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Fall 2010  
Vol. 26 No. 4



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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](mailto:CMR@Minnesota-Resorts.com) or**

**1-888-761-4245.** You can also

print a form from the CMR website,

**[www.Minnesota-Resorts.com](http://www.Minnesota-Resorts.com).**

**DEADLINE TO APPLY: MARCH 15th**

# Minnesota Resorter

*Resorters Helping Resorters*



A Congress of Minnesota Resorts Publication

Fall 2010

Vol. 26 No. 4

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**PRESIDENT'S PEN ..... PAGE 4**  
*Ed Fussy, President*

**EDUCATION**

**APPLY FOR A CMR SCHOLARSHIP! ..... PAGE 2**

**THE BEST RESORT GAME! ..... PAGE 5**  
*Steve Addler, Cedar Rapids Lodge*

**BEFORE INVESTING IN CREDIT CARD EQUIPMENT ..... PAGE 6**  
*Lisa Valentine, Marketing Manager, PowerPay (www.powerpay.biz)*

**HOW DO YOU KEEP YOUR BOOKS? ..... PAGE 7**  
*Cheryl Harris, Northern Lights Resort*

**2010 CMR FALL CONFERENCE ..... PAGE 8**

**25 YEARS AND STILL GOING! ..... PAGE 10**  
*Calvin Moe, CMR Founding Member*

**PRESIDENTS OF THE CMR ..... PAGE 11**

**MARKETING**

**BECOME A MEMBER ..... PAGE 13**

**CMR RESORT TOUR ..... PAGE 14**

**RESORTER RECIPES ..... PAGE 16**  
*Pat Addler, Cedar Rapids Lodge*

**THE NEW CMR WEBSITE DESIGN ..... PAGE 17**  
*Brandon Knowles, Faster Solutions, Inc. (www.fastersolutions.com)*

**DEVELOPING YOUR PROPERTY'S POTENTIAL ..... PAGE 18**  
*Timothy Q. Moore, Widseth Smith Nolting & Assoc., Inc. (www.wsn.us.com)*

**THE ABC'S OF TRACKING ..... PAGE 19**  
*Kathy Moore, Moore Consulting (www.KnowMoore.com)*

**PREPARING FOR A SUCCESSFUL RESORT SALE ..... PAGE 20**  
*Jane Reish, Roger Miller Resort Sales (www.mn-resorts.com)*

**LEGISLATION**

**ELECTION CAGE MATCH IN FULL SWING ..... PAGE 21**  
*Joel Carlson, Lobbyist for the Congress of Minnesota Resorts*

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# From Your President's Pen



*President Ed Fussy  
Congress of Minnesota Resorts*

Hello Fellow Resorters!

Another season is coming to a close for most seasonal resorts. Hopefully, you are on track with closing down your resort!

We enjoyed an early spring and a warmer summer than last year. It sure seemed like I was busier than other years, even though our spring and summer business was down compared to last year. Talking to other resorters around the state

it sounds like a lot of resorts experienced a drop in business this season.

I invite you to attend the CMR's Fall Conference that will be held at Cragun's in Brainerd, October 31- November 2. It will be the Congress of Minnesota Resorts 25th Anniversary! The planning committee has been working hard on putting together a program agenda that relates to your resort operation. Come and learn, get ideas, and plan for the future. Just because we've done things a certain way the last 16 years at Pimushe Resort, doesn't make it the only or best way! Along with maybe learning something new that you can apply to your business, it's always a great time and, in my opinion, well worth the registration fee.

I decided one morning while having my cup of coffee that I would go through some of the old CMR publications that I had. The earliest I had dated back to 1991. At that time, it was called the Congressional Log. It was a pretty basic

publication, not much for frills, but as I was looking through it, I caught myself reading it. Like this current publication, it had a lot of good information in it. I did notice some of our concerns haven't changed: property taxes and year-round school! But that tells me that the CMR has been doing a good job of keeping on top of these issues. Otherwise we would have year-round school, and our taxes would be worse than they are! Other things addressed were cabin cramming, early arrivals, and people wanting to dicker or asking for discounts, the later being an issue this year for us! One thing I found interesting was that the State of Minnesota Extension Office did a resort pricing study, to see if resorts were charging enough. I couldn't find the results! I also noted advertising for credit card fees of 1.5%-1.8%. Wish we had those fees now! One other thing that stood out was that the basic fundamentals of the CMR haven't changed: its commitment to the resort industry. Back then it stood for "communication and education," and its goal was "profitability in our small resorts." I would like to think that the founding fathers of the CMR, and they are still around, would agree that the current CMR still is all about resorters helping resorters! So that being said, if you haven't paid your membership dues yet, what are you waiting for? If you have never been a member, why not try joining? Come to the Fall Conference, and see what we're all about.

This will be my last President's Pen. Yea! I will not miss this part of being president. I am not a writer, and it's been a struggle. I did thoroughly enjoy the rest though, and it has been a privilege to have been president of this great organization. I had a lot of good help from the Board. My hat's off to them for a job well done. Thanks for giving me this opportunity to serve as your President.

Respectfully,

Ed Fussy

## CONGRESS OF MINNESOTA RESORTS 25th Anniversary Fall Conference

October 31 through November 2 at Cragun's Resort.

**See Pages 8 & 9 for details.**

# EDUCATION

## The Best Resort Game!

By Steve Addler, Cedar Rapids Lodge

Last winter I tried to catch up on a few small building projects that I had put off over the years. One of these projects was a carpetball table. Brian Sams did a presentation on carpetball games a few years back, and I had seen the tables on the CMR resort tours.

I googled “carpetball plans” and up popped [www.stanford.edu/~cammat/carpetball](http://www.stanford.edu/~cammat/carpetball). The plans given are extensive and very well presented. I took my list of supplies to the lumberyard, and the project began.

I modified the plans somewhat after looking at them. They design an 18 foot table by putting together 10 foot and 8 foot 2x10s. I reduced the length of the game to 16 feet so that I could buy dimension lumber and settled for two 16 foot 2x10s. It was a good choice, and the design worked well. My interior table was 16 feet by 2 feet. I bought indoor/outdoor carpeting at Home Depot and stapled it down so I could leave it outside. We would have glued the carpeting down, but the instructions advised against glue. They said if you ever had to replace the carpeting, it would be easier to take the old up and not mess with glue residue if you used staples. So, I guess, it pays to read the instructions thoroughly!

You need a set of pool balls, easily found second-hand on eBay or at a used sports store. We stained the finished game, but if you use treated lumber, you can leave the finish natural. You can use a permanent



end for the short players, and so height and/or age has no advantage in this game. There is always someone in the front yard playing a carpetball tournament.

The investment for this game was about two days and less than \$300. I should have listened to Brian years ago!



*Young players use the stools so they can reach the carpetball table.*

marker to draw the line at each end for setting up the balls... and you are ready to play the game. The rules of play are explained in detail on the website. We printed them out, laminated the page, and hung it in the lodge.

This game has been the most popular addition at the resort this summer. The attraction with this game is that any age can play. You can show kids how to play just by starting the game. I built small stools at each

Note: This ad can also be used as a patch on your deer hunting clothes.

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## What You Should Know Before Investing In Credit Card Equipment

By Lisa Valentine, Marketing Manager, PowerPay ([www.powerpay.biz](http://www.powerpay.biz))



With all of the existing information regarding costs and models of credit card equipment, knowing what the right terminal or point-of-sale (POS) system to use to process credit cards can be incredibly confusing. Here are some things you should know

about accepting credit cards for your business before you select a processor and make any investment in a POS system.

### DO YOUR RESEARCH ON EQUIPMENT

POS systems can be expensive. Before making the investment in a piece of equipment that can cost hundreds or even thousands of dollars, consider your functioning capabilities in your business location. Take into account whether or not you have a phone line or wireless capability. It's also important to bear in mind compatibility with certain programs, like QuickBooks or authorize.net, for example. Many times, businesses end up investing in proprietary POS systems that are compatible with only one specific software or program, making your investment potentially worthless. It's important to contact a merchant processor first to compare your options so that you're not forced to use one specific processor or gateway provider, especially one that's not the most cost effective for you and your business. For restaurants, it's possible for processors to integrate existing POS systems with software such as Digital Dining and Micros. For resorts, it's possible to integrate POS systems with software such as Shift4 POS. It's important to find out the processing platform under which the POS system operates so that when you're discussing your options with a processor, they can help determine compatibility for you.

In most cases, a terminal is sufficient for use at a resort. Depending upon the model, terminals have the ability to accept tips and include check-in information as well. However, in the hospitality industry in general, it doesn't make sense to invest in a PIN Pad. It's impossible to accept tips or process the resort guest's reservation with a PIN pad, which only offers a payment option. Not only could this end up costing you more upfront, but the cost in fees to process could also potentially be more.

### LODGING RATES CAN SAVE YOU MONEY

Certain processors offer a unique program with special rates specific to lodging merchants. The program allows the merchant to provide additional information during a sale, thus saving the business money. This data includes Check-In Date, Check-Out Date, Duration of Stay and Room Number. The more information that's entered into the terminal allows for more accuracy and a higher level of security. The cost for Visa transactions that qualify for lodging rates are the same whether it is card-present or card-not-present. Typically, a card-not-

present transaction is higher because of an increased level of risk. However, because of the additional detail that is required at check-in, it is considered a lower risk; therefore, the rate can be more competitive.

### BECOME PCI COMPLIANT AND EDUCATED

By holding a merchant account, you are required by the Payment Brands and your acquirer to be PCI compliant. PCI compliance refers to a specific set of data security standards put in place to help protect cardholder data and secure business operations. Businesses that are PCI compliant portray a positive and reliable business image and build success by developing a high level of customer confidence. By being PCI compliant, you will help minimize the chances that your business will experience breaches that can lead to significant fines, penalties, liability issues, a loss of productivity and severe damage to business reputation. Taking the steps to become PCI compliant on an ongoing basis will help ensure that you maintain a high level of security for your business and your customers. For more information on PCI standards and steps merchants need to take to validate current PCI compliance, please visit [www.pcisecuritystandards.org/index.shtml](http://www.pcisecuritystandards.org/index.shtml). While following PCI requirements does not guarantee 100% protection against a breach, being PCI compliant does increase data security and helps protect businesses from easily avoidable threats.

To meet credit card companies' data security standards, any device or software you purchase must be certified according to the Payment Application Data Security Standard (PA-DSS) and the vendor should be able to provide proof that this has been done, or be listed by the PCI Security Standards Council on their published list of Validated Payment Applications. Just using PA-DSS compliant software or terminals, or a PCI Compliant Third Party Service Provider such as a gateway doesn't make you compliant.

It's important to look for merchant processors that offer PCI compliance tools that include assistance completing a Self Assessment Questionnaire (SAQ) and access to an Approved Scanning Vendor (ASV) when applicable for your business. Make sure you ask your Third Party Service Provider(s) for proof of their own PCI DSS compliance and hold them contractually responsible for maintaining that compliance. As a merchant, it is up to you to ensure your Service Providers are living up to their obligations.

### AVOID STORING DATA

When you avoid storing data, you limit the scope of liability and exposure to any credit card breach or risk. Some tips include creating a passcode on your computer to protect access to your virtual terminal and physically securing any credit card receipts and shredding them once any business retention period has expired.

### DON'T GET LOCKED IN WITH LONG-TERM CONTRACTS

It's impossible to project exactly what your processing fees will be, especially for a new business, so you'll want to know what your options are in advance in order to avoid getting stuck in a long-term contract. Many times, you can be locked into a 3-5 year contract that costs hundreds and potentially even thousands of dollars to terminate. Look for a processor that doesn't have any long-term contracts or at least has a policy to opt out with a written notice and find out what the dispute policy is. When you select a processor without a long-term contract, you have the opportunity to try out their services and even make any necessary changes to your merchant account.

## How Do You Keep Your Books?

By Cheryl Harris, Northern Lights Resort, Richville



As a small resort, we use the KISS method. (Keep It Simple Stupid). This is not to say we are stupid, but why make things more complicated than it needs to be? There are many packages out there such as reservation software that incorporates charges for guests or actual computer cash registers that can process all your data. While these may be wonderful accessories, we just couldn't justify the cost for our operation.

When we first started at our resort in 1995, I had a few years of retail experience along with customer service and a lot of bookkeeping/accounting behind me, as well as a degree from St. Cloud Business College. The previous owners offered me their cash box and a big tablet to assist me with running the resort. I politely accepted them and put them away. I had my computer and had already picked out a cash register! I was going hi-tech! Now please understand that there is absolutely nothing wrong with a cash box and spreadsheet. It's worked for many hundreds of years and will work for many hundreds of years more. But as I get older, my brain needs as much help as it can get. For you larger resorts who have a bookkeeping/accounting department, I envy you. With us, it's just me.

There are many things to consider when purchasing a cash register. Decide before you buy just what it is you want the register to do for you. Personally, I wanted to keep track of income in various areas separately without having to do a lot of number crunching. I also wanted to be able to give the customer a receipt or staple a receipt to the invoice, but still have a journal tape with all of the transactions on it in the cash register. I also needed to determine how many departments I would be using. In my case, I chose a register with both receipt and journal tape and 24 departments with the ability to go to 48 departments using a "shift" key. There are many brands of cash registers out there. Be sure to view them all before you decide. Programming your register can be very simple, and there are instructions in the manual.

One example of "doing it my way" is when I ring up the invoice at check-in. I put in all of the charges and get a total with tax included on the register. Then, I ring in the deposit and put it under the "check" button, and it subtracts that amount giving me a balance due. Now I still write out my invoices by hand. That way, I can check myself on my accuracy. Once the deposit amount is subtracted, the remaining balance can be put in as either a charge or cash (even if it is a check) leaving all the amounts in the check department showing as deposits. I do a daily print out at the end of the day for my cash register. At the end of the month, I do a monthly report. The monthly report gives me the totals of all of the daily totals added up and allows me to do the income input on my computer in a monthly format.

Some of the departments I found useful are Cabins, Camping, Boats, Motors, Pontoons, Lifejackets, Bait, Tackle, Regular Gas, Mixed Gas, Fishing Licenses, Groceries (Taxable), Groceries (Non-Taxable), Shirts, Mugs, Coozies, Pet Fee, Dock space, Caps/Hats, Visitor Fee, etc. This way, when I go to compare my expenses with my income, many of the

departments are already defined.

Putting your income and expenses in the computer in an accounting/bookkeeping software allows you to easily keep track of your overall spending. I know I'm not telling anyone anything new here, but there are several types of software to accomplish this task. Be sure that the software you choose is doing what you want it to without making you scream! I've used MS Money, QuickBooks and CTAS. CTAS was developed by the State of MN for Townships and Cities. (I'm the clerk of our Township). That software can actually make me scream once in a while, but as with all things, time makes a difference. I currently use MS Money for my resort accounting software. Even though Microsoft discontinued MS Money, my versions still work, and it's so simple. Both MS Money and QuickBooks are so similar in set up and data entry. Once you establish your various accounts such as Resort Expenses, Resort Income, Other Income, Personal Expenses and Personal Income, the data entry is as simple as putting it in your checkbook. Once the entry is done, you can develop a report (or chart if you wish) that will tell you exactly what you spent and where as well as what your income was in each department. Using category and sub-category will expedite your breakdown when you run a report.

While this process works for many business operators, the best method of bookkeeping/accounting is the method you are most comfortable with and works the best for your purposes. If anyone has any questions I can answer for you, please let me know. While I'm no wizard at this, it has worked for the past 16 years. My CPA and I both like the ease of doing my taxes with this method.

Hope you all had a great season and best of luck for the upcoming 2011.

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October 31 - November 2, 2010 at Cragun's Resort on Gull Lake

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# EDUCATION

## 25 Years and Still Going!

By Calvin Moe, CMR Founding Member

On a cold, wet, late summer afternoon in an old log cabin on the shores of Wasson Lake, ten renegade members from the Minnesota Resort Association (MRA) gathered to assemble a newsletter to be sent to every person in the state with a business like theirs. These people were future members of the MRC, even though their group had no membership or organization. They had put up the money to print and mail a newsletter. Now the time had come to collate it and then sort by zip code.

The collating went fine but sorting by zip codes really got funny. Three of them thought they knew the US Postal Regulations on sorting by zip codes which would get them the lowest rates. The three didn't agree, and after having little piles of different zip codes all over the cabin, they gathered the newsletters up and took the mailing back to the printer to separate them.

The year was 1984, and the group was the future members of the Minnesota Resort Congress (MRC). These people were addressing the needs of the small resorter and thought education was key and that all resorters together were smarter than any one of them. They determined the best way to reach all resorters was to send them a newsletter which they called the Minnesota Resort Congressional Log. It was four double sided pages printed in black and white with no advertising. In 1985, the name of the organization they formed was changed to the Congress of Minnesota Resorts (CMR).

One of the problems they encountered was getting a mailing list. Neither the Tourism Department nor the Health Department had an accurate list of operating resorts. The founding fathers had to take their lists and go through them and cross off all the resorts that were no longer operating. The final list had about 1250 resorts.

The first copy of The Log, as it was called, was dated June 1984 and was mailed out in September. The typesetting and composition were done by founding members Robert and Onnalee Graham.

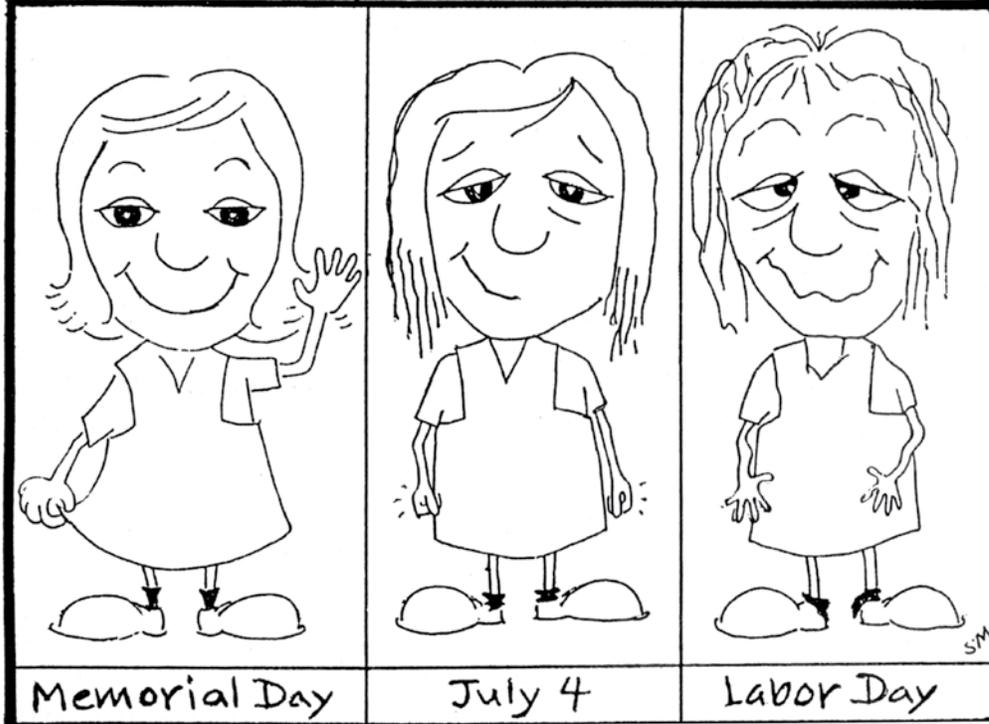
As they say "the rest is history." This "newsletter" has been published four times a year and sent to all resorters, not just to members of the CMR, and our state legislators for 25 years. In the summer of 1986, it carried its first ad for Flush-N-Save. In the spring of 1987, Ken and

Marnee McMillan became the first editors. In January of 1990, a color was added to the front cover. In May of 1991, Mike McGuire became the editor and was until April of 2002. In January of 1998, the magazine's appearance was completely altered. The name was changed from The Log to The Minnesota Resorter, full color pictures were added, colored ink was added inside, and it was printed on slick paper. With the CMR board involvement, the magazine underwent some other changes over the next few years. In the process, the name was shortened to Minnesota Resorter, and Sue Paradeis was assigned the position of editor.

Throughout its 25-year history, the publication has not changed its mission. It is still sent to all resorters whether they are members of the CMR or not. The idea is, even now, still that all resorters together are smarter than any one of us. The magazine has adopted the motto of "Resorters Helping Resorters." Education is still very important to the articles. The articles are also written by the resorters who live in the trench and in a style to which resorters can relate. Every resorter has benefited from reading the Minnesota Resorter, so if you are not a member of the CMR, it is time to join. If you have never written for the Resorter, it is time to do that now. In the 25 years the Resorter has been printed, over 250 resorts have disappeared. In the interest of our livelihood and life style, we need to stay connected and educated more than ever.



*Resorters' Diary*



Reprinted from the *Congressional Log* October 1988

**Presidents of the CMR**

- 2009-2010 *Ed Fussy,*  
*Pimushe Resort, Bemidji*
- 2008-2009 *Dana Pitt,*  
*Bailey's Resort, Walker*
- 2007-2008 *Dana Pitt,*  
*Bailey's Resort, Walker*
- 2006-2007 *Jennifer Bateman,*  
*Two Inlets Resort, Park Rapids*
- 2005-2006 *Jennifer Bateman,*  
*Two Inlets Resort, Park Rapids*
- 2004-2005 *Ed Becker,*  
*In-We-Go Resort, Nevis*
- 2003-2004 *Dawn Sullivan,*  
*Woodland Trails Resort, Ogema*
- 2002-2003 *Tom Pingel,*  
*Thunder Lake Lodge, Remer*
- 2001-2002 *Jennifer Bateman,*  
*Two Inlets Resort, Park Rapids*
- 2000-2001 *Connie Filley,*  
*Cedar Point Resort, Spicer*
- 1999-2000 *Dave Keller,*  
*Brookside Resort, Park Rapids*
- 1998-1999 *Al Shallbetter,*  
*Whippoorwill Resort, Park Rapids*
- 1997-1998 *David Kirchner,*  
*Shangri-La Resort, Cass Lake*
- 1996-1997 *David Kirchner,*  
*Shangri-La Resort, Cass Lake*
- 1995-1996 *Doug Pitt,*  
*Bailey's Resort, Walker*
- 1994-1995 *Warren Anderson,*  
*Northland Lodge, Walker*
- 1993-1994 *Bob Mitchell,*  
*Pine Terrace Resort, Crosslake*
- 1992-1993 *Steve Addler,*  
*Cedar Rapids Lodge, Tenstrike*
- 1991-1992 *Steve Frank,*  
*Papoose Bay Lodge, Park Rapids*
- 1990-1991 *Jane Reish,*  
*Jolly Fisherman Resort, Waubun*
- 1989-1990 *Jane Reish,*  
*Jolly Fisherman Resort, Waubun*
- 1988-1989 *Chick Knight,*  
*Pinehurst Lodge, Benedict*
- 1987-1988 *Chick Knight,*  
*Pinehurst Lodge, Benedict*
- 1986-1987 *Bette Barwick,*  
*Oak Haven Resort, Bemidji*
- 1985-1986 *Bill Koch,*  
*Shorecrest Resort, Walker*
- 1984-1985 *Bill Koch,*  
*Shorecrest Resort, Walker*

According to the founders, the inception of the Congress of Minnesota Resorts began in 1984. In the following year, the organization was officially established.

**Welcome New Members!**

- Brad & Linette Forsell**  
**& Vern & Linda Vangsness,**  
Buck Point Resort, Osakis
- Carl & Luana Brandt,**  
Nor'Wester Lodge & Outfitters, Grand Marais
- Eric & Danielle McKeeman,**  
Kitchi Landing Resort, Blackduck
- Scott & Sara Fahey,**  
October Ridge Resort, Northome
- Michael & Maureen O'Phelan,**  
Solbakken Resort, Lutsen
- Michael & Aggie Pandy,**  
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Big McDonald Resort, Dent

Welcome!

# THE CONGRESS OF MINNESOTA RESORTS



## What the CMR Can Do for You!



## MARKETING



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

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## Resorters Helping Resorters - Since 1985

*None of us is as smart  
as all of us.*

Be it successes or trials -  
We've been there and  
done that and want to  
share it with you.

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.

### Day on the Hill 2010

*"I encourage you to get on the  
bus next year and meet your  
state legislators; we need them  
to know we do exist, as the  
press keeps telling them we  
are disappearing. Come along  
and show them we are here to  
stay."*

*Tim Aarsvold  
Geneva Beach Resort*

## JOIN THE CMR - YOUR MEMBERSHIP COUNTS

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

Resort Name \_\_\_\_\_ Lake \_\_\_\_\_

Owner/Manager \_\_\_\_\_ Years in resorting \_\_\_\_\_

Address \_\_\_\_\_

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

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

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

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

Membership investment is only \$15.60 per bedroom (Min. \$156.00 for 10 bedrooms or fewer, max. \$826.80 for 53 bedrooms or more.) Membership rates good through Aug. 31, 2011.

Associate Memberships - Dues \$156.00 For vendors and for those with an interest in resorting but not owning a resort.

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



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New London, MN 56273

*Questions regarding Membership?*

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

## Congress of Minnesota Resorts Fall Resort Tour

On Wednesday, September 8, the Congress of Minnesota Resorts held its annual Resort Tour! Three resorts in the Marcell and Deer River area opened their doors and cabins to us. About 35 people representing 21 resorts attended this annual event coordinated by Timberly Christiansen of Finn'n Feather Resort. A big THANK YOU to Timberly for helping the CMR carry on the tradition of this educational and fun event.

After touring, the group got a little hungry. Many resorters took advantage of having a few extra hours to spend chatting with fellow resorters, venting about guests, and talking rates, bookings, and plans

for the winter and enjoyed a delicious lunch at Timberwolf Inn in Marcell. It is always a wonderful time when you can sit back with your friends and talk about problems we all truly understand. We can't wait to see where we go next year. Each tour really opens your eyes to how many unique resorts we have in our very own back yard, if we only venture out to see. See you all next year!

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.

### Eagle Nest Lodge

**Resort Size:** 14 cabins

**Resort Amenities:** In the summer, we offer daily activities ranging from hikes and pontoon rides to arts and crafts and bingo. Our waterslide is a hit with all guests each week. We have transformed our resort from a fishing resort to a fishing and family resort. Spring and fall guests are fishermen, and summer guests are mainly families. We do have some winter business, mainly spearing season in early December, and ice fishing in February and March. We have chosen not to rent fish houses or plow roads on the lake.

**History of the Resort:** Eagle Nest Lodge was started in 1924 by "Ma" Bowen, who built two other resorts in the area - Cutfoot Sioux Inn and Bowen Lodge. Both are still operating. Our resort has had several owners over its life. We lease our land from the US Forest Service and own the buildings and improvements. Almost all of the land on Cutfoot Sioux Lake is forest service land, so the lake is very undeveloped. There are a few summer home neighbors who lease their lots as well and some primitive forest service campgrounds. We have been operating the resort for 15 years. We have 2 kids...Gunnar (12 yrs old) and Anneka (11 yrs old). When we came to the resort in 1995, there were 12 cabins, a small lodge and owner's apartment, as well as nightly campsites. We closed the campground after just a few years. We have since added two new cabins (#7 and #16) and remodeled the lodge and owner's house, adding a 2 bedroom staff apartment and more living space for us. Last winter, we tore down an old duplex and replaced it with a new 4 bedroom, 2 bath log cabin (#11).

**Prior to Resort Life:** Sue & Bryan worked at Fair Hills Resort near Detroit Lakes through college and stayed on for several years after college. Sue also was a substitute elementary teacher, and Bryan was a plumber for a short time. We missed hospitality, so got back into it by managing a motel in Grand Marais. We quickly learned that the motel business is not the resort business and started looking for a resort of our own. We found Eagle Nest Lodge and loved it the minute we saw it!

**Future Plans for the Resort:** We are constantly upgrading our current cabins. We hope to replace a few more of the older cabins in the future, probably with larger size units. There is space to add one additional cabin on the east end of the resort. We would like to finish the upstairs of the lodge to add another gathering space for guests and small groups.

**General Comments:** While running a resort is A LOT of work, we love it here. It is rewarding to see families and fishing groups experience a great vacation. The challenges, both physically and mentally, sometimes seem too much for the small monetary returns, but we are hopeful the economic recovery will include us. We hope to be able to continue in this crazy business until retirement.



*Owners: Sue and Bryan Harris, with their children, Anneka and Gunnar*

## Lakewood Lodge

**Resort Size:** Lakewood Lodge is located on 20 acres with 1020 feet of lakeshore on Sand Lake which is part of the Bowstring Chain. We have 14 cabins with 70% rented by families and 30% by fisherman.

**Resort Amenities:** 14 cabins most of them new since 2005, lodge with gifts, minimal groceries, weekly activities during the prime season, beach, new playground, hydro-bikes, kayaks, and volleyball/badminton courts.

**History of the Resort:** Lakewood Lodge began in 1917 and to date is one of the oldest operating resorts in Itasca County. In 1917, there were six sleeping rooms in a large building. In 1921, they began building three cabins when they took out a loan and paid 8.5% interest. They would pick up guests in Deer River off the train and bring them to the resort. It took two days by horse and carriage.

**Prior to Resort Life:** We came from Nebraska in 2001, so are celebrating our 10th year. Prior to coming to the resort, Steve was a General Parts Manager for a group of Freightliner Dealerships, and Dani was a stay at home mom, also having been a Commercial Artist.

**Future Plans for the Resort:** We have two cabins left to tear down and rebuild, would also like to purchase more land and continue to expand the resort.



*Owners: Steve and Danielle Casselman*

## Cedar Point Resort

**Resort Info:** We are finishing up our 9th season at Cedar Point Resort. We have 11 cabins as well as six seasonal campsites and seven transient campsites. We would consider our resort a family fishing resort. We are located on North Star Lake.

**Resort Amenities:** We offer a heated swimming pool with sun deck, Rec Room/Game Room/ Lodge with small restaurant for resort guests, playground, swim beach, swim raft, docks, playground, canoes, kayaks, and hydro-bikes.

**Prior to Resort Life:** Prior to owning the resort, Tim worked as a licensed electrician mostly on commercial property. Karen worked for Blue Cross and Blue Shield for 15 years.

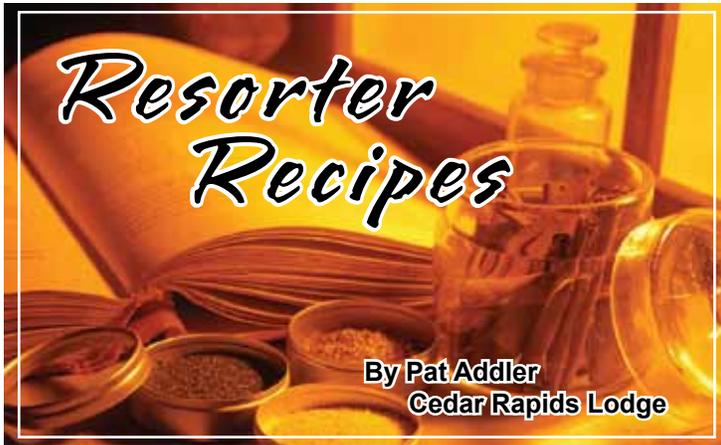
**Resort History:** We believe the resort started in 1939 and had just cabins. Originally it ran as an American Plan resort. Through the earlier years, a couple cabins were added. Later bathrooms and kitchens were added. The campground was built around 1986. Karen's parents purchased Cedar Point in 1983 and ran it for 19 years. Then we purchased it from them. In the nine years that we have owned the resort, we have remodeled all the cabins, adding some bedrooms and more bathrooms. We built the beach about four years ago. We built our house, which is attached to the lodge, and then converted the old owner's home into a cabin. The last couple years we have been really spending time on landscaping and planting.

**Future Plans:** We plan to go back into some of the cabins to make some changes. But, the major changes have already been done. We do plan on adding a large screen porch and second bathroom to Eagle's Nest #12 since it is off the lake. Now that the major remodeling projects are done, we will continue to pay attention to the fine details.



*Owners: Tim and Karen Senger*

A Big THANK YOU for Letting Us Tour Your Resorts!



## CREAM OF BROCCOLI SOUP

- 1 cup water
- 1 10 oz pkg frozen chopped broccoli
- 2 cups milk
- 2 cups Velveeta®, cubed
- 1/2 cup flour
- 1 cup half & half

Cook broccoli in the cup of water; do not drain. Mix together cheese, milk and flour. Microwave until melted. Add to broccoli and add half & half. Cook, stirring frequently, until hot & thickened. Serves 6.

## PUPPY CHOW

- 1 box Crispix® cereal
- 1 12 oz bag chocolate chips
- 1/2 cup butter
- 1 cup peanut butter
- About 4 cups Powdered Sugar

Melt butter & chocolate chips in microwave-safe bowl; add peanut butter and stir to mix. Pour over cereal in large bowl and stir to cover cereal well. Add 4 cups dry powdered sugar to coated cereal and cover bowl; shake well. Add more powdered sugar as needed to coat cereal mix until all pieces are covered. Great snack!



## CARAMEL APPLE SALAD

- 1 pkg instant butterscotch pudding
- 1 8 oz whipped topping, thawed
- 1 8 oz can crushed pineapple in juice
- 3 cups cubed apples
- 1 cup miniature marshmallows
- 1 cup chopped peanuts

Mix together the dry pudding mix, whipped topping and can of pineapple. Stir until well blended; stir in apples, marshmallows and peanuts, reserving 1/4 cup peanuts to sprinkle on top before serving. Can be made with fat-free, sugar free pudding & whipped topping.



## ZUCCHINI BREAD

- 3 eggs
- 2 tsp baking soda
- 2 cups sugar
- 2 tsp baking powder
- 2 cups zucchini, shredded
- 2 tsp cinnamon
- 1 cup oil
- 1 tsp salt
- 3 cups flour
- 2 boxes instant pudding (vanilla or chocolate)

Mix all ingredients together. Pour into greased & floured loaf pans. Bake at 350° for 1 hour. The pudding makes the bread very moist.

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## The New CMR Website Design

By Brandon Knowles, Faster Solutions, Inc. (www.fastersolutions.com)

The CMR has long been focused on the Internet as a leading source of tourism traffic. The website is a core part of the Internet marketing strategy to promote vacationing in Minnesota and its resort members.

It's time again to renew the focus in a constant effort to improve the website and maximize Internet results. Website redesigns can benefit for many reasons, such as being more user friendly and search engine friendly. The CMR website redesign will place a strong emphasis on both of these items.

The website users are mainly categorized into Fishing or Family travelers. The new navigation will focus on catering to these groups by providing easy links to Fishing Getaways and Family Vacations. In addition, year-round tourism is very important, so an increased presence of Winter Excursions will keep interest heightened throughout all seasons.

New mapping features with geographic searching will add new ways for visitors to find lodging options. One main benefit is prime positioning of call to action links that encourage high click-thrus to the next page to reach our goal of converting visitors into guests.

Of course, many benefits regarding search engine performance will take place in the new structure of the redesigned website. New ways to use CSS (Cascading Style Sheets) to control colors and text will allow the site to load much quicker and rely less on large sized menu images. With more links being created as text links and less as images, it will provide an easy and fast way for search engines to evaluate and rank the website ultimately leading to higher organic search visits (more free clicks from visitors coming from the search engines). New call to action buttons led by search engine friendly links provide direct access to fresh copy and a renewed interest from site visitors.

The new CMR website will be built on the latest technology and be well-equipped to face 2011 web standards, social behavior, and tourism expectations. We are thrilled to launch this new and improved site in October and know you will be too!

**Minnesota Resort Directory**

Family Vacations | Fishing Getaways | Winter Resorts | More Resorting Adventures

Search Resorts

My Resorts | Share

Geographic Regions & Lodging Map | Sign Up For Email Specials | Photo Gallery | Plan Your Trip | Calendar

**Fishing Getaways**

**Family Vacations**

**Winter Resorts**

**Welcome**

This site is brought to you with pride by the Congress of Minnesota Resorts. Here you will find a comprehensive list of our family-owned resorts and campgrounds with an easy-to-use search tool to help you plan your next Minnesota vacation!

Many visitors come "Up North" for their annual Minnesota family vacation. Any of our Minnesota resorts is sure to include clean and comfortable accommodations. And no matter what your definition of a "cabin" you will find it among our member resorts...from rustic to modern and from lakeside to poolside. Campers and RVers Minnesota Resort Vacation can also find the perfect setting for their camping trip. Here you can find remote campsites deep in the northwoods or full hookup RV sites in the midst of a modern resort.

EXPLORE Minnesota

INTERACTIVE MAGAZINE

Advanced Search | View all Resorts

SEARCH

Home | Membership | Weather | Site Map | Privacy Policy

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CMR RESORT

## Developing Your Property's Potential

By Timothy Q. Moore, Widseth Smith Nolting & Assoc., Inc.

(www.wsn.us.com)

Former Owner, Lost Lake Lodge and Former Manager, Grand View Lodge

We have seen a great deal of change in the resorting and camping industry over the years, and owners and operators are trying to weather the latest financial storm. There are steps you can take to survive or even thrive in this new economy. To help in achieving success, you may consider taking some of the following paths:

### Incentives for Change

In addition to our current economy and travelers tightening their belts, there are several catalysts for exploring the possibilities for your resort or campground, including:

- Aging facilities
- Increasing/decreasing property value
- New ownership
- Change in clientele
- Guests' shifting expectations
- Competition
- Approaching changes in DNR shoreline regulations
- A desire to increase effectiveness of current operation

### Planning Approaches

Regardless what may motivate you to consider changes for your operation, there are three basic approaches to planning ahead:

#### Try and Try Again

Some owners leap into new efforts and then see what happens. While this may realize some immediate savings in planning consultant costs, it may lead to frustration if you need to make adjustments to your plan and resubmit (and resubmit).

#### Fully Planned

This involves putting together a comprehensive plan, typically working with an advisor who has experience in the approval processes. While you may be dotting all the I's and crossing all the T's, this approach may require more upfront funds and doesn't allow you to see how some planning decisions respond to trends and the current economic climate.

#### Tailored

A combination of the Try and Try Again and Fully Planned methods, the Tailored approach may include some professional services, some legwork on your part, and some negotiating with local units of government. This method takes a flexible approach to planning and producing results for your business.

### Evaluation Checklist

Get started. Take a look around your property, and what do you see? What do you foresee? The following checklist will give you a start on recognizing your resort's or campground's potential:

#### Evaluate your existing resort or campground

- What is your main focus (e.g., fishing, boating, etc.)?
- What is your site layout?
- How are your roads and parking situated?
- Where are your support facilities located?
- What size are your cabins?
- How many and what kinds of campsites do you have?

- How is your septic functioning?
- Are your amenities adequate?

### Consider your guests' needs and wants, as well as your own

- Do your guests ask for the bigger cabins?
- Is there a need for larger indoor gathering space?
- Are the cabins handicapped accessible?
- Do your guests request more amenities in the cabins?
- Do your guests want more activities or amenities available on the property?
- Do your guests need docks to accommodate bigger boats?
- Which is preferred or requested—outdoor public gathering space or individual?
- Do you want to add or move buildings?

### Find out what can be done

- Site layout and density calculations
- Landscaping
- Wetland and shoreline modifications
- Building codes
- Sewer upgrades
- Storm water run-off

### Lay out a plan to get your business where you want to be

- What do you want to do?
- What can be done within codes and ordinances?
- How much will it cost?
- How long will it take?
- When can it be done?
- What is the potential return on investment?
- Is another ownership model (e.g., fractional ownership) a viable alternative?

### Lessons Learned

The experience of working with several owners over the years has led to a number of "lessons learned."

**Successful approach.** While we have worked within all of the approaches outlined, the Tailored approach is the most flexible and has been the most successful for our clients.

**Expect the unexpected.** It's become a cliché, but there are always things to be found behind the scenes. Be aware that the unexpected may crop up, such as:

- Hidden agendas
- Arbitrary changes in requirements
- Changes in emphasis
- Neighborhood factors
- Planning staff versus planning board decisions
- Multiple boards and authorities with jurisdiction

**Bottom line.** Do as much as you can without going through the entire planning process—it saves time, money, and frustration while maintaining flexibility. Look at grandfather clauses in existing ordinances, and take advantage of previous approvals gained under more favorable conditions. And work with a professional who knows your issues as well as those of the regulators. Every situation is unique, and an experienced planner will have the knowledge and skills to help you navigate toward a successful future for you and your property!

NEXT ISSUE: A more detailed look into the planning process.

## The A-B-C's of Tracking

By Kathy Moore, Moore Consulting (KnowMoore.com)



Back to school time means back to basics. Yes, the summer was busy, but fall is the perfect time to start new strategies and build new habits for the next season or year. Re-committing to track every potential lodging lead is a tool that should never be forgotten.

As a Marketing Consultant for the Small Business Development Center at Central Lakes College in Brainerd, I have a series of questions I ask new clients about their business and marketing efforts in order to better understand their particular situation. One of my favorite questions to ask is “What marketing tactics have you tried that have been effective?” When

I ask this, I mostly get a list of what clients have tried that doesn't work. And that's fine. Even knowing what is ineffective is better than not knowing at all. It's the not knowing that hurts you.

*“I know that half of my advertising is wasted, I just don't know which half.”*

- John Wannamaker, 1910

Tracking not only helps you define what marketing strategies are working, but also offers a better vision of who your target audience is, and knowing that makes future media buys easier. Here are the A-B-C's of tracking phone call inquiries:

**A. Create a simple-to-follow tracking system. And USE IT religiously. Every time. Every day. Every call.**

This could be a set of sticky notes by your phone, a printed chart or a spreadsheet on a clipboard, or an actual database — depending upon your computer skills. But, it has to be something that can be used EASILY (even in early August) by everyone who answers the phone or email inquiries for your property.

**B. Ask every caller or visitors how they heard about you AND their zip code.**

Sure, as marketers, we'd like to know the caller's household income, how many children they have and how often they plan to travel in the next 12 months, but all of that seems very invasive for a simple inquiry call. Asking where they are from is not. Most will be happy to share this information. And, if they said “I was on your website,” be sure to ask how they found your website (ie: through a google search, from a Chamber or CVB site, etc.)

**C. Are the callers MALE or FEMALE?**

This may sound simple, but I'm sure none of you track this. Much more impactful ads, letters or stories can be written if you know who's making the buying decision to pick your resort.

I'd also suggest writing down a handful of scripted phrases that you or your team can use when on the phone. Add your “pick up” line at the top, if you wish (ie: “It's a great day at XYZ resort. . .”). Be sure to tell your phone and front desk staff to smile. Travelers can tell if

you're eager to talk to them or not, and it's hard to be grumpy if you're smiling.

Other great tracking tips:

- Inspire the consumer to ask for a person, extension or special sale — you'd be surprised what a \$5 discount would do for your calls. . . and they'll be sure to ask for it.

Make sure that reference is only noted on ONE ad, brochure or flyer. Again, simple enough, but if you have 10 different ads running, you will need to chart all of this information.

- On your website, send consumers to a “ghost” web page that has an extension name (ie:mywebsite.com/CMR), again to be able to better define which advertising vehicle is prompting the most website visits.

Many resorts have moved away from using traditional media advertising (newspaper, radio, magazines) and shifted their spending into direct-response marketing activities (like direct mail or pay-per-click advertising) —where effects tend to be immediate, easy to see, and easy to measure. This may be prudent, but don't get so distracted by your tracking that you lose sight of your overall image and market awareness. Sometimes, it's worthwhile to have a few ads that establish your brand or set the tone for your resort and don't have a direct call for action. Just don't let ALL of your advertising do this... unless you have a budget the size of Crayola Crayons.

Making your advertising work for you isn't complicated, but it does take patience and practice, just like learning you're A-B-C's. Class dismissed.

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## Preparing for a Successful Resort Sale

By Jane Reish, Roger Miller Resort Sales ([www.mn-resorts.com](http://www.mn-resorts.com))  
CMR Past President and Former Owner, Jolly Fisherman Resort and Royal Starr Resort

One thing is for sure - this is the toughest real estate market in anyone's history or memory! In spite of that, a few brave souls have ventured forward and decided that a recession is actually a good time to jump in. So we see a modest increase in resort sale activity going into the fall of 2010.

*How do you successfully sell your resort in a market that is risk adverse and lacking confidence?*

Let's start with pricing. For many years, there were two main ways the market valued resorts. Asset value which included all buildings, land, lakeshore and equipment; OR cash value, which, of course, boils down to return on investment (the down payment) - what will I earn after paying operating expenses and servicing my debt?

THEN: Banks financed resorts using one or both methods - sometimes the value of the property was enough to get a loan approved.

NOW: cash flow, cash flow, cash flow.

THEN: Everyone made the assumption that the assets would continue to increase in value ("ain't building any more lakeshore. . .")

NOW: Stop the press - nobody wants to "bet on the come." It has to make sense today and better look even better for the future. Buyers more than ever want VALUE for their dollar. They want to feel the time is right and the risk is manageable. They want to believe they will sell at a profit some day.

*So the real question is: How to give a buyer what they want and still get what you want?*

Conventional wisdom for prepping your resort for sale goes something like this. Make a good first impression by cleaning and organizing all areas of resort, home and work shop/storage. Get your reservation, bookkeeping and tax records in good order. Make a list of the personal property included with the resort. Do all of those things, but in today's market, do a few more.

### 1. Make sure it is priced right.

Have an evaluation done by a professional and make sure you understand every aspect of it. At the same time, it may help you understand if there is something you can do to maximize the price and attract more potential buyers. Remember, in this instance, you have competition - other resorts on the market. It is extremely important to be sure you are priced competitively compared to others that are similar. Every buyer is going to ask first - what will I get for my investment. . .

Example: If I put \$300K down, can I reasonably expect to pay myself something at the end of the year for all my work after paying operating costs and debt service? Will it be \$10K or 30K or just break even? How much value should I put on the owner's home at the resort? You may be surprised how many buyers make a graph and compare RESORT A, B and C to each other.

### 2. Give a buyer confidence they can succeed.

OK, think back to your first year at your resort. Do you remember worrying about "what can go wrong" and seeing dollar signs in that cloud of worry? Well, what if you prepared a clean, professional record of all major assets

and equipment noting date purchased or repaired.

Example: Septic - map to scale, year installed, history of pumping and/or maintenance. Cabins - year built or remodeled, roofs-replaced or repaired, carpeting, upgrades, repair and maintenance on each. Equipment - lists that include make, model, purchase information and repair and maintenance records.

You get the idea... Would this help a potential buyer feel like they had a handle on things that otherwise are overwhelming? What if you offered up front to "mentor" your buyer? Many buyers would feel more confident knowing you want them to succeed. Encourage your buyer to join a state resort group (CMR, MRCA), or invite them to a resort workshop or conference.

### 3. Show them a future worth investing in.

Show a potential buyer a clear, easy to read history of reservations from past years as well as reservations made for the upcoming year. All of this is just common sense, but in a market as tough as this one, extra time for preparation when you do have a potential buyer coming can make the difference between the day ending with a sense of possibility or a sense of frustration.

### In conclusion,

- *Price it right.*
- *Calm their fear of failure.*
- *Get them comfortable with your business.*
- *Give them hope the future is rosy and worth investing in.*



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**Election Cage Match in Full Swing**

By Joel Carlson, Lobbyist for the Congress of Minnesota Resorts

Like the sun coming up in the east, the mid-term elections for a new President produce strong dissatisfaction with the job the current guy is doing - and they pummel him (via his party) at the polls a scant two years later. This November 2nd is not going to be any different.

National pundits predict that Republicans will gain control of the U.S. House of Representative and may even take the U.S. Senate. President Obama is almost as unpopular as Ronald Reagan was at this point in his first term - and Reagan took one for the Gipper in the 1982 elections. So, once again - change is coming.

Here in Minnesota - we are enjoying the most nasty and bitter election for Minnesota Governor on record. Well.....enjoying might be too strong...let's say we're enduring the most nasty and bitter election. Hardly a day has passed that doesn't have the media reporting on allegations of lies, distortions, rumored scandals, drinking (underage and the regular kind) and all other manner of imperfect personal behavior.

If you listen to the ads and the news reports - Republican Tom Emmer, DFL'er Mark Dayton, and Independent Tom Horner - have more barnacles than that pontoon tied to the dock all summer. It's really been kind of disheartening.

There are two reasons behind this year's campaign low road - A U.S. Supreme Court decision that allowed corporations to directly fund campaign ads and the firmly held belief among election magicians

**...before  
the fall  
conference  
we should  
work the  
internet and  
get these  
candidates  
talking...  
about some  
issues that  
matter to  
us...**

that it will be easier to convince voters to NOT pull the lever for the other guy - meaning the less damaged of the three will come out on top.

The ironically named landmark case, Citizens United v Federal Election Commission, 558 U.S. 50 (2010), found that corporate funding of independent political broadcasts in candidate elections cannot be limited under our First Amendment rights. This case has done nothing to unite. In fact, the newly minted campaign committees in Minnesota and across the Country have driven elections to all-time lows - and that's pretty bad considering we're talking about candidates.

The problem with these phantom ad mavens is that we never really know who is behind them or if the claims are even true. Worse yet, at the end of the day, Minnesota voters are going to

have to select one of these men to be Governor, right after \$20 million has just been spent telling us what smucks they have been in their previous lives.

Citizens United - ummmm.... not so much.

**Worse yet,  
at the end  
of the day,  
Minnesota  
voters are  
going to  
have to  
select one  
of these  
men to be  
Governor...**

So, given the unchangeable fact that the calendar is marching on (and a decision is going to be made) we'll need to do some research to see where these three candidates would land on some issue important to resorters. I'm suggesting that we all consider emailing each of them to ask about tourism, the importance of resorts to local economies, the school calendar and other issues. Each candidate has an email link on their website - we might as well use it and see if we get some feedback.

I searched for public information about their positions on some of our issues, and there really isn't much out there.

**Tom Emmer** wants to eliminate the corporate income tax but would likely not be kind to Explore Minnesota Tourism given his call for \$6 billion of additional state spending cuts.

**Tom Horner** actually said we should keep the Post Labor Day school start time for kids - and bring the teachers in before Labor Day for instruction time (kinda liked that one!)

**Mark Dayton** has a position paper on increasing tourism funding to increase jobs and was a former Commissioner of Trade and Economic Development that was responsible for the Minnesota Office of Tourism.

Beyond that.....issues of tourism on this campaign trail are as thin as the bed sheets at Qualley's Big Cormorant Resort. So, after the docks are out and before the fall conference, we should work the internet and get these candidates talking (or at least their staff!) about some issues that matter to us. The contact information for each campaign is below - and I'd really like to hear the feedback you get when we get to Cragun's at the end of October.

**<http://www.emmerforgovernor.com>  
<http://markdayton.org>  
[www.horner2010.com](http://www.horner2010.com)**

**Minnesota State Senate**

The 2010 election is the first since 1986 where the Governor's race is the top of the ticket, and we do not face a choice for U.S. President or Senate. That fact tends to shift some of the focus down the ticket to local legislative races. The Minnesota Senate is currently controlled by the DFL with a 46-21 margin. Most observers believe that the DFL numbers will shrink, but not so low that they would lose their majority status.

A couple races we are keeping tabs on include District 4 with Senator Mary Olson facing insurance agent John Carlson and District 12 where former State Rep. Paul Gazelka (Republican) bumped off incumbent

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# LEGISLATION

Republican Senator Paul Koering in the August 10th primary. Koering had endorsed the Democrat in the race, Taylor Stevenson, but then announced he has registered a write-in campaign to retain his Senate seat. This will make this race even more unpredictable. Another hotly contested race in resort country is District 10 where incumbent Democrat Senator Dan Skogen is facing a challenge from Gretchen Hoffman.

## Minnesota House of Representatives

Change is coming to the Minnesota House. Regardless of the partisan outcome, there will be a new Speaker and Majority Leader due to Speaker Margaret Anderson Kelliher leaving her position to run for Governor. While not successful in the August primary, Speaker Kelliher was a strong advocate for resorters during her time in the Minnesota House on key votes like the school calendar. We'll miss her leadership on our issues.

*...there  
will be  
plenty of  
new faces  
for us to  
meet at  
the 2011  
Day on  
the  
Hill!!*

DFLers hold an 87-47 vote edge over the Republicans and everyone - including DFL House Majority Leader Tony Sertich - expect that comfortable margin to slide. (Should the DFL retain control, Rep. Sertich is expected to move into the Speaker's Chair, making way for a new majority leader)

The question that is being asked is how far will the slide be and could the Republicans take control of the House. While it looks like a large margin to overcome - it has happened before. For example, going into the 1978 elections, DFLers held a 104 seat majority - the largest partisan divide the House has ever experienced. However, the electoral tsunami of 1978 (President Carter's first mid-term election - btw) eliminated the entire DFL majority and forced a first ever 67-67 tie. So, wide changes can certainly happen in one election cycle.

Many of the races being closely watched are in the metropolitan suburban districts of Woodbury, Minnetonka, and Bloomington. There are a couple races in resort areas that are getting attention including 4A in Bemidji, 12A in Little Falls, and the open seat in 11B due to the retirement of Rep. Mary Ellen Otremba.

The battle for the House will hinge somewhat on the outcome of the Emmer/Dayton/Horner demolition derby. But, this we know - there will be plenty of new faces for us to meet at the 2011 Day on the Hill!!

*Watch your email for  
information on the upcoming  
2011 Day on the Hill!*

**We'll again  
be taking Joel's  
Election Pool at the Fall  
Conference, with the winner  
receiving a steak dinner for two  
at famous Murray's Restaurant  
in downtown Minneapolis!  
Make sure you come to  
the convention!!!**

**- JC**



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**Go to page 12 for more information on what your membership can do for you!**



Photo by Andrew VonBank, Photographer MN House of Representatives

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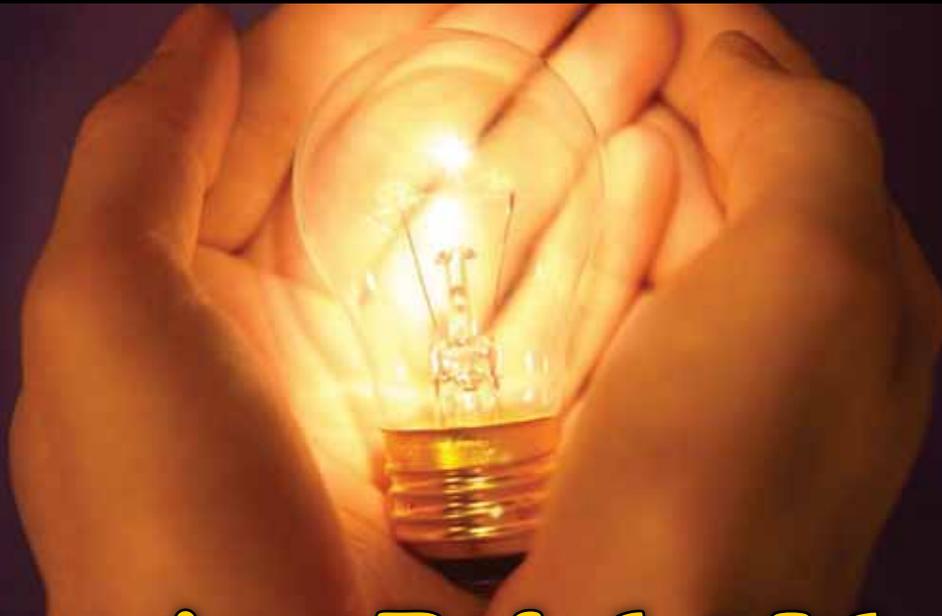
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