

# Minnesota Resorter

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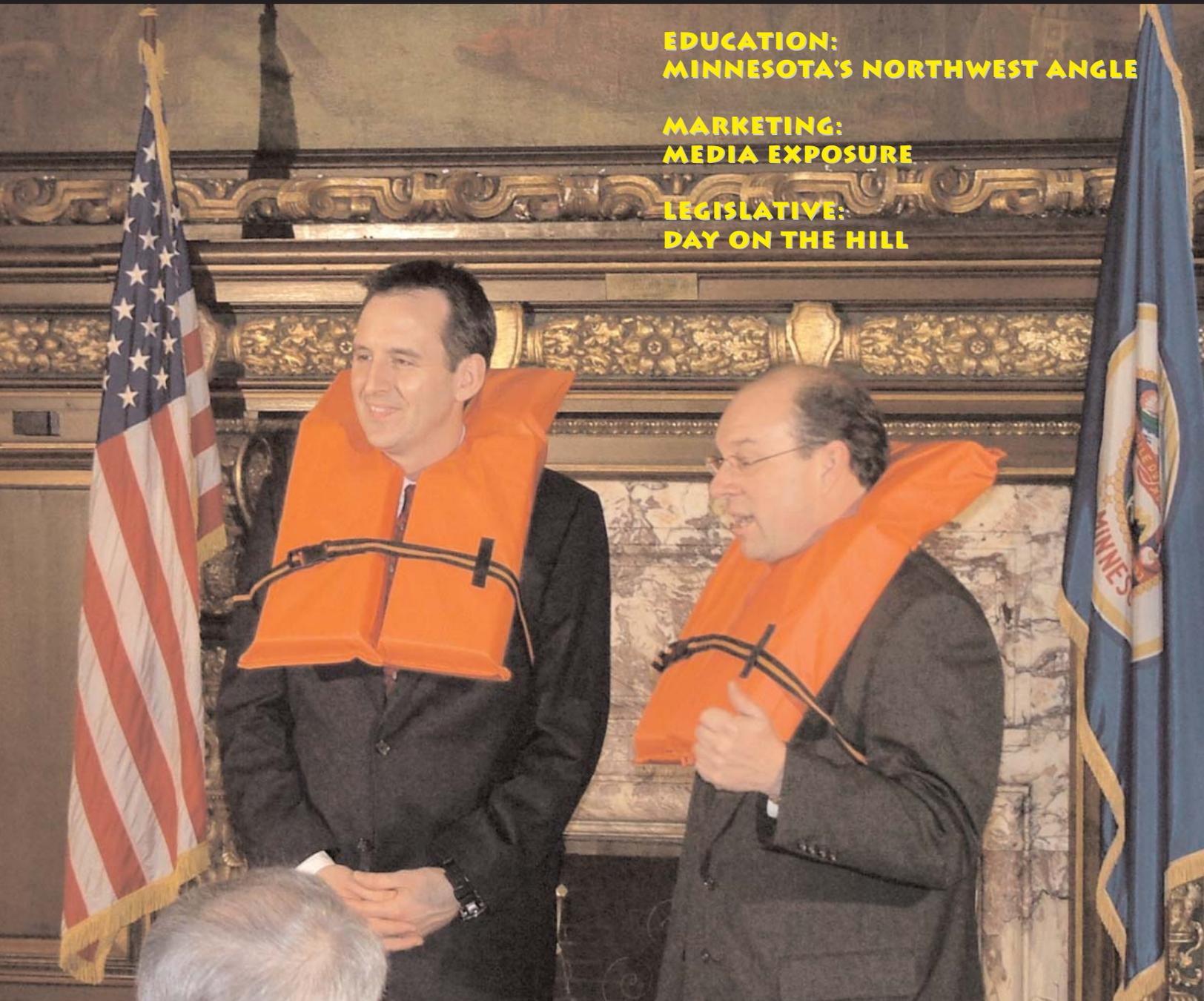


Spring 2005 Vol. 21 No. 2

**EDUCATION:  
MINNESOTA'S NORTHWEST ANGLE**

**MARKETING:  
MEDIA EXPOSURE**

**LEGISLATIVE:  
DAY ON THE HILL**



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# Minnesota Resorter

*Resorters Helping Resorters*

A Congress of Minnesota Resorts Publication

Spring 2005

(Vol. 21 No. 2)

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## FROM YOUR PRESIDENT'S PEN



*Ed Becker*  
*CMR President*

Winter is coming to a close and spring is in the air! We will be starting our spring surge of work preparing for our summer guests. It is so energizing to watch as everything falls back into place. Although through all of these chores we will find new muscles that didn't get as much of a work out through the winter as maybe they should have but it is still fun to see our own progress!

In early January we had our biennial "Think Tank" Session at the Quarterdeck in Brainerd. Our terrific mediator was Dave Bergman, from the Minnesota Office of Tourism. This session was a very invigorating. Your CMR board is an astounding group of individuals. There are several issues that came out strongly. These issues were to help to keep our CMR members informed about the Legislative issues, another was to continue with the

school of resorting classes and yet another is to have more member benefits. Continuing to keep all resorters involved is the intent for the CMR to persevere and reach new heights of our motto, "Resorters helping Resorters".

I represented the CMR at the Minnesota Conference on Tourism, at Breeze Point Resort in January also. The main focal point was Marketing and what vacationers are looking for. Peter Yesawich, from Yesawich, Pepperdine, Brown & Russell gave results from the National Leisure Travel Monitor. He gave many good points that resorts must aim for to continue to be a strong player in the tourism industry in Minnesota. As I stated in the February Newsletter, there are marketing tools that will help to keep the Resorts robust.

Thank you to those that attended the "CMR Day on The Hill". We had a great turn out, they knew we were there! This was a very productive and informative day for the CMR! Please continue to be aware of the meetings being held in your County, and continue to be involved, as there are many revisions ahead that will be ever changing for our resort community. I must stress that if we are to remain as resorts WE are the only voices that will have the passion to help preserve our industry.

***"I must stress that if we are to remain as resorts WE are the only voices that will have the passion to help preserve our industry."***

I can't say enough about your CMR board. They are an outstanding group. The School of Resorting has been busy, Marketing has some refreshing ideas. Our Legislative committee is heavily engaged in the heat of their season. Our membership committee is enhancing our member benefits, there are great discounts in your future!

As always feel free to contact any of the Board of Directors or myself with any concerns. The more voices we have involved the further our Minnesota Resorts will progress.



# MINNESOTA'S NORTHWEST ANGLE

*Submitted By Sue Paradeis  
Shing Wako Resort*

Two years ago, my family spent a long weekend at the CMR resort, Angle Inn Lodge on Oak Island. While visiting with our hosts, Deb & Tony, we learned their children, attended the only public schoolhouse still open in Minnesota. As a fellow resorter, I wanted to share the unique challenges this area faces and enjoys. The following article tells it through the school-teachers view. Other CMR members in this area are; Zippel Bay Resort, Morris Point Lake View Lodge, Norm's Camp and Border View Lodge.

## Last of the One-Room Schoolmarms

*Reprinted with Permission from Country Magazine.*

Her Northwoods community is so remote, you almost need a passport to get there.

IF LINDA KASTL had taught geography to the folks who negotiated the Revolutionary War peace treaty with England, the students at Angle Inlet School would be singing O Canada and measuring things in meters.

But, based on a mistaken notion of where the Mississippi River was, the U.S. ended up with a pristine little notch of icy water and evergreens that pokes up into Canada at Lake of the Woods.

And 200 years later, Linda got the chance to teach at Minnesota's last one-room school. "I was teaching first grade in Warroad, Minnesota, when I mentioned I'd like to experience another grade level," she recalls. "My principal said, 'Have I got a deal for you!'"

So, in 1985, she packed her bags and moved to a real-life northwoods version of Little House on the Prairie.

### Moose Toboggan

When she first arrived in "town" (a church and the school), she lived in a tiny cabin in the schoolyard. It was cramped but handy, since there are no roads except the one that connects the northern shore of the peninsula to Canada. Their highways are the rivers and lakes.

A couple years later, she married Tom, a local carpenter, moved to his cabin on the Bear River and started a family that grew to three kids, who are now in sixth, eighth and tenth grade.

"On school days, we leave the cabin at 5:45 a.m.," she says. "It's always dark, so I have the boat motor in one hand and a light in the other. It usually takes about 30 minutes to get to the school.

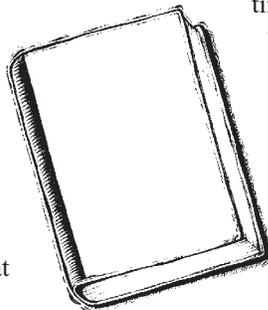
"But yesterday it was so foggy I kept running into the rushes and weeds along the shore, which get all caught up in the propeller. Then you have pull the prop up to untangle it. While you're doing that, you drift farther in and have to push your way out with the paddle.

"Finally, we ran into a marker for one of the resorts, so we docked the boat and walked the rest of the way. Luckily, we made it to the bus on time."

The bus takes her two oldest kids on a 65-mile, 1-1/2-hour trip through Canada to the junior high and high school in Warroad. "After school, the bus brings them back at 5 p.m., so we get home at 5:30," she adds. "It's a long day."

When the lake and rivers freeze over—usually from early December to late March—they travel by snowmobile. "That time of year is wonderful because you can drive everywhere," she says.

"We hook our moose toboggan (a big flat sled) on the back of the snowmobile, load it up with groceries and drive right up to our back door, instead of carrying everything up the steep riverbank by hand. If we have to move anything big or heavy, we always wait for winter because it's so much easier."



### School Days

"This year we have eight students in three grades. But a few years ago, we had 16 students in all six grades, and I was busy!" Linda says.

"It takes the same amount of prep time whether you have one student in a grade or 30. I've never figured out an easy way to do it.

"When the kids get here in the morning, I have their day's assignments written on the board. They choose which ones they want to do first, and start working. They come up to the table to ask questions, and a couple times a day for recitation. But the kids mainly study on their own. They learn to become very independent learners.

"It's usually really quiet in the morning, because they know if they get all their work done, they don't have homework. We have gym class and music in the afternoon.

*Continued on the next page . . .*

Continued from page 5 . . .

“One of the things I like best is that the kids aren’t stratified, where third graders only mix with third graders. Here, everybody works together, plays together and learns to get along.

“They love kick ball and dodgeball. But we have to figure out ways to even things up. For example, we have a rule that first graders always get to first base. So the older kids figure out it’s good strategy to get a first grader on the team.

“I think the kids who’ve graduated from here have done really well,” Linda says. “We have engineers, an art teacher, fishing guides, soldiers and sailors.

“I told all the kids the other day that every one of them has the potential to go on to college, and I meant it. They’re very self-motivated students.”

## One Big Family

Linda notes that the Angle has only 100 full-time residents. Most either own or work at fishing resorts. “It is like a big family,” she says. “Parents stop in almost daily.

“And when we have our school programs, it’s not just parents who show up. Everybody comes. The kids know their community is behind them.

“When the state closed the school down in 1992, the resort owners went down to the capital, got legislators to come up here and showed them what these little kids had to go through to get to school every day. It took a couple years (during which she taught in Warroad), but they got it reopened.

“In the back of your mind, you always wonder how much longer they’ll be able to keep the school going,” Linda says. “I’d be happy to spend the rest of my career here, but I’ve learned to just enjoy each year I get. It’s been a real honor.”



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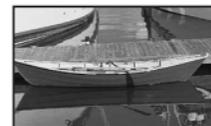
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# CMR SCHOOL OF RESORTING

## QUILTING RETREATS

The Congress of Minnesota Resorts now has an official quilters group. The quilters group meets once a month, having a different host each time. Over the course of the winter six different classes have been offered. A Yahoo e-group was also set up for the Quilters Group. The quilters group has members of every quilting level, from beginners to experts.

Ann Moroz, Bear Paw Resort hosted the first class. At that time it was decided to get together every month during the winter for a class. Wall hangings were the focus of this class. Pat Addler of Cedar Rapids lodge also brought table runner kits for anyone who wanted to try one. The kits were precut and laid out in the exact order to be sewn.

Susan Ferguson of Pine Terrace Resort, Crosslake hosted the next class, it was an overnight event. Kim Bowen said, "I had a blast at the CMR quilter's class this week! (Yes, I really did, despite my whining and cursing at blasted cutters and endless seam ripping.)"

Susan & Darvin Ferguson, Pine Terrace Resort hosted the next class. They also provided many patterns for the participants to look through. Pat Addler provided a delicious soup recipe and yellow-brick road quilt pattern. Marge McEwen and her speedy fingers finished two quilts before the class was up. Ann Moroz worked on an intricate quilt entitled "New York Beauty." Sue Paradeis, Shing Waku Resort took a different approach to the day and worked on three smaller projects. By the end of the day she had three wall hangings pretty much completed.



"New York Beauty" wall hanging by Ann Moroz

In February Kim and Big John Bowen, Crow River Lodge hosted the day. While the group stitched to their hearts content, Big John cooked chicken

enchilada for lunch. He also offered Reflexology sessions. Kim finished her yellow-brick road quilt that day.

In March the quilters got together at Monika's Fabric and Mercantile in Park Rapids. Everyone met early at Belle Café for coffee and to plan the day. The twist of the day was that no one came prepared with fabric in hand. All fabric was purchased at Monika's, where the group got a 10% discount. Needless to say, it was practically lunchtime before the group finished shopping. Elaine Grove put her own twist on the day, she came to pick the brains experienced quilters and then set out to find a new sewing machine.

April's Quilting Day will include a trip to Anderson's Fabrics in Blackduck followed by a long afternoon of quilting at Cedar Rapids Lodge, hosted by Pat Addler.

Retired resorters will continue to meet throughout the summer months and be joined in the fall by the rest of the "tired resorters." Quilters of every level are invited and encouraged to join in the fun and the e-group. Contact Ann Moroz at [ann@bearpawresort.com](mailto:ann@bearpawresort.com) for more information.



Marge McEwen, previous owner Whaley's Resort displays her quilt from the January quilting retreat at Pine Terrace Resort hosted by Susan Ferguson.

**Log into Yahoo e-groups to find out when more Congress of Minnesota Resorts' School of Resorting classes are offered!**

## CMR SCHOOL OF RESORTING

### WELCOME BOOKS

*By Sheila Niemeyer  
Niemeyer's Rugged River Resort*

Spring is here and it's time to get those Welcome Books ready for your cabins, and that's exactly what we did. Mary Jane Keller of Brookside Resort, Brenda Masloski of WesLake Resort and Sheila Niemeyer of Niemeyer's Rugged River Resort got together Thursday, March 10 for the afternoon and discussed the benefits of welcome books and the wide variety of styles used. We used a class outline and a fabulous Welcome Book provided by Julie Engle as our starting point.

After some review and discussion we determined the style of welcome book we thought would best fit each of our resorts. Each of us left the class with definite plans to update our books and had specific details and drafts of pages to include in our books. As usual the class conversations covered a wide variety of resort topics and we had a wonderful time getting to know each other. If you missed this class - be sure to sign up for one in the future, or if you would like to host a get-together, please let me know! Any chance to meet with other resorters is worth the drive! I can be reached at 218-829-4587 or [relax@ruggedriverresort.com](mailto:relax@ruggedriverresort.com).

### RESORTER RECIPES

*By Pat Addler  
Cedar Rapids Lodge*

#### OVERNIGHT CARAMEL ROLLS

- 1 ½ sticks butter
- 1 pkg (12) frozen cinnamon rolls
- ¾ cup brown sugar
- 1 cup chopped pecans(optional)
- 1 large box butterscotch pudding(cook & serve, not instant)

Butter 9 x 13 pan. Put rolls in pan leaving room to rise. Sprinkle with dry pudding mix. Melt butter & brown sugar & pecans together; cook 2 minutes and pour mixture over rolls. Cover pan with saran wrap & put in cold oven 6-8 hours or overnite. In the morning, take saran wrap off & bake 30 minutes at 325 degrees. Remove from oven and flip rolls onto platter to serve.

#### ORANGE JULIUS

- 1 small can frozen orange juice
- ½ cup sugar
- 1 1/3 cup milk
- 2 tsp. vanilla
- 2/3 cup water
- 6-8 ice cubes

Put all ingredients in blender & mix. Enjoy!

#### CHOCOLATE PEANUT CLUSTERS

- 1 pkg. Almond bark
- 1 (12oz) pkg. Semi-sweet chocolate chips
- 2 lbs. salted peanuts

Melt almond bark according to pkg. directions on stove or in

microwave. Stir often; when melted, add chocolate chips. When melted, stir in peanuts. Drop by teaspoonful onto cookie sheet lined with waxed paper. Put pan in freezer to set up fast. Store in covered container. Can also be spooned into mini-cupcake papers. Makes about 100 clusters. Great give-away to package in small cello bags and set on kitchen table in cabins for guests. They won't complain!!

#### CORN CASSEROLE

- 1 cup American cheese
- 3 eggs
- 1 can creamed corn
- ½ cup oil
- 1 can whole corn
- 1 pkg. jiffy corn muffin mix

Stir all ingredients together. Bake at 350 for 1 hour.

#### POTLUCK POTATOES

- 6-8 red medium potatoes
  - ¼ cup crumbled bacon
  - ½ cup to 1 cup sour cream
  - 2 Tbsp. Minced dry parsley
  - ½ to 1 cup ranch dressing
  - 1 cup shredded cheddar cheese
- TOPPING
- ½ cup shredded cheddar cheese
  - ¼ cup butter, melted
  - 2 cups corn flakes, partially crushed

Cook potatoes with skin on; remove skin & cut potatoes into a 9 x 13 pan. Combine sour cream, ranch dressing, bacon, parsley & cheese. Amount of sour cream & dressing depends on texture of potatoes. Pour mixture onto potatoes. Mix topping ingredients & crumble onto top of potatoes. Bake at 350 for 45 minutes.

# SPRING WORKSHOP

## CMR Spring Conference 2005 REV-UP FOR SPRING!

*By Sheila Niemeyer  
Niemeyer's Rugged River Resort*

This year, the Congress of Minnesota Resorts held its Spring Conference at the Holiday Inn Lakeside in Detroit Lakes. Our conference chair Paul Kostelcky planned a full schedule and we had a full conference room with 62 attendees!

After a welcome and introduction by President, Ed Becker, our first speaker was Dave Thompson of Fisherman's Village, CMR's Legislative Chairman. Dave gave the group a re-cap of the "Day on the Hill" legislative outing, which had resorters, clad in orange life preservers, meeting with our state legislators, as we sought to "preserve" Minnesota Resorts. He also gave an overview of several bills that will affect our resorting business. Connie Filley and Dave then fielded questions regarding the fire marshal fees and the property tax relief bills currently being considered.

The next speaker on the agenda was Chuck Morohn with the Community Growth Institute. Chuck's presentation "PUD'S - what are they and why are they so controversial" was very informative and educational. He reviewed such things as, what is a Planned Unit Development and how does it differ from traditional developments. Chuck discussed some design standards, tier density calculations and the increasingly difficult time regulators have enforcing the codes. He stated there is legitimate frustration all across the industry regarding PUD's, due to the complexity of each situation and the ordinances governing the area, which has made it hard to be fair and reasonable.

After a relaxing lunch break we heard from Curt Walvatne of Talent Productions about combating stress and dealing with conflict resolution. Curt advised the group to take time each morning and evening to review or deal with the issues of the day and told us not only to be aware of the signs of stress, but to do something about them, before they affect our health, our relationships with family, our customers, and our staff. Curt

gave us several things to think about when trying to reduce the stress in our lives. The following are just a few:

- 1) Evaluate what we do each day and determine if we are doing those things because we "should" do them, "need" to do them or "want" to do them. It is then essential to eliminate those items that aren't really necessary.
- 2) Determine if we are being stressed by things that are out of our control. If so, the only control we have, is how we choose to let it affect our lives.

Curt then touched on a few basic pointers for resolving conflict in our lives that may also be adding to our stress. The main message is to keep an open mind and realize that we will all have differences of opinion and that is ok. If an issue does arise, it is best to deal directly with the offending person, stating specific behavior and its effect on others as quickly as possible before it consumes us and increases our stress.

Dave Bergman with Explore Minnesota Tourism gave the group an update on the current promotions for the state, and then presented the group with some industry travel trends. He said the good news is that Tourism is the second fastest growing industry in the state and that occupancy in 2004 rose by 4 % and room revenue increased by 6%. Some other trends include:

- \*Day trips now account for 1/4 of all travel
- \*Guests are choosing closer destinations.
- \*78% are traveling by car.
- \*According to a 2004 tourism survey, 82% of domestic trips were for leisure.
- \*67%of Minnesotans are booking their vacation within 30 days of their travel time.

Dave also emphasized that technology is a big factor as more and more people are planning their vacations via the Internet. While this may increase our competition it also gives us the ability to have world wide exposure.

After a short break we met with Mike Osmond of Power Pay, regarding a new CMR members only benefit. As outlined in your latest Resorter Reporter. Mike is offering our members a special rate on credit card services with no lengthy contract. He fielded questions and handed out information packets for all resorters who were interested.

We completed our day with Ann and Geno Moroz winning the grand prize, a Kodak digital camera. As always, the information we receive and the camaraderie of our fellow resorters is always worth the drive to attend a conference. It was exciting to see our spring conference attendance grow this year and we hope to see more of you this fall as we celebrate 20 years of CMR!



???????

# MARKETING

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 \_\_\_\_\_

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**WELCOME OUR NEW CMR MEMBERS**

- Oxbow Resort, Pequot Lakes, *Dan Finn*
- Breezy Pines Resort, Nevis, *Glen & Yvonne Hillyer*
- The Boat Landing, Madison Lake, *Cliff Haefner & Tami Peterson*
- Back O' Moon Resort, Grand Rapids, *Steve & Kim Timberline*
- Pine Beach & Campground, *Shawn & Sara Bowles*

**NOMINATE A CMR RESORTER OF THE YEAR**

*By Dave & Mary Jane Keller  
Brookside Resort*

It is up to us, as members of the CMR, to promote, encourage and support outstanding leadership and efforts within our industry. This not only strengthens our businesses, but also highlights those outstanding resorters that best represent what successful business owners do for the improvement and continuation of our livelihoods.

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

To this end, any member of the Congress of Minnesota Resorts can submit a nomination for this prestigious award. Nominations must be received by June 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.

This program can only continue through the efforts of the members of the CMR through thoughtful nominations. We encourage you to take some time to think about your fellow resorters, and determine if you know of someone you feel deserves this wonderful honor. Your efforts are vital to this program, and this program is one of the most positive things we do during the year. Contact Dave or Mary Jane at 218-732-4093 or [kellersbrookside@yahoo.com](mailto:kellersbrookside@yahoo.com) if you have any questions and Vicky Krattenmaker at 888-761-4245 or [cmroffice@tds.net](mailto:cmroffice@tds.net) for a nomination form.



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# CMR WEBSITE SERVES UP THOUSANDS OF REFERRALS TO MEMBERS

*By Karen Kaehler  
Pinedale Resort*

*CMR Board Member for Websites*

When we bought Pinedale Resort five years ago, the previous owners told us, "Be sure to keep up the membership to CMR." They gave us back issues of this magazine and told us how helpful other members would be. Because they didn't have a website for the resort, they didn't know the most valuable benefit would turn out to be our resort listing on the CMR website, and they didn't know how many guests we would ultimately get as a direct benefit of membership.

Knowing the power of the Internet and the trend toward researching and booking vacations online, we created a new website for the resort right away. Now, five years later, approximately 75% of new guests find Pinedale Resort on the Internet. Many of those guests have clicked to our website from the CMR website. In fact, the CMR website is the number one referrer to the Pinedale Resort website - over 20% of referrals to our website come from the CMR website. By contrast, 18% come from Google, 17% come from our local Chamber of Commerce website, and 10% come from the Explore Minnesota website.

Having a listing on the CMR website has turned out to be one of the best uses of our limited advertising dollars.

The CMR website is found at [www.Minnesota-Resorts.com](http://www.Minnesota-Resorts.com). In 2004, the website had 59,264 visits by 34,570 unique visitors. Visits happen all year-round, and of course are heaviest in the spring and summer, when as many as 250 visitors a day look for a resort on [www.Minnesota-Resorts.com](http://www.Minnesota-Resorts.com). Individual Resort Display Pages were visited 38,305 times!

CMR advertises [www.Minnesota-Resorts.com](http://www.Minnesota-Resorts.com) in a variety of print publications, including the Explore Minnesota Fishing Guide and Midwest Living. Forty percent of the visitors to the CMR website get there by typing the whole website address, which means that the advertising is working! The other 60% come from search engines like Google, MSN, Yahoo and AOL. These search engines sometimes bring visitors to the Home Page, sometimes to the Search Page, and sometimes directly to an Individual Resort Display Page. The CMR website uses descriptions, keywords and links from other websites to score high on search engines. In February, the CMR website scored first on Google, Yahoo and AOL when using the keywords "Minnesota" and "resorts" - the number one keyword combination used by potential guests to find accommodations.

CMR members receive an Individual Resort Display Page on the CMR website, including both a customizable written description and searchable amenities. For Pinedale Resort, this listing has resulted in increased exposure, increased inquiries, increased bookings and increased profits.

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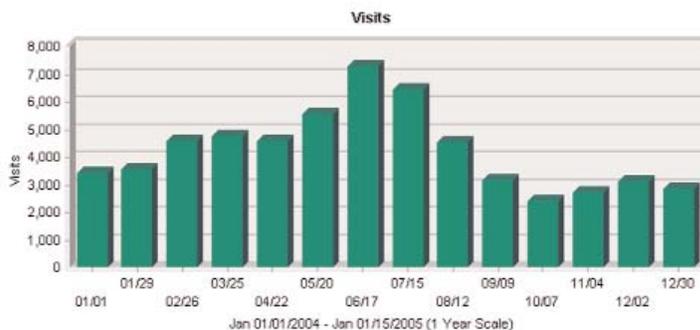
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## 2004 Website Statistics

<b>Hits</b>	<b>1,172,003</b>
<b>Page Views</b>	<b>410,411</b>
<b>Visits</b>	<b>59,264</b>
<b>Unique Visitors</b>	<b>34,570</b>
<b>Visits to Individual Resort Pages</b>	<b>34,570</b>

## Visits to [www.Minnesota-Resorts.com](http://www.Minnesota-Resorts.com) in 2004





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## MEDIA EXPOSURE

By Ed & Joanne Fussy  
*Pimushe Resort*

There's nothing like a little exposure to sometimes help the reservations come in. That's what will hopefully happen to resorts in Minnesota this year after the May/June 2005 issue of Midwest Living magazine hits the news stands. In the travel section of this particular issue is an article entitled "A Week at the Lake." And isn't that what Minnesota resorts are all about,.....a week (or maybe a partial week) at the lake.

The definition of nostalgia is "a bittersweet longing for things, persons, or situations of the past." The goal of the story is to bring back some nostalgia for the readers and help them think back to when they used to go to the lake or a resort with their parents and siblings; to think back to simpler times and stir up some fond memories.

The article is more like a story in pictures, with side bar "how-tos" from a variety of experts. The "how-tos" include how to create a sandcastle, make a s'mores, build a campfire, get into (and out of) a hammock, evade mosquitoes, catch a frog, avoid sunburn, get used to the water, tell a great ghost story and catch a fish off the dock. The photos for the article were taken over a three day period in July at Two Inlets Resort near Park Rapids.

"We were thrilled!", said Jennifer Bateman, owner. "The photographers were fun but serious. They took 107 rolls of 36 exposure film. That's a lot of pictures! The resort sort of went on auto pilot for two days. All of our guests were very understanding."

In general, the pictures chosen show a lot of lake, dock and sand. They give the overall feel that time spent at the lake is easy going and relaxed. "The biggest action photo is of my 5 year old doing a cannon ball off the swim raft" says Jennifer.

The article ends with this statement: "For information on how to find the lake vacation that fits you, see page XX." The Congress of Minnesota Resorts chose to advertise in this particular issue of Midwest Living in hopes of generating leads for member resorts.

For those of you not familiar with Midwest Living Magazine, it highlights areas in the upper Midwest. It has a circulation of 925,000 per issue, with readership up to 3.5 million people. This magazine covers Minnesota, Wisconsin, Iowa, Illinois,

Michigan, Indiana, Ohio, Missouri, Kansas, Nebraska, and North and South Dakota.

Recently Midwest Living did a survey that showed that 90% of their readers planned on taking a vacation. Of those readers who responded, 60% planned to travel within the next 6 months and 13% planned to travel within the next year. They also found that 44% were planning on a week long trip (5-7 days), 28% on a 4-5 night stay, and 25% were planning on a long weekend (3-4 nights).

The survey also revealed that readers take all types of vacations in all kinds of locales: 33% historic attractions, 29% small towns, 27% beach, 26% national and state parks and 22% lakes and rivers were the top choices. The top four sources where their readers got their travel ideas were: 80% internet, 74% travel magazines, 68% travel guides/tourism brochures, and 56% friends/relatives. The least used sources for travel ideas were: 22% TV, 21% travel agents and 19% books.

As you can see, Midwest Living magazine has a wide range of readers with varying travel interests. Magazine advertising is very expensive, and essentially out of reach for many resort owners. And yet that is where many vacationers are getting their travel ideas. Having a magazine article such as this one should help stimulate the idea of vacationing at a resort this summer. The CMR ad advertising our web site [www.minnesota-resorts.com](http://www.minnesota-resorts.com) will help them find a resort so they can "spend ..... a week at the lake."



# TIPS ON CHOOSING A CREDIT CARD PROCESSOR

*Submitted by Ed Fussy  
Pimushe Resort*

There are a number of things a merchant should be aware of when choosing a credit card processing company. Remember we are all different therefore one company will not work for every type of business. Each of the following should be explained by the representative and if not explained, be sure to ask.

Many reps will approach you bragging about the low swipe fee. This is the most important fee, but there are many other fees you should look into.

The swipe fee, also termed qualified, is when a customer brings in a Visa or Master Card and you swipe it through the machine with no complications.

A key in or mid-qualified rate is when the card is not present; such as a call in for a deposit or they write their credit card number on the reservation form. If the credit card terminal prompts you for an address, you must be sure to enter it exactly. If the address entered does not match the info on file for the customer's credit card, you will be charged the non-qualified rate which is the highest rate of all three.

The non-qualified rate is also charged if a person brings in a corporate credit card.

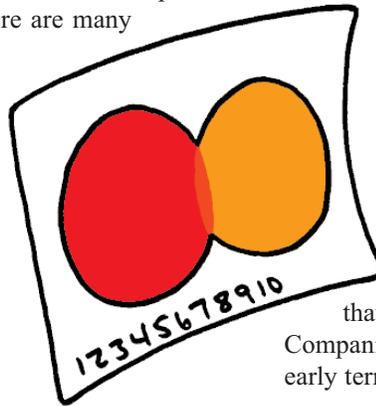
Many companies charge a batch or close fee. Be sure to find out the rate charged because that could add a few more dollars each month to the bill. You must also make sure the terminal is closed out at the end of each day or you may be charged the next higher rate for those transactions. Most of the reputable processing companies will set your machine up to automatically close out at midnight each day so this doesn't happen. There should be no additional charge for this automatic closing.

There is also a per item or per transaction fee to be aware of. Some reps call it a swipe fee. This fee is charged every time the terminal performs a transaction; such as a sale or return. This rate is something to pay close attention to depending on if you have a lot of small ticket transactions; such as convenience store items.

Processing companies also typically have a monthly statement of service fee. This generally runs from \$5 - \$15 per month, but could be as high as \$25.

Be aware of a minimum monthly fee. Most processors have them, but some will reduce them or completely waive them. This is especially important for seasonal businesses that may not have any transactions for a few months. The monthly minimum would be in addition to the monthly statement fee. This means that in months when you are closed, you could still be paying \$30 - \$40 per month for nothing.

Be sure to inquire about a long term commitment. Some reps will not tell you that you are signing up for 2 or 3 years and it usually is not pointed out on the contract. It will generally be in small or light print on the documentation that's left behind after the rep. has your signature. Companies with long term contracts also have large fines for early termination.



*Continued on the next page . . .*

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Continued from page 15 . . .

Application and setup fees are normal but should never be extravagant. Some are as low as \$25 to cover the reps expense and some can be as high as \$270. This should cover all the fees there and should be inquired about before ever signing an application.

It is also good to get a couple of references of other customers in the area and your type of business so you can find out how happy others are with the service. The processor should provide a 24 hour service and phone numbers.

The last thing to consider is the equipment. Many companies offer leases. They can sound good when coming from the mouth of the rep., but most of the time it will cost \$30 - \$35 per month for 4 years and will still cost over \$100 to buy it at the end of the lease. This computes to at least \$1600 or more for the machine which you should be able to buy straight out for \$500. If you do not want to invest that kind of money in equipment, used terminals should be available for half price of

the new. There are 2 types of terminals that you should avoid buying used; the XL-300 and the ZON Jr., they cannot be reprogrammed. Many reps will convince the merchant that just purchased a business, that the existing equipment is no longer usable. Get a second opinion.

Once you have been processing for a couple months check over your monthly statement. If things don't look like what you signed up for, call the rep. or the company and get an explanation. Some companies have been known to increase rates a penny at a time or slip in an annual fee that was never part of the agreement. If you don't catch this, they will have your money! Typically, MasterCard and Visa increase their rates a little every April and October.

Once again, remember not one shoe will fit all. We are all a little different in the type of business we do. You need to do your homework when choosing a credit card processor.

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## BENEFIT STATEMENT

It is our goal as an organization, to live our motto, "Resorters Helping Resorters". It is with this in mind that we have worked with various companies to provide our members opportunities to access discounted rates and services. Each of these companies has come recommended and all information is updated and evaluated each year to make sure they are living up to our standards of quality and customer service.

We are all Resorters yet we each have a unique business with differing backgrounds and needs. While we do our best to find services we think are valuable, we cannot guarantee each item is the best fit for you, so please read over the information carefully and evaluate each service based on your own individual needs. If you need more information or have specific questions on any item in this booklet, please refer to the contact number listed on each page for assistance.

It is our hope you will be able to make use of one or more of the following member benefits we have available for you.

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This is for all standard swiped MasterCard and Visa transactions.

**Mid qualified:** 2.64%

This is for all standard MasterCard and Visa transactions that are keyed in with address verification. (Zip code must match billing address to get this rate.)

**Non qualified:** 3.04%

This is the rate for all keyed in transactions without address verification. This is also the corporate rate for anyone who brings in a company issued credit card. Many resorts will never see one of these.

**Fees:**

**Application Fee** - \$25.00 one time fee.

The statement fee for members will be just \$2.50 per month; associate members will be \$5.00 per month, with no monthly minimum.

**Transaction Fee** - \$.17 but we do not have a batch fee, also called closing fee.

**Contract:**

I was also able to waive the annual fee and the lengthy contract. At any time a resort owner wants out of the contract, for any reason, they need only fax a cancellation request. A 30-day notice is required. Of course, Mike Says he'll never give you a reason to want to leave.

**Other:**

We set everybody up on auto close unless requested differently.

These rates are for MasterCard and Visa. We also process for Discover but have no control over their rates.

The above rates are adjusted twice annually and are only for members of the CMR and only as long as they remain members in good standing.

**Questions or issues? Call Mike Osmond**

**Office:** Toll free 877-877-3737 ext. 1255

(You may leave a message at this number and I will return the call)

**Home:** 507-532-4800

**Cell:** 507-530-5940 (available 8 a.m. - 10 p.m. 7 days a week)

**Email:** mosmond@powerpay.biz

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# **DNR SHORELAND RULES UPDATE NORTH-CENTRAL LAKES PILOT PROJECT**

*By Dana Pitt  
Bailey's Resort*

As part of Governor Pawlenty's 2003 Clear Water Initiative, the MN Department of Natural Resources has undertaken a pilot project to upgrade its Shoreland Management standards in the North-Central Lakes Area. The present state Shoreland Rules were last updated in 1989 and much of it hasn't been altered since the early 1970's. Included in this project area are Aitkin, Cass, Crow Wing, Hubbard and Itasca counties, however, the repercussions of this pilot project will ultimately influence county ordinances statewide.

In Phase I of the project, more than a dozen public input meetings were held in the 5-county area to identify areas of public concern relating to shoreland management. Water quality, lake

classification, PUD's, densities, setbacks, impervious surfaces, lake access and dockage are some of the issues being discussed. Phase II will analyze the previously identified issues and culminate in the development of specific rule changes to address these issues.

In order to involve all affected public, private and commercial interests within the North-Central Lakes Area, the DNR has set up an Advisory Committee of about 30 people to help them in this rule revision.

The Advisory Committee is comprised of representatives from the 5 counties, various state offices, planning and zoning offices, lake associations, environmental organizations, watershed districts, developers, chambers of commerce, resort associations and several other interests.

The Congress of Minnesota Resorts is part of this Advisory Committee and I was asked by the CMR board to be the representative along with Ed Fussy from Pimushe Resort. We are now a couple months into Phase II and it has become



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clear that many of the other organizations involved have interests that are contrary to those of resorts. We are trying to form alliances with other groups that view resorts in a positive light and work with them to come up with our own draft of rule revisions to present to the committee.

I won't go into the details of what has transpired so far in the project because, by the time you read this, the information will be outdated. However, an area of major concern is the rules governing PUD's and how resorts fit into this picture.

Resorts are presently viewed the same as any other PUD, so one of our goals in this project is to define resorts and get our own classification and regulations. Docks and harbors will be another area of contention in the coming months. These issues are vital to resorts and the rules associated with them determine what we can and can't do with our businesses and properties.

The Advisory Committee and the DNR will complete its final draft of the rule revisions by the end of June. Public hearings will then be held in early 2006 and new rules will be adopted in the summer of '06. You can keep updated on these proceedings and even send comments by visiting the DNR's web site at [www.dnr.state.mn.us/waters/index.html](http://www.dnr.state.mn.us/waters/index.html).

Getting resort interests to the forefront of this project has been a formidable task and many of you have probably seen emails on the CMR e-groups asking for your input. We want to thank those of you who have helped with this. While it is too early to tell if the outcome of this project will be good or bad for resorts, one thing is certain – it will affect every resort in the state.

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# CONGRESS OF MINNESOTA RESORTS 2005 DAY ON THE HILL

## “Preserving Minnesota Resorts.”

*By Dave Thompson  
Fisherman's Village Resort  
Legislative Chair*

Our CMR Day on the Hill event for 2005 was again a huge success. For those of you who could not make it this year, you missed a great one. The theme for this year was “Preserving Minnesota Resorts.” The legislative team purchased 150 orange life jackets as an educational tool to bring attention to the State Government to help us preserve resorts. The 41 attendees all wore life jackets for two days at the Capitol. The statement made was an overwhelming success. Just walking through the halls of the Capitol brought lots of positive attention to our issues. We were very visible as we made our way from office to office.



*41 Resorters participated in this years “Day on the Hill” Event.*

The trip started out with a motor coach ride provided by the CMR Legislative Team. We started out in Brainerd on February 8th and the coach brought the group to the Four Points Sheraton in St Paul.

Our program started at the Capitol with a personal meeting with Governor Tim Pawlenty. Governor Pawlenty spoke to the group and accepted our “Resort Preserver” and wore it during the entire meeting. The Governor also took questions from several resorters. We questioned him about budget items including the fire marshal funding proposal (in his budget that would remove our exemption from the fee.) Governor Pawlenty said that they had no plan to remove our exemption to fund the department and that they would look in to this matter and rectify it for the supplemental budget.

After our visit with the Governor, Explore Minnesota Tourism Director, John Edman reported on the efforts and plans of his department to help fill our resorts for the upcoming season.

We then moved to the state office building for a meeting with Matt Entenza, House Minority Leader. We presented Mr. Entenza with the “Resort Preserver” and he wore it for the duration of our meeting.

After that part of the group met with Rep. Larry Howes to kick off the Resort Preservation agenda. The rest of the attendees returned to the hotel for a presentation from Bill Hudson, morning anchor on the WCCO news. Mr. Hudson had a 1 hour presentation on the working media and then fielded questions on how to get our message out in a positive way.

The evening was capped off with the Planning Session; day two was going to be big with over 70 legislative meetings set.

Day Two began with a coach ride to the Capitol and a



*Eagerly waiting for the big day to start.*

quick coffee, donut and the passing out of the legislator “Resort Preservers” was done in our home base room in the State Office Building. Resorters scurried about all day as we moved between the Capitol and State Office Building to meet with all legislative leadership.

This year we set meeting with entire House and Senate Education Committee members to pitch our Post Labor Day School Start Bill. That was an up hill battle but many legislators came away with a new understanding of our issue. Not all minds were changed, but great strides were made in the right direction on this issue.

At mid-day, we had the opportunity to testify before the new House Tourism Committee chaired by Rep. Larry Howes. We had the entire agenda for the Committee and Jennifer Bateman, Two Inlets; Dave and Mary Jane Keller, Brookside Resort; Mark Novotny, Hyde-A-Way Bay; Ed Becker, IN-WE GO; and my self testified before the committee on our package of Resort Preservation agenda. All Attendees sat in the audience wearing life jackets. Photos and stories were put in the House Session Weekly and the press was present. Twenty-five middle school students from the Fergus Falls were there to observe, they all volunteered to wear the “Resort Preservers.” The committee room was filled with orange life jackets. The day of legislative meetings completed at 4:30 and we loaded the motor coach and headed back to Brainerd.

All Minnesota Resorts owe a huge thank you to the 41

attendees at took two days and invested it in helping to preserve resorting in Minnesota.

Another thinks goes to our CMR Lobbyist Joel Carlson and his Assistant Tammy. They set all the meetings, packed and produced all the legislative packets for each attendee and legislator. The size and scope of the meetings would not be possible if not for the quality of Joel’s service. Legislators and the Governor all comment each year about their respect for Joel’s work on our behalf.

One of the best products of this year’s legislative effort has been the alliances built to move our Tourism Business Agenda on. We now work very closely with all of the other great lodging associations. We have the State Fair also working to promote the Post Labor Day Bill and a representative of the State Fair testified on behalf of the bill during the House Tourism Committee.

We are working in harmony with Hospitality Minnesota on the DNR Shorland Rules Committee. This is one of the major issues facing our industry and could directly affect a resort’s ability to stay in business on our lakeshores. There are several groups working aggressively to eliminate commercial uses of the lake shore so we must remain vigilant.

From myself a personal Thank you to all of the 2005 attendees. Thanks to the CMR Board of Directors for its



*The Resorters listen in a Legislative Meeting.*

# LEGISLATIVE

support of the Legislative Committee and supporting our aggressive plan to provide this event at a virtually very low cost for each attendee. Thanks to my Legislative Committee for all the help in bringing the event to a success and my personal Thanks to Joel Carlson for all he does above and beyond the call of duty for the CMR.



Any Suggestions ????????????



Any Suggestions ????????????

**Thank you to everyone who made this year's "Day on the Hill" a huge success!**

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## WHAT IS THE CONGRESS OF MINNESOTA RESORTS ALL ABOUT

### MARKETING

As a member, your resort is listed on our web site [www.minnesota-resorts.com](http://www.minnesota-resorts.com), and you have password protected access to your listing. This means you can make any changes to your listing anytime you want. It's easy and it gets results!

### EDUCATION, EDUCATION, EDUCATION

This is something that the Congress of Minnesota Resorts is really good at! Every year we hold a one day Spring Workshop and a 2 1/2 day Fall Conference. We also sponsor the School of Resorting. These are all ways for resorters to get together, learn from one another about resorting issues and just plain have fun! We also sponsor the on line "chat room" that you've probably heard so much about.

### LEGISLATIVE EFFORTS

The Congress of Minnesota Resorts assures you of having your voice heard as a resort at the state capitol. The Congress of Minnesota Resorts hires a lobbyist to represent resorts at the state level. Also, our legislative committee keeps members abreast of legislation affecting the resort industry.

### GUEST APPROVED RESORT PROGRAM

Available to members, this program allows resorts to survey their guests anonymously. This is a great way to receive valuable feedback and can also be used as a marketing tool.

### ALL THE OTHER STUFF

Every year we offer scholarships to member's children and grandchildren, and award our "Resorters of the Year Award" to a deserving resort member. We also get our members hooked up with low long distance phone rates, competitive Visa/Mastercard rates and a free subscription to the DNR's Volunteer magazine..

### OUR MOTTO

The Congress of Minnesota Resort's motto is "Resorters Helping Resorters". We believe that none of us is as smart as all of us.

### OUR MISSION

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

What are you waiting for? Join the Congress of Minnesota Resorts today!

## 2005 CMR BOARD MEMBERS

### ADMINISTRATION

*Ed Becker, CMR President*  
In We Go Resort  
27385 County 33  
Nevis, MN 56467  
218-652-3536  
[vacation@inwegoresort.com](mailto:vacation@inwegoresort.com)

*Vicky Krattenmaker, CMR Office Manager*  
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### EDUCATION

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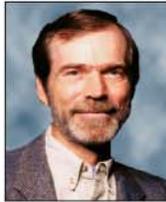
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