses. Within the 7a program, there are a number of options lenders can participate in to access a guarantee and work with SBA. Another key financing program in the SBA toolkit is known as the 504 program. Known for helping businesses access financing for real estate purchases, improvements and long-term equipment, it allows commercial lenders to partner with a community development corporation to provide long-term financing to small businesses of up to 90% of the assets' value.

Finally, SBA partners with state and regional organizations to offer technical assistance and training to small businesses. Small Business Development Centers (SBDC) are one of those resources. In Minnesota, there are nine regional SBDC offices and several other outreach and satellite offices. These centers provide business training at a low cost and can offer professional business consulting at no cost to qualified small business owners. Most of these centers are located at or affiliated with a college. In addition, SBA works with SCORE chapters throughout Minnesota who use active and retired business executives who volunteer their time to assist business owners.

This is only a partial list of programs and services offered through the SBA or one of its partners. For more information, visit [www.sba.gov](http://www.sba.gov) or find your nearest Small Business Development Center at [www.minnesotasbdc.com](http://www.minnesotasbdc.com).

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**We look forward to seeing everyone and having another great conference!!**

## The Kitchen Pantry

By Jennifer Bateman, Two Inlets Resort

Are your cabin kitchens full of items that rarely get used, but you like to have a “well-stocked kitchen” for your guests? Often times when I clean a cabin, I wonder if the guests even ATE food, much less cooked anything! And other times, when it is a particularly “well used” kitchen (i.e. - pretty dirty), I wonder why I have so many dishes in the cabin, feeling the need to inspect everything since we all know that a few really dirty dishes typically means ALL the dishes, pots and pans are going to be equally dirty. Extra inspection equals time. Talk about slowing the cleaning crew down when a lot of extra kitchen work needs to be done.

So I had an idea. In an effort to provide good service to my guests without having to buy and clean a lot of fancy kitchen items that may or may not be used, I’ve come up with a solution. It’s called “The Kitchen Pantry.” And someday I’m going to implement it.

All cabin kitchens need to include the obvious, and The Kitchen Pantry would include either the not so obvious or the not so frequently used. To me, the obvious is a flipping spatula, a scraping spatula, slotted spoon, serving spoons, poking fork, wire whisk or egg beater, tongs, wooden spoons, crank can opener, puncture style can opener, measuring cups, measuring spoons, serving bowls, paring knife, wine bottle opener, vegetable peeler, strainer, cookie sheet and a variety of pots and pans.

The not so obvious items that would be appreciated by some would include a very large stock pot, muffin tin, blender, large non-stick electric griddle, electric fry pan, crock pot, pizza pan, large roaster, potato masher, glass fruit juicer, rolling pin, pie tin, handheld electric mixer, broiler pan, and the list could go on and on.

Several years ago, I think, guests were very comfortable asking resort owners if they could borrow various kitchen items that weren’t in their cabin. When I was growing up on the resort, I have memories of guests coming to the house, saying to my mother, “Sheila, could I borrow your waffle iron, rolling pin, a teaspoon of soda?”, and my mother would happily give out the household waffle iron, rolling pin, a teaspoon of soda. That’s just how it was done.

Nowadays, people are reluctant to ask, they don’t want to impose. So rather than ‘bother the owner’ for a kitchen item that would probably enhance their vacation experience (blender for those evening marguerites or an electric fry pan for the perfect fried walleye), they simply don’t ask and just ‘get by.’

So I say, why not make those items readily available for those who would appreciate them, and open The Kitchen Pantry at your resort for the sake of better service and overall less housekeeping work.

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## To Stock Those Cupboards... Or Not?

Compiled By Pat Addler, Cedar Rapids Lodge

If you're like most resort owners, your kitchen contains more than one of every kind of bowl, pan, knife, etc. etc. We begin our life as resorters bringing everything we own to our new home, thinking we'll probably NEED it somewhere.... and the drawers and cupboards get full! What follows here is a compiled list of what a handful of resort owners stock in their cabin kitchens....you can choose to use it as a checklist or pick and choose to create your own list of what you think a guest on vacation just might need to make themselves comfortable for the week. The disclaimer here is that not everything listed is in every single resort kitchen. I've chosen to list everything that was submitted to me and hopefully this will provide ideas to add to your own cabins. Thanks to Wildwood Resort, Brookside Resort, Hyde-A-Way Bay Resort and Shing Wako Resort for sharing their lists for your use. *(See side panel for compiled list)*

Seasoned resort owners have learned that buying ahead and keeping extra toasters, coffee makers, and can openers makes everyone's job easier. When you can hand a guest a new appliance when they bring a broken one to you, it just keeps everyone happy! Isn't it amazing how important the little things are when we are working everyday to keep our guests content? When we make sure that our cabins are well-stocked, it makes our job so much easier and keeps guests from coming to us and asking for little things that are stocked in their cabin before they arrive!

We all know that every resort has different guests and their needs can vary according to the clientele. What works for one resort to offer might not be necessary at another resort. As we live and work at our resort, we watch our guests bring supplies from home and then we decide if that's something that could be purchased for the cabin the following year as an appreciated stocked item. Sometimes it's something so simple and often inexpensive to buy.

Stop and think what your guests may have borrowed from you each week this past season. Maybe it's an item that's worth buying for the 2010 season!

## Items for Cabin Kitchens:

- Silverware/dishes for twice the number of cabin occupants
- Two sizes of glasses
- Wine glasses
- Steak knives; paring knife, 2-3 large knives
- Coffeemaker/coffee filters (2 pots in big cabins)
- Placemat on table
- Napkin holder/basket with napkins
- Cast iron skillet, Teflon skillet, pots & pans
- 5-6 qt. soup pot with lid
- Large roaster pan with lid
- Mixing bowls, covered casserole dishes
- Colander, 2 qt. pitchers
- 9 x 13 pan, 8 x 8 pan
- Cupcake tin (package of papers), cookie sheets
- Utensil can on counter with spoons, rubber spatulas, flipping spatulas
- Electric hand mixer, electric can opener, toaster
- Electric skillet &/or electric griddle(for larger cabins)
- Tongs, wire whisk, ladle, pizza cutter
- Vegetable peeler, corkscrew, cheese grater & slicer
- Scissors, ice cream scoop
- Measuring cups, measuring spoons, liquid measuring cup
- Cutting boards, hot pads, mitts
- Salt & pepper, dish detergent, hand soap(in pump)
- Dishpan, dish drainer, pot scrubber
- Ice cream bucket under sink with spray bottle of cleaner
- Two dishtowels, 1 washcloth, garbage bags, one roll of paper towels
- Bag of clothespins (for chip clips or clothesline)
- Notepad, pencils, decks of cards, poker chips
- Flyswatters, calendar with fishing cycles
- Cork bulletin board for notes, brochure, feedback form

Cut here and use this checklist when replenishing your kitchen supplies

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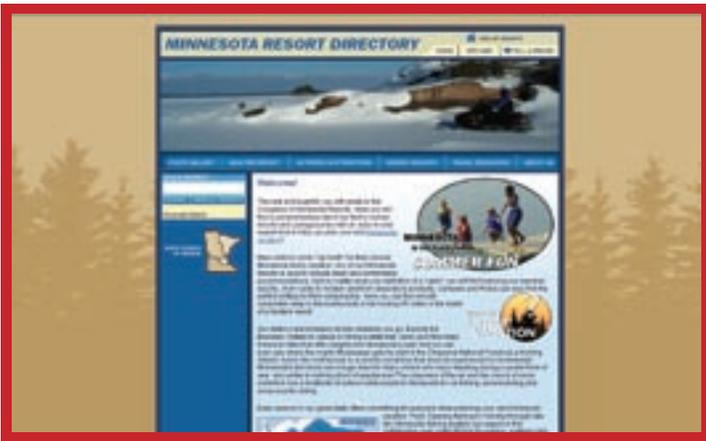
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In addition to the kitchen supplies, most resorts provide outside grills, picnic tables, lawn chairs, and side tables.

# THE CONGRESS OF MINNESOTA RESORTS



## What the CMR Can Do for You!



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Minnesota Resorts exists  
to help family owned  
and operated resorts in  
Minnesota to continue as  
a viable segment of the  
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industry.

*"I always scope out the groups  
that work best for the resorts and  
found that the CMR is a great  
organization. I didn't want to jump  
the gun on it, so I took time to  
figure it out, liked what I found  
and that's why I joined."*

*Joe Scharber  
Sleeping Fawn Resort & Campground  
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## JOIN THE CMR - YOUR MEMBERSHIP COUNTS

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City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Township \_\_\_\_\_ County \_\_\_\_\_

Phone \_\_\_\_\_ No. of rental units \_\_\_\_\_ No. of bedrooms \_\_\_\_\_

Resort E-mail Address \_\_\_\_\_ Resort Website Address \_\_\_\_\_

Membership investment is only \$15.15 per bedroom (Min. \$151.50 for 10 bedrooms or fewer, max. \$802.95 for 53 bedrooms and up.) Membership rates good through Aug. 31, 2010.

Associate Memberships - Dues \$151.50 For vendors and for those with an interest in resorting but not owning a resort.

Amount of check enclosed \_\_\_\_\_ Please Circle.....New.....Renewal



Send to: Congress of Minnesota Resorts  
21403 52nd Street NE  
New London, MN 56273

Questions regarding Membership?  
Contact Vicky at [CMR@Minnesota-Resorts.com](mailto:CMR@Minnesota-Resorts.com) or 888-761-4245

## Encouraging Repeat Guests

By Michael Pandy, Four Seasons Resort On Rush Lake

No one really knows just why someone decided to try your resort instead of another. Mostly, I guess, they thought it would be a good fit for their family vacation; your resort had what they wanted. So why aren't they coming back? Here are some things to consider.

Price, lake size, fishing, things to do, shopping, sightseeing, bird watching, swim area, jet ski rental, game-room, ice cream, group dinner, campfire, etc, etc are the reasons that they chose your resort, not the reason they aren't coming back.

*The three main reasons a customer never returns to give you repeat business:*

- 1) They had a bad experience.
- 2) They don't feel special.
- 3) They are not encouraged to return.

---

*some resorts...  
...leave cookies in the cabin on the table for a welcome gift*

---

### *1. They had a bad experience*

You can't control the weather-BUT you can help everyone still have a good time. If it's raining, indoor family fun with board and card games, puzzles and such are always a welcome idea. The list goes on and on.

### *2. They don't feel special*

The big stores and chains, along with many other businesses, use "your special" items such as punch cards, sales mailers, greeters, discount/special interest-delayed payments, etc. I'm sure that you get the same offers from them as I do. Most of those "your special" items just wouldn't work for me, but maybe they will for you.

I try (some weeks are easier than others) to treat them the way that would make me feel special if I were a guest at my resort. Even small things

mean a lot like just asking if they need anything (help, tips, ideas, directions, supplies, instructions on a game or fish cleaning, etc) from time to time. This lets them know you are thinking of them. Anything you do extra (*that they will notice*) as a special touch will work. I know of some resorts that leave cookies in the cabin on the table for a welcome gift, and it works. We hand out a goodie bag with maps, local things to do information, store coupons and such.

### *3. They are not encouraged to return*

I always talk about next year with the guests that seem to "FIT" our resort a few times during their stay. You'll have to write down that (fishing spot, antique store, festival, etc) so you don't forget about it next year." We also send out letters and a Christmas card letting them know we are thinking of them.

You may have thought that I should include price as a reason, but they chose your resort with your prices as a good fit for them in the first place so that's not why they aren't coming back!

To run a viable business we have to be proactive in getting our guests to return. Try to avoid using reducing your price as an incentive. They chose your resort with your prices as a good fit for their first stay, so do not degrade your bottom line to get repeat business. We are proud of our resorts and want most of our guests to return but let's face it; there are many nice resorts in Minnesota to choose from. If they choose you once, just make sure they choose you again, so they don't have to look around! Or come back after they do!



## TELL YOUR RESORT STORY IN OUR MAGAZINE

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## Welcome to our New Members!

- Lee & Laura Nupson,**  
Oak Point Resort, Cass Lake
- Jon & Penny Perry,**  
Loon Lake Resort, Vergas
- Ron & Jacque Danielson,**  
Chapel Hill Resort, Spring Lake
- Jim Brauch & Joan Howard,**  
Moose Track Adventures, Ely
- Gary & Lori Coyer & Ross Coyer,**  
Cabin O'Pines Resort & Campground, Orr
- Rick & Connie Spanswick,**  
Head of the Lakes Resort, Osakis
- Richard & Loretta LeSage,**  
Ice Cracking Resort, Ponsford
- Joe & Teresa Martin,**  
Big Foot Resort, Alexandria
- Larry & Sheryl Johnson,**  
Cedar Valley Resort, Whalan
- Jeff Anderson,**  
Anderson's Grand Vu Lodge, Walker

### Retired Member:

**Chick & Norma Knight,** Benedict

None of us are as smart as all of us.

Thank you for joining the Congress of Minnesota Resorts and sharing your knowledge!

welcome

## Resort Sales: Timeless Truths to Keep Resorting an Attractive and Viable Business in Minnesota

By Brian Solum, Realty Sales

Even with the market in a slump, there are ways we can keep MN Resorts an attractive business venture for buyers. The days of “blue sky” and speculative values are gone, and like any investment, we still need to be flexible and consistent with the market conditions. I use the word “intentional” a lot these days, and if we want to sell, we must be *intentional* with the entire process. Consider your own business models and the steps you take to generate income. You need to be intentional about the process to achieve the goals. Likewise with selling your resort. If we are intentional about the process, can stick to the selling strategies and are flexible with the market conditions, we can continue to sell MN Resorts as Resorts and insure future access to our natural resources for generations. Below I have itemized four *timeless truths* that will help keep MN Resorts an attractive and viable investment opportunity. Of course, I can’t touch on all possible ideas but here are the top four.

### Proper Pricing

Without a doubt, the single most influential factor preventing resorts placed on the public market from selling is the list price being too high or what we refer to as “out of range.” These resorts reflect prices that cannot be justified either by available cash flow (ACF) or by the current value of the real estate and/or a combination of both. Again, sellers that are intentional about selling need to understand the current and actual buying climate. Resort selling Real Estate Professionals see many transactions, appraisals, and loan packages. We know what is selling, how they are selling and why it sold for the price it did. We know what lens the lenders are looking through and we know their loan stipulations. Perceived owner value is rarely real value. Work with your hired agent or broker and be intentional with the price. It’s in all of our best interest to get the property sold for the highest *possible* price.

### Tax Returns

Two statements about your Tax Returns: “Keep them real” and “Be honest.” There is nothing more frustrating for a buyer than looking at a Schedule C or 1140-S that needs to be “explained” to them. I won’t tell you how to file, what to claim or how to do your write-off’s, but if you want a buyer (and a buyer’s lender) to be comfortable and confident with the income you generate, keep your tax returns “real” and be prepared to back up any and all income and expenses reported. If you’re writing off non-resort items as expenses or not reporting various amounts of income, don’t be shocked when your realtor, potential buyer and buyer’s lender have some reservations with your business value. Even though it can equate higher income taxes, showing more ACF is to your benefit and more often than not, you will recoup the taxes paid in a higher selling price.

### Physical Condition

It is important to remember that buyers buy for their reasons – not yours. However, everyone likes a clean, modern and well kept property. If a cabin needs a new roof, replace it. If there are dilapidated structures, remove or restore them. Replace broken windows and repair other visible imperfections. I guarantee that the people who view your resort will remember the flaws and imperfections before they evaluate the positive aspects of your property. Buyers understand normal wear-

and-tear along with the physical condition based on the season. But, with the competition that is out there for available properties, take some time and correct visual imperfections and deferred maintenance issues.

### Market Conditions

It’s not what you paid for it, the dollars you have put back into it, what you think it’s worth or even what your tax assessor says what it’s worth. In a capitalistic society, the Open and Free Market determines the value. If you need “X amount” of money after a sale and the market won’t allow it, maybe it’s not a good time for you to sell. Not a single one of us has the power to change the market, and all we can do is accept the facts and either stay-put until it changes or accept the conditions, and move on. Yet, in all conditions the market is always fluid and dynamic. I don’t think anyone anticipated to what extent and speed at which it has changed in the past 18 months, but it is what it is.\*

In conclusion, it is important to know that we are all in this together. We all need to be intentional, patient and realistic with our business strategies and expectations. As an industry, you’ve made great strides with local and regional government bodies in the past 3 years. There is still work to be done, but let’s not *create* financial obstacles for the future of the industry. Selling resorts has never been *easy* and I’m not suggesting that it should or ever will be. Yet, if we can be intentional with the selling and buying process, we can keep resorting an attractive and viable industry in Minnesota for years to come.

For more information or if you have questions about your resort’s value, feel free to contact my agency.



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## Congress of Minnesota Resorts Fall Resort Tour

Wow! What another fabulous resort tour put on by the CMR's School of Resorting! September 9 was a simply beautiful day - and a terrific day for a resort tour. Having the opportunity to view other resorts can be very inspiring, especially at this time of the year. Over 46 resorters from 26 different resorts attended, taking advantage of the opportunity to see other resort layouts, soak in ideas, and socialize with each other. Thank you to Timberly Christiansen, Finn'n Feather Resort, for coordinating this educational event.

We started the morning at Morning Star Resort at 9 am where Cheryl Dockter and her family welcomed us to view their cabins, lodge and ideal location. From there the tour continued to Pimushe Resort where Ed and Joanne Fussy invited us to view what hours of hard work and ingenuity can create. The next stop on the tour

brought us to Lost Acres Resort where Scott, Tam, Zach and Mike Mahaffey opened their doors for us to view construction at its finest. They are in the midst of some major renovations and allowed us to see the process. Our final stop was at Paradise Resort where Wade and Mary Smerling graciously opened their doors for us to see their unique style of decorating and design. After viewing all the resorts, the CMR School of Resorting hosted a social hour at the Paradise Resort Grill dining room with pizzas and appetizers. Thank you again to Wade and Mary Smerling for not only sharing their resort with us, but also serving us.

Each resort host/hostess was asked to submit a write up about their resort. They were asked to describe their resort property, its history, their personal life before resorting, and their future plans.

### Morning Star Resort

**Resort:** Morning Star is a family resort, owned and operated by Cheryl and Dawn Dockter, and George and Cindy Mohs. Along with the resort operations, we run a bar and restaurant that is open to the public. George and Cindy also have three young daughters (Faith, Ariel and Gracie), so we keep ourselves very busy!

The resort sits on the northeast shore of Lake Andrusia on a little over 19 acres of land, with 389 feet of shoreline. The resort has 11 rental cabins, and 9 seasonal RV sites. We have a large lodge that has the bar, kitchen, seating area, game room, and laundry on the lower level and our private living quarters on the upper level. We close the restaurant except by reservation during the winter months, although the bar and resort is open year round. We also have ice house rentals during the winter months.

**History:** Although this is only our second season in the resort business, the resort has been in existence since 1933. Sadly, we have not had a chance to research our resort's history yet (sounds like a good winter project)!

**Before Resort Life:** Prior to resort life, Cheryl was a Logistics Manager for a manufacturing firm in the Twin Cities, Dawn was a supervisor in a collections company, George worked in building and remodeling, and Cindy managed a bakery, then did child care. We were all ready to get out of the city and into the greater outdoors. We searched and toured about five resorts before selecting Morning Star. It was love at first sight!

**Future Plans:** Since most of the cabins were updated on the outside (new siding and roofs), we are working on cabin updates inside. A major project we are currently working on is replacing one of our septic systems. We have cleared property adjacent to the road in preparation for a new drain field. Future projects include replacing skirting and insulation along with updating a few windows. Long term plans could include completion of the indoor pool project started by the former owner.



*Owners George and Cindy Mohs, Cheryl and Dawn Dockter*

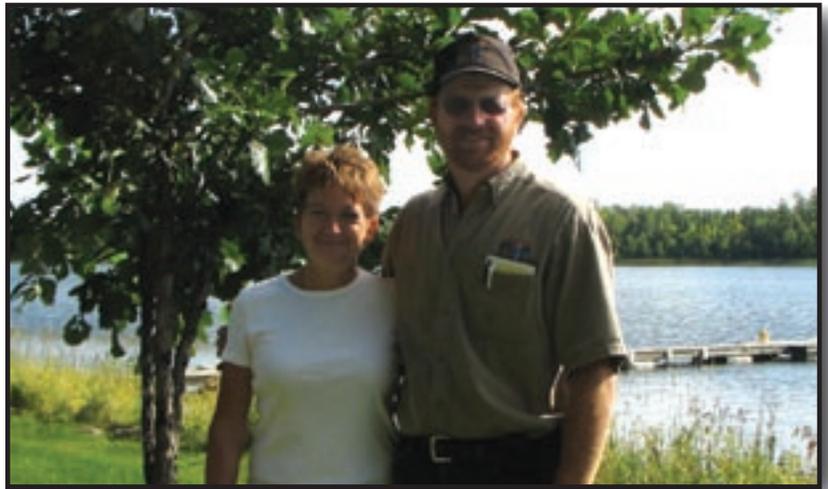
## Pimushe Resort

**Resort:** We have about 2000 feet of lakeshore, 10 cabins, 1 lodge kitchenette and a lake home to make a total of 12 rental units. The lake home; Cabin 11, is an upper scale home that we rent out for our neighbors when they're not here. We rent it just like one of our cabins; we pay for the cleaning when we rent it out, but the owners pay for all the other expenses. We also have 8 RV sites, 7 of them seasonal.

**History:** Pimushe Resort has been here since 1946. The original owner built the cabins with whatever kind of wood he could get his hands on at the time! He also used to move his cabins around the resort, so the guests never knew what cabin they were really getting until they arrived! We are the fourth owners. Since we have been here we have totally re-built half of the cabins and put in the RV sites. Ed has created his own floating dock system and we have put in an aerobic sewer treatment system. Our long term guests that have been coming here since before we were here, tell us that the resort has changed in looks, such as improvements to the cabins, but the heart of the resort is still the same. We have also purchased the two residential properties on each side of us, that at one time were part of the resort.

**Before Resort Life:** We are on our 15th year of resorting! Ed used to own his own construction company and Joanne used to be a Respiratory Therapist. We looked for over five years before we purchased this one. We picked Pimushe because the previous owner had a good business without doing much of anything! The resort needed some work and Ed wanted a fixer upper, but not one that should be bull-dozed down!

**Future Plans:** Remodel or re-build the 3 original cabins and lodge and to try to keep the resort a viable business for the next owners!



*Owners Joanne and Ed Fussy*

## Lost Acres Resort

**Resort:** Lost Acres Resort is a family fishing resort located on Kitchi Lake. We are located 18 miles south of Blackduck, in what is commonly called the Pennington Triangle area. We offer 9 cabins, 11 campsites, and we have 28 seasonal campsites. We have a bait house, playground, beach, and a horseshoe pit. We provide water toys such as paddleboats, canoe, kayaks, small paddle boats, a Saturn and a water totter.

**History:** The Lost Acres lodge was built in the 1940's by the Miller family who eventually built several cabins and developed the resort. The resort was at that time located on 200 acres of land which eventually was sold off in parcels to people who are still neighbors. The lodge had a restaurant and 8 sleeping rooms upstairs. The Mahaffey family purchased the resort in 2003 as the fifth family to own the resort. The structures at Lost Acres were in need of updating, but since their sons Zach and Mike were carpenters, they felt this was an excellent fit. In 2003, a large workshop and shed were built; in 2004, the lodge was remodeled; in 2006, two new cabins replaced old trailers which had been rental units; in 2007, new septic, a playground and new beach toys were added; in 2008, one of the older cabin's kitchen and bathroom were remodeled. Currently, a new bait house, a 4 bedroom, 2 bath cabin and a 3 bedroom, 1 bath cabin are under construction and will be available April 2010.

**Before Resort Life:** In the early 1970's and while living in Minneapolis for nine years, the Mahaffeys camped and fished all over Minnesota. In 1982, they moved back to Nebraska to be near family and raise their sons. In 2000, they decided to buy a resort as a family business. After looking for three years, they found Lost Acres which provided everything they wanted in a resort: on a great fishing chain, easy accessibility to a town with amenities, and a parcel of land which was located all together.

**Future Plans:** Ideally, in the next 5-10 years, we would like to add an 8 bedroom, 4 bath unit, build a new fish cleaning shack, add new playground equipment, add seasonal docks and purchase more activities and games for children.



*Owners Mike, Tam, Zach and Will Mahaffey (Not pictured, Scott Mahaffey.)*

*Continued on Page 18*

## Paradise Resort

**Resort:** We have 11 lakeside cabins on the point of Moose Lake and have 1300 feet of lakeshore. We also have Paradise Resort Grill which is open nightly from 4-10 pm. We are located east of Bemidji, about 28 miles, in the Chippewa National Forest.

**History:** The resort was built in 1937 by Bill and Cora Newman and their three daughters. It has since had five owners, making us the sixth. We have owned the Resort for 15 years and have made many improvements - 6 new cabins, beach area, playground, added 10 seasonal sites, new lodge/grill and home, landscaping and added a pond. We also purchased two adjoining properties which we use for rentals. Before we moved here, the resort needed some TLC, and we have been giving it that ever since. One nice thing is that all the cabins are grandfathered in, and they are all lakeside, except for two.



*Owners Mary and Wade Smerling*

**Before Resort Life:** We both had full time jobs, and raising two children ages 5 and 9, now 20 and 24, WOW! Where do those days go? We chose our resort realizing that we had the determination and know-how to make this resort more accommodating and fitting for our customers. We knew there was potential here, so we made a 10-year plan and have followed it. Wade is a handy man and can build or fix anything. I love to decorate, so it works out well.

**Future Plans:** In the next 5-10 years, we want to move ahead with building a duplex. We also want to work on our last three old cabins by log siding them to match the lodge and new cabin. Also, we would like to expand the kitchen in the Grill, and add a screened in porch adjacent to our lodge for more seating capacity.



### Before and After

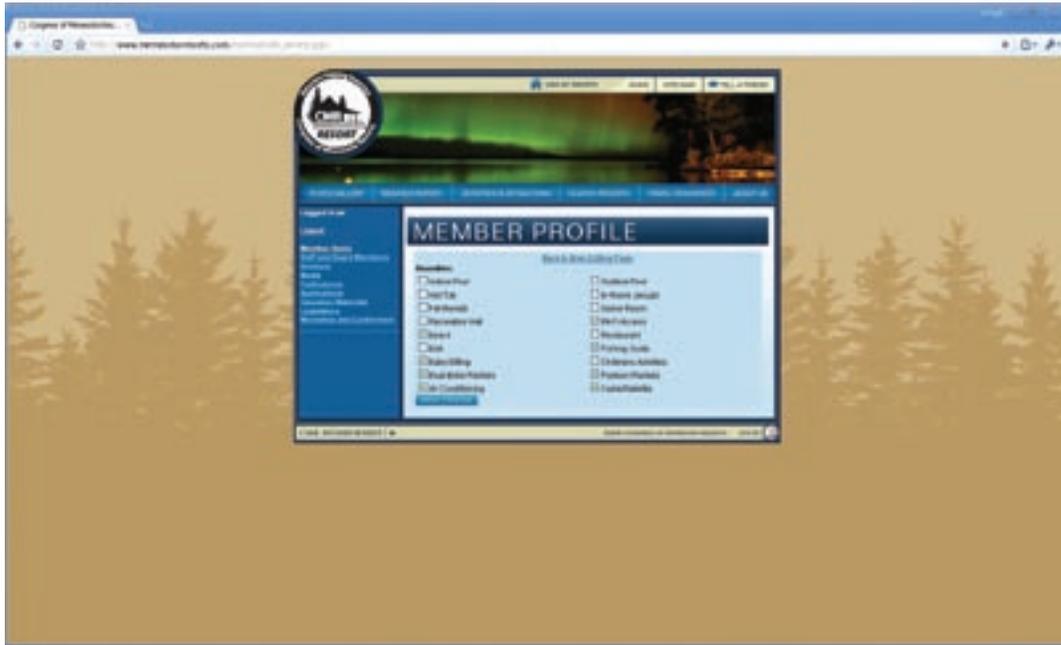
By Steve & Pat Addler, Cedar Rapids Lodge



Take the winter to brainstorm various projects that you can do next year to improve the look of your resort- think from a guest's prospective. Are there any areas that guests may see as eyesores on an otherwise serene and relaxing vacation site?

*Planters and wood are used to cover the white minnow tank (pictured at left) and planters and a fountain dress up the front.*

# Attention CMR Members New Features on [www.Minnesota-Resorts.com](http://www.Minnesota-Resorts.com)



### Amenity Search Feature

Our web visitors can now search for our resorts by amenities offered. It is programmed for partial matches so smaller resorts will continue to show up in search results with as little as one selected amenity. User friendly check boxes make it easy for potential guests to search resorts statewide or by region. Best of all, CMR members can easily update their listings to include applicable amenities without having to add to their descriptive content, or write one at all...(but it's still a good idea to have some descriptive content).

So please log on to your listing by going to: [www.minnesota-resorts.com/membership.aspx](http://www.minnesota-resorts.com/membership.aspx) and enter your member log-in information. On your Member Profile page, click on the Edit Amenities link. Then just check the amenity boxes

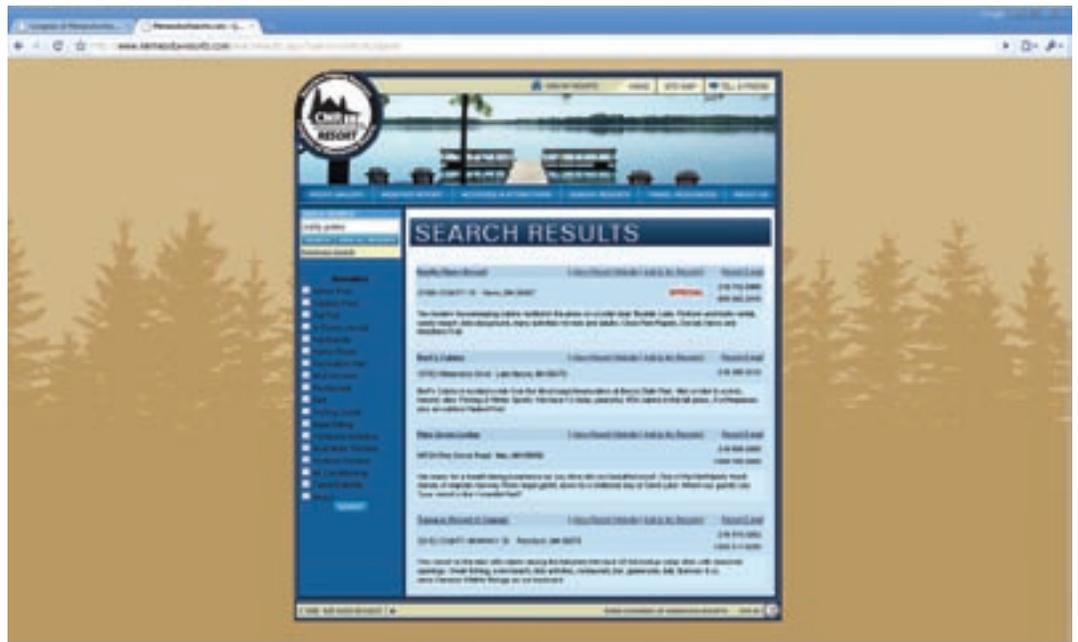
that apply to your resort and click Save Profile. It's that simple!

If your listing isn't updated, it won't come up in an amenity search!

### Speller Helper Feature

The second new feature is a spelling helper added to the quick search and advance search page. So even if you have a hard to spell resort name, lake name or city, web visitors will be sure to find you. Check it out by going to the website [www.Minnesota-Resorts.com](http://www.Minnesota-Resorts.com) and search for your resort using incorrect spelling.

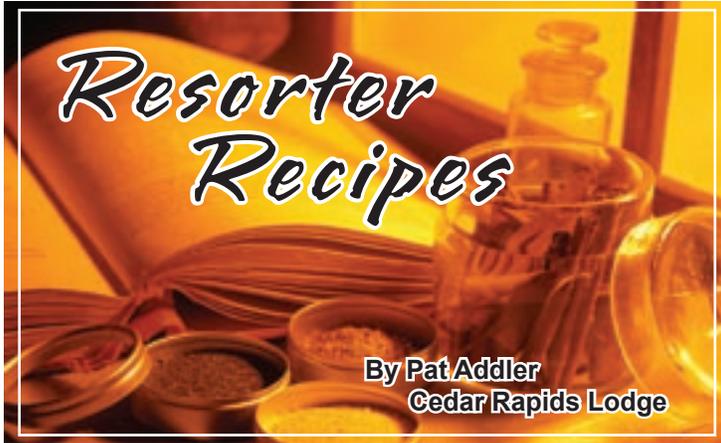
For more information contact Su Ugstad, Balsam Bay Resort, [rsugstad@means.net](mailto:rsugstad@means.net), 218-566-2346 or Jim Eickhorst, Kohl's Resort, [relax@kohlsresort.com](mailto:relax@kohlsresort.com), 218-242-2131.



## Enjoy these features and more!

**As a member of the Congress of Minnesota Resorts you will have access to a number of marketing aids, add your voice- be heard on issues that matter to resorts in Minnesota, and learn various tips from other resorters around the state!**

**See pages 12 & 13 for information on what the CMR can do for you!**



## Caramel Bars

- 1 1/2 cups flour
- 1 bag caramels
- 1 1/2 cups quick Quaker oats
- 5 oz. evaporated milk
- 1 cup margarine, melted
- 2 cups chocolate chips
- 1/2 cup brown sugar

Mix together the flour, oats, margarine and brown sugar. Press 1/2 mixture in bottom of 9 x 13 pan. Bake 10 minutes @ 350\*. Melt caramels and milk in pan on stove. Pour over baked crust. Sprinkle chocolate chips over the caramel mixture. Crumble remaining crust mixture over top. Bake at 350\* for 15 minutes.

## Fried Zucchini

- Fresh zucchini, peeled & sliced
- Milk
- Flour
- Salt & pepper

Put 1/4 cup oil in skillet...when hot, dip zucchini in milk, then coat with flour and fry in oil...season to taste...yummy!

## Popcorn Salad

- 2 cans water chestnuts, chopped
- 1/2 cup chopped onion
- 1/2 lb. bacon, cooked & crumbled
- 2 cups celery, chopped
- 2 cups grated cheddar cheese
- 1 bag white gourmet popcorn

### Dressing:

- 2 cups mayonnaise
- 2/3 cup sugar
- 2-3 tsp. cider vinegar

Mix salad dressing ingredients together. Pour over all other ingredients, except for the popcorn. Right before serving, stir in the bag of popcorn. Very different salad, but delicious! Everyone will want the recipe!

## Chicken Enchiladas

- 2 boneless, skinless chicken breasts, cooked & chopped
- 1 can cream of chicken soup
- 1 soup can of milk
- 1/2 cup sour cream
- 1 14oz. can diced tomatoes
- 1 4oz. can chopped green chilies
- Shredded cheese
- Tortillas

Stir together the ingredients except for the cheese & tortillas. Spoon 1/4 cup of mixture into a tortilla, roll it up and place in greased 9 x 13 pan. Continue until pan is full then spoon remaining mixture over the top of rolled tortillas. Sprinkle with cheese and cover with foil to keep the tortillas soft. Bake at 350\* for 30 minutes. Serve with salsa and/or sour cream.

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—Deanna and Jerry Pekar  
Sullivan's Resort and Campground

Chad Conner, WSN

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## **WINDOW CLEANING RECIPES**

### **Resorters Helping Resorters**

**Recipe #1**

2 cups rubbing alcohol  
 1/2 cup ammonia  
 1 tsp liquid dish detergent  
 Top with water until you have 1 gallon.

**Recipe #2**

1/4 – 1/2 cup white vinegar  
 1 gallon water  
 Optional  
 1 tsp dish detergent (liquid)  
 and/or 2 T lemon juice

**Recipe #3**

2 cups rubbing alcohol  
 2 tsp of regular plain Prell shampoo  
 Pour into a gallon jug and fill with cold water.

**Recipe #4**

1/2 cup ammonia  
 2 tsp Dawn dish soap  
 1 gallon water

**Recipe #5**

2 T cornstarch  
 1/2 cup household ammonia  
 1/2 cup white vinegar  
 1 gallon warm water  
 Mix the ingredients in a bucket;  
 make sure cornstarch is thoroughly dissolved before  
 using.

**Recipe #6**

1 1/3 cup vinegar  
 1 cup rubbing alcohol  
 1 T Dawn dish soap  
 Water to make 1 gallon

**Recipe #7**

Fill gallon jug with warm tap water  
 1/2 tsp Shaklee Basic-H  
 1 cup vinegar

**Recipe #8**

Plain Club Soda

### **WINDOW CLEANING TIPS**

Spray windows with preferred cleaner solution then wipe clean with crumpled newspapers. The newspaper helps prevent streaks.

Avoid cleaning windows and glass when the sun is hot and shining on the window—glass will dry too fast and there will be streaks.

Also wash one side of the window in an up and down direction, on the other side scrub side to side. This will help determine which side of the glass has the streaks that need to be polished out.

## Applying Mackay's Philosophy to Resorting

By Jennifer Bateman, Two Inlets Resort

I read an article in the Minneapolis Star Tribune this past summer that I think, to some degree, applies to resorts and resort owners. Here it is, reprinted with permission from nationally syndicated columnist Harvey Mackay, author of the New York Times #1 bestseller "Swim With the Sharks Without Being Eaten Alive."

• • •

### Coasting is Downhill Ride to Trouble

**Keep that edge on the job. If you aren't constantly looking over your shoulder, someone may, indeed, be gaining on you.**

By Harvey Mackay • August 24, 2009

When you're very comfortable in your job and things seem to be going pretty well, you may be tempted to coast a little. Resist that temptation!

I'm sure almost everyone remembers the fable about the tortoise and the hare. They challenged each other to a foot race. The rabbit was way ahead and stopped to take a nap, while the turtle kept chugging away and crossed the finish line first. Everyone knew the rabbit was faster, but he coasted and lost.

Several years ago at a Lockheed Martin electronics facility in Orlando, complacency from past successes started to infect one of its manufacturing processes. Occasionally, parts were omitted from component kits prepared for assembly and inspection at another factory. Each missing part disrupted the assembly process and frustrated the workers assembling the products.

Norman Augustine, chairman of Lockheed Martin Corp., said: "I borrowed an idea from an automobile dealer in Dallas I had heard about. The dealer received few complaints from customers because he gave them the home telephone numbers of the mechanics who worked on their cars. I arranged for workers to include their names, work phone numbers and self-addressed postcards in the kits they prepared. Complaints dropped precipitously."

I can tell you from personal experience that Augustine is 100 percent correct. When you put your name on a business, as I did, you have nothing to hide behind. The buck stops there. Maybe I'll squeeze in a round of golf or a short vacation, but that's as far as I let myself go. It's easier to stay motivated than to get motivated again.

A motivation fable: An elderly carpenter was ready to retire. He told his employer of his plans to leave the house-building business and live a more leisurely life so he and his wife could enjoy their extended family. He would miss the paycheck, but he needed to retire. They could get by.

The contractor was sorry to see his good worker go and asked if he would build just one more house as a personal favor. The carpenter said yes, but in time it was easy to see that his heart was not in his work. He resorted to shoddy workmanship and used inferior materials. It was an unfortunate way to end a dedicated career.

When the carpenter finished his work his employer came to inspect the house. He asked, "Are you satisfied with the house?" When the carpenter said that he was, his employer said, "Good, because the house is yours. "My gift to you!"

The carpenter was shocked! What a shame! If he had only known he was building his own house, he would have made sure it was first-class.

So it is with us. We build our lives a day at a time, often putting less than

our best into the construction. Are you cutting corners and squandering time, commitment and effort?

Mackay's Moral: Coasting can lead to a big downhill slide.

• • •

I think we can all agree that as new resort owners we were high energy, enthusiastic and full of great ideas that we actually implemented into our business plans and resort operations. We had to be because we had no money and plenty of bills and mortgage payments to make. But at some time we all reach a point where things are getting easier, the money's not so tight, and therefore we aren't as needy for those guests like we once were. This is when the danger of coasting enters in.

Now we feel like our cabins are 'good enough.' We're not motivated to take new pictures for our web site. New ideas always sound like 'too much work.' We don't study the resort financials quite as closely as we once did when setting rates or making purchases. We might begin to be 'married' to our guests and let that enter in when we set resort policies. We stop being involved in our chambers or state wide resort associations because we think 'there's nothing new to learn.' We might even (dare I say) get a little 'crabby', so our level of service begins to drop off. Coasting, coasting, coasting.

I think the general message to us from this article is, "Be good operators every day and every year, because one day you will be selling your resort." Do you want to sell a top notch, high quality resort with ample repeat business as well as new clientele, and reap the benefits of hard work and smart management, or do you want to coast those last years and experience a downhill slide, and miss out on the benefits of what your resort 'once was.'



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## Support the CMR's Efforts at the Capital

By joining the Congress of Minnesota Resorts you help defend your values and interests as a resort owner.

### As a member, you can:

**Stay Informed-** Get Legislative Updates so you know what's happening around you and what bills legislators are trying to pass that may affect your resort business.

**Be Heard -** The CMR Day on the Hill is your chance as a Resorter to speak to your congressmen and women. Let them know your concerns about new legislation.

**Make a Difference -** None of us is a smart as all of us! YOUR ideas and input can help make a difference in the resort industry.

**Check out page 12 for more information on what your membership can do for you!**



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### ADMINISTRATION

*CMR President*  
**Dana Pitt**  
 Bailey's Resort  
 33216 County 38  
 Walker, MN 56484  
 218-547-1464  
 Dana@Minnesota-Resorts.com

*CMR Vice President*  
**Ed Fussy**  
 Pimushe Resort  
 218-586-2094  
 fussy@mnresortvacation.com

*Office Manager*  
**Vicky Krattenmaker**  
 21403 52nd Street NE  
 New London, MN 56273  
 888-761-4245  
 cmroffice@tds.net  
 CMR@Minnesota-Resorts.com

*Secretary*  
**Timberly Christiansen**  
 Finn-N-Feather Resort  
 218-335-6598  
 finnfeather@hotmail.com

*Treasurer*  
**Tim Aarsvold**  
 Geneva Beach Resort  
 320-763-3200  
 TJA@GenevaBeachResort.com

### EDUCATION

*Jason Ball - Chair*  
 Cass Lake Lodge  
 218-209-6843  
 js8ball@hotmail.com

*Timberly Christiansen*  
 Finn-N-Feather Resort  
 218-335-6598  
 finnfeather@hotmail.com

*Sheldon & Mary Schiebe*  
 Knotty Pines Resort  
 218-732-5466  
 stay@knottypinesresort.com

*Debbie Eickhorst*  
 Kohl's Resort  
 218-243-2131  
 relax@kohlsresort.com

*Chuck Hodge*  
 Blue Moon Resort  
 218-697-8155  
 Bluemoon@BluemoonResort.com

*Cindy Tyson*  
 Good Ol' Days Family Resort  
 218-963-2478  
 vacation@goodolddaysresort.com

*Nancy Loren*  
 Little Boy Resort  
 218-363-2188  
 littleboyresort@arvig.net

### LEGISLATION

*Ed Becker - Chair*  
 In-We-Go Resort  
 218-652-3536  
 vacation@inwegoresort.com

*Ed Fussy*  
 Pimushe Resort  
 218-586-2094  
 fussy@mnresortvacation.com

*Bob Tyson*  
 Good Ol' Days Family Resort  
 218-963-2478  
 vacation@goodolddaysresort.com

*Dave Steffen*  
 Isle O'Dreams Lodge Resort  
 218-732-4961  
 iod@unitelc.com

*Tim Aarsvold*  
 Geneva Beach Resort  
 320-763-3200  
 TJA@GenevaBeachResort.com

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### MARKETING

*Jim Eickhorst - Chair*  
 Kohl's Resort  
 218-243-2131  
 relax@kohlsresort.com

*Su Ugstad*  
 Balsam Bay Resort  
 218-566-2346  
 rsugstad@means.net

*Tim Aarsvold*  
 Geneva Beach Resort  
 320-763-3200  
 TJA@GenevaBeachResort.com

*Ed Fussy*  
 Pimushe Resort  
 218-586-2094  
 fussy@mnresortvacation.com

*Ed Becker*  
 In-We-Go Resort  
 218-652-3536  
 vacation@inwegoresort.com

*Debbie Eickhorst*  
 Kohl's Resort  
 218-243-2131  
 relax@kohlsresort.com

*Nancy Loren*  
 Little Boy Resort  
 218-363-2188  
 littleboyresort@arvig.net

*Dave Steffen*  
 Isle O'Dreams Lodge Resort  
 218-732-4961  
 iod@unitelc.com

### OTHER

*CMR Lobbyist*  
**Joel Carlson**  
 Legal Research/Gov't. Affairs  
 6 West Fifth Street, Suite 700  
 St. Paul, MN 55102  
 651-223-2868  
 651-223-2869 (Fax)  
 jdcresearch@aol.com

*EMT Advisory Council Rep.*  
**Mark Novotny**  
 Hyde-A-Way Bay Resort  
 218-675-6683  
 hydeawaybay@tds.net

*U of M Tourism Center Advisory Board:*  
**Tom Ossell**  
 Northern Lights Resort & Outfitting  
 651-351-9666  
 tom@nlro.com

*Publicity*  
**Sheila Niemeyer**  
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