



# Seasonal

Publication of the Lakes of the Four Seasons Property Owners Association January 2019

## Home decorating winners announced; The Holiday Season was in abundance throughout LOFS

By LOFS Fundraising Committee

With the Holidays now behind us and a New Year ahead, we hope you had a chance to drive through the community and enjoy all the beautiful light displays. Our community, with Mother Nature on our side, made for some awesome light displays.

It was such an enjoyment driving the roads of the community and taking in all the holiday beauty: houses dressed in lights and lawn decorations; and the warmth of our Lakehouse, decorated both inside and out, as well as the awesome display of lights set to music on the lawn of the Lakehouse. We send a BIG 'Thank You' to our Operations Department and the Nix Family for this annual tradition, and to the House & Garden Club for adorning the inside with its holiday splendor.

Thank you to all who participated this holiday season in setting the Christmas mood throughout our community. Although the LOFS Fundraising Committee had



1st Place: 4128 Augusta, home of Andrew and Kathryn Vlachos

such a wonderful time taking in all the beauty of the community's hard work, it sure was a difficult task narrowing it down to just four; for in our eyes everyone was a winner!

We wish each of you a very happy, healthy, and prosperous New Year.

### SPECIAL MEETING OF LOFS POA BOARD OF DIRECTORS

Presentation of 2019-20 Proposed Budget  
Monday, January 14 at  
7:30 PM

LOFS Seasons  
Lakehouse Ballroom

### PROPERTY OWNERS Please Read the New Policy on POA Rental Docks on Page 2.

Current POA  
Dock Renters keep  
a look out for the  
Dock Reservation  
Letter that will  
be mailed out this  
month.



2nd Place: 1012 Woodland Court, Home of Terry & Paula Ebersberger



3rd Place: 4161 Oakmont Court, Home of Barry & Carol Hanson



4th Place: 2145 Hidden Valley Drive, Home of James & Bobbi Marshall

## POA Community Manager

So long 2018! What an eventful year; I'll just leave it at that. I hope all of you had an enjoyable time over the holidays and I hope all of us have a great 2019.

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

Once again, the House and Garden Club did a great job with their annual decorating of the Lakehouse for the holiday season, and thanks to our Operations Department for installing the decorations and lights at the entrances of the community. Lastly, a big thank you goes to Bruce and Jill Nix for assisting Operations installing the Christmas Light Show at the Seasons Lakehouse.

### Wintertime Reminders

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

- ✓ Please do not put snow from your driveway into the streets. Frozen snow piles when hit with the plow could force plow trucks into oncoming traffic.
- ✓ Please do your best to keep drainage swales and culverts from being blocked with snow or ice jams and any type of



**Rick Cleveland**

debris.

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

Lastly, snowmobiles are not allowed to be operated on LOFS streets, parks, lakes, or on the golf course. See *Motorized Vehicle Resolution* under 'POA Policies' on the LOFS website at [www.lofs.org](http://www.lofs.org)

### 2019-20 Budget

Since October 2018, your Board of Directors and Department Managers have been working on the 2019-20 budget. The Preliminary Budget was presented on December 10. A Proposed Budget will be presented on January 14 at 7:30 p.m. in the Ballroom of the Seasons Lakehouse. The Board will approve the 2019-20 budget at the regularly scheduled public meeting on Monday,



January 28, 2019. This issue of the Seasonal has an outline of the Preliminary budget.

### Sheriff Commissions

Maybe it is common knowledge to most, but to those who may not be aware, the Public Safety Department, up until recently, held commissions through the Lake County Sheriff office. In fact, in years past some of our employees in this department held Porter County commissions as well.

Some of the current staff are employed as reserve officers for outside agencies, are Northwest Indiana Law Enforcement Academy graduates, retired police officers from local departments, or from neighboring state departments.

The fact is that a vast majority of our employees throughout the last 20 to 30 years have moved on to become police officers or agents for other law enforce-

ment departments throughout the area and country.

Here is what you might not know. Every time a new sheriff is elected or removed from office, those commissions that were issued to officers and the community have to be reapplied for and approved by the current Sheriff and Commission Board.

We, of course, have reapplied for those commissions and in our last meeting held with the current Lake County Sheriff and his Deputy Chief, were told new commissions would be issued to all applying officers as long as they passed their background checks. The Sheriff and his Deputy Chief also assured us they would offer our officers continual training in general areas to ensure we meet the requirements of those commissions.

We were elated by this

news; knowing that our working relationship with their office would continue to grow. Currently, we are still waiting for these gestures to come to fruition for our employees as well as the community.

We, of course, believe that over the years the actions taken by the Public Safety Department were done so without malice towards our residents and guests. The goal which has always been for the department is ensuring the safety and well-being of the community, its members, and those who are here visiting, and the actions that were taken and that will be taken are for just that: the community's safety and well-being.

We will continue to do what we can to ensure the safety of those in the community and await the follow-through and help of our local

Sheriff's office.

### LOFS Employees Re-certified on CPR/AED

On November 13, several LOFS employees received their CPR and AED re-certifications. Some were certified for the first time. Thank you, Kevin Radtke, for the training. We all hope it's something we never have to do but at least there are several LOFS employees with the necessary training that will be able to help those in need.

A special thanks to Matt Kodicek, the LOFS Fire Force EMS Director for assisting and for demonstrating the LUCAS Automated CPR device. The device was purchased in 2017 with the help of a grant and funding from the LOFS, POA.

All good wishes to everyone for a most prosperous 2019.

LAKES OF THE FOUR SEASONS PROPERTY OWNERS ASSOCIATION, INC.  
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LOFS Facebook Page - Lakes of the Four Seasons Information

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## LOFS, POA Rental Docks

### - New for the 2019 season

There will no longer be a need to wait in line or to camp out overnight to get an open POA rental dock space.

In order to get an available dock space, you will need to be on the "wait list". There is a \$100 fee to be on the wait list. The fee will be deducted from the renter's first-year dock rental fee upon accepting a dock, once one becomes available. Please read entire policy below:

### LOFS Rental Dock Distribution System

1. All current POA Dock Renters are assumed to remain renters for the next season until otherwise informed by the renter.
2. All current POA Dock Renters will be put in numerical order from the

person who has rented their dock the longest to the newest dock renter to create a seniority list. 2A) All renters that have the same amount of tenure would be "randomly drawn" for positions for each said year.

3. Any dock stalls that become available are to be offered to each current dock renter in numerical order to the seniority list annually, prior to utilizing the wait list.
4. **FOR THE 2019 SEASON ONLY, TO GET ON THE NEW WAIT LIST:** You must come to the POA Office with a \$100 check made out to the POA and give us your name, phone number and email address if available between February 4 to February 18. On February 19 those names will be ran-

domly drawn from a hat to determine the order of the new "wait list".

5. In the event docks become available, the first property owner on the wait list will be contacted with the offering.
6. The wait list will be updated regularly and posted on the LOFS website so all property owners on the list are updated on their current position.
7. Any property owner on the wait list may request a refund of the \$100 wait list fee at any time prior to receiving a dock. 7.A) Upon issuing a refund, the property owner will be removed from the list and all subsequent property owners below will advance up the list accordingly.

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NEW PATIENTS SEEN SAME DAY!

## Public Safety Department

By Craig Philp,  
Public Safety Director

New Year's Eve gives us yet another reason to get together with friends or family. During a night out, some adults will inevitably partake in having a few drinks, but there are some who will undoubtedly drink a little too much by the time the night

is over.

While there is nothing wrong with this (within reason), it's the decisions you take after that which matters. Some will decide that it is okay to drive themselves and possibly others home or to the next party because they "feel fine". Don't be that person!

Do yourself and everyone else on the road a favor this New Year's Eve and *designate a sober driver*, especially if you plan to drink to excess. Remember, there are also companies out there that provide for, I am sure a nominal fee, rides for people to stop them from driving drunk.

No one wants to start off the New Year by possibly getting into an accident or hurting someone, especially when knowing that there are options out there that could have prevented you from do-

ing it in the first place.

We all know that local police departments are out that evening in greater numbers to help prevent these intoxicated people from driving; so why take the chance on being that person stopped, and possibly that one that ends up going to jail? That would not be a good way to ring in the 2019 year in my book.

For those under 21, I have one simple thing to say to you this New Year's Eve: *"DON'T DRINK, it's against the law!"*

### Being Seen at Night

This department has had to remind residents that when out jogging, bicycling, or even just walking your pet(s), that you make sure you can be seen by oncoming traffic.

Since it is dark in the morning and early evening, which is normally the busy traffic time, you need to make sure you can be seen by oncoming traffic. You should, if possible, carry a flashlight or flashing beacon when walking or jogging down the streets.

Dress in light-colored

clothing, and if possible, add reflective material to your gloves, shoes, or jackets. Winter's darkness makes it even harder to see someone who's wearing dark clothing, and the slick road conditions will make it hard to maneuver for both the pedestrian and driver, should they not see you until the last moment.

The Public Safety Department wants to wish everyone a Happy – and SAFE! – New Year!

## 2019-20 LOFS directories in process

The LOFS Fundraising Committee is joining forces with the LOFS Fire Auxiliary to produce the new LOFS Directory for 2019-20.

This will result in all residents, current on their dues, to receive a free copy. We will publish landline numbers, cell phone numbers, and email addresses. If you have previously been listed or are listed in area phone books, we will carry over your numbers. If you have given up your landline or would like to replace it with

your cell number(s) or email address(es), you will need to contact Cathy Waitkus at 219-746-6827 or cwaitk@aol.com.

Also, if you are new to our community, call and add your current information. Please notify us though if you prefer no listing or just your address listed. The directory has pertinent info with numbers on schools, hospitals, churches, newspapers, utilities, local government contacts, LOFS clubs, and of course, many mer-

chants who will be providing these directories for you with their ads. Merchants who have previously advertised will be contacted soon to review their ads.

If you have a business, and would like to appear in the LOFS directory, please contact us for details. It's a great way to get your business in front of over 2,600 homes! The new edition will be available March 1, 2019, and will provide two full years of service.

## Next Keen-Ager's meeting will be in February

The Keen-Agers will not have a meeting in January; they will return in 2019 on Thursday, February 21, to start their new year off.

Thanks to everyone who

helped to make 2018 such a great year for the club. Please call Renate at 219-689-3408 or e-mail her at willrenate@yahoo.com to get info or to make a future

reservation to join.

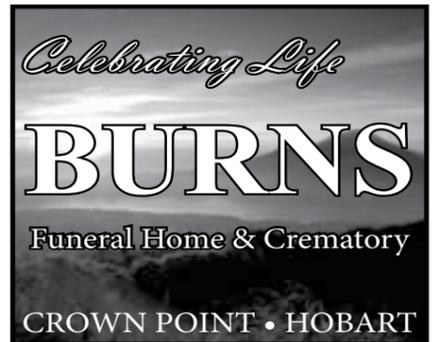
We hope everyone had a Merry Christmas. Happy New Year to you and yours from the Keen-Agers!

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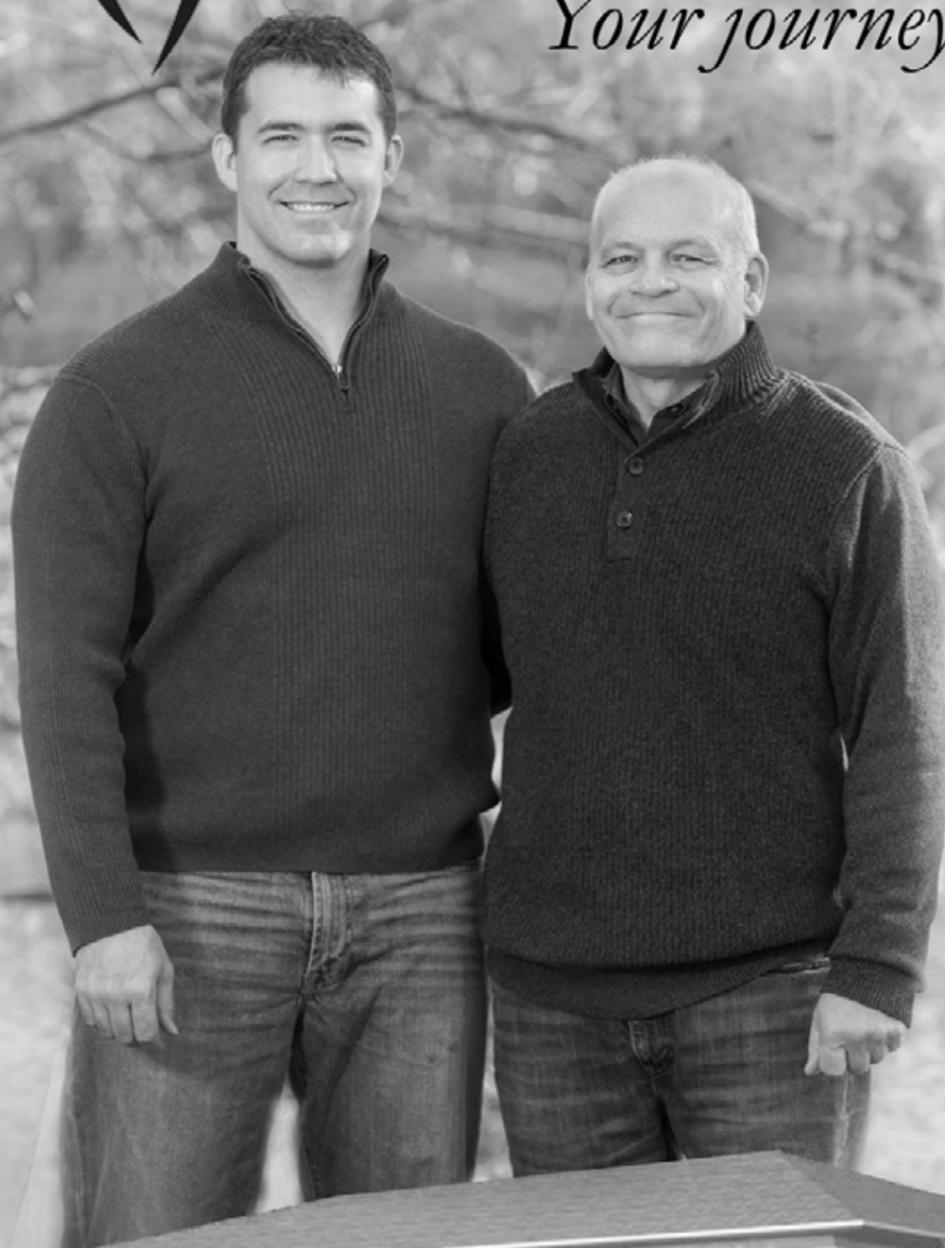
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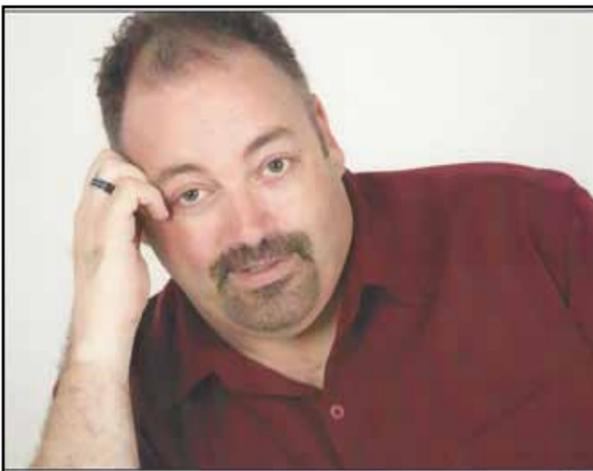
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# January's Comedy Night will kick off 2019 with an evening full of laughter



**Matt Holt**

The LOFS Fundraising Committee will be kicking off the New Year with an off-the-charts Comedy Night. Mark your calendars, Friday, January 25, and reserve your seats now by calling or texting Wendy at 219-309-9530.

Seating is limited and tickets are going quickly. (Reminder – prepayment is required to guarantee your seat.)

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

Opening the first Comedy Night of 2019 is feature performer Matt Holt. Matt is someone to watch. Few comedians display the quick wit, razor sharp timing, and biting delivery that he brings to the stage time and time again. When a comic lives in the moment, no two shows are alike, and nobody takes audiences on a thrill ride like Matt Holt. With his relaxed style, he seamlessly transitions from scripted material to casual, off-the-cuff conversation with the audiences, leaving them laughing, applauding, and gasping for air.

Any comic can write jokes, but Matt prefers to derive playful material from his personal experiences. Being the youngest of 8 kids, and a

twice-divorced single father, Matt has no shortage of comedic inspiration in his life. He never misses a chance to laugh at himself, which allows him to break down the barrier between the performer and the audience. Matt's popularity, however, is not just limited to comedy clubs. He has also performed at countless corporate events as well as USO, Operation Comedy (a successful comedy tour benefiting the Wounded Warrior Project) and Helping Hands for Freedom (providing support and assistance to military families). If you want to see a show unlike any you've ever seen, watch Matt Holt.

Headlining the evening will be Charlie Wiener, who has headlined comedy clubs across the United States and Canada for well over a quarter of a century. In that time, Charlie has appeared in such places as Zanie's in Chicago, Nashville, St. Charles, and Mount Vernon, Goodnight's in Raleigh, the Admiral Theater in Washington, The Riviera and the Plaza in Vegas. Charlie has shared the stage with Ellen DeGeneres, Bobcat Goldthwait, George Lopez, Gordon Lightfoot, Randy Newman, and Meatloaf as well as many others. He has performed in 49 states, half of Canada and Ireland. The father of two

adult daughters, and three very old dogs, he has lived a full life but isn't ready to cash in his chips just yet.

His greatest joy is taking the stage and promoting the concept of old people becoming a drag on the younger generation. Charlie finds there is nothing funnier than everyday life – especially his. His subject matter ranges from travel to politics, road rage to stupid people, fatherhood to marriage, marriage to relationships back to marriage. Yes, it's a high energy, fast paced and extremely hi-

larious.

For more than forty years in music and comedy, Charlie has proven himself to be the consummate entertainer and one of the most requested stand-up comedians working the road.

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

*Oops almost forgot. It's a secret: the Fundraising Committee also has a surprise guest for your enjoyment. Trust us, you won't want to miss it!*



**CHARLIE WIENER**

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# House & Garden Club



## House & Garden Club holds Christmas luncheon

By Ann Naulty

On a snowy day in late November, House & Garden Club members beautifully decorated the Seasons Lake House for the enjoyment of the community.

Entering the premises for its annual Christmas luncheon on December 11, the members walked into the enhanced ballroom where a Winter Wonderland created by JoEllen Simoni and Beverly Bashia, co-chairs, and their committee set the

mood for the day. Snowflakes, icicles, and various sized snowballs hung from the ceiling, silver sleighs with candles and white lights were centerpieces set upon ice ponds (mirrors). White table cloths and black napkins tied into the punch, coffee, and dessert table where black and white dotted boxes held varied flavored petit cheesecakes to enjoy then or later. A delicious pre-ordered meal of three choices was prepared and served by the Seasons Lakehouse dining staff.

To enhance the wonder-

ful gathering, our guest artist, Sandy Hobbs, performed several selections in the spirit of the season on a full-sized harp. Her ease in playing captured her audience – inspiring and soothing music for a lovely afternoon. Sandy taught band and choir at Lake Central High School and in the Hammond school system, as well as at St. Joseph College in Rensselaer before early retirement. She currently is the organist at the Crown Point United Methodist Church. She plays harp for the Northwest Chicago Symphony and the World Premier Symphony in Valparaiso.

Always generous, members and guests donated non-perishable food for a food pantry and pet food and sup-



The House & Garden Christmas Committee. From left: Roxanne Myers, Rosemary Kachaturoff, JoEllen Simoni, Kathy Mlodecki, Janet Lintner, Kathy Wiley, and Bev Bashia.

plies for an animal shelter. The boxes were overflowing --- thank you.

The event ended with

Sandy Hobbs on the keyboard and everyone singing spirited Christmas music. A drawing of names awarded

the sleigh centerpieces to several lucky attendees. All in all, it was another House & Garden Club event to remember!



## January Specials...

- WEDNESDAY**  
Ribeye Steak Dinner with Crispy Wedge Fries for 2 People \$25 • Cranberry Mules \$5
- THURSDAY**  
All you Can Eat Beer Batter Perch with Stuffed Baked Potato \$21 • Bartender's Choice \$3
- FRIDAY**  
Bacon Jam Salmon Dinners 2 for \$24 • Prime Rib \$28 • Glass Pinot Noir \$4
- SATURDAY**  
Greek Style Skirt Steak with Roasted Fingering Potatoes \$14  
Prime Rib \$28 • Craft Beer Bottles Specials \$3
- SUNDAY**  
Brunch Featuring Roast Sirloin & Honey Glazed Ham \$16  
Kids 12 & Under \$8, Kids 5 & Under Eat for Free  
Mimosa \$4 • Bloody Mary \$5 • Loaded Bloody Mary \$8



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Email Contact: [Lakehouse@lofs.org](mailto:Lakehouse@lofs.org) Bar may remain open longer than posted.



Harpist Sandy Hobbs



## January Entertainment

- January 5<sup>th</sup> - Karaoke with Ron 8-11pm
- January 12<sup>th</sup> - Terry & the Toasters 8-11pm
- January 19<sup>th</sup> - Soulshine 8-11pm
- January 26<sup>th</sup> - Sounds of Santana 8-11pm

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### CHEF'S SPECIALS

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- Tuesday-** \$10 Baked Chicken Dinner, \$2 Select IPA bottles
- Wednesday-** \$2 Kids's Meals, \$3 House Wines  
\*Regular meal purchase required with each discounted kid's meal. 12 and under please.
- Thursday-** \$10 One Topping Pizza, \$2 domestic drafts
- Friday-** \$12 AYCE Shrimp or Fish, \$2 domestic bottles
- Saturday-** \$13 Pork Chop Dinner, \$3 flavored Vodkas
- Sunday-** \$5 appetizers-see menu selections, \$13 domestic buckets

HOURS: Mon 3pm-9pm, Tues-Thurs: 11am-9pm, Friday-Saturday: 11am-10pm, Sunday: 11am-9pm  
[restmgr@lofs.org](mailto:restmgr@lofs.org) 988-2282  
Note: Bar may remain open later than posted



A sleigh-on-ice centerpiece greeted each table of guests.

# Happy Holidays to all the residents of Lakes of the Four Seasons



By President  
Nancy Beck

The LOFS House & Garden Club just wanted you to know that if you have patronized either the Seasons Lakehouse Restaurant or Ballroom for dinner or any other event lately, you probably couldn't help but notice the beautiful, festive decorations! The Members of the Christmas Decorating Committee of the Four Seasons House and Garden Club spent several hours the Monday after Thanksgiving putting it altogether for you.

You will notice the ladies in one of the pictures holding signs that read:

**THANK YOU, FOUR SEASONS HOUSE AND GARDEN CLUB LADIES FOR DECORATING THE FOUR SEASONS CLUBHOUSE/ LAKEHOUSE FOR ALL THESE YEARS!**

We have now done this for several decades. Our amazing ladies, along with one sensational husband and two wonderful Maintenance Department members helped us out all day long.

We hope everyone that visited the Seasons Lakehouse appreciated and admired our hard work. Thanks again to all who helped out. It couldn't have looked like this without you!



Pictured left to right are Nancy Beck, Janet Lintner, Rita Flynn, Kathy Wiley, Gloria Carl, Sherry Gasparovic, Kathy Mlodecki, and Linda Anderson.



Bev Bashia



The beautiful tree in the restaurant



Maintenance employees John Yothment and Dave Rangel (not pictured), along with a House & Garden Club member's husband, George Carl, helped decorate.



The day of our Christmas luncheon, look how FESTIVE we looked – as did the Ballroom!



The mantle turned out GORGEOUS, don't you agree?

## In May 2019 the Four Seasons House and Garden Club Celebrates its 50th anniversary!

If you have any pictures, memorabilia, or newspaper articles about the Club's early days, please call  
Ann Naulty 219-663-3580 or  
Rosemary Kachaturoff 219-663-8873.



## Celebrating 50 Years! DID YOU KNOW?

In 1969 a group of residents formed the Four Seasons Garden Club to encourage interest in home gardening, to promote horticultural practices and study beautification and conservation of natural resources. As more homes were built, the name was changed to Four Seasons House and Garden Club to encourage interest in all phases of home and gardening. Over the years, the purpose of the organization changed and now is "to provide social opportunities and programs for the members and to provide financial support for the beautification of Lakes of the Four Seasons gardens and special projects for the community".

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- 2 Story Townhome in Ellendale Farm
- 3 Bedrooms 2.5 Baths
- 1657 Square Feet
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- Proposed Construction



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- Possible Large Bonus Room
- 3 Car Garage.
- 2089 Square Feet
- Under Construction

**Call Jim Quirk for Information • 219-776-8366**

### Success of 'Stop, Drop, and Donate' event inspired poetry

By Cathy Waitkus

*The weather was so wet,  
But LOFS Fire all met.  
Station 3500 at eight,  
'N no one was late!*

*Starting the engines,  
Hanging the signs,  
Dressing Santa's elves  
'N emptying truck shelves.*

*Routes divided  
'N sirens excited.  
Greeting neighbors  
Opening their doors.*

*Food contributions  
'N cash donations.  
Even some toys  
For girls 'n boys.*

*The joy of the season  
'N hope the reason,  
To help those in need  
Attempt to succeed.*

*Our volunteers caring  
'N our neighbors sharing  
Prove the Spirit of Christmas  
Is truly here amongst us.*

We thank you all!



Pictured left to right are Jason Gikas, Bill Downing, Phil Buckingham, Joe Ferkull, Marie Buckingham, Weston Frank, Santa (Michell Bolda), Jake Gikas, Ariel Allison, Jeremy Nemeth, Jordyn Mayer, Andrew Dragash, Crystal Mayer, Tyler Jones, Mike Wolotka, Dan Buckley, and Kevin Heerema.

Throughout Lakes of the Four Seasons and Winfield, the Stop, Drop, and Donate event collected an estimated 5,000 pounds of food in total.



Pictured are, left to right: Jake Gikas, Tommy Gikas, Ariel Allison, and Jordyn Mayer.

### LOFS Fire Department to celebrate 50-year anniversary with calendar and t-shirt

The Lake of the Four Seasons Fire Department will be celebrating their 50th Anniversary in 2019. In honor of the 50 years of service and dedication that this department has shown our community, we have issued a 2019 calendar. Calendars will be available for a minimum donation of \$10 and you can contact Cathy at 219-746-

6827 or cwaitk@aol.com to reserve your copy.

We will also make available our 50th Anniversary t-shirts that will range in price from \$15 to \$20 and cover children sizes from S to XL and adult sizes from S to XXL. For shirts, please contact Christine at 219-789-6015. They will make excellent gifts.

Mark your calendars: March 1 – Mardi Gras Crazy Bunco; March 30 – Fire Dept. Ball; May 18 – 2nd Annual Bucket Brigade 5K; June 22 – Celebration party with music, dancing, and prizes, July 12 – Annual Golf Outing; October 11 – Slapshot Crazy Bunco; and October 13 – Annual Pancake Breakfast.



### Fall leaf collection creates a mini-mountain in LOFS

The leaves fell late this season, so leaf collection took place later than usual. Shown are the LOFS maintenance employees that collected the monstrous pile behind them. Pictured from left to right are Jack Faedtke, John Yothment, Geoffery Kozlowski, Gary Erickson, Jason Jonas, Matt Bakker, and Mat Whitehead.

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**School students CPR/AED certified with help of parents, staff, and firefighter-paramedics**

St. Mary School 7th grade students were recently certified in CPR/AED. Fathers and firefighters-paramedics Jake Gettler and Cory Federico, along with school nurse Patti Miskus, were instructors. The students were required to pass a written exam as well as a skills assessment. "The children did a nice job & have learned a very important skill," said Nurse Miskus. All school and rectory staff, as well as 7th and 8th grade students, are CPR/AED certified. In the photo, Rae Holok and Molly Scott cooperate in an effort to practice infant CPR techniques.

POA January 2019						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
POA Office Hours Monday thru Friday 9 am - 4 pm		1 Happy New Year !!  19th Hole Open 2- 9pm	2	3	4	5 Entertainment @ 19th Hole Karaoke with Ron 8-11pm
6	7 Blood Drive 11am - 7pm @ Seasons Lakehouse	8	9	10	11	12 Entertainment @ 19th Hole Terry & the Toasters 8-11pm
13	14 POA Budget Presentation 7:30pm @ Seasons Lakehouse	15	16	17	18	19 Entertainment @ 19th Hole Soulshine 8-11pm
20	21	22	23 Lions Meeting 6 pm @ Seasons Lakehouse	24	25 Comedy Night Hosted by The Fundraising Committee 9 pm @ Seasons Lakehouse	26 Entertainment @ 19th Hole Sounds of Santana 8-11pm
27	28 POA Public Meeting 7:30 pm @ Seasons Lakehouse	29 House & Garden Club Luncheon 11:30 am @ Seasons Lakehouse	30	31 Dueling Piano Night @ Seasons Lakehouse Call 988-2582 for Tickets		

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## 2019/20 Preliminary Budget Summary

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

The Preliminary budget has forecast revenues of \$4,852,581.52.

The largest portion of the revenue, \$3,592,720.00 or approximately 74% of the total revenue, comes from the annual assessment. The assessment level falls within the Internal Revenue Service guidelines for an income tax exempt private community. Revenue from all other sources amounts to \$1,259,861.52. Operating expenses, Equipment Purchases, Capital Improvements, and Debt Service equates to a budget of \$4,852,581.52 for the preliminary 2019-2020 budget.

- POA dues are proposed to stay the same.

- Lake and Golf fees are proposed to increase by around 4%.

- There will only be one Golf Cart Decal to purchase for a cost of \$125 and the difference for the Golf Course Decal will now be incorporated into the Residential Golf Membership fee.

- The Daily fee for the Pool will increase \$2, the 10 Swim Pass will increase \$10 and the Family Pool Membership will increase \$10.

- Replacement Vehicle Decals and third and subsequent Vehicle Decals will increase \$5.

- The Real Estate Processing fee and Transfer fee will increase \$25.

- The Shelter Rental fee will increase \$20 and the Dog Park fee will increase \$5.

- The fee for renting a Large Shelter will be \$200 and the fee for the Small Shelters will be \$125.

Besides the cost of maintaining the amenities it takes a lot of time and effort to process all of these fees and memberships and we need to retain the office staff we have now to continue doing so in a timely and professional manner.

The following is a summary of the Preliminary 2019-20 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 47% of the total budget. Out of that, Salaries

and Wages make up just under 37% of the total budget. Salaried Wages have been increased just over \$10,000 which is roughly a 2% increase for some of the department managers. Total hourly wages have been increased \$81,900 for additional employees and pay increases in the General Administration, Operations, Lakes, Public Safety & Golf Maintenance departments.

Health Insurance costs were increased by \$16,500 due to a 4.5% increase in rates and additional full-time employees taking insurance.

### General & Administration

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

- Credit card fees have been increased by \$11,000; property owners are utilizing their credit cards more often to make payments for dues and amenity fees. The Master Plan for the community was completed this year so the Engineering dollars have been decreased by \$20,000. \$30,000 has been budgeted for construction & surveying services for the next phase of drainage projects.

### 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.

- Fertilizer, Seed & Chemicals were increased by \$2,000 for more weed control and seeding due to this year's high humid weather.

- Fuel, Oil & Grease has been decreased by \$4,000 due to a cost savings by using a new company for the last couple of years.

- Due to a salt shortage and price increases the salt line item has been increased by \$5,000.

- Utilities has increased by \$4,000 mainly due to the change in the sewer and water fees. All of the utility fees for the restrooms and drinking fountains in the parks & ballfields are paid out of this department.

- The drainage budget remains at \$125,000. We will continue replacing the deteriorating culverts under the roadways and working

on our existing engineered drainage plan.

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

- We have budgeted \$30,000 for the replacement of the Playground at Holiday Park.

- We are proposing a five-year loan with an annual payment of \$11,000 for a Dump Truck with a Plow.

- We have received requests from dog park members to purchase some equipment. We are proposing \$4,000 to go towards the purchase of equipment for the dog park.

- Each year we spend hundreds of dollars to hire a company to inspect culverts and other underground pipes due to deterioration, blockage or other issues. We are proposing to purchase a camera system at a cost of \$4,000 so we can do our own inspections.

- We need to replace one of our old gators. We are proposing to purchase a new one for \$10,000.

### Building Maintenance Department

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

- The Maintenance Contracts line item was increased by \$10,000 for the increase in the cleaning costs of the 19th Hole & the Seasons Lakehouse buildings throughout the year. We are going to continue looking at ways to decrease this cost.

- Repairs & Maintenance has been increased \$5,000. We will be replacing the siding on a few of the buildings and will need the extra funding to purchase the materials.

- Equipment Purchases for the Building Maintenance department includes replacing some Barstools at the 19th Hole and Banquet Tables for the Seasons Lakehouse at a total cost of \$6,000.

- Capital Improvements for the Building maintenance Department includes \$6,000 for replacing a bad section of concrete below the 19th Hole restaurant.

### Lakes Department

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

- Engineering has been increased by \$30,000. We are proposing to have a Full Lake Fish Audit performed for Lake on the Green, Big Bass Lake & Lake Holiday; estimated cost is \$10,000.

This will allow us to have a plan on whether we need to remove or stock certain fish. We are also proposing to have the next phase of the water quality study which includes an updated sediment survey completed

for Big Bass Lake & Lake Holiday. This will help us determine where or if we need to consider dredging.

- Fish & Habitat Stocking has been increased by \$2,500 to install more fish habitat structures. The plastic barrels that were installed years ago have been coming up to the surface for the last few years and they need to be replaced with proper structure.

- Lake Chemicals will be decreased by \$12,500. The Sonar treatment that was applied this year to eradicate the non-native nuisance weeds should help keep the cost down for the next few years and allow beneficial native weeds to thrive.

- \$2,000 increase in Supplies to replace buoys & cables.

- Equipment Purchases for this department includes \$170,000 to replace the Rental Docks at Westhaven.

We are also proposing to purchase a Surface Aerator that will be used when oxygen levels are depleted due to very warm temperatures followed by rainfall. Initially it will be used on Lake on the Green. This piece of equipment is portable and could be used on the other lakes if necessary.

### 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.

- We are proposing a five-year loan with an annual payment of \$8,000 for a new Squad Vehicle & Equipment.

### Golf Maintenance Department

This department is responsible for maintaining an 18 Hole Golf course and several landscapes throughout the course and around the Pro Shop (Thank you Kim & Timburley).

- \$3,400 increase in Contract Services is for removing more stumps throughout the course and for removing the dead trees by the putting green.

- Fertilizer, Seed & Chemicals was increased \$5,000 for more weed control & seeding due to this year's high humid weather.

- \$2,000 increase for Sand, Gravel & Soil to help top-dress some fairways.

- Capital Improvements include \$1,730 to spray a liner in another problematic bunker and \$15,000 for cart path paving.

### Golf Services Department

- The largest increase in the Golf Services department is \$1,500 in Training and Seminars for education & certifications.

- We are projecting a net revenue of \$17,500 in Golf Merchandise which is an increase of \$1,250.

### Pool Department

- There are no major in-

creases in the Pool operating expenses and no Capital Improvements.

### Capital Improvements out of Cash

The new Boat Ramp for Big Bass Lake was budgeted at \$40,000 and was to be installed this year. But because of higher-than-expected cost and contractor issues, it was redesigned and will be installed in the Spring of 2019, and will be paid for out of cash.

The roof for the 19th Hole & Pro Shop needs to be re-shingled at a cost of \$35,000 and will also be paid for out of cash.

### Food & Beverage Department

The combined projected loss proposed for the 2019-20 Food & Beverage department is \$2,838.30.

*Remember this is a Preliminary Budget and is subject to change as updated proposals become available.*

*The proposed budget will be presented on January 14, 2019, at 7:30 p.m. The 2019-20 final budget is set for approval at the regularly scheduled Board of Directors meeting on January 28, 2019, at 7:30 p.m.*

### LOFS POA Revenue & Expense

Revenue	2019/20
Assesments	\$3,592,720.00
Boats & Docks	\$214,345.00
Pool	\$58,519.00
Golf	\$425,665.82
Golf Merchandise	\$17,500.00
All other	\$543,831.70
<b>Total revenue</b>	<b>\$4,852,581.52</b>

Expense	2019/20
Wages	\$1,783,874.00
Employee taxes and benefits	\$488,459.56
Repairs and maintenance	\$547,589.00
Insurance	\$206,200.00
Engineering	\$70,000.00
Fert.,Seed& Chemicals	\$92,500.00
Rentals	\$47,943.00
Utilities & Fuel	219,499.08
Taxes,legal,accounting & fees	\$226,054.00
Other	\$147,500.00
Reserves	\$65,000.00
Capital & Equipment	\$679,730.00
Debt service	\$237,132.88
Lease purchase	\$41,100.00
<b>Total expense</b>	<b>\$4,852,581.52</b>

2019/20 Preliminary Budget	
<b>Capital Expenditures</b>	
Playground Equipment	\$30,000.00
Drainage	\$125,000.00
Paving	\$300,000.00
Repair Concrete @ Lower Level of 19th Hole	\$6,000.00
Cart Path Paving	\$15,000.00
Bunker Project	\$1,730.00
<b>Total Capital Expenditures</b>	<b>\$477,730</b>
<b>Equipment Purchases</b>	
Dog Park Equipment	\$4,000.00
Camera System for Culverts and Pipes	\$4,000.00
Gator 4x4 Dump	\$10,000.00
Barstools	\$1,800.00
Banquet Tables	\$4,200.00
Westhaven Docks	\$170,000.00
Surface Aeration for LOTG	\$8,000.00
<b>Total Equipment Purchases</b>	<b>\$202,000</b>
<b>Total Capital &amp; Equipment</b>	<b>\$679,730</b>

LOFS POA 2019/20 Debt Service	Yearly Payment	Maturity
C.M Vehicle (New Loan)	\$8,000	3/1/2024
Dumptruck (New Loan)	\$11,000	3/1/2024
Squad Vehicle (New Loan)	\$8,000	3/1/2024
Construction & Equipment loan	\$56,323	4/1/2020
Construction & Equipment loan	\$78,500	3/1/2020
Construction & Equipment loan	\$45,293.88	3/1/2020
Dumptruck	\$12,216	4/1/2022
Mini Excavator	\$10,500	4/10/2023
Tee Mower	\$7,300	4/10/2023
<b>Total payments</b>	<b>\$237,132.88</b>	

LOFS POA 2019/20 Leases	Yearly Payment
Copiers (4)	\$8,300.00
Mowers (4) - Golf Maintenance Dept.	\$32,800.00
<b>Total payments</b>	<b>\$41,100.00</b>

### Lion's Club

The LOFS Lions Club held their annual free Children's Christmas Party on December 9 at the Lakehouse. New this year were the cookie decorating stations. Young artists showed off their skills decorating sugar cookies with frosting, candy, and sprinkles, and were able to pack their cookie in a gift box to take home.

Our new Leos members (teenaged Lions) ran the face-painting booth and helped our guests at the cookie decorating station. The event also had live music, gifts, snacks, several photo areas and a visit from the head elf himself, Santa. Thanks to all who came and who supported this annual children's event.

The Lions worked with our local schools to identify area

residents who need assistance, providing Christmas gifts and food gift cards for 30 local children and their families. All year, the Lions work with three local food banks to provide funding, food, and other needed items for the food bank patrons.

Upcoming events in 2019 for the Lions include the 5th annual Polar Plunge on February 23, the pork chop dinner Sunday April 14, and the Easter egg hunt on Saturday, April 20 (another free children's event).

This year's Polar Plunge will feature a 50-yard dash for those under age 17 who are too young to make the plunge. All LOFS and Winfield residents are welcome to participate in this annual fundraiser; come



as a team, a pair, or a solo plunger. Returning this year are the girl scouts with their hot chocolate and food booth and the Polar Plunge mascot. For more on the polar plunge, contact Chuck at 219-776-3031.

The Lions thank the LOFS community for their continued support. Do your friends, families, neighbors or work-

ing colleagues want to know more about us? Are you interested in volunteering in our community? For more information you can reach us via e-mail at [lofslions@aol.com](mailto:lofslions@aol.com), on Facebook as Lakes of the Four Seasons (IN) Lions Club, or on the web at [www.e-clubhouse.org/sites/lakesfourseasonsin](http://www.e-clubhouse.org/sites/lakesfourseasonsin).



## Early area newspapers had political leanings (Part 1)

By Walt Pluchinsky, LOFS Historical Society



Our local community has enjoyed the monthly publication, The Seasonal, since the first edition was published in February, 1970. Prior to that, there was a small newsletter originating from the developer. With that in mind, it might be interesting to know about some of the early newspapers in the area. First, we start with Lake County.

The first newspapers in the region were published in the county seat towns of Crown Point and Valparaiso. Since county seats were usually the oldest and largest communities, lawyers and county officials lived there because of political activity, and early newspapers had strong political leanings.

In about 1837, Solon Robinson published the first paper in the area at Lake Court House, later called Crown Point. He owned a small press on which he printed handbills, legal notices, poems and songs denoting his political and temperance views. Occasionally, he printed a newspaper various-

ly known as Great Western or Western Ranger. In 1842, Robinson sold the press and type to a James Castle of Valparaiso, where he started the Porter County Republican, a weekly paper independent of politics.

Lake County was without a newspaper for 15 years after Robinson discontinued his sheet. Another newspaper in Valparaiso, the Practical Observer, devoted space for news of Crown Point. The town locals, including a John Wheeler (of later Civil War and Gettysburg fame), decided a local Republican paper was needed in Crown Point. As a result, the Lake County Herald was established in 1857, which was a failure. Wheeler and new investors purchased the Herald's interests and founded the Crown Point Register in 1857, as the voice of the Republican party, and had wide circulation.

Meanwhile, the Democrats challenged the Republicans by establishing the Lake County Jeffersonian in 1860. However, it also failed, after Lincoln's election victory in 1860 was proof that a Democratic paper would not survive in Crown Point.

The most prominent paper to emerge from the Hammond-East Chicago-Whiting area was the Lake County Times formed in 1906, and was reorganized as the Hammond Times in 1933. Today, this daily paper, called the Times Of Northwest Indiana, is the second largest paper in Indiana.

A future article will describe additional newspapers that developed in Porter County.

A short-lived paper, the Crown Point Cosmos, was started in 1877. The Crown Point Freie Presse, a German-language newspaper started in 1874 and had a large circulation among the Germans of the county who could not speak English.

In 1880, the son of John Wheeler bought out the Herald, then began the Lake County Star, a weekly that still thrives today.

Over the years, Hobart, one of the smaller communities in the area, was served by several local papers including the Journal, Tribune, Transcript, Gazette, and News.

As the industrial cities of north Lake County developed, many newspapers were published, with names too numerous to mention. Many merged, or did not survive over the years.

In Gary, the two prominent papers, the Daily Tribune and the Evening Post were combined in 1927 into the Gary Post Tribune.

The most prominent pa-

per to emerge from the Hammond-East Chicago-Whiting area was the Lake County Times formed in 1906, and was reorganized as the Hammond Times in 1933. Today, this daily paper, called the Times Of Northwest Indiana, is the second largest paper in Indiana.

A future article will describe additional newspapers that developed in Porter County.

**LOFS LIONS CLUB & FIRE FORCE**

Present the 5th Annual Polar Bear Plunge 2019

**SATURDAY, FEBRUARY 23, 2019 @ 12:00 (NOON) LOFS TEEN CENTER NEXT TO THE POOL!**

- A Plunge team/Individual can be any size— yourself, a group of friends, you and your partner, co-workers, or any (18-years or older) high school/college students. Remember when you're plunging as a team, each member must raise a minimum of \$25!
- Registration forms can be picked up at LOFS 19th Hole, Lakehouse, or POA office

**ALL SPECTATORS WELCOME!!!**

**NEW THIS YEAR!!!**  
**Polar Lions Dash**  
 Lions Club/Fire Force present - 50-yard dash run!!!  
 For those not old enough to take the plunge!  
 (min. of \$10 raised pp)  
 Two age group dashes...11 to 17 and 10 & under.  
 Dashes will be held right before the plunge!  
 wear pj's or swimwear & shoes!

**Create your own plunge TEAM and get sponsors or simply take the plunge YOURSELF! (min. of \$25 raised pp)**

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

**(Cash or Checks made to LOFS Lions)**

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

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Seasons Lakehouse is Located inside LOFS  
 1048 North Lakeshore Drive  
 219-988-2582

## This Month in LOFS History

**‘Tis The Season to Be Jolly! (Followed by The Season to Pack-up and Put All Those Decorations Away!)**

By Sally Lugo

In 1839 Jean-Baptiste Alphonse Karr wrote, “The more things change, the more they stay the same”. This perfectly describes December 2018 as we celebrated our holidays. Families and friends evolve and look a bit different each year, but the heart of the “reason for the season” remains the same. January crescendos “The Season” with a “Ringing in of the New Year;” and just like that; it’s all over.

But, for a short time we enjoyed what may have changed a bit yet still remained the same. Ask residents “What’s your favorite LOFS decoration?” and the answer was almost always, “The front gate flagpole Christmas tree!”

Did you notice the change from just one year ago? The lights are no longer supported by the flag pole. Now a temporary pole supports the lights. Why? Last year safety barriers were installed to protect the Public Safety building from vehicle accidents, making it no longer possible to string lights from the flagpole.

More fun flagpole facts: Before LOFS owned a lift, REMC offered theirs to help erect the Christmas lights. This Home & Garden Club project began in 1986. H&G donated the first 1,200 lights, keeping volunteer Milt Bonich quite busy repairing said lights. Milt passed in 2009 at the age of 76. He had passed

his flagpole transformation duties to then Operations Director Rick Cleveland more than a few years prior. This year it was Roy Green and crew who not only put the Christmas tree lights up not just once, but twice, due to high winds and a soaking rain downing the pole.

Near the front gate on Woodland Court you’ll find a long-time favorite of many a home transformed into a Gingerbread House-Toy Shop with lights neatly outlining the roofline and Nutcrackers flanking the front door. A top is a “Christmas Train” ready to deliver toys to good girls and boys.

Others fondly recalled the home on North Lake Shore, just before Woodland, that annually decorated a front yard tree with first Christmas, then Valentines décor, followed by St. Paddy, then Easter decorations.

Home & Garden beautifully decorates the Seasons Lakehouse Ballroom each year. And a fun fact is that some of those decorations were donated



The new Christmas tree at the LOFS front gate.

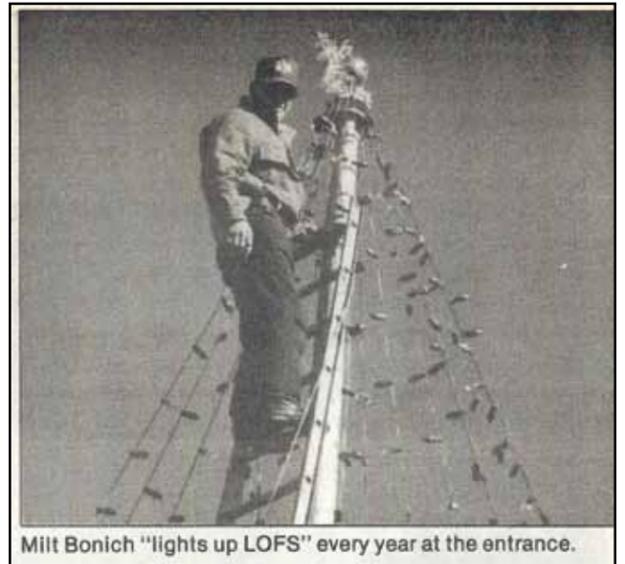
by David Allen, who at the time was the Sears River Oaks store manager. As Sears was changing décor, David decided to offer them to LOFS.

Since 2012 we’ve enjoyed a “Holiday Show” on the lawn of the Lakehouse, all because Jill and Bruce Nix moved from their Sunnyslope home after competing with “The Griswolds” for best decorated house. Jill and Bruce then donated their decorations to LOFS and still work alongside the Operations Department to ensure all the moving parts and light choreography are in sync with the music.

There were more than a few “show stoppers”

driving around our community. 3535 Sunrise didn’t disappoint the kiddos. Santa’s elves turned the island on Lower Bass Lake into Christmas Island, and all the decorations on Hidden Valley helped it not be so hidden. From Sandy Beach, you could see majestic Christmas trees displayed inside homes across aptly-named Lake Holiday. A few old favorites were gone as some residents moved and new owners brought new decorating ideas. So, as Jean-Baptiste Alphonse Karr wrote so long ago, “The more things change, the more they stay the same”.

Farewell 2018 holiday decorations; but it’s only 325 more days until we see you again.



Milt Bonich “lights up LOFS” every year at the entrance.

Milt Bonich in 1995



The LOFS Maintenance Department installed the tree. Twice.

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Home is located on a BIG LOT with CROWN POINT SCHOOLS. Main level is total OPEN CONCEPT with VAULTED CEILINGS, SKYLIGHTS, DARK KITCHEN CABINETS, SS APPLIANCES, glass backsplash, under cabinet lighting and HARDWOOD Floors. ALL 3 bedrooms are GOOD SIZE and on main level, ceiling fans, full wall closets FULL UPDATED BATH on this level. FURNACE, AC, HWH 4 years old, LOTS OF SPACE AND WELL CARED FOR HOME **NEW LOWER PRICE! \$239,600**



SUPER GOLF COURSE HOME You’ll love the views and yard of this GREAT 2 STORY home. Originally a 4 bedroom home, the owners changed 2 of the main level bedrooms into a recroom which could easily be changed back to make bedrooms. Home now has recroom and living room on main level along with kitchen, dining room and laundry room. This home is located across the street from Lake Holiday backing up to the fairway of hole #8 of golf course. **JUST REDUCED! \$184,897**



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