

1966 - 2021

Seasonal

Publication of the Lakes of the Four Seasons Property Owners Association

January 2022

First 'Christmas at Lake Holiday' a success; next year's already being planned

New traditions have started in LOFS and our committee was thrilled with the overwhelming turnout on Saturday, November 27. Our elves behind the scenes included: Chris Falls, Dawn Shepard, Kelly Ryan, Jackie Katz, Brad Zupan, and Michelle Zupan. Mark your calendars now for Saturday, November 26, 2022 for our second edition of LOFS Christmas At Lake Holiday!

The committee raised \$7,500 from the event, and the Lakes of Four Seasons Fire Department and NWI No Child Hungry were awarded \$3,750 from the proceeds raised. On Wednesday, December 15, the committee presented the checks, and both the LOFS Fire Department and NWI No Child Hungry were absolutely thrilled to receive this generous donation on behalf of our wonderful community. Thank you all who supported the cause.

Trust that we learned a lot from our first one and will make some tweaks to make the second one even better than the first. You will be certain to appreciate the enhancements to the event and will surely not want to miss it.

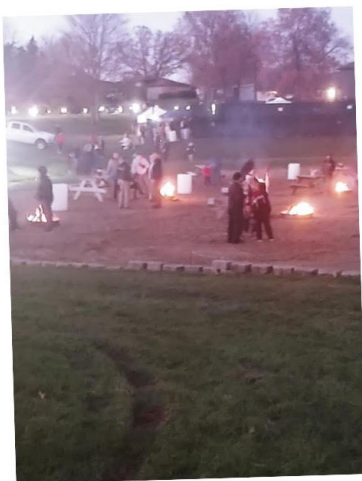
A big shout out to all who attended, including LOFS Maintenance; LOFS Security; Rick Cleveland; the

POA Office Staff; Santa & Mrs. Claus; Santa's helpers; Buddy the Elf on the Shelf; The Grinch; Cindy Lou Who; all the parade participants; the LOFS Fundraisers; the LOFS House & Garden Club; Lakes of the Four Seasons Volunteer Fire Force; LOFS Boy Scouts; LOFS Girl Scouts; Historical Society of Lakes of Four Seasons; NWI No Child Hungry; all of our vendors that participated in the market; food vendors; Seasons Lakehouse; Region Ballooning; Stephan from Indiana Ice Studio; Creative Paint Time; DJ Jen Booty; Legacy Team Sports; B&H Technical Services; our photographers, Trent & Norman Turner; and all of you who attended.

And of course, a big 'Thank You'! to Carol Piazza for donating the Christmas tree that we lit up at the event. Carol's granddaughter, Samantha, had the honor of lighting the tree, and she did a fabulous job.

Carol's late husband planted the tree about 18 years ago, and when she saw that the committee was looking for a resident to donate a tree to be lit, she jumped up to offer her beautiful blue spruce. We thank you Carol for your generosity and we all love that

(See *Christmas* Pg. 2)



Fun was had by all at the inaugural 'Christmas at Lake Holiday' celebration

See more photos and information regarding this event on pages 8 and 11

Lakes of the Four Seasons comes alive with the Holiday Spirit!

LOFS Fundraising Committee

What a great Holiday Season--from the kick off of the 1st annual Christmas Festival to the culmination of all the decorated houses throughout the community, suffice it to say.....**LOFS did not disappoint!**

The Holiday mood was set immediately as you entered the front gate adorned with all its splendor and continued to dazzle with all the lights highlighting some of the landscaped focal points; but there was more...Continue the drive and you approached the beautiful display of lights set to music at our Lakehouse, a cozy indoor holiday decorated Lakehouse as well as all the decorated houses; simply breathtaking!

The Fundraising Committee had such an enjoyable week driving the roads of the community taking in all the beauty of the season and acknowledging all the hard work that went into the numerous houses adorned with lights and lawn decorations!

The task was so difficult that the committee decided to award 5 recipients this year, even though in our eyes, everyone is a winner!

Thank you to our Operations Department, the Nix Family, House and Garden Club, Kim White and team, Festival Committee and all our residents who made this past holiday season one of the best! We truly are blessed to live in such a great community!

Wishing you a Happy, Healthy and prosperous New Year!



1st Place 1573 Sunnyslope
Dr. Buffy Adams and Krista Carlson



2nd Place 1012 Woodland Court
Terry & Paula Ebersberger



3rd Place 4128 Augusta Drive
Andrew & Katherine Vlachos



4th Place 4114 Augusta Drive
Robert & Debbie Rousseau



5th Place 2098 Hidden Valley
Christopher Barnett & Michael Helwig



Community Manager

By Rick Cleveland, LOFS Community Manager

Thank you to all of the residents in LOFS who decorated throughout the community and made the Holiday Season more enjoyable for everyone.

The House and Garden Club did a great job with their annual decorating of the Seasons Lakehouse and thanks to our Operations Department for installing the decorations and lights at the entrances of the community and for the first annual LOFS Holiday Event. Lastly, another big thank you goes to Bruce and Jill Nix for assisting the Operations

Department in the installation of the Christmas Light Show on the Seasons Lakehouse lawn and maintaining it throughout the holidays.

Wintertime Reminders

I would like to remind residents of a few things that would help the Operations Department.

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

✓ Please do your best to keep drainage swales and culverts from being blocked



Rick Cleveland

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 & UTVs 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; www.lofs.org

✓ *Stay off the Ice!*

Disregarding Stop Signs and Speed Limits

Remember you must make a complete stop when approaching stop signs and speeding throughout the community will not be tolerated. If you are caught, you will be issued citations by the Security Department per LOFS Covenants.

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 Monday, January 31, 2022. A late fee of \$50 plus applicable interest charges will be charged if not paid by the due date.

2022-23 Budget

Since October, your Board of Directors and Department Managers have been working on the 2022-23 budget. The Preliminary Budget was presented after the regular Board meeting on Monday, December 13. A Proposed Budget will be presented on Monday, January 10 at 7:30 p.m. in the Ballroom of the Seasons Lakehouse. The Board will approve the 2022-

23 budget at the regularly scheduled public meeting on Monday, January 24, 2022. An outline of the Preliminary budget is in this issue of the Seasonal.

I wish all of you a Merry Christmas and a Safe and Healthy New Year!



Security Department

By Larry J. Hunt, Interim Director of Security
Happy New Year

When driving in our community, we ask that residents, and their guests maintain the speed limit that is posted to avoid a violation notice. Please, always be aware of your surroundings and use extra caution while passing by children, especially during the winter months due to snow and ice. Be alert for children playing in snow near roads and driveways. Please be aware and use extra caution passing by pedestrians that use our roadways for walking and running, etc.

Thin Ice on Lakes

Soon our lakes will freeze over, and although ice on a lake can be used for fun recreation, it is important to

keep in mind the serious dangers and precautions needed. Parents, please educate your children on the dangers of ice on the lakes. According to experts, if the ice is less than 4" thick, stay off. If the ice is 4" thick or more it is generally considered safe for ice fishing or other activities on foot.

For safety reasons, we don't recommend anyone to be on the ice.

Berm Parking

During the winter months, it's important for our residents to remember that it's their responsibility to have no vehicles illegally parked on the berm, due to the safety of our Maintenance Department drivers who plow our roads.

Resident's and their guests must also remember that a

vehicle on the berm could be damaged by ice and snow by the passing plow trucks. It is important to remember that the Lakes of the Four Seasons POA will not be held responsible for any damage that occurs to the residents or their guest's vehicles and property.

Fireplace/Home Safety

Over the years our community and many others have had far too many home fires that have occurred due to a fireplace being damaged or poorly maintained. Our staff would like to remind our residents that have a fireplace, remember to have your fireplace checked for any damage that went unnoticed or cleaning and maintenance that may need to be done. Also, remember to check all fire alarms and fire extinguishers in the home.

Running Vehicles

Always remember, never warm your vehicle up in your

garage, even with the garage door open. The fumes from your running vehicle can reach lethal concentrations in just minutes. If you have an attached garage these lethal fumes can quickly spread to the inside of your home.

Checking In on Neighbors

During the winter and with the extreme cold temperatures, icy and snowy weather conditions can present a significant challenge to the elderly and disabled. Please remember to check on your neighbors who are elderly and/or disabled.

Your Support

Our officers and department staff would like to say "thank you" for all the positive words and generous support we have received from the community. The outreach from the community is vital in finding ways for our department to better serve our residents. We look forward to your feedback and would like to wish you and your family a Happy New Year.

Tri Kappa's local chapter seeking scholarship candidates; deadline February 1

Beta Rho, the Winfield-Gary-Merrillville chapter of Tri Kappa is seeking candidates for local scholarship awards. To be eligible, an applicant must have graduated from Andrean, Boone Grove, Crown Point, Merrillville, or one of the Gary High Schools and be a sophomore or higher level student enrolled full-time in an accredited college pursuing a bachelor or higher degree.

Interested candidates must have a 3.6 minimum GPA and demonstrate potential within their chosen career field.

(Christmas from Pg. 1)

beautiful tree. Misch Excavating re-homed the tree with our LOFS Maintenance Department and our hopes are that it will thrive in its new home, and we will be able to light this very tree for years to come.

Please, if we missed anyone, it was not intentional- we

Additional state scholarships are available in the areas of academics, fine arts and music.

A key scholarship is available to individuals with at least a five-year gap in their education and no other undergraduate degree.

The deadline for submitted completed application packets is February 1, 2022. For scholarship packet and more information, email scholarship@betarhotrikappa.org or call Tri Kappa Scholarship Committee Chair Christi Chavez at 219-588-8940.

have an awesome community and are so lucky to live in such a beautiful neighborhood! Again, on behalf of our entire committee and Rick Cleveland, thank you! We hope that you all had a very Merry Christmas and wish you a Happy New Year. See you next year at LOFS Christmas at Lake Holiday.

LAKES OF THE FOUR SEASONS PROPERTY OWNERS ASSOCIATION, INC.

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The Seasonal is published monthly by authority of the Lakes of the Four Seasons Property Owners Association, Inc.

Shrink-wrapping service available in LOFS

The Lakes of the Four Seasons Lakes Department is now providing a shrink-wrapping service to LOFS Property Owners that are utilizing the POA storage area. The fee for shrink wrapping is \$16 per foot. At this time, they only have a limited amount of materials. Please contact Ryan at 219-988-4722 for more details.

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Lakes Department

By Mike Talley,
MS4 Coordinator

Managing Ice and Snow

Waking up to a sudden snowfall can cause your morning routine to become a disaster. Cold snaps can turn any amount of melting snow into dangerous ice patches. If you find yourself dealing

with these situations, knowing what types of materials can get you out of a jam can be helpful.

When selecting an ice melt product to purchase, read the label keep in mind any adverse effects it may have to your property along with that of our community, especially

Increase in Indiana's winter coyote sightings is no cause for alarm

Coyotes are on the move, and Indiana residents might see them more, but this should not be a cause for alarm.

Coyotes are common everywhere in the state, even in urban areas. Coyotes become more active during winter, and the bare vegetation this time of year increases the chance of catching a glimpse. Young coyotes leave their parents to find a new home, making them more likely to be seen during winter. And in January, coyotes will be looking to breed, making them even more active. Seeing more coyotes does not mean they are increasing in number.

Where people are, coyotes follow. Coyotes like to eat animals and plants that thrive around yards and homes, including rabbits, mice, fruit, and squirrels. They thrive around people because of the abundant food that comes with human development.

Coyotes are a common

member of Indiana's urban wildlife community, as are raccoons, red foxes, and opossums. Coyotes are also an important member of Indiana's wildlife community, helping control rodent populations and cleaning up carrion.

Coyotes typically weigh between 20-30 pounds and are similar in height to a German Shepherd. Winter fur, which is thicker, makes coyotes appear bigger than they actually are, potentially causing concern.

To reduce the possibility of pets having a negative interaction with coyotes or any other wildlife, keep pets leashed, in a kennel with a secure top, or indoors.

Problems between coyotes and people are uncommon. Follow these tips for making your property less attractive to coyotes:

- Clean up fallen fruit from trees or gardens.
- Keep garbage secure.

our lakes. Almost 100% of the stormwater falling in the Seasons ends up in one of our lakes.

Did you know chloride is virtually impossible to remove from a waterbody, and that just one teaspoon of salt contains enough chloride to pollute five gallons of water forever?

When removing snow from your driveways and walkways the most environmentally friendly way is the old-fashioned way. Remove

- Make sure pet food and treats are not left outside.
- If you see a coyote around your yard, take down birdfeeders; coyotes could be attracted to the rodents eating the seeds.
- Never intentionally feed a coyote, which could result in its losing its fear of people.

Making a coyote feel unwelcome around people can help maintain its natural fear of humans, but never corner or chase a coyote – you should always allow it to have a clear escape path to get away from you. If you see a coyote and want it to go away, try to make it uncomfortable, yell; wave your arms; spray it with a hose; throw tennis balls or small stones at it, but don't throw anything that could be food, like apples; or carry a jar of coins to shake or a small air horn to make noise.

Learn more about coyotes at www.wildlife.IN.gov/5688.htm.

the snow while it's coming down or soon afterwards. This way the snow doesn't have time to become compacted and/or turn to ice. It might sound obvious, but the more snow you remove by shoveling or snow-blowing, the less ice you'll have to deal with later. This is when the salts and deicers come in.

First know that salt and deicers only work in certain temperature ranges. Traditional road salt (sodium chloride) doesn't work below 15 degrees F. Other products made of magnesium chloride, calcium chloride, or urea have different melting temperatures. The bottom line is to read the instructions and descriptions before you buy. Know the working temperature range. If it's too cold, none of them will work. Remember, more deicers put down does not equal more melting power. Only apply the proper amount

of product for the size of the area you're treating.

Also, if you have a walkway or driveway covered in ice and it's too cold for your salt or deicer product to work, you might be better off using sand. Sand doesn't melt the ice. Its job is to sit on top of the ice to provide traction. Less slips and falls helps to make a disastrous situation safer.

Deicer Comparison and Traction Tips

Urea Ice Melt – Calcium Magnesium

- Lowest melting temperature: +20° F.
 - Things to know: Promotes algae growth.
 - Over application can harm plants.
 - Slow acting.
 - Relatively pet safe.
- #### Salt – Sodium Chloride
- Lowest melting temperature: +15° F.
 - Things to know: Harmful

to plants.

- Harmful to concrete.
 - Corrosive to metals.
- #### Magnesium Chloride
- Lowest melting temperature: -10° F.
 - Things to know: Harmful to plants.
 - Corrosive to metals.
 - High cost.
- #### Calcium Chloride
- Lowest melting temperature: -20° F.
 - Things to know: It's the most widely used.
 - Safe to use on concrete and asphalt. However, do not use on concrete that is less than 1 year old.
 - Corrosive to metals.
 - Medium to low in cost when used as directed.
- #### Sand for traction
- Has no ice melting qualities.
 - Things to know: Provides traction only.

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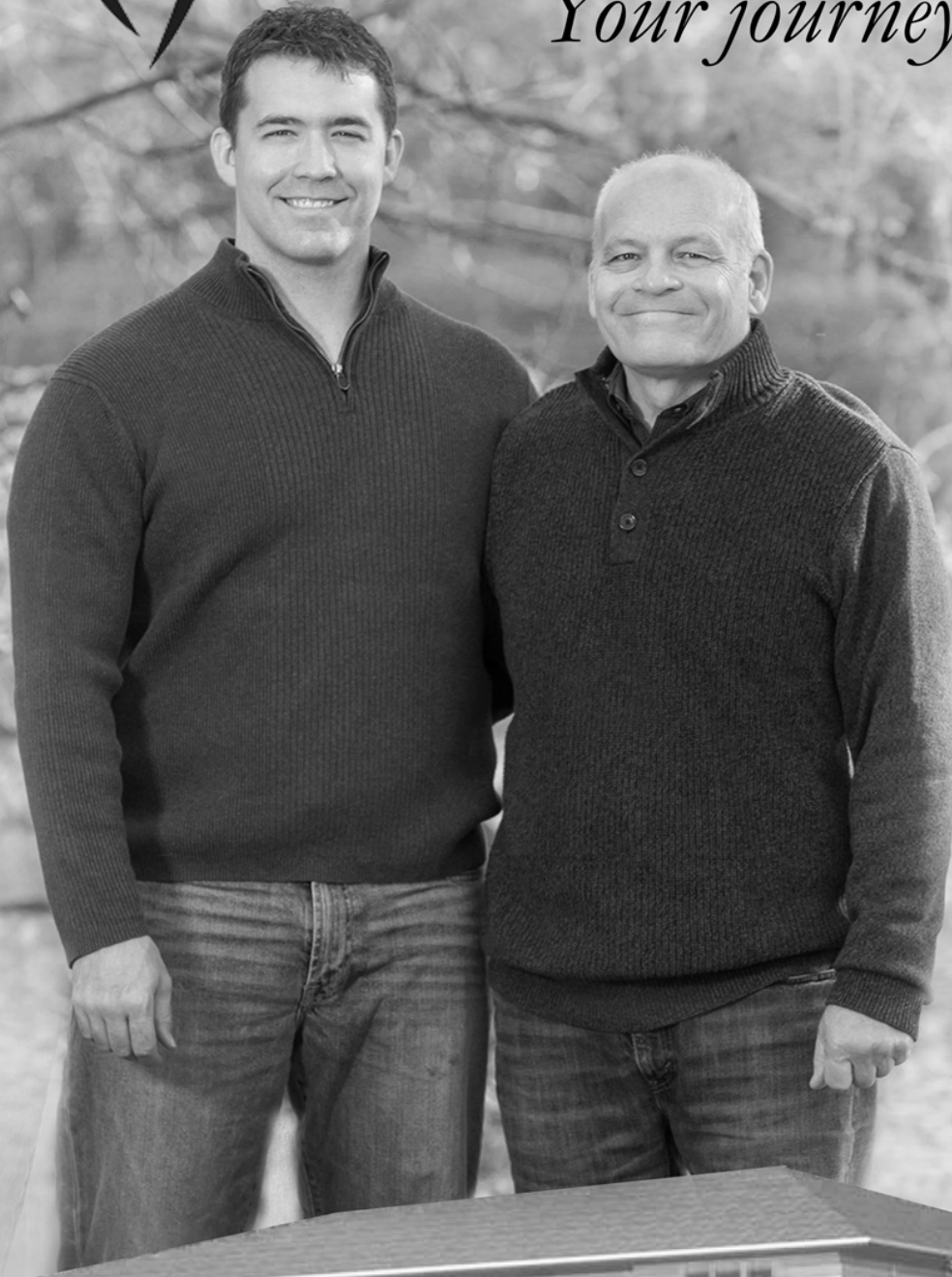
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Keenagers

The Keen-Agers closed another year and it has been memorable! After making a slow comeback from Covid regarding our club, we have fared well. We have enjoyed more than half of our meetings, we were able to go back to the casino, and we took a bus vacation to Mackinac Island. You can't keep the seniors down and out! We have lost some of our beloved members this year but they will always live in our hearts.

We are looking forward to returning in 2022 on Thursday, February 17, and hoping the best is yet to come next year. Thanks to all the Keen-Agers for making our club such a success and special kudos to Rick Cleveland and Jay Detloff for the use of Seasons Lakehouse and the great service provided by their amazing staff.

As always, 'Keeping Up

With The Keen-Agers'.

- President, Renate Sahulcik
- Vice-President, Jeanette Stolarz
- Travel & Entertainment Director, Jennifer Golembieski
- Treasurer & Food Director, Pete Maloy
- Secretary, Vileda Maloy
- Email Director, Alice Barcomb
- Caller Director, Trudy Perry
- Casino Director, Sue Kalinowski
- Facebook/Photo Director, Lynda Gustafson

Spring 2022 soccer registration is now open

Seasons soccer registration is now open. Seasons soccer registration will be on-line only this Spring. Registration is open now for In-house and Travel through January 31.

Travel includes up to U19 and must be done online. A birth certificate and picture are required for registration.

Visit us online at www.seasonsoccerclub.org to register. For any questions or issues with registration, please contact Frank Oliva at 219-614-5100 or via email at seasonsoccerr REGISTRAR@gmail.com.

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Christmas tree judges select their three favorites

My granddaughter Alice (almost 6 years old) and I judged the tree contest. We really wished we could see them in person to see the details. They were all beautiful.

- Our favorites were:
- First place, #12: The nature theme recalls the 60s and we liked the yellow (sun), green (grass), and blue (lakes) ornaments that remind us of the Lakes of the Four Seasons. It was simple but effective.
 - Second place, #11: The ‘candy tree’ was so enticing

and represented every decade. Alice wished she could get a candy cane from the basket. And we loved the colorful ornaments and bright bows.

- Third place, #10: Seeing a gnome was so surprising. The hat, whiskers and eyes were fun to see and well done. I have the gnome book from that era and plan to read it to my grandchildren.

We enjoyed our job and congratulations everyone!



First Place, #12



Second Place, #11



Third Place, #10



Kathy Tooredman and Alice Casey



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Please Recycle!

Speeders Beware!

We deeply value the safety and well-being of all LOFS residents and guests!

Speeding throughout the community will not be tolerated. The speed limit for all of the roads inside the Lakes of the Four Seasons is 20 miles per hour unless otherwise posted.

SLOW DOWN

THIS IS A NEIGHBORHOOD NOT A RACETRACK



January Specials

Wednesday: All You Can Eat Beer Battered Blue Gill with Lemon Tartar & Rotini Alfredo \$21 Frosty Cocktail \$5

Thursday: Chicken Ala King over Egg Noodles with Honey Butter Biscuit \$14 Cherry Bourbon Mule \$6

Friday: Salmon Neptune Topped with Lemon \$23, Pinot Grigio Glass \$5

Saturday: Pan Seared Ditka Chop with Apple-Brandy Sauce \$21 Winter Berry Martini \$6

Sunday: Sunday AYCE Brunch 10 am-1 pm \$12 for Adults, Children 12 and Under \$6, and Children Under 5 Eat Free Bloody Mary’s \$5 and Carafe of Mimosa \$10


Closed to the Public for Private Events: January 8th, 29th & 30th

Mr. Funnyman 7 – 10 pm on Saturday, January 29th. 21 and older show only. Tickets are \$20 each and go on sale Monday January 10, 2022. Tickets will be available at the POA Office. Call (219) 988-2581 for more details or to purchase tickets.

Call in or check us out on Facebook for our daily specials!
Text LAKEHOUSE to 219-259-3300 to receive special promotional deals and updates on coming events!

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January Specials

Monday - \$10 One-Topping Pizza, \$6 Domestic Pitchers

Tuesday - \$12 Pot Roast, \$3 Seltzer Beers

Wednesday - \$15 Short Ribs with Dumplings, \$6 Flavored Vodkas

Thursday - \$12 Baked Chicken with Seasoned Wedges \$4 House Wines

Friday - \$12 Shrimp or Fish, \$2 Fireball Shots

Saturday - \$15 Beef Tips, \$5 Bomb Shots

Sunday - \$15 Salmon with Risotto, \$13 Buckets

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Did you know a Revolutionary War battle was fought locally?

By Walt Pluchinsky, LOFS Historical Society



When we think of the Revolutionary War, Valley Forge, Washington’s crossing of the Delaware, the Boston Tea Party, the battles of Bunker Hill, Saratoga, and Monmouth, or the surrender at Yorktown automatically come to mind.

But did you know there was a battle of that war, however obscure, that took place in our area? Let’s find out more.

Although it is not well known, the English made every effort to enlist the aid of the Indians against the Americans in the Revolutionary War. In the Great Lakes Region, the Potawatomi, Ottawa, and Ojibwa (Chippewa) tribes were won over by the English with liberal presents, weapons, rum, and other promises. Not all of the tribes, however, supported the English, as the French and Spanish, friendly to the American cause, had favorable influence with other Indians.

The war did not leave the Calumet Region entirely undisturbed. For a brief time, the sand dunes echoed to

the sound of musket fire and war whoops as the Indians, allied with the English, were locked in combat with the Americans. This was the battle, on December 5, 1780, near the Petite Fort at the mouth of Fort Creek in what is now the Indiana Dunes State Park.

The French built the Petite Fort, or stockade, sometime between 1750 and 1755, to help them command the fur trade in the Calumet region. It may have been used by the traders as a collection point and storage place for furs obtained by the Potawatomi in the marshes of the area. The place was later occupied by the English but then abandoned, and it may not have been occupied when the battle occurred.

In 1780, several events in faraway places led up to the battle at Petite Fort. Briefly, there were some raids by the English and Indians on various American settlements. It was felt that the Fort St. Joseph area, located at present day Niles, Michigan, was a gathering point for Indian war parties sent out to harass the Americans. As a result, Jean Baptiste Hamelin, as ordered by a former cavalry officer in Washington’s army, led a detachment of men to Fort St. Joseph. Hamelin timed the march while the

Indians were on their first winter hunt. He looted the place, loaded his pack horses with goods and furs and departed hastily, taking a route along Lake Michigan towards Chicago.

The English commander in that region gathered a party of Potawatomi and pursued the marauders. They overtook Hamelin near the Petite Fort, and in the battle that followed, Hamelin and three of his men we’re killed, two were wounded, and seven captured. The English and Indians did not lose a man. This affair greatly improved the prestige of the English among the Indians.

In the years immediately following the Revolutionary War, the Potawatomi remained loyal to the English. They were present at American General St. Clair’s defeat in 1791 at the Wabash River in Ohio. They fought “Mad” Anthony Wayne at Fallen Timbers in 1794, and participated in the Battle of Tippecanoe against William Henry Harrison in 1811. They took up arms against the United States for the last time in 1812.

BUY LOCAL

Indiana Conservation Officers urge Hoosiers to practice ice safety: ‘No ice is safe ice’

Indiana Conservation Officers advise being mindful of the potential hazards of frozen lakes, ponds, rivers and streams.

It’s also important to keep a watchful eye on neighborhood retention ponds, lakes and other waterways for others who may venture out and find themselves in trouble.

Every winter, thousands of Hoosiers safely enjoy fishing, skating, hiking, or just sliding around on frozen ponds and lakes. And every year, people drown after falling through ice.

Just like driving differently on snow versus clear roads, some may need to re-learn how to safely have fun on ice.

Put safety first. The best rule of thumb is, when thinking about getting on the ice, believe it is thin ice unless proven otherwise.

Here are a few tips to re-

member when considering standing on or walking on a frozen lake or pond:

- No ice is safe ice.
- Test the thickness of the ice with an ice auger. At least 4 inches of ice is recommended for ice fishing; 5 inches is recommended for snowmobiling.
- If you don’t know the thickness of the ice, don’t go on it.
- Wear life jackets or flotation coats.
- Carry ice hooks and rope gear.
- Before going on the ice, leave a note of your whereabouts with a friend or family member.
- Don’t test the thickness of the ice while alone.

Wearing a life jacket is especially important when on the ice. If you fall through, a life jacket will keep your head above the water until help arrives.

Snow can insulate ice, causing it to freeze at a slower rate. When snow and rain freeze into ice, it is never as strong as solid, clear ice.

If you see a pet or other animal in distress on the ice, do not go after it. Doing so can often end in tragedy. Instead, contact your local emergency response personnel, who are equipped to make a rescue.

Some bodies of water will appear to be frozen solid but actually can have thin ice in several potentially unexpected areas. Flowing water, such as rivers and streams, should be avoided when covered by a layer of ice. Water that is surrounded by sand may freeze with inconsistencies in the thickness of the ice.

Underground springs, wind, waterfowl, and other animals can also keep areas of ice thin.

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House and Garden Club

House & Garden Club Donates to Fire Department

On December 7, the members of the House & Garden Club gathered at the Seasons Lakehouse for the annual Christmas luncheon. The club was honored to have LOFS Fire Chief Jeremy Campbell join us for the wonderful lunch provided by the Lakehouse staff.

Due to the tremendous efforts of the clubs fundraising committee we were able to donate \$2,500 to the LOFS Fire Department. Chief Campbell graciously accepted the donation on behalf of the fire department.

At the Christmas luncheon, the newly elected officers were installed for the 2022-23 term. Mary Schick is Secretary, Mary Grveles is Treasurer, Char Bolka and Pat German are Co-Vice Presidents, and Jo Ellen Simoni is President.

The Christmas luncheon committee did an outstanding job with the centerpiece and favors to help make our celebration more festive.

Entertainment was provided by Carla Stinson and her Father.

The fact that the House & Garden Club does not meet in November did not slow down the efforts of the club's decorating committees. The Lakehouse decorating committee met on November 22 to decorate the Lakehouse foyer, ballroom, and restaurant; and on November 29 the 19th Hole was decorated. The Club also provided funding to Kim White and her team for new lights at Walts Pond & the clubs memorial garden.

At the 'Christmas at the Lake Festival', the House & Garden Club sold poinsettias. The House & Garden Clubs' next meeting will be January 25 at 11:30 a.m. in the Lakehouse ballroom. We invite anyone interested in the club to come check us out. Visit our Facebook page; the link can be found at www.lofs.org under community/groups & clubs.

The House & Garden Club Wishes Everyone a Happy & Healthy 2022!



**SPECIAL MEETING OF
LOFS POA BOARD OF DIRECTORS**

Presentation of the 2022-23 Proposed Budget
Monday, January 10 at 7:30 P.M.
LOFS Seasons Lakehouse Ballroom

*Continued
from Page 1*



Carol Piazza
4151 Oakmont Court
Crown Point



POA Board of Directors

LOFS 2022-23 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 \$5,258,632.27.

The largest portion of the revenue, \$3,819,230.00 or 72.63% of the total revenue, comes from the annual assessment. Revenue from all other sources amounts to \$1,439,402.27. Operating Expenses, Equipment Purchases, Capital Improvements, and Debt Service equates to a budget of \$5,258,632.27 for the preliminary 2022-23 budget.

- Dues are proposed to be increased by \$25. The Real Estate Processing Fees and Transfer Fee are proposed to be increased by \$50 each. The fee to register a Golf cart to be driven on the street has been increased by \$10 and the POA Rental Dock fee is proposed to be increased by \$50. All other fees remain the same.

The following is a summary of the Preliminary 2022-23 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 over 47% of the total budget. Out of that, Salaries and Wages make up just over 37% of the total budget. Salaried wages have been increased just over \$41,000. \$35,000 of which is for an assistant in the Golf

Maintenance department. Hourly wages have been increased just over 4.2%. This includes increases in all of the departments to keep good employees we have now and to be somewhat competitive with wages in the region. This also includes more hours for a part-time employee to perform POA office duties and to work on all of our social media pages, website, and marketing. Health insurance costs are projected to be increased by 10%.

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, the website and social media. This year I am requesting more hours throughout the year for the part-time position and a 3% increase in wages for the office staff. Total requested increase for hourly wages is \$20,798.

Our miscellaneous insurance, which includes property and liability for all of the departments and POA properties, has increased just over 12.5%. Our broker continues to shop around for the best price possible. It's getting difficult with everything that is going on around the world and everyone wanting to sue for every little thing possible.

- Accounting Services has increased by \$6,800 due to more reporting regulations and increased fees that companies continue to charge.
- Credit card fees have been increased by \$4,000; proper-

ty owners continue to utilize their credit cards more often to make payments for dues and amenity fees.

- Contract Services has been increased by \$5,000. The majority of this line item pays for IT computer and networking services. We have more programs and networking services now. We also need to stay in compliance throughout the network because we have credit card machines and we don't want to be hacked.
- Utilities has been increased by \$7,186.28 due to expected increases in those costs from the utility companies and past experience.
- Debt Service is proposed to be increased by \$50,410 for a new loan to purchase the equipment that was proposed by the miscellaneous departments. The list includes: \$3,000 for a storage container at the Operations Department; \$7,000 for sidewalk and steps for the Lakehouse tennis courts; \$5,000 for landscape lights around the Clock Tower; \$10,000 for fencing to keep people from entering and exiting the community in certain areas with golf carts and vehicles; \$23,000 to repair cracks and resurface the tennis courts; \$5,900 for a new warmer for the Seasons Lakehouse kitchen; \$3,000 for new banquet tables at the Seasons Lakehouse; \$25,000 to re-side the Security building; \$6,585 to replace two hanging heaters at the Golf Maintenance shop; \$12,996 to replace the condensing unit and evaporator for the walk-in cooler/ freezer at the 19th Hole; \$1,500 for pool umbrellas; \$2,000 for pool chairs; \$25,000 for aerators for the lakes; \$8,500 for a boat motor for the Lakes Department; \$4,000 for a kayak launch; \$5,066 for computers for the patrol vehicles; \$2,500 for office computers at the Security

building; \$26,000 to replace the second irrigation pump; and \$10,000 for the POA's portion of a Driving Range Mat.

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.

- Hourly Wages were increased \$10,240 or approximately 3.5%. We hope the increase will keep the good employees we have now.
- Contract Services has been increased \$12,000 for increased cost for porta-jons at the parks and ballfields and the removal of trees and stumps throughout the community's parks and green space areas that the Maintenance Department is not able to do. This line item also includes the cost of the fireworks show and the removal of leaves and wood chips from our holding area.
- Fuel, Oil & Grease has been increased by \$3,500 due to the current use and the expected increases in cost.
- \$2,500 increase in road striping for the increase in material cost. This covers the expense to stripe new asphalt and the parking lots.
- Utilities has been increased by \$2,000 due to expected increases in those costs from the utility companies and past experience.
- Under Capital Improvements, \$7,000 is proposed for installing landscaping along the entrance and exit road at the Porter County Entrance.
- The drainage budget will remain at \$125,000. We will continue replacing the deteriorating culverts under the roadways and working on miscellaneous drainage issues throughout the community.

- The budget for road paving will remain at \$300,000.
- A new three-year loan was added under Debt Service for four new mowers at a cost of \$13,973 annually.

Building Maintenance Department

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

- Under Capital Improvements, \$29,425 is proposed to replace a HVAC unit at the Seasons Lakehouse.

Pool Department

- The Wages/Hourly are proposed to be increased by \$5,500 to allow us to get good employees and to be competitive with the seasonal job market in this area.
- Contract Services has been decreased \$7,100 since the gutters and plumbing around the perimeter of the pool

were inspected this past season. The inspection has determined that several areas around the entire pool need to be repaired at a cost of \$36,000 which is proposed in Capital Improvements.

Lakes Department

This department is responsible for monitoring and maintaining 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.

- Hourly wages have been increased \$5,000 to continue more lake patrols and increased maintenance to the sediment ponds.
- Wages/Overtime has been decreased \$2,000. Using more seasonal employees with fewer overtime hours.
- Engineering has been decreased \$14,000. We already have spot dredging areas

(See Board Pg. 12)

LOFS POA Revenue & Expense

Revenue	2022/23
Assesments	\$ 3,819,230.00
Boats & Docks	\$ 255,140.00
Pool	\$ 53,205.00
Golf	\$ 491,700.02
Golf Merchandise	\$ 40,000.00
Food & Beverage	\$ 5,732.25
All other	\$ 593,625.00
Total revenue	\$ 5,258,632.27
Expense	2022/23
Wages	\$ 1,964,502.60
Employee taxes and benefits	\$ 514,280.45
Repairs and maintenance	\$ 763,575.00
Insurance	\$ 289,617.00
Engineering	\$ 36,000.00
Fert.,Seed& Chemicals	\$ 110,000.00
Rentals	\$ 52,894.00
Utilities & Fuel	\$ 260,326.22
Taxes,legal,accounting & fees	\$ 304,956.00
Other	\$ 112,775.00
Reserves	\$ 65,000.00
Capital & Equipment	\$ 499,625.00
Debt service	\$ 241,101.00
Lease purchase	\$ 43,980.00
Total expense	\$ 5,258,632.27

2022/23 Preliminary Budget	
Capital Expenditures	
Drainage	\$ 125,000.00
Paving	\$ 300,000.00
Bunker Project	\$ 2,200.00
Landscape P.C. Entrance Roadway	\$ 7,000.00
HVAC @ Seasons Lakehouse	\$ 29,425.00
Gutter Repair for Perimeter of Main Pool	\$ 36,000.00
Total Capital Expenditures	\$ 499,625.00
Equipment Purchases	
Total Equipment Purchases	\$ -
Total Capital & Equipment	\$ 499,625.00

LOFS POA 2022/23 Debt Service	Yearly Payment	Maturity
Construction & Equipment 4 Year Loan- Proposed	\$ 50,410.00	2/1/2026
Construction & Equipment Loan	\$ 54,000.00	4/1/2026
Construction & Equipment Loan	\$ 55,000.00	6/1/2025
Four Mowers	\$ 13,973.00	2/1/2025
4x4 Work Truck- Operations	\$ 9,135.00	12/1/2024
Dumptruck	\$ 11,217.00	4/1/2024
C.M. Vehicle	\$ 7,500.00	5/1/2027
Dumptruck	\$ 2,036.00	4/1/2022
Mini Excavator	\$ 10,500.00	4/10/2023
Patrol Vehicle	\$ 6,970.00	2/1/2026
Patrol Vehicle	\$ 8,000.00	4/1/2027
Two Mowers - Proposed	\$ 4,960.00	2/1/2025
Tee Mower	\$ 7,400.00	4/10/2023
Total payments	\$241,101.00	

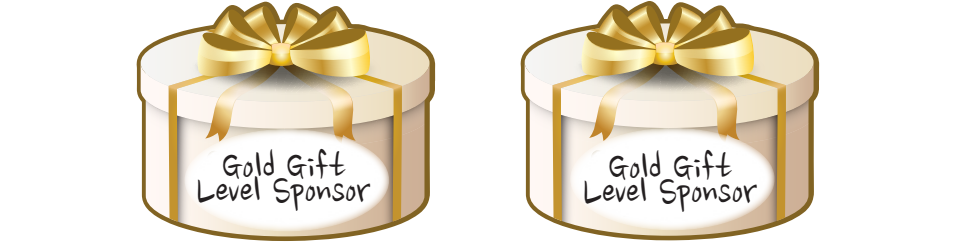
LOFS POA 2022/23 Leases	Yearly Payment
Copiers (4)	\$ 9,000.00
Mowers (4) - Golf Maintenance Dept.	\$ 34,980.00
Total payments	\$ 43,980.00

POA—January 2022						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
POA Office Hours Monday to Friday 9 am— 4 pm						1 New Years Day 19th Hole Open 10 am—5 pm
2	3	4	5	6	7	8 Seasons Lakehouse Closed for Private Event Free N Fun Bar Bingo @ 19th Hole 7-9 pm
Brunch 10am-1pm @ Seasons Lakehouse						
9	10 POA Proposed Budget Presentation 7:30 PM	11	12 Lions Meeting 6 pm @ Seasons Lakehouse	13	14 Karaoke with Ron 8—11 pm @ 19th Hole	15 Free N Fun Bar Bingo @ 19th Hole 7-9 pm
Brunch 10am-1pm @ Seasons Lakehouse						
16	17	18	19	20	21	22 Free N Fun Bar Bingo @ 19th Hole 7-9 pm
Brunch 10am-1pm @ Seasons Lakehouse						
23	24 POA Public Board Meeting @ 7:30 pm	25 House & Garden Club Luncheon 11:30 am @ Seasons Lakehouse	26 Lions Meeting 6 pm @ Seasons Lakehouse	27	28 Entertainment @ 19th Hole 8—11 pm with Kid Cuzzi (Acoustic Johnny Demotte Band)	29 Seasons Lakehouse Closed for Private Event Free N Fun Bar Bingo @ 19th Hole 7-9 pm
Brunch 10am-1pm @ Seasons Lakehouse						
30 Seasons Lakehouse Closed for Private Event	31					

LOFS Christmas at Lake Holiday would like to send a Special ‘Thank You’ to all of our sponsors that helped make the event a huge success!




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Talking to children and teens when they need help doesn’t have to be difficult

When kids experience difficulties, it’s important that they feel comfortable going to their parents or other trusted adults for help. Some children and teens may keep their feelings inside. If something is troubling them, they may not speak up and ask for help. Sometimes, kids don’t realize that help is available. As the first line of support, parents must be able to have open conversations about feelings so they can identify when their children are struggling emotionally.

“As a parent of two young children, we’ve tried to establish open lines of communication from Day 1 by providing a comfortable environment for our children to discuss and learn about their feelings and by trying to set a good example ourselves,” says Dr. Natalie Dattilo, a clinical health psychologist in Indianapolis.

Getting kids to open up and talk can be a challenge, but the following tips can help start a conversation.

Talk about feelings from an early age. Parents and caregivers should use language that is appropriate for the age and development of their child. Help them learn to name their emotions. Let children know that people can experience all kinds of emotions and it is ok- it’s what they do with the emo-

tions that matters.

Make them feel safe. Put kids at ease so they feel comfortable opening up. It is essential to make it clear why the conversation is happening, as kids can be fearful that they may be in trouble or are being punished if they are pulled aside to talk. Parents and caregivers might consider creating a time to talk one-on-one on a regular basis, such as a weekly lunch or after school snack.

Listen to them. Take the time to actively listen to what children and teens have to say. Many times, all kids want is someone who will listen. Try to understand their perspective before offering suggestions. It’s not necessary to try to fix everything. In many cases the best help is to listen attentively.

Be genuine. Try to avoid speaking from a script. Kids can tell when you’re not being genuine. Be open, authentic and relaxed to help them do the same.

Affirm and support their need for help. It’s ok for children to express sadness or anger. Normalize those feelings by telling them you’re proud of them for sharing their feelings. Let them know how courageous it was for them to trust an adult for help. If it seems like they need more help than you can provide, consult with an appropri-

ate professional. It might be best to start by talking to the school psychologist.

Don’t be afraid to say I don’t know. As a caregiver, it is okay to admit that you don’t have all the answers. However, if a child asks a question, make every effort to find an answer or someone who can help.

Dr. Dattilo agrees. “The most important thing to do when your child opens up to you is to validate what they are feeling, no matter what. You don’t have to agree or understand why to express support. By saying something empathic and heartfelt like, “Wow. That must have been really rough” or even something as simple as: “I hear you” can send a powerful message of non-judgment, which only increases the likelihood that they will open up to you again in the future. Teaching our children about their feelings by giving them the opportunity to talk about them often will help give them the skills they need to cope with difficult emotions for the rest of their lives.”

To learn more about mind and body health, visit the American Psychological Association at www.apa.org/helpcenter. To find out more about the Indiana Psychological Association visit www.indianapsychology.org.

Indiana University study finds that stringent password policies help prevent fraud

The all-too-common practice of using the same e-mail address-password combination to log into multiple websites can be damaging, especially for employers with many users and valuable assets protected by passwords, like universities.

“If someone uses their university email address and passphrase to sign up for, say, LinkedIn, and LinkedIn is breached by cybercriminals, that would mean their university password is sitting on the web for everyone to see,” said Indiana University’s Dan Calarco, co-author of a paper that examines the practice of password reuse.

But researchers at IU have discovered a simple way to foil criminals intent on breaking into university data.

“We found that requiring longer and more complicated passwords resulted in a lower likelihood of password reuse,” the authors write in the paper, ‘Factors Influencing Password Reuse: A Case Study’.

To investigate the impact of policy on password reuse, the study analyzed password policies from 22 different U.S. universities, including their home institution, IU. Next, they extracted sets of emails and passwords from two large data sets that were published online and contained over

1.3 billion email addresses and password combinations. Based on email addresses belonging to a university’s domain, passwords were compiled and compared against a university’s official password policy.

The findings were clear: Stringent password rules significantly lower a university’s risk of personal data breaches.

“Our paper shows that passphrase requirements such as a 15-character minimum length deter the vast majority of IU users (99.98%) from reusing passwords or passphrases on other sites,” the authors wrote. “Other universities with fewer password requirements had reuse rates potentially as high as 40%.” Their analysis found that IU performed the best of all 22 universities -- and had the most extensive requirements. The authors could not legally test whether credentials were actually valid; instead they examined whether passwords could potentially be valid given public password re-

quirements such as password length, complexity, and other requirements.

The authors offer the following recommendations to safeguard passwords:

- Increase the minimum password length beyond 8 characters.
- Increase maximum password length.
- Disallow the user’s name or username inside passwords.
- Contemplate multi-factor authentication.

Multi-factor authentication is becoming more common and usable. IU, for example, employs Two-Step Login. With the potential benefits of reducing the risk of password reuse, multi-factor authentication may be a viable alternative to changing the length and/or complexity of password policies.

“Our recommendations are not only applicable for universities, but also can be used by other organizations, services or applications,” they write.



