

NEW LAKES OF THE
FOUR SEASONS
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Seasonal

Publication of the Lakes of the Four Seasons Property Owners Association January 2020

The holiday season was ringing in the air throughout LOFS

With the holiday season now past, suffice it to say that the Lakes of the Four Seasons community did it again!

Driving the roads of the community and taking in all the holiday beauty – there just aren't words to describe it – houses dressed with lights and lawn decorations; the coziness of our Lakehouse, decorated both inside and out; as well as the awesome display of lights set to music on the lawn of the Lakehouse. We send a BIG 'Thank You!' to our Operations Department and the Nix Family for this annual tradition, and to the House & Garden Club for

adorning the inside with its holiday splendor.

A HUGE 'Thank You!' to all who participated this holiday season for creating the Christmas mood throughout our community. Although the LOFS Fundraising Committee had such a wonderful time taking in all the beauty of the community's hard work, it was a difficult task narrowing it down to just four, because in our eyes, everyone was a winner.

Wishing each and every one of our residents and friends a very happy, healthy, and prosperous New Year!



First Place: 4128 Augusta, the home of Andrew & Kathryn Vlachos



Second Place: 1012 Woodland Court, the home of Terry & Paula Ebersberger



Third Place: 1573 Sunnyslope Drive, the home of Buffy Adams & Krista Carlson

SPECIAL MEETING OF LOFS POA BOARD OF DIRECTORS

Presentation of the 2020-21 Proposed Budget
Monday, January 13 at 7:30 p.m.
in the LOFS Seasons Lakehouse Ballroom

(See Preliminary Budget information on page 8 of this edition)



Fourth Place: 2369 Four Seasons Court, the home of Chris & Nicole Streit

POA Community Manager

By Rick Cleveland,
Community Manager

Goodbye 2019! Another year behind us. I hope all of you had an enjoyable time over the Holidays and I hope all of us have a great 2020.

A special thanks to all of the residents in LOFS who decorated throughout the community and made the holiday season more enjoyable for everyone.

Once again, the House and Garden Club did a great job with their annual decorating of the Lakehouse for the holiday season and thanks to our Operations Department for installing the decorations

and lights at the entrances of the community. Lastly, a big thank you goes to Bruce and Jill Nix for assisting Operations installing the Christmas Light Show at the Seasons Lakehouse.

Wintertime Reminders

Winter is here and I would like to remind residents of a few things that would help the maintenance staff.

✓ Please do not put snow from your driveway into the streets. Frozen snow piles when hit with the plow could force plow trucks into oncoming traffic.

✓ Please do your best to keep drainage swales and

culverts from being blocked with snow or ice jams and any type of debris.

✓ Please do not park vehicles along the roadways or drive around the community during snowstorms unless it's absolutely necessary.

✓ Lastly, snowmobiles are not allowed to be operated on LOFS streets, parks, lakes, or on the golf course. See Motorized Vehicle Resolution under POA Policies on the LOFS website at www.lofs.org.

Disregarding Stop Signs and Speed Limits

We continue to receive complaints that motorists are not making a complete stop when approaching stop signs or they are speeding throughout the community. If these people are caught, they will be issued citations by the

Public Safety officers. The speed limit inside Lakes of the Four Seasons is 20 MPH unless otherwise posted. These rules of the roads are in place for your safety and the safety of those around you.

Final Quarterly Payment Due

For those property owners on the Quarterly Payment Plan, the final payment must be paid before or on Friday, January 31, 2020. A late fee of \$50 plus applicable interest charges will be charged if not paid by the due date.

Trash & Recycling Receptacles Policy Amended

The POA Board of Directors recently amended the Trash and Receptacles Policy. Trash and Recycling containers can now be placed out at 4 p.m. the day before

trash and recycling collection when daylight savings time ends. The time will revert back to 6 p.m. when daylight savings time begins, March 8, 2020.

2020-21 Budget

Since October 2019, your Board of Directors and Department Managers have been working on the 2020-21 budget. The Preliminary Budget was presented on December 9. A Proposed Budget will be presented on January 13 at 7:30 p.m. in the Ballroom of the Seasons Lakehouse. The Board will approve the 2020-21 budget at their regularly scheduled



Rick Cleveland

public meeting on Monday, January 27, 2020. This issue of the Seasonal has an outline of the Preliminary Budget.

I would like to wish all of you a Safe and Prosperous New Year.

Franciscan Health EMS Academy offers accelerated EMT certification courses in Hammond and Dyer

The Franciscan Health EMS Academy will offer students the opportunity to earn their emergency medical technician (EMT) certification in just 12 weeks; half the time of a typical course.

Accelerated weekend classes will be available at Franciscan Health Hammond, 5454 Hohman Avenue, during the spring and fall. Classes will be 6

p.m. to 10 p.m. Friday and 12 p.m. to 6 p.m. Saturday and Sunday.

The Spring session will be February 21 to May 17 and the Fall course will be September 11 to November 29.

In Dyer, the accelerated summer course will be at the Dyer Fire Department, 2150 Hart. Street from May 19 to August 7. Classes will be 12

p.m. to 4 p.m. on Tuesday, Wednesday, Thursday, and Friday.

The Franciscan Health EMS Academy is a specialized program providing quality training for those interested in obtaining their National Registry EMT Certification, allowing them to work in the state of their choice. Certification opens doors to new job opportuni-

ties, including firefighter, police officer, private ambulance services, emergency room technician, home healthcare and organ/tissue procurement. It's also a prerequisite for the paramedic program.

Students must have a high school diploma or equivalent and be age 18 by the time of the state exam. They must also have a valid driver's license, a felony free record and must successfully pass a 10-panel drug screen and tuberculosis test. Current high school students must have current transcripts reviewed to allow for enrollment. For more information, go online at www.FranciscanHealth.org/EMSDyerHammond, or contact EMS Coordinator Matthew Eddy at 219-407-6344.

LAKES OF THE FOUR SEASONS PROPERTY OWNERS ASSOCIATION, INC.
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Visit LOFS Web Site at www.lofs.org
LOFS Facebook Page - Lakes of the Four Seasons Information

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Public Safety Department

By Craig Philp,
Public Safety Director

Lakes characteristically need to be around four to six inches thick (4" to 6") in order to hold up someone's body weight, and it takes about a week of constant sub-freezing temperatures to make that happen.

Please remember, however, just because it is thick in one area does not mean it's thick in another and that danger is always present.

The best policy is just stay off the lakes because the risks and danger are just too high and should be avoided. Nevertheless, we know that

there are people out there who are going to disregard our advice, so keep this information in mind should someone you know, or you find yourself falling through the ice.

What to do if you fall through the ice

- This is the hard one but one that is most important - Try not to panic! We can all imagine the terror of falling through ice and immediate panic one would feel but remaining calm and doing everything you can to control your breathing will allow you to think better and develop a plan to get out.

- First thing is to face the direction you came from and spread your arms out on the unbroken ice and get as much of your upper body on to the ice as you can.

- With your elbows and forearms on top of the ice start kicking your feet as hard as you can to help your momentum while trying to pull yourself onto the top of the ice.

- Once out of the water, don't attempt to stand, instead lay down on the ice. This helps in keeping your weight distributed evenly and can help prevent you from breaking through a second time.

- Finally, slowly roll away from the hole and towards solid ground or thicker ice. If possible, retrace the area that you originally walked on prior to falling. Chances

are that if it held you once, it should be able to hold you again; but you still need to be cautious. Once you are several feet away from the hole in the water, start crawling across the ice back to solid land.

Now you need to get warm! Go to the nearest occupied house and ask for help. If you're not near home and have a car nearby get that heat running and majority if not all of those wet clothes off and get as dry as possible. Remember external heat is going to have a harder time penetrating wet clothing in order to warm you up so it's important to get out of them. You need to bring your knees into your chest and hold them there to help conserve body heat until you can get to somewhere safe.

What should you do if another person you are with or someone you just happen to see falls through ice?

- Immediately call or have someone you are with Call 911 so Emergency personnel can get their fast.

- Never go out onto the ice to try to rescue the person or pet. The last thing anyone needs is to have a second victim in the water. Always remember the phrase, 'Reach, Throw, Go'.

- Try to extend a ladder, pole or stick in order to REACH the victim.

- If they're too far away, THROW out a rope bag or even a hose that will float.

- This next part - GO - should only be done when all other resources have been used and Fire Rescue has not arrived, and only when a second person is

with you. Using a tied-off PFD (Portable Flotation Device) swim or slowly walk on an ice-covered area to make your way out to the victim. Now try and give them something to grab onto other than you. You need to remember; this person may be in an extreme panic and will unintentionally pull you in and under, making you the next victim as they try to escape. Once that person has a hold of a life ring, pole, stick, or whatever it is you brought to them, that second person will be able pull you both into safety.

As always, my recommendation when it comes to the ice is **Stay Off and Stay Safe!** Why chance an accident when simply staying off it could prevent it?

Keen-Agers

The Keen-Agers do not have a January meeting but will start their 2020 year on February 20 at the Seasons Lakehouse. We would like to thank all the Keen-Agers, Rick Cleveland for letting us

use the facilities, and Ramiro Jimenez under his guidance with a fabulous staff that has served us well in 2019.

'Keep Up With the Keen-Agers', and we wish a Merry Christmas and a Happy New

Year to You & Yours!

- President, Renate Sahulcik
- Vice-President, Travel & Entertainment Director, Jeanette Stolarz
- Treasurer & Food Director, Pete Maloy
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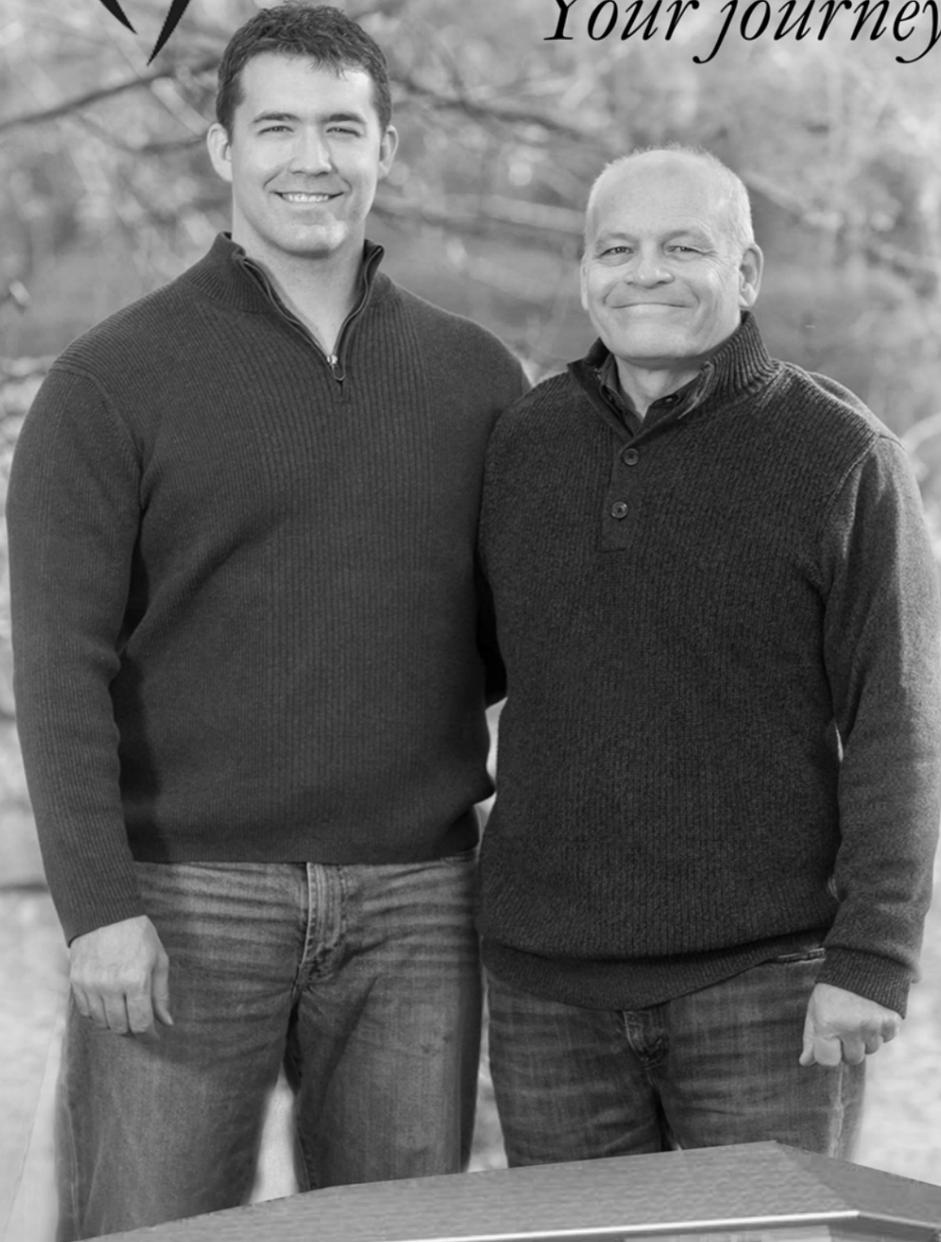
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Make a resolution to laugh this New Year and celebrate 2020 at Comedy Night

The LOFS Fundraising Committee will be kicking off the New Year with an off-the-charts Comedy Night. Mark your calendars for Friday, January 24, and reserve your seats now by calling or texting Wendy at 219-309-9530.

Seating is limited and tickets are going quickly. Reminder: Prepayment is required to guarantee your seat.

Tickets are \$20 per person with the show starting at 9 p.m. If you plan on dining at the LOFS Lakehouse before the show, reservations are recommended and can be made by calling 219-988-2582.

Starting our night will be Homer Shadowheart. He is a Native American comedian from Cincinnati, Ohio. Remember the Trail of Tears? Well get ready for the 'Trail of Laughs' Homer has been performing for 13 years and has been called a good mix of Christopher Titus and Bernie Mac.

Said Ryan Singer, "Homer brings a subtlety and piercing sense of humor that not only



Homer Shadowheart

points out his own insecurities, flaws, and fears, but also reminds the audience that at the end of the day we're all just people – it's just that some of us have a longer history of being screwed over, Homer makes that funny". Homer has just finished starring in his first feature film, to be released later this year.

We are so excited to welcome Bob Jay back to our stage with rave reviews from the last time he performed here. He has been named best up-and-coming comic at Laugh Across America; performed at the LA Friars Club; and is known for his impersonations and sound effects. Some of his other ap-



Bob Jay

pearances were on 'Psycho Babble', and has performed at several cancer benefits as well as the Sturgis Biker Rally. He opened for Don McLean in Atlantic City and the Randall Zwart Band many times. He was also was part of 'Full Contact' for almost a decade.

Don't miss out on the fun; join us for some laughs. Once again, it's a night that won't disappoint.

We will have our LOFS sweatshirts for sale at comedy night. \$35 for M-L-XL and \$38 for 2X and 3X in six colors. These are also available during the week at the LOFS POA office while supplies last.

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Seasons Soccer registration now open

In-person registration for in-house only will be on January 8 and January 22 at the 19th Hole from 5 p.m. to 8 p.m.

Registration closes for in-

house on February 16 and for travel on February 2. Travel includes up to U19.

Travel must be done online. A birth certificate and picture are required for registration.

Any questions, please contact Frank Oliva at 219-614-5100 or visit them online at www.seasonsoccerclub.org

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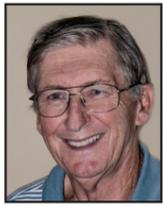
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Lake County has had many settlements and communities, both past and present

By Walt Pluchinsky, LOFS Historical Society



On occasion, this writer is asked where he gets the information for his historical articles. The answer is easy—from the local libraries, in old local history books. With that in mind, the information described in this article is taken from the book, 'Lake County Communities, Past and Present', by Elin Christianson, from the Crown Point library.

As Northwest Indiana opened for development in the 1830's, settlers moved

into the area that would later become Lake County. Pioneers put down roots on the Grand Prairie, establishing farms north of the Kankakee marshes. Others were attracted by the stagecoach trails near Lake Michigan, and they opened businesses to cater to the travelers, or cut lumber, or made their living from the available natural resources.

As the railroads were built across the county, the settlers were joined by railroad workers. A lone farm family may have joined several others nearby, or a stagecoach inn or a railroad station sometimes attracted other businesses, and a town emerged. In this

way, the local communities came into being. Some communities prospered and others did not. Some communities were developed to serve the industries that started there.

Currently, there are 19 incorporated communities in Lake County. Cities include Crown Point, East Chicago, Gary, Hammond, Hobart, Lake Station, and Whiting.

Towns include Cedar Lake, Dyer, Griffith, Highland, Lowell, Merrillville, Munster, New Chicago, St. John, Schererville, Schneider, and Winfield.

Regarding incorporation, the oldest city is Hammond (1884), and the newest

is Lake Station (1964). Similarly, the oldest town is Lowell (1868), and the youngest is Winfield (1993).

Of course, all of these communities were settled or had post offices well before incorporation. The earliest settlements were Cedar Lake and Crown Point (1834), Merrillville (1835), St. John and Hobart (1837), and Dyer and Winfield (1838).

In addition to the cities and towns that have incorporated, there were many other small communities in Lake County that developed over the years. Some are only memories; some remain but are small, and some others are rapidly developing. Many small

communities are now part of a larger city or town.

There were at least 80 communities, other than those listed above, that were settled in the county. Not too many of us know the whereabouts of Belshaw, Bradford, Creston, Hartsdale, Eagle Creek, Edgemoor, Camp 133, Range Line, Klassville, or Kreitzberg. Similarly, Liverpool, Ivanhoe, Hanover Central, New Elliott, North Hayden, Outlet, Southeast Grove, Tinkerville, West Point, and Wood's Mill were also once spots on maps.

Gary now encompasses the communities of Aetna, Black Oak, Clarke, Glen Park, Miller, and Tolleston. Other settlements now in Gary are Brunswick, Buffington, Calumet Heights, Ivanhoe, Jerusalem, Kelly, and Pine.

Similarly, Merrillville,

originally known as McGuinn's Village, then Wiggins Point, and Centerville, now encompasses the earlier settlements of Deep River, Independence Hill, Lottaville, Rexville, and Turkey Creek.

Locally, Palmer and Leroy remain unincorporated towns in Winfield Township. A town called Bilbler, near Winfield, once had a post office from 1883 to 1890. Also, there no longer remains any evidence of Hickory Point, a promising 1850's community and the social center of southeast part of Winfield Township, just east of Leroy.

One thing is certain: change. Things do change; it is inevitable. In a future article, we'll describe some of the early communities of Porter County.

Northwest Indiana fire departments, including LOFS and Crown Point, awarded grants

The Federal Emergency Management Agency has awarded a grant to Northwest Indiana fire departments under the Assistance to Firefighters Grant program.

The \$968,192 grant award will be used to purchase self-contained breathing apparatuses for the fire departments of Crown Point, Hobart, Lake of the Four Seasons, and Schererville. According to FEMA, the primary goal of the AFG program is to enhance the safety of the public and firefighters, and this funding is used for critically needed resources to equip and train emergency personnel and enhance operations efficiencies.

Congressman Pete Visclosky stated, "It is encouraging to see how our Northwest Indiana fire departments, who often help one another during emergencies, are also helping each other by successfully applying for federal resources to support firefighters as a region. I commend you on your initiative and appreciate the invaluable services that your firefighters provide every day to Northwest Indiana communities."

Lake of the Four Seasons Fire Department Chief Jason Gikas stated, "This grant announcement made my week and will help our department update our equipment. I hope we can continue to

look for opportunities to successfully apply for resources with other regional departments in the future."

City of Crown Point Fire Department Chief Dave Crane stated, "Self-contained breathing apparatuses are an essential tool for firefighters and are used in any type of unsafe environment. We are pleased that this funding will provide our firefighters with the necessary and compliant equipment they need to protect themselves and respond to emergencies."

City of Hobart Fire Department Chief Randy Smith stated, "Our department is glad to receive this helpful federal grant. I commend Mr. Robert Scott of our team and his dedication to facilitate such a well-written and successful regional grant application."

Schererville Fire Department Chief Bob Patterson stated, "Our department had a desperate need to replace aging equipment that was scheduled to expire next year. We are very appreciative of this successful outcome and hope to continue to work with other Northwest Indiana fire departments to apply for additional resources."

For additional information on FEMA's AFG program, visit www.fema.gov.



January Entertainment

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The 19th Hole will continue to be open for lunch at 11:00 AM Tuesday through Sunday during the winter months.

CHEF'S SPECIALS...

Monday- 50 cent wings (dine-in only), \$6 domestic pitchers

Tuesday- \$2 Beef or Pork Tacos, \$3 Margaritas

Wednesday- \$8 Chicken Pot Pie, \$4 House Wines

Thursday- \$8 Bread Bowls, \$2 Tall Domestic Drafts

Friday- \$12 AYCE Shrimp or Fish, \$2 Domestic Bottles

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Sunday- \$1 Kid's Meals, \$13 Buckets

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Applications open for two teaching stipends; up to \$4,000 for student-teachers available

Two scholarship opportunities for teachers are now open, according to the Indiana Commission for Higher Education. The Earline S. Rogers Student Teaching Stipend for Minorities and the Student Teaching Stipend for High-Need Fields applications are open through January 31.

“Indiana is committed to attracting more quality teachers, especially teachers of color and those teaching high-need subject matter to better serve Hoosier students,” said Indiana Commissioner for Higher Education Teresa Lubbers. “Because student teaching is critical to equipping future teachers with the tools needed for success, we hope that these stipends can help alleviate some of the costs of college.”

Braylen Porter teaches sixth grade math at Westlane Middle School in Indianapolis and was awarded both the Earline S. Rogers Student Teaching Stipend for Minorities and the High-Need Fields stipend.

“My advice to current students is that they need to explore their options and make sure they have a plan to be able to afford college. There are many financial aid opportunities out there but you have to put in the work to

find them,” said Porter. The Earline S. Rogers Student Teaching Stipend for Minorities is open to minority students (defined as Black and Hispanic individu-

als) who will participate in student teaching or a school administration internship as part of their degree requirements. The Student Teaching (See *Teacher Pg. 11*)





David Taylor
Broker

”

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LOFS 2020-21 Preliminary Budget Summary

This Preliminary Budget was developed by the Board of Directors with input from the community and the POA Management Team. This budget was developed by considering past experience, expected increases or decreases in cost or consumption, and a long-term vision for the community.

The Preliminary budget has forecast revenues of \$4,921,003.

The largest portion of the revenue, \$3,660,120 or approximately 76% of the total revenue, comes from the annual assessment. The assessment level falls within the Internal Revenue Service guidelines for an income tax exempt private community. Revenue from all other sources amounts to \$1,260,883. Operating expenses, Equipment Purchases, Capital Improvements, and Debt Service equates to a budget of \$4,814,865.96 for the preliminary 2020-2021 budget.

- POA dues are proposed to be increased by \$25.
- All amenity & other fees are proposed to stay the same.

The following is a summary of the Preliminary 2020-21 POA Budget. Major increases and decreases in certain line items that are proposed to take place are explained. Total cost of labor including Taxes, Insurance and Benefits makes up just under 48% of the total budget. Out of that, Salaries and Wages make up just under 38% of the total budget. Total hourly wages have been increased \$52,020 primarily for additional employees in the Operations & Public Safety departments.

State Unemployment Taxes were decreased by \$11,000 per experience of the last couple of years.

Health Insurance costs

were decreased by \$8,500 due to a change in the amount of full-time employees not taking insurance.

General & Administration

This department processes all transactions for the community including the preparation of paperwork for the sale of properties and the sale of all amenity purchases. The office staff details, computes and files every purchase that is made by each department and handles the collection of POA dues. This department also works with payroll, human resources and the website.

- Insurance for property & liability has been increased by \$8,900.

- Bad Debt Expense has been decreased by \$10,000; the amount of properties with high amounts owed to the POA have decreased over the last few years.

- Credit card fees have been increased by \$5,000; property owners continue to utilize their credit cards more often to make payments for dues and amenity fees.

- Maintenance Contracts has been decreased by \$4,000. We no longer have a contract with an IT firm.

- Supplies was increased \$1,500 due to increased cost in paper products over the last few years.

- We have budgeted \$4,500 to replace outdated office equipment; a paper folding machine, two computers and a small printer.

- We have three loans coming to an end in March & April with a total decrease of \$143,652 for the annual budget. We are proposing a new Construction & Equipment loan of \$57,790 per year for five years. This loan will pay for a playground at the Baran Family Prairie Park, the replacement of a dumpbox for one of the dump trucks, installation of a security camera system at the Pool,

- Contract Services has been increased \$4,000 for increased cost for porta jons at the parks and ballfields and the removal of trees and stumps throughout the community's parks & green space areas.
- Fuel, Oil & Grease has been increased by \$3,000 due to more use of equipment.
- Lot Maintenance has been decreased by \$2,500; banks continue to maintain their properties and we have fewer vacant properties.
- Repairs & Maintenance decreased by \$2,000 due to having newer trucks & mowers.
- We budgeted \$6,000 in Road Patching instead of paying for the materials out of the Road Paving fund.
- \$2,000 increase in Road Striping to purchase more paint so more roads in the community can be striped in one season. One reason why this department needs more employees.
- We increased the Sand, Gravel & Soil budget by \$3,000 so we can do more road berm repairs throughout the community.
- Utilities has increased by \$5,000 due to experience. All of the utility fees for the restrooms and drinking fountains

replacement of the floor & plumbing at the Sandy Beach restroom, new kitchen equipment for Food & Beverage, tables & chairs for the Garry Weiss pavilion, the replacement of a HVAC system for Food & Beverage, installation of dehumidifier systems at both restaurants, the shingling of the 19th Hole/ Pro Shop building, installation of a boat ramp for Big Bass Lake and the removal of leaves from the lake along Dams A & B.

Operations Department

This department is responsible for maintaining the parks including all ball fields, green spaces, several landscapes throughout the community and roads. They also provide leaf and branch collections.

- Contract Services has been increased \$4,000 for increased cost for porta jons at the parks and ballfields and the removal of trees and stumps throughout the community's parks & green space areas.

- Fuel, Oil & Grease has been increased by \$3,000 due to more use of equipment.

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- We increased the Sand, Gravel & Soil budget by \$3,000 so we can do more road berm repairs throughout the community.

- Utilities has increased by \$5,000 due to experience. All of the utility fees for the restrooms and drinking fountains

in the parks & ballfields are paid out of this department.

- The drainage budget will remain at \$125,000. We will continue replacing the deteriorating culverts under the roadways and working on our existing engineered drainage plans.

- The budget for Road Paving will remain at \$300,000.

- We have entered into a five-year loan for a work truck at \$9,120 per year.

Building Maintenance Department

This department is responsible for maintaining all of the POA owned buildings and the equipment within those buildings.

- The Maintenance Contracts line item was increased by \$4,000 for the increase in the cleaning costs of the POA owned buildings throughout the year.

- Capital Improvements for the Building Maintenance Department includes \$7,500 for the installation of an automatic door to the patio at the Seasons Lakehouse. The regular sliding door we have now makes it very difficult for servers and those in wheelchairs to access the patio.

Lakes Department

This department is responsible for monitoring the lakes and their watersheds. It is also responsible for patrolling the lakes during the boating season to make sure boaters are operating in a safe manner.

- Engineering has been decreased by \$20,000. The Full Lake Fish Audit and sediment survey was completed this year. The remaining \$20,000 will be used on engineering for the installation of the Big Bass Lake Boat Ramp and Spot Dredging of the lakes.

- Fish & Habitat Stocking has been increased by \$8,000 to stock certain fish per the fish audit.

- Lake Chemicals will be increased by \$8,500 for a chemical that will help manage the Blue/ Green Algae.

(See Budget Summary Pg. 9)

2020/21 Preliminary Budget	
Capital Expenditures	
Drainage	\$125,000.00
Paving	\$300,000.00
Automatic Sliding Door	\$7,500.00
Cart Path Paving	\$18,000.00
Bunker Project	\$1,800.00
Total Capital Expenditures	\$452,300
Equipment Purchases	
Paper Folding Machine	\$1,000.00
Office Computers & Small Copier	\$3,500.00
Magnet Locks for Gates @ Rental Docks	\$6,000.00
Body Cameras with Mics - 10	\$5,275.00
New Mobile Radios Car/Station	\$2,605.00
Radio Replacements / Upgrades- 14	\$9,800.00
Lights for new Patrol Vehicle	\$5,457.00
Canopy & Windshield for Landscape Cart	\$1,500.00
Total Equipment Purchases	\$35,137
Total Capital & Equipment	\$487,437

LOFS POA 2020/21 Debt Service	Yearly Payment	Maturity
Construction Loan	\$57,790	3/1/2025
4x4 Work Truck- Operations	\$9,120	3/1/2025
Patrol Vehicle	\$8,000	3/1/2025
Dumptruck	\$11,000	3/1/2024
C.M. Vehicle	\$8,000	3/1/2025
Construction & Equipment loan	\$9,460	4/1/2020
Construction & Equipment loan	\$19,455	5/1/2020
Construction & Equipment loan	\$7,549	4/1/2020
Dumptruck	\$12,216	4/1/2022
Mini Excavator	\$10,500	4/10/2023
Tee Mower	\$7,300	4/10/2023
Total payments	\$160,390.00	

LOFS POA 2020/21 Leases	Yearly Payment
Copiers (4)	\$8,300.00
Mowers (4) - Golf Maintenance Dept.	\$34,980.00
Total payments	\$43,280.00

LOFS POA Revenue & Expense

Revenue	2020/21
Assesments	\$ 3,660,120.00
Boats & Docks	\$ 217,020.00
Pool	\$ 58,519.00
Golf	\$ 435,651.00
Golf Merchandise	\$ 17,500.00
All other	\$ 532,193.00
Total revenue	\$ 4,921,003.00
Expense	2020/21
Wages	\$ 1,823,393.00
Employee taxes and benefits	\$ 482,614.06
Repairs and maintenance	\$ 717,014.00
Insurance	\$ 224,000.00
Engineering	\$ 50,000.00
Fert.,Seed& Chemicals	\$ 103,000.00
Rentals	\$ 47,943.00
Utilities & Fuel	\$ 230,013.58
Taxes,legal,accounting & fees	\$ 287,706.00
Other	\$ 93,075.00
Reserves	\$ 65,000.00
Capital & Equipment	\$ 487,437.00
Debt service	\$ 160,390.32
Lease purchase	\$ 43,280.00
Food & Beverage	\$ 106,137.04
Total expense	\$ 4,921,003.00

Where will my 2020 dues go?

Lakes of the Four Seasons is a private community wholly owned and operated by the property owners. There is no federal, state, county or local funding for police protection, road maintenance, recreation or administration. LOFS is located in unincorporated Lake County and unincorporated Porter County and therefore property owners do not pay a local municipal tax that would fund such services.

The operation of the community comes from POA dues rather than local municipal taxes, as is the case of a town or city. The original incorporation and Restrictive Covenants of Lakes of the

Four Seasons calls for a yearly *equal* assessment of all property owners. This is different from what is commonly found in municipalities where taxes are based on a property's assessed value. *All property owners pay the same amount to operate and maintain the community in Lakes of the Four Seasons.*

Memberships and fees are established to offset the cost of operation of the amenities so the users pay a larger share of the cost of the amenity than a property owner who may not use the amenity. The Lakes of the Four Seasons operates two major businesses that are wholly owned by the property owners.

The Restaurant operation and Golf Course are operated by the POA and are incorporated as for-profit businesses.

The following is a breakdown of the proposed 2020 budget and the approximate amounts of the annual assessment that is used for each category. (Note: These amounts are based on the anticipated collected assessments of 2,677 property owners, the number that was used to create the 2020 budget. There are 2,737 LOFS property owners.)

Where will my 2020 dues go?

General Maintenance of the community: \$271/year

- Maintenance of all roads,

(28 miles)

- Maintenance of the 13 parks, baseball fields, softball fields, soccer fields, tennis courts and basketball court

- Leaf and branch pickup and disposal

- Maintenance and replacement of signage

- Maintenance and mowing of all common green space areas

- Snow plowing and salting

- Landscaping maintenance

Public Safety: \$309/year

- Twenty-four hour, seven days per week gate control, radio dispatch and cc video monitoring

- Twenty-four hour, seven days per week security pa-

trol and emergency response

Capital improvements: \$182/year

- Paving

- Equipment purchases for all departments

- Lake watershed protection and DAMs

- Building improvements

- Golf course improvements

Insurance: \$69/year

- Property and liability insurance for the POA

Administration: \$113/year

- General administration and accounting

- General Management of POA and Country Club

Debt payments: \$76/year

- Payment of loans
- Payment for financed pur-

chases of major equipment

Building Maintenance: \$93/year

- Maintenance of all POA owned buildings

- Janitorial services

Property taxes: \$8/year

- Lake and Porter County property taxes

Reserve for Extraordinary expenses: \$5/year

Reserve for Long Term Building & Construction \$18/year

Amenities: \$221/year

- Lakes - \$77/year
- Pool - \$17/year
- Golf - \$87/year
- F&B - \$40/year

Total Dues \$1,365/year

Twenty-five Years Ago in LOFS History

January 1995 – Crown Point High School ‘HEROS’ (And, have you selected your New Year’s Resolution?)

By Sally Lugo

Members of the CPHS’s HERO (Home Economic Related Occupations) program Casey Willis, Rich Wheeler, Erica Curley and Darcey Stas were featured in the January 1995 Seasonal for bringing Winfield Township’s food pantry its largest one-group contribution during the 1994 holiday season! The Winfield Township Food Pantry to this day brightens, not just during the holidays, the spirits of many families throughout the entire year.

“Have you selected your New Year’s Resolution?” another article queried. Commonly we fall into the trap making our resolutions

ALL ABOUT US! Lose weight, exercise more, or setting other personal goals. Come on — you know you’ll be falling off your wagon just like me. *Instead let’s make our 2020 Resolution about others!* Let’s not be generous just during the holidays. We shouldn’t need bell ringers, mailings, or social media to remind us when we’re blessed and to pay it forward or do small acts of kindness.

If you’re like me, you’ve never had to rely on a food pantry to feed your family and for that we are tremendously blessed. At the same time — if you’re like me, you have experienced the saving grace of helpful kindness from others during a diffi-

cult time. So, *my New Year Resolution for 2020 is to not stop being generous after the holidays are over* and I encourage you to join me. Come on, it’s easy; just buy an extra jar of pasta sauce and some noodles when you’re grocery shopping and drop it off when you have a bag full. If you’re a club member at Costco or Sam’s add a monthly bulk purchase of canned tuna, chicken, or soups to drop off at your favorite pantry. Or here’s an idea... when you have a gathering ask your guests to bring a canned good, etc. Listed below are suggested food pantries for our area. Don’t forget items like shampoo, soaps, and toilet paper;

they’ll be greatly appreciated. I suggest calling ahead to be sure when drop off times are best.

- Winfield Township Food Pantry is located at Winfield Government center at 10645 Randolph and accepts donations Monday through Thursday from 9 a.m. to 3 p.m. and 9 a.m. to noon Fridays. Call 219-663-7027 for more information.

- Holy Spirit Catholic Church / St. Vincent DePaul Food Pantry at 7667 E. 109th Ave; Crown Point is open every non-holiday Monday, Tuesday and Thursday 10 a.m. to 1 p.m. Holidays or special events alter times open. Call 219-662-7424 for more informa-

tion.

- GAP – Serving Lake County residents God’s Appointed Pantry at 1936 N. Main (just north of 97th Place across from the Lake County Government Center) can be reached at 219-213-2837 and is open on Wednesday by appointment. You should call to arrange drop off donations.

- Hebron Country Pantry at 202 W. Church Street can be reached at 219-996-7161 during 9 a.m. to 3 p.m. weekdays. Go to www.hebronumc.org/hebron-country-pantry.html to view their very helpful calendar of when open and the pantry’s wish list. The pantry also has a Facebook page.

hebronumc.org/hebron-country-pantry.html to view their very helpful calendar of when open and the pantry’s wish list. The pantry also has a Facebook page.

- Helping Hands located in Valparaiso at 973-4 Juniper Road is open every 2nd and 4th Monday of the month from 5 p.m. to 7 p.m. Call 219-241-0968 to leave a message regarding donations. Helping Hands information can also be found on Facebook.

“If you can’t feed a hundred people, then just feed one.” – Mother Teresa (A little brought by many will add up to a lot!)

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‘Students of the Month’ recognized by Porter Lakes Elementary School

Porter Lakes Elementary School celebrated a recent group of Students of the Month. Each classroom teacher selected a student who exhibits the qualities and characteristics that are a good example to others. Each student was invited to a cinnamon roll and milk breakfast sponsored by the PTO and received a PLE Student of the Month Wrist Band. Pictured are, first row: Kristin Brubaker, Parker Daniels, Jordan Johnson, and Lacey Krygowski; second row: Jaxon Atteberry, Lila Garza, Meckenzie Nicely, Zoey Buczek, William Craig, and Emmett Holst; and back row: Jess Elston, Piper Jones, Hannah Hurst, Kaleigh Wheet, Aubrey Jones, Sophia Mendoza, and Noah Valenzuela.

(Budget Summary from Pg. 8)

- \$150,000 has been budgeted in the Maintenance Contracts line item to pay for spot dredging of the lakes.
- Equipment Purchases for this department includes \$6,000 to replace the locking mechanisms at the POA Rental Docks with an improved system.
- **Public Safety Department**
This department is responsible for Twenty-four hour, seven days per week radio dispatch, gate control, cc video monitoring, security patrol, and emergency response.
- The Insurance for this department has increased by \$8,900 for the year.
- Repairs & Maintenance increased by \$2,500 for the older patrol vehicles.
- Equipment Purchases for this department includes ten Body Cameras with Mics for \$5,275, Mobile Radios Car/Station for \$2,605 and

- the replacement and upgrading of fourteen Radios for \$9,800.
- We are proposing a five-year loan with an annual payment of \$8,000 for a new patrol vehicle.
- **Golf Maintenance Department**
This department is responsible for maintaining an 18 Hole Golf course and several landscapes throughout the course and around the Pro Shop.
- Fertilizer, Seed & Chemicals was increased \$2,000 due to the increased cost of chemicals.
- \$5,000 increase in Supplies for the irrigation system.
- Equipment Purchases for this department includes \$1,500 for a Canopy & Windshield for the Landscape Cart.
- Capital Improvements include \$1,800 to continue spraying liners in the bun-

- kers and \$18,000 for cart path paving.
- We are proposing to continue leasing the mowing equipment in this department. There is an increase of \$2,180 for the new lease.
- **Golf Services Department**
The largest increase in the Golf Services department is \$2,000 for utilities.
- **Food & Beverage Department**
The combined projected cost of doing business for the 2020-2021 Food & Beverage department is \$106,137.04.
Remember this is a Preliminary Budget and is subject to change as updated proposals become available.
The proposed budget will be presented on January 13, 2020, at 7:30 p.m. The 2020-2021 final budget is set for approval at the regularly scheduled Board of Directors meeting on January 27, 2020, at 7:30 p.m.

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Winfield American

Lakes Department

By Mike Talley,
MS4 Coordinator

Feeding the geese and other waterfowl

In northern regions of the United States, the extreme cold and blanketing snow of the autumn and winter months severely reduce the quality and quantity of marsh and grassland plants. Thus, each year most waterfowl, like many other birds, migrate tremendous distances south in search of food and habitat to carry them through the winter months. In the spring they again migrate, this time returning to the northern breeding grounds.

Not all waterfowl, how-

ever, complete the entire migration cycle. Many are sidetracked when they stop to feed and rest in the lakes and marshes found in suburban environments. There they are observed by the Seasons residents, who enjoy the beauty of these magnificent wild birds. And there they are fed by people who unknowingly are enticing the birds into delaying their migration or foregoing migration altogether.

Many urban environments can provide enough space and food for small populations of waterfowl. However, as large quantities of waterfowl concentrate in smaller

urban communities, like Lakes of the Four Seasons, because handouts are easily attainable, the once wild birds can soon become tame and lose the birds' natural patterns of migration.

Food handouts often result in large numbers of birds competing for very limited food supplies in a small concentrated area. Such crowding and competition for food, combined with the stress of less nutritious food and harsh weather, increases their susceptibility to life threatening diseases, like avian cholera, duck plague, and avian botulism. These diseases have the potential to kill off large numbers of waterfowl.

Another concern is the damage waterfowl cause to our parks, golf courses, residential lawns, and lakes. Where large numbers of

birds' graze and defecate on the grass. These droppings are carried via stormwater runoff into our lakes and waterways, resulting in lake water pollution problems.

What is stormwater runoff?

Stormwater runoff occurs when precipitation from rain or snowmelt flows over the ground. Impervious surfaces like driveways, sidewalks, and streets prevent stormwater from naturally soaking into the ground.

Why is stormwater runoff a problem?

Stormwater can pick up debris, chemicals, dirt, bird droppings, and other pollutants and flow into a storm sewer system or directly into our lake. Anything that enters a storm sewer system is discharged untreated into the bodies of water we use for

swimming, fishing, and providing drinking water.

The effects of pollution

Polluted stormwater runoff can have many adverse effects on plants, fish, animals, and people.

- Sediment can cloud the water and make it difficult or impossible for aquatic plants to grow. Sediment can destroy aquatic habitats.

- Excess nutrients can cause algae blooms. When algae die, they sink to the bottom and decompose in a process that removes oxygen from the water. Fish and other aquatic organisms can't exist in water with low dissolved oxygen levels.

- Bacteria and other pathogens can wash into swimming areas and create health hazards, often making beach closures necessary.

Waterfowl pollution

Over the century's waterfowl have developed patterns of seeking out and feeding on highly nutritious marsh and grassland plants. These preservation patterns are passed onto each succeeding generation.

Many residents see these birds stopping by on their travels to hunt for food and think it would be kind to feed them. The result of this seemingly kind and generous act of feeding waterfowl can be a permanent change in this cycle which causes undue hardships on the waterfowl, and on the ecology of the area they may soon call home.

Residents of the Lakes of the Four Seasons could help reduce these added hardships on our community's ecology and on the geese and ducks by not feeding them.

Obituary ~ Donald C. Koester

Donald C. Koester, age 87 of Crown Point, passed away on November 22, 2019. He was born and raised in Gary, IN and was a 1950 graduate of Tolleston High School. He served with the army in South Korea immediately after the 1953 truce. Don retired after a long career with his friends at G. W. Berkheimer Company, then happily served as a host with Burns Funeral Home. He was lead usher at Church of the Four Seasons. He was preceded in death by his parents, Vernon Sr. and Gertrude (Scheub) Koester; his brother, Vernon Koester Jr; and his infant son, Donald Koester Jr. He is survived by his loving wife of 64 years, Ethel Koester (nee Chizer); son David (Mary) Koester of Schererville, daughter Katherine (Richard) Connor of Big Rapids, MI; adored

grandchildren Matthew (Romana) Connor, John Connor, Gail (Matthew) Burdo, Amy Koester, and William Koester; great grandchildren Mali, Emma and Ivan Burdo and Lila and Griffin Connor; sister Karen (Wayne) Lanning of Hudson, FL, sister Judith (Edward) Michaels of Brentwood, CA, sister-in-law Mitzi Koester of Mission Viejo, CA, and brother in law Lewis (late Virginia Jones) Chizer of Cincinnati, OH. Don made countless friends through a lifetime of region sports. He played baseball and was a batting champion in the Industrial Baseball League. He coached and was a board member at Junedale Little League. He officiated high school football and basketball in Indiana and was a founder of Lake County Athletic

Officials Association. Don played mushball and softball through five decades, bowled for many years, and was a member of the Four Seasons Men's Golf Association. In his retirement, he and his wife coordinated the Four Seasons 'Hits and Giggles' couples golf league. He was honored to be inducted into the Officials' Center Circle of the Indiana Basketball Hall of Fame in 2015. Don will be remembered for his never-ending generosity to others, his sense of humor, and being an avid Cubs fan. He loved his family dearly and enjoyed spending time with his grandchildren and great-grandchildren. Memorial contributions would be appreciated to the youth camp fund of Church of the Four Seasons, or Spectrum Health Hospice of Big Rapids, MI who so



kindly cared for Don and his family. Friends visited with Don's family on Tuesday, December 3, 2019 at Burns Funeral Home, 10101 Broadway, Crown Point, IN. Funeral services were held Wednesday, December 4, 2019 at Burns, Crown Point. Private interment Calumet Park Cemetery. www.burnsfuneral.com.

Obituary~

Zivko N. Georgiefski

Zivko N. Georgiefski, age 74 of Hebron passed away December 15, 2019. He retired as a crane operator after 33 years at Inland Steel. Zivko was a member of SS Peter and Paul Macedonian Church. He was a loving husband, father, grandfather, brother, and uncle. Zivko will be greatly missed. He was preceded in death by his parents- Nikola and Maria; siblings- Dushan, George, Persa Nikolovski, and Vangelica Dimovski. He is survived by his loving wife of 53 years- Violeta; children-

Maria (Bob) Stewart, Lubica (Al) Torres, Gligur (Kim), Kole (Christina); grandchildren- Daniel, Evan, Bailey, Kylie, and Landon; siblings- Dimitar (Rosa), Metodija (Mileca), Steve (Vera); sister-in-law- Mary Georgiefski; many nieces and nephews. Visitation was held on Monday, December 23, 2019, at SS Peter and Paul Macedonian Church, 9660 Broadway, Merrillville, IN, 46410. Interment at Calumet Park Cemetery. www.burnsfuneral.com

Volunteers needed for free VITA tax preparation program

United Way of Porter County is seeking volunteers to help Northwest Indiana residents file their 2019 federal and state income taxes in the 2020 tax season.

Operated under the guidance of the Internal Revenue Service and hosted by United Way of Porter County, the Volunteer Income Tax Assistance (VITA) program provides free tax filing services to all residents with an adjusted gross income of \$56,000 or less.

"We are pleased to offer the VITA program again in 2020," said Kim Olesker, president and CEO of United Way of Porter County. "It could not be done without the help of dedicated volunteers."

Last year's volunteers prepared more than 800 federal returns and nearly 900 state returns. United Way looks to help more than 1,000 residents file their tax returns in

2020.

"This is such a needed service in Northwest Indiana," said George Kuebler, United Way of Porter County VITA supervisor. "Some of our dedicated volunteers will return, but many more are needed so that we won't have to turn residents away."

Volunteers serve as greeters, reviewers and tax preparers. No previous experience is required and hours are flexible. The IRS provides free tax law training and materials.

Tax professionals, enrolled agents and non-credentialed return preparers can earn continuing education credits by volunteering. The 2020 VITA program will begin in February and run weekdays and some Saturdays until April 15, 2020.

For more information about the VITA program, visit www.unitedwaypc.org.

POA - January 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
AYCE Brunch 10am-1pm @ Seasons Lakehouse Every Sunday			1 Happy New Year !! 19th Hole Open 10 am-5 pm	2	3	4 Entertainment @ 19th Hole 8-11 pm with Jon & Megan
5	6	7 Free N Fun Bar Bingo @ 19th Hole 6-8 pm	8 Lions Meeting 6 pm @ Seasons Lakehouse	9	10	11 Entertainment @ 19th Hole 8-11 pm with James Saqui
12	13 POA Public Budget Presentation 7:30 pm @ Seasons Lakehouse	14 Free N Fun Bar Bingo @ 19th Hole 6-8 pm	15	16	17	18 Entertainment @ 19th Hole 8 pm-Midnight with Overdue
19	20	21 Free N Fun Bar Bingo @ 19th Hole 6-8 pm	22 Lions Meeting 6 pm @ Seasons Lakehouse	23	24 Comedy Night Hosted by The Fundraising Committee 9 pm @ Seasons Lakehouse	25 Entertainment @ 19th Hole 8-11 pm Karaoke
26	27 POA Public Meeting 7:30 pm @ Seasons Lakehouse	28 House & Garden Club Luncheon 11:30 am @ Seasons Lakehouse Free N Fun Bar Bingo @ 19th Hole 6-8 pm	29	30	31	POA Office Hours Monday to Friday 9 am-4 pm

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House & Garden Club



By Ann Naulty

The month of December was a busy time for members of the Club. The colorful lights at Walt's Pond and the memorial garden were donated to enhance yet another area of LOFS for the holidays.

Then the Seasons Lakehouse was decorated by the Club's Christmas Decorating Committee. The main lobby featured a new look with a large tree donated by a Club member and two smaller trees with newly-purchased ornaments. The poinsettias on the entrance tables gave a cheerful pop of color. Upon entering the ballroom, the silver, gold, and white theme was impressive and elegant. The dining room was festive with its white and gold wreathes, and the tree decorated in shades of purple. We thank these dedicated, hard-working committee members for their time and creative effort.

On December 10, the annual Christmas Luncheon was held. Members 'oohed and ahed' at the beautifully decorated Lakehouse and loved the snowman theme. The Luncheon Committee created centerpieces that were unique to each table with each featuring a top hat with a snowman nestled on top. These were later won by several members. On the walls were snowman paintings, again by talented members who enjoyed a

(Teacher from Pg. 7)

Stipend for High-Need Fields is available to students planning to teach in special education or math at either the middle or high school level. Eligible students can receive up to \$4,000 per stipend, or \$8,000 if awarded both.

Students have until January 31, 2020, to submit the application for each stipend. For instructions on how to apply, visit www.learnmoreindiana.org/futureteacher.



December evening of wine and art at the Lakehouse. Two beautiful wreathes, made by yet another member, adorned the back walls of the ballroom.

After a delicious pre-ordered meal prepared and served by the Lakehouse staff, outgoing President Nancy Beck introduced new member Kim Denison. She then thanked committee chairs and outgoing officers for their service over the past two years.

An installation ceremony for officers elected for the years 2020-21 was conducted by past President Nancy Beck. Each officer accepted responsibility for their stated duties and were presented with a rose. Incoming officers are President Jo Ellen Simoni; Vice President Char Bulka; Secretary Sherry

Gasparovic; and Treasurer Mary Grveles,

Then someone entered the building! The Essence of Elvis show began with Elvis tribute artist Curt Lechner (www.CurtLechner.com). He charmed the audience with Elvis Presley's hit songs. Lucky ladies were adorned with colorful scarves and even received a kiss from 'Elvis', who wore the famous peacock suit. Curt has performed throughout the U.S. in venues in Las Vegas, Chicago, Toledo, and aboard cruise lines. He has placed 3rd, 2nd and 1st in Elvis tribute competitions. It's wonderful to see a 'local' (raised in Lowell) Northwest Indiana neighbor succeed. Many thanks to the House & Garden Christmas Committee for a wonderful afternoon.

The January meeting will be on January 28 at the Lakehouse at 11:30 a.m. Guests and potential members are always welcome. For information call Jo Ellen Simoni at 708-670-1162.



Centerpieces



2018-19 Officers (left to right): Roxanne Myers, Nancy Beck, Beverly Bashia, and Mary Grveles.



2020-21 Officers (left to right): JoEllen Simoni, Sherry Gasparovic, Mary Grveles, and Char Bolka.



LOFS LIONS CLUB & FIRE FORCE

PRESENT THE 6TH ANNUAL POLAR PLUNGE 2020

Take a LEAP for the Polar Plunge!



SATURDAY, FEBRUARY 29, 2020 (LEAP YEAR) @ 12:00 (NOON) LOFS TEEN CENTER NEXT TO THE POOL!

ALL SPECTATORS WELCOME !

Create your own Leap TEAM and get sponsors or simply take the Leap YOURSELF !

Support your community... take the Leap or donate funds all for a great cause!

(Cash or Checks made to LOFS Lions)

Registration forms at LOFS 19th Hole, Lakehouse, or POA office

*Must be 18 years or older to participate in the Leap

More info. contact LOFS Lions Member: Chuck DeLasCasas 219-776-3031



Elvis!

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LAKE HOLIDAY HOME! This is a rare find- New Construction-6 bedroom, 3.5 bath home. It is an Open concept with 1.5-story Main Floor Master. Cathedral ceiling living room sliders opening to the deck & a fabulous lake view. Master walks out to deck & Lake, the en-suite has HUGE walk-in closet, separate Tile shower & double sinks! Main floor finished laundry. Eat in kitchen opens to deck/lake & to living room. **\$649,899**



Great 2 story, 3-4 bed, 3 bath home in Crown Point School system in gated LOFS community. This home has beautiful hardwood throughout much of the home, vaulted ceilings, ceramic tile. The large slate tiled foyer opens to impressive hardwood stairs with wrought iron spindles which leads up to the upper level. Master BR with custom ship lap walls, vaulted ceiling, walk-in closet, bamboo floors, & master bath. **\$274,896**



Great Lake Holiday home on fabulous lot in Crown Point School system! OPEN concept 4 BR Ranch home with walk out lower level & cathedral ceilings, loads of sliders & windows to enjoy the beautiful lake views! Main floor master bedroom with walkout to deck & lake views. **\$474,885**



Spacious 2-story home with big wooded lot adjoining large park. Beautiful New updated Kitchen with Dark grey tone cabinets, Quartz Counter tops, Extra deep SS Sink w/high rise p/o sprayer faucet, New SS appl, Quartz Waterfall Edge top on blast bar island, tile, large window with expansive views of yard/park. Main floor also Features a Big living room with bay window & plank flooring, dining room & Large rec room w/walk out to the two tiered deck. Many nice features thru-out including 6 panel doors, updated brushed nickel light fixtures, & door levers & plank flooring. Updated baths. **\$268,899**



Open concept large 4 bedroom split level home with 3 car garage on a quiet cul de sac backing up to park. Lower level Master bedroom with huge walk in closet and giant private bath that has separate shower, sauna, corner tub, & double sink vanity. Beautiful living area that opens dining room and kitchen. Also large rec room with gas fireplace, laundry, & more 3 bedrooms upstairs. Don't Delay! **\$259,893**



SOLD
Enjoy Lake Living! Great Lake Holiday home with open concept vaulted ceilings, big rooms & great lake views. Home features updated paint and brand new carpet!! The spacious living room w/gas fireplace opens to your dining room w/great lake views. **PENDING! \$439,897**



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Custom Built 5 bedroom 5 bath home on a Awesome wooded private lot. Premium Features through out. 2 sty foyer & living room w/ wall of windows, upgraded kitchen w/Wood Mode cabinets, large island w prep sink, granite counter tops, hardwood heated floors, attached Coach room with 2 sided fireplace, & open Sun room area with loads of windows and walk out to deck and beautiful views. Main floor Master suite w/tray ceiling, attached office, huge walk in closet, ensuite w/sep shower, whirlpool tub, heated tile floor. Features 9' ft ceilings on 1st level and basement.

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Winfield Family Medicine's Brittney Owen Honored as an Influential Woman of Northwest Indiana

Brittney Owen, Nurse Practitioner with Winfield Family Medicine, was recently celebrated at the Influential Women of Northwest Indiana awards banquet for the impact she has made in our Region.

During a ceremony held at the Avalon Manor in Merrillville on September 26th, Owen received the title of 'Up & Coming Influential Woman' in the category of Healthcare.

Brittney Owen obtained her Master's in Nursing from Indiana Wesleyan and has been serving in the community as a Family Nurse Practitioner at Winfield Family Medicine since 2015. Her desire to provide

health and hope to those around her has extended far beyond Northwest Indiana. She has had the opportunity to travel to 10 different countries around the world on medical mission trips and served on a disaster relief team with the American Red Cross providing medical care in Haiti.

"In earning the title of 'Up & Coming Influential Woman', Owen joins the ranks of numerous other prominent alumni that have collectively helped shape and define Northwest Indiana. They come from many different types of industries and backgrounds, but they all left an indelible mark on regional compa-

nies and communities," said Erica Dombey, Northwest Indiana Influential Women Association executive board chair.

"Brittney has been a great addition to our practice," says practice owner Dr. Brent Jacobus. "She joins two other female nurse practitioners on our staff and has helped to make this a dynamic team. Her dedication to treat patients holistically and her willingness to expand her skill set has been invaluable. She brings an invigorating presence to our office and is a blessing to both our patients and staff. We are so proud of her for being honored with this recognition."



Brittney Owen, Nurse Practitioner with Winfield Family Medicine

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