

Seasonal

Publication of the Lakes of the Four Seasons Property Owners Association

January 2023

The LOFS community all dressed up in lights and decorations

The holidays are behind us...BUT...the memories of all the beautiful decorations remain. We sure hope you took the time to enjoy in the splendor.

Driving throughout our community during the Christmas Season, beginning at the entrance, was just breathtaking. The 19th Hole, flower bed focal points, the warm decorations inside and outside the Lakehouse, the annual lawn display set to music outside of the Lakehouse, the garland and trees highlighting the 2nd Annual Christmas Festival as well as the flood lights lining West Lake Shore Drive, was just beyond beautiful!

Thank you to Roy Green

and the maintenance staff, the Nix Family, House & Garden Club, and the Christmas Festival Committee for all your time and talent to 'Dress Up' LOFS for the Holidays!

The Fundraising Committee had such an enjoyable week driving the roads of the community taking in all the beautiful house displays by our residents and acknowledging all the hard work that went into these numerous displays. We wish we could have awarded a prize to all.

Thank you to all who participated, it truly was appreciated and enjoyed.

Wishing each of you a very happy, healthy, and prosperous New Year!



1st Place: 1012 Woodland Court
Terry and Paula Ebersberger



2nd Place: 4128 Augusta
Andrew & Kathryn Vlachos



3rd Place: 2369 Four Seasons Court
Chris & Nicole Streit



4th Place: 2331 Drop Anchor
William & Julia Bock

Christmas committee thanks sponsors, staff, community, and participants

On behalf of the LOFS POA, Rick Cleveland and his staff, Roy Green and his Maintenance Team, LOFS Security Team, LOFS Boat Patrol, Seasons Lakehouse Staff, and our LOFS Christmas at Lake Holiday Event Team, we thank you for another successful evening filled with pure magic.

We are all so happy to have shared such a magical kick-off to our holiday season with

our wonderful community. This was an event that would not be as successful without you - we appreciate you coming out to support local vendors at the vendor market, the local food vendors that served up some tasty eats, DJ Kenny G that spun up some awesome tunes, Marty, with NWI Photo Booth, all of our fabulous sponsors, Mr & Mrs Claus, Buddy the Elf on the Shelf, the Grinch and Cindy

Lou Who, Bruce & Jill Nix for incorporating the tree into Bruce's amazing light display and lighting it up for us, the LOFS Boy Scouts for manning the campfires, LOFS Girl Scouts for participating in the campfire fun selling marshmallows to roast on the fires, Dawn and Tim Shepard for magically decorating the Santa area, Chris Falls and Kelly Ryan for helping coordinate the

setup of the vendor market & coordinating the volunteers for the day and also running the Santa photo area.

A big thank you to Mother Nature, who ordered us up the perfect weather for the day as well! What a super fun evening filled with pure joy, community togetherness, lots of laughs, and a genuinely fun start to the Christmas Season.

Please mark your calendars for next year's Third Annual

Christmas at Lake Holiday on Saturday, November 25, 2023!

LOFS, thank you for showing up and helping us support three organizations that truly help our wonderful community. With your help we have been able to donate over \$7,000 total to be split three ways to the LOFS

Fire Department, NWI No Child Hungry, and the LOFS Masterplan Committee to help with a community enhancement project.

We wholeheartedly thank you all for attending and look forward to your continued support and we will see you next year!



5th Place: 4114 Augusta
Robert & Deborah Rousseau



(See Pg. 8 & 9 for additional photos)

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 restaurants and thanks to our Operations Department for installing the decorations and lights at the entrances of the community and for the second 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 winter months.

Winter-time 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 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 snow storms 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 toler-

ated. 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 Tuesday, January 31, 2023. A late fee of \$50 plus applicable interest charges will be charged if not paid by the due date.

Placement of Items at end of Driveways

A friendly reminder that garbage and 'treasures' are

only allowed by the end of the driveway after 4 p.m., the day before trash collections. We continue to see residents putting items out days before their garbage day. In an event to alleviate any unnecessary warnings or fines, please take into account the current policies set by the POA. If you do post on social media that you have an item to give away, please keep those items up by your garage door or front porch. The community thanks you for keeping it beautiful.

Live Christmas trees will be collected by the Operations department starting Monday, January 2nd until Friday, January 13th. Please remove all decorations before placing them on your road berm for

collection.

2023 – 2024 Budget

Since October, your Board of Directors and Department Managers have been working on the 2023-24 budget. The Preliminary Budget was presented after the regularly scheduled POA Board meeting on December 12 and an outline of what was presented is in this issue of the Seasonal. A Proposed Budget will be presented on Monday, January 9 at 7:30 p.m. in the Ballroom of the Seasons Lakehouse. The Board will approve the 2023-24 budget at the regularly scheduled public meeting on Monday, January 23, 2023.

Identification Statement

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Property Owners Association, Inc.

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Crown Point, IN 46307

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LOFS Property Owners Association

1048 N. Lake Shore Drive

Crown Point, IN 46307

Operations Department

The Operations / Building Maintenance crew hopes all our residents had a Happy Holiday Season.

The crews were busy this year with the leaf collection. We started October 19 and went until December 14; we even worked some Saturdays for a total of 42 days. We had three trucks doing Lake and Porter counties nearly every day.

The crews brought in 252 loads, with a total of 1,411 tons of leaves. While crews were out doing leaves, we had another crew setting up our light display with Bruce and Jill Nix; they put together another wonderful light show on the Lakehouse

lawn. This crew also did lights at the 19th Hole, front gate, 9th green and the Porter and Lake County entrances.

The entire department set up for the Lakehouse Christmas Event. We added the 'Tree of Lights' to this year's display. The tree is 29 feet tall and has 5400 lights on it. We also added more lighted garland along the new walkway to the tennis courts and more lighting on the tennis courts helped brighten up the courts for the vendors. We hope everyone enjoyed the beautiful night.

Now that the holidays are almost over, we've been getting our trucks ready for snow plowing. Please, when

we do get snow, do not park cars on the street berms and do not park in the cul-de-sacs. We are very limited where we can push snow in the cul-de-sacs, and we do not want to bury any cars that are parked there.

Please remember as we plow the streets the snow pushes into resident's driveways. If you are out shoveling your driveway, kindly move away from the plows so you will not be sprayed with snow. Please move back and let the plow pass. Do not throw snow into the streets, that causes the driver to have to make another pass.

We have placed snow stakes out so the plow drivers can see where to plow. Please don't remove them they are POA property, and we reuse them each year.

Also, if you are out walking during a snowstorm, please wear some type of reflective clothing, so the driver can see you and your pet if out walking the dog.

Our winter hours at the Maintenance yard are Monday through Friday 6:30 a.m. to 4 p.m. No Saturday or Sunday hours. You can drop off electronics, metal goods, tires (off rims), cardboard, leaves, and branches.

There are certain items we cannot accept; please call the Operations Department at 219-988-4461 if you have a question about an item you wish to dispose of.

If you start a remodeling project, think of how you will dispose of all the old things that you are removing. It might be necessary for you to get a dumpster. The

maintenance yard cannot accommodate most remodeling items.

Again, we wish all our residents a happy and prosperous New Year. We look forward to serving you during 2023.



LAKES OF THE FOUR SEASONS PROPERTY OWNERS ASSOCIATION, INC.

1048 North Lake Shore Drive - Crown Point, IN 46307

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Visit LOFS Web Site at www.lofs.org

LOFS Facebook Page - Lakes of the Four Seasons

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Gina Miller & Fara Atteberry 19th HOLE BAR & GRILLE MANAGERS • 988-2282 • restmgr@lofs.org

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WM REMINDERS

Place your toters out the night before your service day, or by 5 am the day of collection.

Please keep toters clear of snow during the winter months for service.

Visit www.wm.com for online payments, information regarding acceptable recycling items, rental of dumpster, etc.

BULK ITEM PICKUP

Acceptable:

Large items, Furniture and Appliances shall be limited to one item per week.

Large regular household items such as a bicycle, table, chair, mattress (please wrap in plastic) or box spring, etc. will be collected on the normal trash day free of charge. Carpeting must be rolled, taped or tied. The carpet, after being rolled and tied or taped, should be no longer than 4ft in length and no wider than 2ft in diameter; and weigh no more than 50lbs each. 5 rolls of carpet will be taken as a bulk item.

Unacceptable: No Hazardous Waste or Medical Waste. Not collected as part of weekly service: *Items from flood, fire or eviction. Items too large for one person to manage

Automotive Parts Large automotive parts will not be collected as household trash. Call your local scrap yard for possible disposal options.

Concrete, Gravel, Dirt, etc. Concrete, gravel, dirt, and other similar items are also unacceptable. These items can be referred to Customer Service for a roll off.

Toxic Products Toxic products such as automotive batteries, paint products, insecticides, oil, and antifreeze. Customer can contact Lake County Solid Waste at 219-853-2420.

An old book reveals interesting finds about our region and its settlers

By Walt Pluchinsky,
LOFS Historical Society (Part 2 of 3)



A previous article about the early days of Winfield Township, as described in an old book published in 1882, detailed some early settlers, as well as some significant events. We will continue with some interesting excerpts about our area during that time.

Several interesting incidents about wildlife in the early days may seem unusual today. Wolves were so numerous that sheep could not be raised until the area was well developed, and eradication completed. One man

heard what he thought was a herd of 1,000 wolves howling. Further investigation proved otherwise; only six were sighted. Only one bear was sighted in the township, as seen by a boy, but it was followed and killed near Crown Point. Bee trees were found in large timber. Prairie chickens and squirrels abounded, and game was taken to market to exchange for groceries. Sand hill cranes were numerous, but troublesome, often taking almost entire fields of grain.

The township has never had any inn, mill, tannery, foundry, distillery, or manufacturing of any kind. It has always been a strictly farming community. Of interest is the report that log-rolling and house-raising were among the merry gathering of early days.

At that time, there were only small villages in the township, Palmer and Winfield, with Hickory Point having been abandoned. In 1875, the plat of the town of Leroy was recorded. The town was laid out by Thomas McClarn; initially, 82 lots were planned, with "lots of room around these parts for more". It was formerly called Cassville, after Dr. Levi Cass, a large landowner. Large quantities of hay were baled for the Chicago market, being shipped on the Pittsburgh, Cincinnati & St.

Louis Railroad.

The first school was built in Section 21, on Eagle Creek (now a branch of Stoney Run, just south of Palmer) in 1842. The building, 12 x 14 feet in size, was constructed of unhewn logs and covered with clapboards, had two windows, one door, a puncheon floor, and seats of split lumber. The fireplace was large enough to take cordwood. A Mr. Taylor taught the first term. It was stated that 50 or 60 pupils used to congregate there for instructions. The first teacher received \$13 a month. A second school was built two miles northwest of this school, and a third school was established in the

Methodist Church in Hickory Point. By 1882, there were five schools, of which one was brick.

The first religious meeting was held at the house of Mr. Young, by a Rev. French, a Baptist minister. The Methodists were the first to organize, which they did at Hickory Point, building a frame church about 1842. Among the first members were William and wife, Mrs. Smith, and Mrs. Miller. A log church was built on Deer Creek about 1852, replaced by a Methodist Church (that stood until demolished about 2012).

As of 1882, there had never been a saloon or drug store in the township. However,

in the early days, whiskey was found in almost every house, and available for sale in many of them; drunkenness was seldom known. Joseph McFarland brought the first Merino sheep to the township. At one time, most farmers had a supply of sheep; many of them were diseased, and the venture was not a success. An early post office was in Winfield, near the center of the township. There were two small cemeteries, Hickory Point and Deer Creek. The railroad came through Palmer.

In a future article, we'll describe the township's most prominent citizens of the early 1880's. Stay tuned!

Keenagers

The Keen-Agers will not be having a meeting in January, they will return on Thursday, February 16th to begin the 2023 year. The club did many activities in 2022 getting back in their active mode. They enjoyed gambling at the Four Winds Casino in Michigan and traveling on the Diamond Tour bus, vacationing in Niagara Falls. Every third

Thursday except January and September in 2022 they had a meeting at the Seasons Lakehouse enjoying delicious food and drinks and being entertained by great talent.

Membership fee will remain at \$30 next year due in October and the luncheon cost will still be \$20, which will include the entertainment and a tip. Every meeting is a theme event that is announced, ending the year with their Christmas luncheon of Prime Rib, and Pete Oprisko. Read the Seasonal for all their latest info and updates and follow them on Facebook to view all their fabulous photos and videos.

Please call Renate at 219-689-3408 or email her at willrenate@yahoo.com to get more details about the club or to make a reservation to preview or join. Thanks to all the Keen-Agers and the staff at the Lakehouse for

'Keeping up with the Keen-Agers!'

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

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Inside the Gates with the Security Department

Happy New Year! What a wonderful time of year, family gatherings, fun and celebrations.

Residents, for your sake and ours please keep your homes and vehicles secure at all times. Guests should follow suit. In any instance that you have a situation of theft please notify us, then immediately after, call your County Sheriff's Department to make a report of any incidents that have occurred.

We want to thank all the guests and residents that were patient with the dispatchers during the Thanksgiving and Christmas holiday season. New Year, same rules, remind all of your guests (family, friends and delivery companies) to use the front gate at the 109th Lake Shore Drive to enter the area. They need to use the guest lane, which is the lane by the security building. They only need to provide your address and last name along with their last name. Having all of that information ready as they approach the window can make the line move much faster.

Also please be patient as you are going through the resident lane; if someone's barcode didn't scan and the gate has not gone up for them and you scan your barcode the gate will not stay up. As soon as their car passes it will come down. We suggest that you don't go past the white scanner box until the other car is clear. Please wait for them to either turn around and leave or rescan their barcode. If someone is before you, please wait for the gate to close, then you should proceed. There are signs posted and STOP signs to walk you through the process of coming through the resident's lane.

Parents please be mindful of your children's activities during this time of year. Sledding is fun for all, but please be careful when you are out, do not sled into the streets and make sure they

stay off the ice on the lakes.

Residents if you have any elderly neighbors, please check in on them from time to time. Some of them may not have relatives that live close by to do so. Please call us if need be.

Congratulations Diane on your retirement. Thank you for the wonderful 19 years that you served as a dispatcher. Retirement is an exciting milestone; you deserve every moment of relaxation that comes your way. Enjoy!

From all of our wonderful Security Officers and Dispatchers, we want to wish you a safe and prosperous New Year.

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LICENSED - BONDED - INSURED

- (Budget from Pg. 7)
- Utilities were increased by \$2,300.00.
 - Golf Maintenance Department**
This department is responsible for maintaining the 18 Hole Golf course and several landscapes throughout the course and around the Pro Shop.
 - Salary wages were increased \$16,496.00. The mechanic will not be split with the Operations Department.
 - Fuel, Oil and grease increased by \$9,500.00 due to the increase in fuel costs.
 - Repairs & Maintenance was decreased by \$2,000.00 due to having new mowing equipment and the update that was performed to the irrigation system.
 - Sand, Gravel and Soil was decreased by \$2,000.00.
 - There is a \$4,000.00 decrease in supplies due to not having to keep parts in stock for the irrigation system.
 - Utilities were increased by \$2,000.00.
 - Equipment includes \$20,000.00 to purchase a used work truck to replace a very used truck they have now and \$24,000.00 to replace their pull behind mower deck.
 - Capital Improvements include \$2,200.00 to continue spraying liners in the bunkers and \$16,000 for cart path paving and sealcoating.
 - Golf Services Department**
 - Credit card fees were increased by \$2,500.00 due to an increase in sales and higher credit card fees.
 - \$6,300.00 was budgeted for a new pull behind range ball picker.
 - Food & Beverage Department**
The combined projected cost of doing business for the 2023-2024 Food & Beverage department is \$43,600.25.
- Remember this is a Preliminary Budget and is subject to change as updated proposals become available.*
- The proposed budget will be presented on January 9, 2023, at 7:30 p.m. The 2023-2024 final budget is set for approval at the regularly scheduled Board of Directors meeting on January 23, 2023, at 7:30 p.m.*

Market swings making you uneasy? Let's talk.



Sam Salameh
Financial Advisor

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EVENT IS FOR LOFS RESIDENTS

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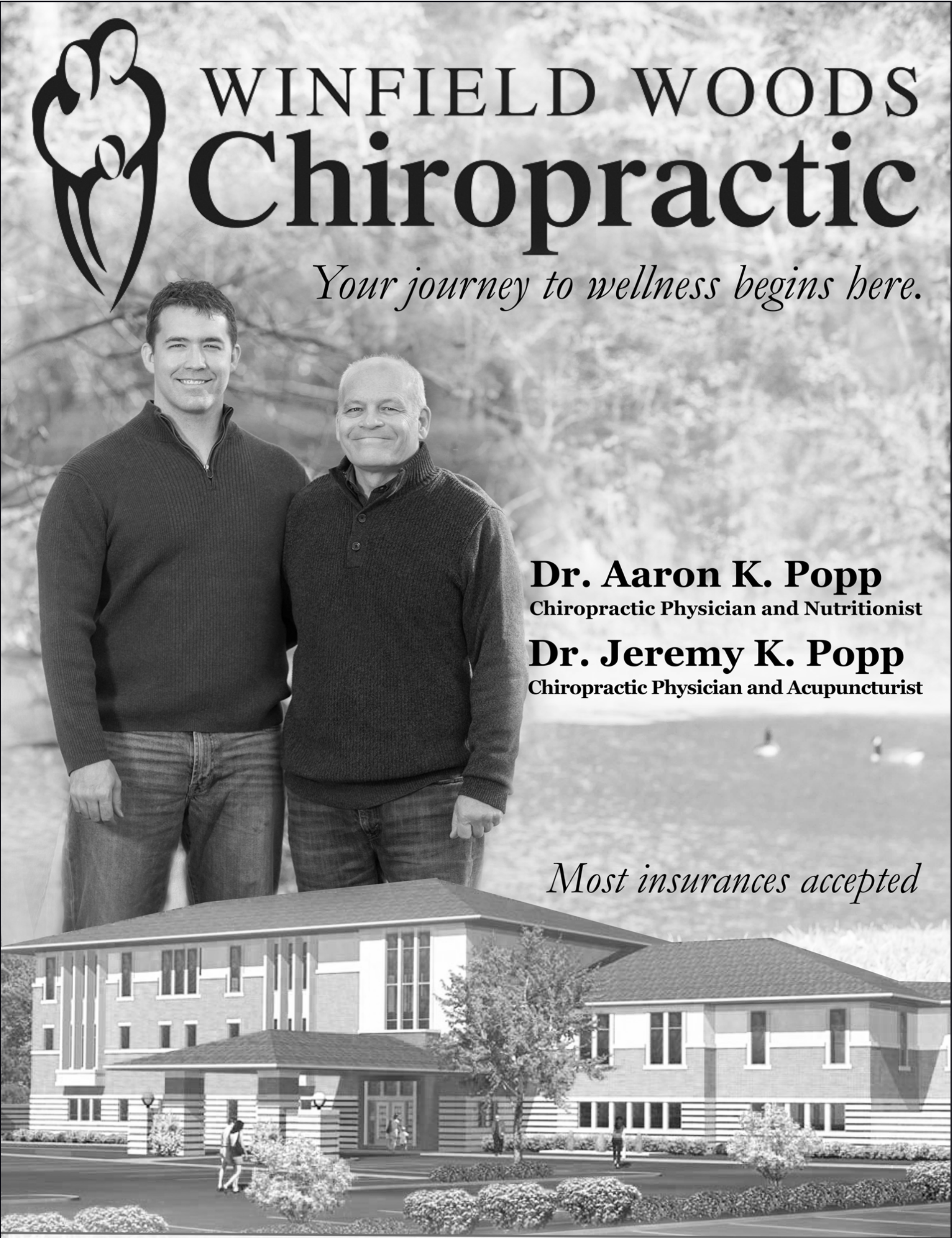
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Across the street from Lakes of the Four Seasons

| POA—January 2023 | | | | | | |
|--|--|--|--|-----|---|---|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
| 1 Happy New Year!!! | 2 Collection of Live Christmas Trees Begins | 3 | 4 | 5 | 6 Tickets go on sale at POA Office for the Mallrats Concert | 7 Entertainment at 19th Hole 8-11 pm Doug & Jim Acoustic |
| 8 Brunch 10am-1pm at Seasons Lakehouse | 9 POA Proposed Budget Presentation 7:30 PM at the Seasons Lakehouse | 10 | 11 Lions Meeting 6 pm @ Seasons Lakehouse | 12 | 13 Collection of Live Christmas Trees Ends Seasons Lakehouse Closed for Private Event | 14 |
| 15 Brunch 10am-1pm at Seasons Lakehouse | 16 | 17 | 18 | 19 | 20 | 21 Seasons Lakehouse Closed for Private Event |
| 22 Brunch 10am-1pm at Seasons Lakehouse | 23 POA Public Board Meeting at 7:30 pm | 24 | 25 Lions Meeting 6 pm @ Seasons Lakehouse | 26 | 27 | 28 Entertainment at 19th Hole 8-11 pm Piano Bob Seasons Lakehouse Closed for Private Event |
| 29 Brunch 10am-1pm at Seasons Lakehouse | 30 | 31 House & Garden Club Luncheon 11:30 am at Seasons Lakehouse | | | | POA Office Hours Monday to Friday 9 am— 4 pm |

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.



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ENTERTAINMENT:

Saturday, January 7th -
Doug & Jim Acoustic
8pm-11pm

Saturday, January 28th -
Piano Bob 8pm-11-pm

January
Specials



Sunday - Italian Beef Sandwich \$12, 16-inch Italian Beef Pizza \$24, Domestic Buckets \$13
Monday - \$20 One-Topping 16" Pizza w/6 traditional wings, \$6 Domestic Draft Pitchers
Tuesday - Pop-Up Food Specials, Moscow Mule \$7
Wednesday - Meatloaf Dinner \$13, Glass of Wine \$4
Thursday - Monte Cristo served w/Sweet Potato Fries \$12, Import Beer \$4
Friday - AYCE Fish or Shrimp \$14, Combo \$16, Flavored Vodka \$6
Saturday - Meatball Sub Served w/Homemade Chips \$14, Tall Call \$6

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January Specials

Wednesday- Brandy Chicken Florentine on Fettuccini Pasta with Roasted Tomatoes \$17
Tippy Peppermint Mocha \$9
Thursday- Korean BBQ Pulled Pork Sandwich Topped with Ginger Slaw \$11
Winter Sunshine \$9
Friday-Roast Salmon & Jumbo Shrimp Skewer Topped with Balsamic Bacon Jam \$23
Sugar Plum Fairy \$9
Saturday- Boneless Pork Loin Chops with Brown Sugar Cider Glaze & Rotini Alfredo \$19
Toasted Pecan \$10
Sunday- Brunch 10 am to 1 pm. \$15 Adults, \$7.50 Children 5- 12, Under 5 Free.
Winter Mimosas \$6

Closed to the public for Private Events: January 13th, 21st & 28th.

Entertainment:

The Mallrats 7 – 10 pm on Saturday, January 21st.
Tickets go on sale at the POA Office Friday, January 6th for \$25 each, buffet included.
Call (219) 988-2581 for more details or to purchase tickets.

Call in or check us out on Facebook for our daily specials!
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LOFS 2023-24 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 \$5,687,560.65.

The largest portion of the revenue, \$4,266,300.00 or approximately 75% of the total revenue, comes from the annual assessment. Revenue from all other sources amounts to \$1,421,260.65. Operating expenses, Equipment Purchases, Capital Improvements, and Debt Service equates to a budget of \$5,687,560.65 for the preliminary 2023-2024 budget.

• Dues are proposed to be increased by \$100.00. Partial Privilege Assessments to be increased by \$80.00 and Big Bass Lake Assessments to be increased by \$85.00. Golf Cart Stickers are proposed to be increased by \$15.00. The daily fee at the Pool has been increased by \$3.00 and the ten-swim pass by \$15.00. A new fee structure is being proposed for the Pool Memberships. A family membership will allow up to five family members living in the LOFS household for \$100.00. A single membership; thirteen to sixty-one years of age will cost \$85.00. Additional family members living in the LOFS household will cost \$30.00 each and a Senior Single of sixty-two years of age or older will cost \$50.00. A Single Driving Range Membership and a Family Driving Range Membership will each cost \$20.00 more. All other amenities & miscellaneous fees have not been changed.

The following is a summary of the Preliminary 2023-24 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 approximately 44% of the total budget. Out of that, Salaries and Wages make up just over 35% of the total budget. Total salaried wages have been increased just over 2%; and hourly wages under 1%. The total hourly wages do not show a larger increase because the MS4 Coordinator / Covenant Enforcement employee has been removed from this line item. All covenant enforcement will fall under the Security Department and the MS4 management will be contracted out.

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. I am changing a part-time position to a full-time position and requesting a 3% increase in wages for the office staff. Total requested increase for hourly wages is \$9,785.32.

- Bad Debt Expense was decreased by \$10,000.00. We do not plan to write off that much next year.
- Contract Services was decreased by \$34,000.00. This past year we had to pay a temp service company to hire a replacement Accountant / Controllor.
- Credit card fees have been increased by \$17,000.00; property owners continue to utilize their credit cards more often to make payments for dues and amenity fees.
- Legal Services was increased by \$15,000.00 for insurance attorneys.
- License & Fees were increased by \$4,000.00 due to an increase for the reporting system, the website, and State licensing.
- Telephone- Internet was increased by \$2,000.00 for an increase in services.
- Utilities were decreased by \$5,300.00 because some of the expense will be paid out of the Seasons Lakehouse budget. We budgeted \$12,000.00 for utilities for the Seasons Lakehouse.
- We are budgeting \$2,000.00 to replace computer equipment.

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.

- Salary wages were decreased by \$10,875.00. The mechanic will not be split between the Operations and Golf Maintenance Departments. Each Department will have their own mechanic. Hourly Wages were increased by \$12,680.00 to increase one of the existing positions to a mechanic.
- Health Insurance was increased due to more employees taking the coverage.
- Fertilizer, Seed & Chemicals have been increased by \$4,500.00. The cost of some of the fertilizers & chemicals we use has doubled. This past year we were lucky enough to have some in stock.
- Fuel, Oil & Grease has been increased by

\$20,000.00 due to the increased cost.

- Utilities has increased by \$13,000 due to higher utility charges. 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 be increased by \$50,000.00.
- We are going to purchase a utility locator for \$1,500.00. When utilities are located they do not locate the lines we have installed throughout the years.
- Some lights need to be replaced at Big Bass Beach & Lions Park for a total of \$3,000.00.
- We are going to purchase another Storage Container for \$6,000.00.

Building Maintenance Department

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

- Fuel, Oil & Grease has been increased by \$1,200.00.
- 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.
- Supplies were increased \$2,000 due to an increase in cost from our suppliers.
- We need to purchase a new shed for the Seasons Lakehouse at a cost of \$3,000.00.
- For \$1,500.00 we are going to install an air curtain for the patio entrance at the Seasons Lakehouse to help keep the insects out when patrons walk through that area.
- We need to replace the gutters around the Seasons Lakehouse at a cost of \$5,000.00.
- The ice & water dispenser on the pavilion at the 19th Hole needs to be replaced. The WGA committed \$4,000 and the MGA committed \$1,500 towards the purchase. The POA's portion is \$2,850.
- We are going to begin replacing the Shingles on the Restrooms & Pavilions at the Parks & Beaches. We are budgeting \$7,000.00 for the coming season.
- The rubber roof for the portico at the Seasons Lakehouse needs to be replaced at a cost of \$3,000.00.
- For \$6,000.00 we will be replacing the Stall dividers at the Sandy Beach and Big Bass Beach restrooms.
- One of the HVAC units for the POA office and restrooms needs to be replaced

at a cost of \$38,000.00.

Pool Department

- Maintenance Contracts has been increased \$1,550.00 due to the increase by the certified pool maintenance company.
- The lifeguard umbrellas need to be replaced for \$800.00.
- We are budgeting \$1,000.00 for computer equipment.
- We have to replace some of the lounge chairs at a cost of \$1,500.00.
- The wading pool will be resurfaced with the coating that is used on the main pool and the jets will be replaced for a cost of \$7,000.00.

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.

- Hourly wages have been decreased by \$18,000.00. The MS4 Coordinator / Covenant Inspector was paid out of this department. Covenant inspections will be the sole responsibility of the Security Department and the MS4 Coordination will be contracted out.
- Contract Services will be increased by \$21,000.00 to contract the MS4 Coordination.
- Engineering has been increased by \$7,000.00 for the planning of a walkway on DAM C and to bid out a future dredging project.
- Fish & Habitat Stocking has been decreased by \$2,000.00. We will not be stocking as many fish this coming season.
- Fuel, Oil & Grease has been increased by \$6,800.00 due to more lake patrolling and increased fuel costs.
- Lake Chemicals have been increased by \$17,000 due to a necessary treatment against Eurasian Water Milfoil and increased chemical costs.
- Sand, Gravel & Soil has been decreased \$2,000 as we will not need as much for next season's projects or replacement.
- We need to install more hoses for the aerators in the lakes at a cost of \$10,000.00.
- We are proposing to replace the docks at Broadacre with floating docks for \$60,000.00.
- We are going to renovate the island in front of Big Bass Beach so it can be properly maintained and actually be used by residents at a cost of \$13,000.00.

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.

- Health Insurance for this

| 2023/24 Preliminary Budget | | |
|--|-----------|-------------------|
| Capital Expenditures | | |
| Drainage | \$ | 125,000.00 |
| Paving | \$ | 350,000.00 |
| Bunker Project | \$ | 2,200.00 |
| LED Lighting at Big Bass Beach & Lions Park | \$ | 3,000.00 |
| HVAC @ Seasons Lakehouse | \$ | 38,000.00 |
| Storage Container | \$ | 6,000.00 |
| Air Curtain at Seasons Lakehouse Patio Entrance | \$ | 1,500.00 |
| Gutters for Seasons Lakehouse | \$ | 5,000.00 |
| Ice & Water Dispenser for 19th Hole Pavilion - POA Portion | \$ | 2,850.00 |
| Shingles or Metal Roofs for Restrooms & Pavilions at Parks & Beaches | \$ | 7,000.00 |
| Rubber Roof for Lakehouse Portico | \$ | 3,000.00 |
| Stall Dividers for Sandy Beach & Big Bass Beach Restrooms | \$ | 6,000.00 |
| Siding for Security Building | \$ | 25,000.00 |
| Resurface kiddie Pool in Plaster and repair jets | \$ | 7,000.00 |
| Floating Docks at Broadacre Lake Access | \$ | 60,000.00 |
| Big Bass Beach Island Renovation | \$ | 13,000.00 |
| Cart Path Paving & Sealcoating | \$ | 16,000.00 |
| Total Capital Expenditures | \$ | 670,550.00 |
| Equipment Purchases | | |
| Computer Equipment | \$ | 4,000.00 |
| Utility Locator | \$ | 1,500.00 |
| Shed for Seasons Lakehouse Kitchen | \$ | 3,000.00 |
| Lifeguard Umbrellas | \$ | 800.00 |
| Pool Lounge Chairs | \$ | 1,500.00 |
| Hoses for Aerator Systems | \$ | 10,000.00 |
| Used Work Truck for Golf Maintenance | \$ | 20,000.00 |
| Pull Behind Mower Deck | \$ | 24,000.00 |
| Pull Behind Range Ball Picker | \$ | 6,300.00 |
| Total Equipment Purchases | \$ | 71,100.00 |
| Total Capital & Equipment | \$ | 741,650.00 |

| LOFS POA 2023/24 Debt Service | Yearly Payment | Maturity |
|-------------------------------|---------------------|-----------|
| Construction & Equipment Loan | \$ 54,000.00 | 4/1/2026 |
| Construction & Equipment Loan | \$ 55,000.00 | 6/1/2025 |
| Four Mowers - Operations | \$ 13,973.00 | 2/1/2025 |
| 4x4 Work Truck - Operations | \$ 9,135.00 | 12/1/2024 |
| Dumptruck - Operations | \$ 11,217.00 | 4/1/2024 |
| C.M. Vehicle | \$ 7,500.00 | 5/1/2027 |
| Mini Excavator - Operations | \$ 1,750.00 | 4/10/2023 |
| Patrol Vehicle - Security | \$ 6,970.00 | 2/1/2026 |
| Patrol Vehicle - Security | \$ 8,000.00 | 4/1/2027 |
| Two Mowers - Golf Maintenance | \$ 4,960.00 | 2/1/2025 |
| Tee Mower - Golf Maintenance | \$ 1,234.00 | 4/10/2023 |
| Total payments | \$173,739.00 | |

| LOFS POA 2023/24 Leases | Yearly Payment |
|---------------------------------|---------------------|
| Copiers | \$ 8,000.00 |
| Mowers - Golf Maintenance Dept. | \$ 34,980.00 |
| Total payments | \$ 42,980.00 |

LOFS POA Revenue & Expense

| Revenue | 2023/24 |
|-------------------------------|------------------------|
| Assesments | \$ 4,266,300.00 |
| Boats & Docks | \$ 254,945.00 |
| Pool | \$ 59,357.00 |
| Golf | \$ 532,903.90 |
| Golf Merchandise | \$ 35,000.00 |
| Food & Beverage | \$ (43,600.25) |
| All other | \$ 582,655.00 |
| Total revenue | \$ 5,687,560.65 |
| Expense | 2023/24 |
| Wages | \$ 2,004,509.11 |
| Employee taxes and benefits | \$ 511,025.95 |
| Repairs and maintenance | \$ 764,550.00 |
| Insurance | \$ 327,880.00 |
| Engineering | \$ 43,000.00 |
| Fert.,Seed& Chemicals | \$ 132,500.00 |
| Rentals | \$ 50,994.00 |
| Utilities & Fuel | \$ 315,251.59 |
| Taxes,legal,accounting & fees | \$ 328,356.00 |
| Other | \$ 137,125.00 |
| Reserves | \$ 114,000.00 |
| Capital & Equipment | \$ 741,650.00 |
| Debt service | \$ 173,739.00 |
| Lease purchase | \$ 42,980.00 |
| Total expense | \$ 5,687,560.65 |

| |
|--|
| SPECIAL MEETING OF |
| LOFS POA BOARD OF DIRECTORS |
| Presentation of the 2023-2024 Proposed Budget |
| Monday, January 9th at 7:30 PM |
| LOFS Seasons Lakehouse Ballroom |

department has decreased by \$29,443.00 due to a lack of full-time employees and those not needing to take the benefit.

- Security Insurance has been decreased by \$5,375.00. We were able to get a better rate.
- Alarm Services decreased by \$2,000.00 due to less repairs needed to the systems in the buildings.

- Fuel, Oil & Grease was increased by \$7,500.00 due to higher fuel costs.
- Repairs & Maintenance has been decreased by \$5,000.00 since there are newer vehicles with fewer repairs.
- Uniforms were decreased by \$3,000.00 due to shortage of employees and having items in stock.

(See *Budget* Pg. 4)



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Lake Holiday Vendors

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Raquel
Mia Higginbotham- Mias Sprinkle
Adventure



LOFS Christmas @
Lake Holiday Vendors

★ Kristin Longacre- Be Your Best
Self Coaching
Simply Daisy Boutique
Patricia Robison - Ger554
Joshua Boudreau- RGB Designs &
Marketing
❄️ David & Claire Wilson ★
Kristina Cheranko - Yunique
Megan Early - Sundae Funday
John Robertson -
The Works Vendor Mall
Lisa Renner - Level 10 Nutrition
Heather Dull - 4 Paws Sewing



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Kids: color stuff in!



I *really* like the New Year celebration. It comes around and gives me a new chance **every** year to do a little better or start doing something in a new way. What do you know about the celebration of the new year? **Read these clues to help you fill in this New Year puzzle:**

Out With the Old Year, In With the New!



A happy, healthy New Year to you and your family.

1. in Ancient Rome, the new year started in _____ because the month of January did not exist yet

2. to represent the birth of a New Year we use a newborn _____ dressed in a top hat and a sash

3. by the end of the year the child grows into a wrinkled _____

4. _____ time is used to represent the passage of years; he usually carries an hourglass

5. to celebrate the new year many people gather to eat, drink and dance at a _____; the biggest is in New York City in Times Square

6. _____ light up the sky in celebration; they can be seen behind the Statue of Liberty, the Eiffel Tower and the Forbidden City in China

7. the new year officially begins when the clock strikes _____

8. everyone's favorite New Year's _____ is "Auld Lang Syne," which means 'old long since'

9. after the parties of New Year's eve, many people relax by watching the big _____ game, "The Rose Bowl"

10. after the game people line the streets to watch the "Rose _____," which takes place in California

11. friends wish each other a happy, _____ New Year

12. people use the start of a new year as a way to better themselves through New Year's _____




March 11 6 party 8 midnight 10 5 9 4 1 3 2 7

healthy baby Father fireworks song old man resolutions football parade



I promise to...



What's a New Year's Resolution?

Have you ever heard of a **New Year's resolution**? It is a promise you make to yourself to change something or add something to your life. My New Year's resolution is to do my chores without being reminded by my Mom. What will be *your* New Year's resolution?

This 2-part puzzle has ideas that **you** might like to try. **First, read the clues and fill in the crossword puzzle. Next, match each resolution to its 2nd part that would "kick it up" a bit.**

1. get more fresh air and _____

2. finish all your _____

3. spend less time talking on the _____

4. try out a new _____ or sport

5. clean your _____

6. watch less _____

7. develop a new, special _____ (singing, dancing, juggling)

8. feed your _____

9. think about how to make yourself healthy _____

10. do your _____ well before it is due

11. save up your _____

12. get to _____ on time

A. and invite friends and family over instead

B. and help your brother and sister with theirs

C. and put on a show for your family to enjoy

D. and take on a few extra little jobs without being asked

E. and choose an exciting book to read instead

F. and spend it on someone else

G. and make a chart of your progress

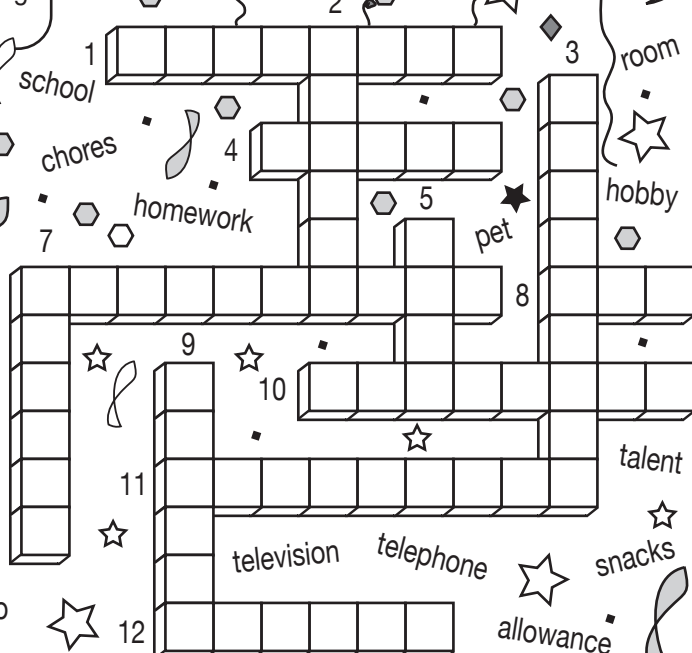
H. with clean clothes and a clean you!

I. and help your parents shop and pick out fruits you like

J. and help with the rest of the house too

K. and play with it every day, and keep it clean too

L. and become the best you can at it



exercise 2 0 2 3 school 1 4 5 6 7 8 9 10 11 12 room hobby pet talent television telephone snacks allowance

Forecast for a New Year!

Circle "yes" if you think an item could happen in the new year and "no" if it is just silly:

1. Small drones will be delivering pizzas and packages.

2. We will build a colony on the moon and live there.

3. Art shown on computer displays as well as canvases.

4. Cars will travel on the roads with no one driving them.

5. An entire meal will fit into one tiny pill.

yes no

yes no

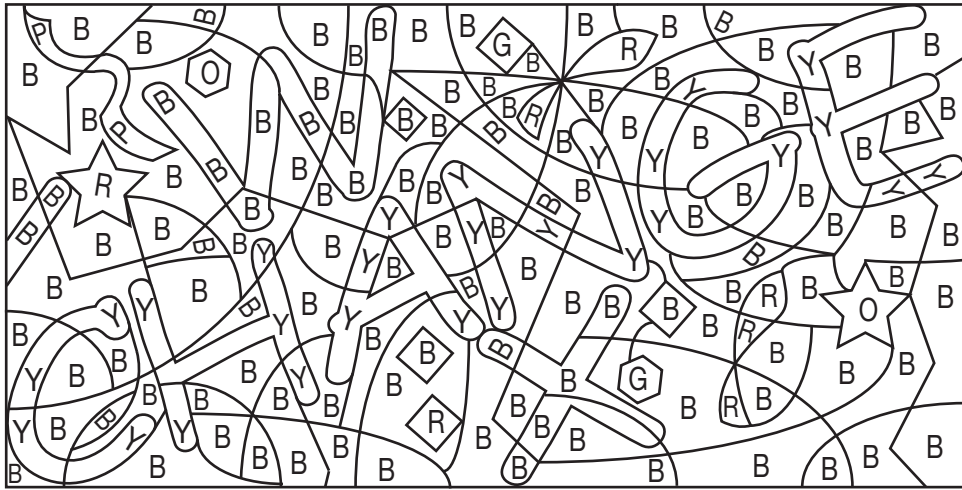
yes no

yes no

yes no

Follow the color key to see one thing you can count on next year:

Color Key: B = Blue R = Red O = Orange Y = Yellow P = Pink G = Green



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House and Garden Club

Members were busy in late November and early December with fun and rewarding activities!

• **Annual Decorating.** When you visited the Seasons Lakehouse or the 19th Hole in December, you were greeted with many beautiful and new Christmas decorations. Creating this festive atmosphere has been a project that House and Garden Club members have been doing for years. A big thank you goes out to member Kathy Mlodecki whose art and crafting abilities were integral to the creation of much of that décor. Another big thank you goes out to the committees/members

who did the set-up and take-down, and to the LOFS maintenance who brought in and took away all the boxes of décor to and from storage.

• **Holiday Play Excursion.** A fabulous new spin was put on ‘A Christmas Carol’ for a very entertaining production at the Theater at the Center in Munster. House and Garden Members enjoyed a delicious luncheon in the theater’s ballroom before the funny and clever production. A special thank you goes out to Roxanne Myers for arranging it all.

• **Annual Christmas Luncheon.** Holiday celebrations continued with our member luncheon at the Seasons Lakehouse. This event turned out to be a very enjoyable and relaxing time catching up with friends. Beautiful décor and table centerpieces along with members’ holiday attire added to the celebratory atmosphere. And the tasty food and fine service from

the staff at the Seasons Lakehouse was greatly appreciated.

• **Upcoming Events.** As we welcome 2023, our first Luncheon Meeting will be held on January 31 – the last Tuesday, and also the last day of January. The board will provide the lunch, and members will be updated about activities in the year ahead during a business meeting.

Sneak peek at an exciting new excursion that is coming -- from May 1 to 5 we will sponsor a bus trip to The Ark Encounter in Kentucky, with additional activities in Ohio. Cost will be \$699 double occupancy. For more information, call or text Mary Grveles at 219-765-1004. Four Seasons House and Garden Club is looking forward to a great year ahead.

(Additional photos Pg. 12)





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UNDER CONTRACT

Bilevel home with Lake holiday views has major potential. This 3 bedrooms & 2 bath, with main level laundry, master bath and big eat in kitchen. Located on a corner lot with lake county schools **\$249,900**

SOLD

Beautiful updated open concept ranch style home with three bedrooms and two baths. The main bedroom has vaulted ceilings, an ensuite with a corner tub and separate shower. The home has cathedral ceilings making it open and airy and has new frieze carpet, stylish black lighting fixtures and black plumbing fixtures. Large fenced yard with shed for extra storage **\$194,913**

NEW Construction, has over 2200 sq. feet. A 4-bedrooms, 2.5 bath, 2 story home w/ full unfinished basement-roughed for bath & 3 car garage! All bedroom's upstairs - GIANT MAIN SUITE w/ tiled shower w/ fiberglass base, soaking tub, double sinks & WALK IN CLOSET w/ window. 3 more bedrooms share FULL HALL BATH & Laundry room on upper level. The main level features a gorgeous BIG KITCHEN, w/ 42 upper cabinets & granite countertops, with walkout to patio. Kitchen is open to the Big Living room **\$463,732**

Charming, fully updated 2 Bedroom with 1 Bath, ranch home on a large lot. This home is move in ready! Recently updated with fresh paint throughout, plank style flooring or carpeting throughout the home through the nice size bright living room open to the kitchen! The kitchen also received new fresh paint, new cabinets, new sink/faucet, new lighting and new granite look countertops! Both bedrooms are generously sized with fresh paint, new carpeting and fans! The bathroom was updated with tiled tub/shower, ship-lap, fixtures, lighting, and the vanity with mirror. Laundry room with storage cabinets. **\$149,890**

Beautifully Updated!!! This 3-bedroom, 2 bath home sits on over 1 acre of mature wooded land nestled between Crown Point & Valparaiso w/ easy access for commute, dining, shopping and more! Home has been freshly painted and updated throughout & has new vinyl plank flooring & frieze carpet. New SS appliances, New furnace and A/C in 2021 and Hot Water heater in 2022. Big 23' x 21' -2.5 car finished garage **\$334,893**

Beautifully updated home located on Serene LAKEFRONT lot in a resort style community with loads of amenities. Soaring Open concept with panoramic lake and golf course Views. Upgraded features include laminate plank flooring thru-out living, dining & kitchen. New entry door welcoming you to big living room with Wood Ceilings, Minka fan, walkout to a wraparound deck with awesome views. **\$559,875**

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 - Minor Cuts
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 - Sports Injuries
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