Election Committee Annual Report

By Kim Brownlee, Election Chair

On August 6, 2733 ballots were mailed to all property owners of record.

On Wednesday September 9, polls were closed at 9 a.m. During the afternoon, our committee sorted and verified each ballot. The official count began at 7 p.m. Out of the 808 ballots cast, (a little less than 30%):

- 1 was undeliverable
- 8 were invalid

- 0 duplicates
- And none were delinquent
 104 were placed in the ballot box located in the Seasons Lakehouse entrance.

A total of 799 eligible ballots were counted. Of the 2037 total votes cast:

- Tim Rachoy received 540
- Blake Bardeson 512
- Michael Cacovski 506Herb Rogers 479

Tim Rachoy, Blake Bardeson, and Michael Cacovski

have been elected to take office. I would like to thank Herb Rogers and Tim Swallers for their many years of dedication to our community.

The Election Committee would like to thank Rick Cleveland and the POA office staff for their help throughout the election process.

I would like to thank the following members of the election committee for volunteering their time during these difficult times: Beverly Bashia, Sharron Blue, Norma Clinton, Linda Mason, Lori O'Malley, Carol Thorsen, Wendy VanDenburgh, Cindy Weiss, and Barb Wood.



Meet your new POA Board of Directors

Pictured from left to right are Jackie Katz, Michael Cacovski, Blake Bardeson, Brad Zupan, and Tim Rachoy.

Board sets public POA budget meetings

The Lakes of the Four Seasons Board of Directors will hold two Public Hearings on the proposed community budget for the year 2021-22.

The first budget meeting to present a preliminary budget to LOFS residents will be on Monday, December 14 in the Seasons Lakehouse Ballroom following a regular public meeting that begins at 7:30 p.m. The Board will have a second meeting on Monday, January 11 at 7:30 p.m. in the Seasons Lakehouse Ballroom to present the proposed budget.

The 2021-22 budget is set to be approved at the regular-

ly scheduled Board meeting on Monday, January 25. The POA Board is interested in hearing residents' concerns for the coming year's budget and encourages residents to attend these informative meetings.



LAKES OF THE FOUR SEASONS STEAK SALE

We will be selling our "Steak Fry" steaks. They are 10 oz. vein in New York Strip Steaks. They will be individually wrapped and frozen. These Steaks will be sold by the full cases which is 16 steaks for \$100. New for this sale is a 6 oz. steak for a case of 26 for \$100. Please make checks payable to LOFS Lions Club.

Deadline to order steaks will be November 14, 2020.

If you would like to order, contact any Lions Club member or you can also contact Lion Linda Kroner at 219-765-3990 or email lkroner1159@comcast.net . Remember, steaks do need to be prepaid.

We will set up pickup in the morning at the Season Lakehouse on November 21, 2020

from 9am till 11am!

REMEMBER THESE STEAKS ARE GREAT FOR HOLIDAY GIFTS

NOTE: THIS WILL BE THE LAST STEAK SALE UNTIL APRIL 2021.

Name:		
Address:		
Phone #:	Email:	
10 oz Case (16 Steaks) \$100 – Number of Cases		
6 oz Case (26 Steaks) \$100 – Number of Cases		
Total Cash: \$	Check #:	Check Amount

19th Hole Golf Simulator ready for players

It's raining or snowing outside and you're unable to go golfing? We feature an indoor golf simulator room that is open to the public in the lower level of the 19th Hole.

Hours of operation will be between 11 a.m. to 7 p.m. every day except Mondays

when it will be available from 3 pm to 7 pm.

Call the 19th Hole at 219-988-2282 for reservations. Fees for use of the room will be \$24 per hour for weekdays and \$28 per hour on weekends, we can accommodate up to two people at a time.

Play at any one of up to 15 premier or Chicago area golf courses, or fine tune your game at the simulated driving range to dial in your yardages anytime of the day while staying out of the elements!

The LOFS, POA has an outdoor storage area capable of storing 50 boats, boat trailers or personal utility trailers for LOFS property owners only. The fee is \$15 per linear foot, per year. You may also store one of these items per month. Please contact the POA office at 988-2581 for more information.

LOFS Fundraisers chosen as 'Volunteers of the Year'

Choosing a 'Volunteer of the Year' is one of the most difficult tasks to do each year. This year it was even more difficult. Lakes of the Four Seasons is fortunate to have residents who care and work hard for their community. Property Owners Associations rely on volunteers to do many tasks and to improve and maintain the community.

For the past several years this group has volunteered their time to help all of the departments with some of their needs. Because of the



The LOFS Fundraisers were chosen as the 2020 'Volunteers of the Year'. Pictured from left to right are Shannon Benko, Iris Varlan, Sandi Scalise, Wendy VanDenburgh, Jessica Dempsey, and Lori O'Malley.

pandemic they were unable to perform their volunteerism throughout the spring and summer months this season,

but they were able to have Comedy Nights this past fall and over the winter months. They were also able to continue selling sweatshirts.

Our Volunteer of the Year award this year goes to The LOFS Fundraisers.

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.



POA Community Manager's Annual Report

Lakes of the Four Seasons completed its 54th year since its incorporation in 1966 and I completed my 31st year as a fulltime employee of LOFS; 13 of those as the Community Manager.

When I began working at LOFS I would have never imagined I would be the Community Manager, let alone managing a community through 500-year storm events, droughts, and a global pandemic.

It goes without saying that this year's dues season was very different from any other season. When the shutdown came we had to do everything by phone or through emails. My staff did an incredible job selling stickers for vehicles, boats, golf carts, and dog park tags and making sure the property owner received them safely. The staff said it was much easier taking payments over the phone and ac-

tually made the season go by smoother and the days went by faster. Property owners were very appreciative.

We made lemonade out of lemons. We now have the emails of over 75% of the community and more property owners are visiting the website and also utilizing it to make payments online, although this did increase the credit card fees line item.

My staff and I were and are very fortunate that none of us contracted the virus. All of us touch several documents and deal with several people on a daily basis. We continue to social distance, wear masks, wash our hands, and sanitize several times a day.

The Lakes Department performed a whole lake treatment against nuisance weeds two years ago and again this year it proved to be very beneficial. The department continued the use of new chemicals



Rick Cleveland

they began using last year to control the Blue Green algae on Big Bass Lake and again we had fewer yellow flags due to Blue Green algae. In the next couple of weeks we will begin spot dredging.

Again, this year we fogged the community for mosquitoes, and we received several compliments for doing so. We will continue to provide this service next year as well.

The Operations and Building Maintenance departments, a couple of our most active departments, continue with their daily maintenance of the common areas and POA buildings and structures. The crews did a great job setting up and cleaning up

after the concerts and the 4th of July event. There was a little less trash for the crews to pick up this year after 4th of July since there was no POA or Lions celebration event during the day. They assisted the Public Safety Department with traffic control for the Independence Day Parade put together with the Lions. It was very successful. They did another great job mowing and trimming of the parks and common areas and keeping them clean.

The combined Food and Beverage departments did not hit their budget when the fiscal year ended on February 29, 2020. We have to decrease our operating expenses and figure out how to bring in more revenue to this amenity so the cost of doing business isn't as high. Due to the pandemic, the numbers won't look so good at the end of this fiscal year. I am hopeful that the hiring of our new Lakehouse manager will help steer this amenity in the right

The Public Safety Department continues with their day to day activities of checking

in guests, patrolling the community, answering calls 24/7, and responding to emergencies

This year our covenant inspector performed a weekly inspection of all properties within the community. In that time the following citations were mailed to property owners in the form of a warning letter: 350 for trash cans that were visible from a street, lake, or the golf course; 83 for yard maintenance which included high grass, weeds and trash; 114 for homes in disrepair; which included mold stains, siding and roof issues; 46 for no house numbers or not visible from the street; and 14 miscellaneous issues. Most citations were corrected after receiving the first warning letter. The rest were given a timeline to correct the issue and if not completed were issued fines.

I want to thank all of the employees of LOFS for continuing to come to work every day during this pandemic. I know many have very legitimate concerns of contracting the virus and spreading it on to their family members and

so on. That is why it is very important that we continue social distancing, wearing masks, and constantly washing and sanitizing our hands. Thank you all for doing your part

During the next couple of months, the Department Managers, Board of Directors, and I will be working on the 2021-22 budget. The department managers and I will be acquiring estimates for various projects and equipment purchases so we can put budget numbers together.

I would like to thank the Board of Directors for their hard work and dedication over the past year. A special thank you to outgoing POA Board Members, Herb Rogers and Tim Swallers for volunteering their time. Their knowledge and insight was invaluable. A huge Thank You to the LOFS residents for your patience during this difficult time.

Congratulations to the newly elected POA Board Members, Tim Rachoy, Blake Bardeson, and Michael Cacovski. I look forward to working with all of you.

Keenagers Annual Report

By Renate Sahulcik, Club President

The Keen-Agers is a social club for the 50 and older crowd. In addition to their monthly meetings, except for January at the Seasons Lakehouse they enjoy day trips such as a boat ride on the Spirit of Chicago, gambling at the Four Winds casino in Michigan, plus their every September Diamond Tour bus vacation; this year's

Niagara Falls trip was rescheduled for 2021.

They are a non-profit club but the members donate to the Winfield Pantry every holiday season. They have 15 successful fundraisers to their credit. A sexy calendar, delicious cookbook, and Hanging with a Hunk. This year they participated in a concert for Aftermath, collecting \$125 in donations. The August Annual Auction

brought in \$1,000 which helps finance their trips and activities.

Yearly membership dues will be \$30 in '21 and the monthly luncheon cost will be \$15, which includes a tip and entertainment. The Seasonal newspaper reports their latest info and updates, their ad is in the LOFS 2020 phone directory, they are included in the www.lofs. org website, and they have a Facebook page that includes photos showing how they make fun affordable.

The Board consists of President, Renate Sahulcik; Vice-President, Travel & Entertainment Director, Jeanette Stolarz; Treasurer & Food Director Pete Maloy; and Secretary, Vileda Maloy. Bernadette Bailey is the Caller Director; Sue Kalinowski is the Casino Director; Alice Barcomb is the Email Directo; and Lynda Gustafson is the in house Photographer. All the Keen-Agers contribute to the club's popularity and keeping us at number one.

The Keen-Ager club is 40 plus years young and over 80 active members strong and growing. Interested people are asked to call Renate at 219-689-3408 or email her at willrenate@yahoo.com to get more club details or to make a future reservation to attend or join.

Thanks to the POA manager, Rick Cleveland for the use of the Lakehouse and all the Lakehouse staff under the new management of Jay for such great service and "Keeping up with the Keen-Agers" especially during the Covid-19 Pandemic!

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Annual Report

Building Control Committee

By Tom Skaltsas, Building Control Committee

The Building Control Committee meets this year every Monday at 5:30 p.m. for the purpose of administrating construction permits by the rules and regulations

The members of the committee along with the inspector review the owner's application and their structures placed and drawn on the plat. If approved the owner receives a building permit and another one from the county before construction starts.

This year we issued 83 miscellaneous permits. The majority are for fences, decks, and pools.

• 3 new homes.

of the POA.

• 8 rejections; mostly were violations of setbacks.

• 5 variances were issued.

Again, we urge all property owners to obtain a permit before building a structure.

At times owners contact the members by phone including real estate agents regarding questions or information about their structure or being a future property owner.

Some residents have violated the rules, and with the help of the Public Safety Department, the Building Inspector, and the Community Manager the violations are corrected. This creates a successful community.

I would like to thank the committee members Terry Keenan, Ray Miranda and Building Inspector, Kurt Whitehead; also the Public Safety Department and the Community Manager.

PUBLIC NOTICE FOR HEARING ON:

Request of variance for the installation of a Pergola to exceed the rear building line.

Joe & Cheryl Wytovicz 4918 Sandy Beach Drive Crown Point, IN 46307; Lot X-3

Monday, November 9, 2020 7:30 P.M. LOFS Seasons Lakehouse



LAKES OF THE FOUR SEASONS PROPERTY OWNERS ASSOCIATION, INC.

1048 North Lake Shore Drive - Crown Point, IN 46307

219-988-2581 - Telephone • 219-988-3840 Fax

Visit LOFS Web Site at www.lofs.org

LOFS Facebook Page - Lakes of the Four Seasons Information

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Tim Rachoy VICE PRESIDENT • trachoy@hotmail.com
Jackie Katz TREASURER • jackiepkatz@aim.com
Blake Bardeson SECRETARY • blake@osbywater.com
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LOFS POA Attorney's Annual Report

By Theodore A. Fitzgerald
• Collections – We have continued to aggressively pursue past due assessments through use of letters, liens and foreclosures. As the result in the past year, we and the POA office have collected over \$40,000 dollars in past due assessments. Please note that in the vast majority of the cases the legal fees were paid by the debtor not the POA.

• Mortgage Foreclosures (Bank) – At any given time there are approximately 25 to 50 mortgage foreclosures pending which affect LOFS. We monitor these closely and files default judgments on behalf of the POA when appropriate and place the

properties for Sheriff Sale when necessary.

• CUII (Twin Lakes
Utilities) – So far in 2020,
Lakes of the Four Seasons
(LOFS) has been monitoring
or involved in three (3) cases
filed by Community Utilities
of Indiana, Inc. (CUII). As
described below, each case
involves a request by CUII
for approval from the IURC
to increase water and sewer
rates for LOFS residents.

1. Request to Pre-Approve \$23 million for Wastewater System Improvements.

Currently pending in IURC Cause No. 45389, this request seeks approval to include in customer rates a total of approximately \$23 million

to pay for a new wastewater treatment plant and for improvements in the sewer collection system. In the fall of 2019, LOFS and the Indiana Office of Utility Consumer Counselor (OUCC) met with CUII in advance of the filing to express concern that CUII should first remedy the defects in the sewer collection system so that the new WWTP is not unnecessarily oversized (and overpriced). CUII did not adjust its plans. LOFS has filed testimony opposing CUII's proposal on September 30, 2020. CUII will file rebuttal testimony defending its proposal on October 14, 2020 and the IURC will hold its evidentiary hearing on November 5, 2020. We expect the IURC will issue a final order ruling on CUII's proposal in the first quarter of 2021. If all of CUII's proposed expenses are pre-approved, CUII estimates that sewer

bills for LOFS residents will increase by approximately \$75.23 per month and the rate increase will go into effect after CUII's next sewer rate case, the timing of which unknown.

2. Request to Pre-Approve \$2.09 million for Water System Improvements.

filing the Prior to Wastewater System Approval request discussed above, CUII filed a request for pre-approval to spend \$2.09 million for improvements to its water plant, consisting mostly of new filtration and piping equipment. This case (IURC Cause No. 45342) has been fully litigated and is awaiting an IURC decision, which we expect will occur in the next 30

days. LOFS filed testimony which recommended that the IURC disapprove portions of the project that were unnecessary and ineffective. The OUCC also filed testimony recommending disapproval of portions of CUII's proposal. If CUII's proposal is approved in all respects, CUII estimates this expense will result in an increase in LOFS residents' water bills of at least \$4.20 per month plus an additional amount to account for CUII's financing costs and attorneys' fees. In total, LOFS residents will likely see a water rate increase of \$4.50 to \$5.00 per month if the IURC approves CUII's request. If the expense is pre-approved, the rate increase will go into effect after CUII's next water rate case, the timing of which unknown.

3. Request to Increase Water Rates to Collect Shortfall

In the second quarter of 2020, CUII filed IURC Cause No. 45376 CUII asking for permission to add a System Integrity Adjustment to collect the difference between revenue CUII actually collected from customers and what CUII was authorized by the IURC to collect. CUII's requested adjustment would have added \$0.33 per 1,000 gallons to LOFS residents' water bills. After the OUCC identified errors in CUII's calculations, CUII voluntarily dismissed its request on June 11, 2020.

Winfield Food Pantry thanks community, but still needs items

"Many, many thanks to all who contributed to the Food Drive during the Fall Clean Up," said Winfield Township Trustee Paulette Skinner. "Many things were needed and received. We were also able to help the Crown Point Animal Shelter with your kindness."

"The Food Pantry still needs the following," she said. "Instant oatmeal (in boxes with the individual packets), peanut butter, jelly, canned green beans, canned baked beans, cake and cookie mixes, cereal,

dish soap and facial tissue (Kleenex or similar)."

"Your kindness helps add to the quality of life to those in need in our community."

If you have any questions, please contact, Paulette Skinner, Winfield Trustee 219-663-7027.





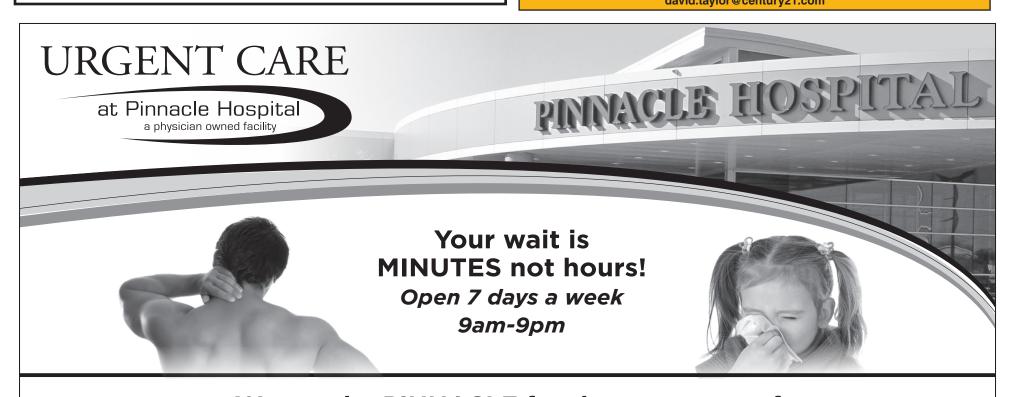
David Taylor
Broker

#1 Team
in Indiana!

"Dave was a very capable agent who did a great job with a few tough issues during our sale process. Overall pleasant experience and relatively quick sale. We would use Dave in the future and recommend him to others in this area. A true professional who knows the area well and treats his clients well."

~ Joe & Maureen Wideman, LOFS

Call for info 219-306-7812 david.taylor@century21.com



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POA Board President's Annual Report

By Brad Zupan, POA Board President

The 52nd annual POA Board meeting for the Lakes of the Four Seasons took place in October and included a brief recap of the past year delivered by myself, our Community Manager, our Treasurer, each Department Director, as well as the various groups and committees that operate within our community. We introduced and swore in our new board members Michael Cacovski, Blake Bardeson, and Tim Rachoy and said 'thank you' to Tim Swallers and Herb Rogers for their service on the POA Board.

One of the first tasks that the Board had to immediately address this past year was filling a vacant board seat. After interviewing various interested parties, the board unanimously voted to appoint Tim Rachoy. Tim has been a great fit and will be officially sworn in today after securing one of the open seats in this year's election.

After being seated, one of the first tasks the board must tackle annually is creating the operating budget for the following year. As you can imagine, this is no small task by any means! Each and every department director provides a presentation with their specific requests for operational and capital improvement needs. As you can imagine, there are many needs and great ideas on how to improve each department. Unfortunately, we have not found the pot of money at

the end of the rainbow yet, and cuts are necessary. After four months, 8-10 meetings comprising of over 140 manhours and various emails the budget was ready to be adopted. The budget was not only fiscally responsible, but also addressed the needs of all departments and various amenity improvement requests of our residents, while keeping the annual assessment increase to a minimum.

Here is a highlight of the 2020-21 budgeted projects that have been or will be completed by the end of this fiscal year's budget:

- POA Rental Dock Lock upgrades The locks at all three public rental dock locations have been upgraded with magnetic swipe cards. This allows for additional security measures to be in place at the request of the boaters who rent these docks due to past trespassing issues and concerns.
- Annual Drainage Project- Per the Drainage

Engineering Plan, we have now completed the third phase of the project this past summer. In addition to this drainage project, other miscellaneous improvements were also completed throughout the community. • Playground - The play-

- ground at Baran Family Prairie Park was designed, equipment was purchased and will be installed soon. For those interested in visiting this new park, it can be found at the intersection of Shoreline Road and Country Club Drive.
- Public Safety Equipment
 Our officers were outfitted
 with body cameras & mics.
 We were able to replace our
 aging radio equipment department wide.
- HVAC in POA Buildings
 At the 19th Hole and Pro
 Shop, we replaced some of
 the outdated HVAC units.
 In addition, we installed
 Dehumidifier units within
 the HVAC system at both
 POA buildings.

• In order to continue to give our golf outing banquets an updated feel, we purchased new tables and chairs for the Gary Weiss Pavilion.

- \$300,000 in road Paving is currently underway along with \$18,000 in cart path paving and sealcoating.
- The 19th Hole/ Pro Shop roof will be re-shingled, weather permitting.
- The new Big Bass Lake Boat Ramp project has been initiated and should be completed within a couple of weeks. This project required the removal of various trees, the rerouting of drainage and recreating the path of travel in order to maximize parking for vehicles with trailers.

The long-awaited spot dredging of Lake Holiday will be underway the end of October, weather permitting. This project will be conducted under the management of our engineering firm, Radtke and Associates. Last year, the lake had a sediment study completed and each area will

be addressed accordingly. This ongoing project will require many years of funding to be properly completed. It is my hope that future boards will make it a priority to continue funding this much needed project in order to guarantee the continued health improvement of this amenity.

In addition to all these previously mentioned projects, we continue to maintain the parks, beaches, playgrounds, ballfields, golf course and miscellaneous green spaces throughout the community on a daily basis.

As you can see, this is no small task to maintain and upkeep this beautiful community we are all accustomed to living in. I applaud and thank each and every one of our directors and staff members for a job well done! Without their dedication, LOFS would not be what it is today. Thank you!

Fundraising Committee Annual Report

The LOFS Fundraising Committee has just completed its 19th year of fundraising for our community! Our committee this past year was composed of 10 hardworking individuals and a few helpers, on occasion, who volunteer their time to fundraise and put back into the community in the form of community enhancements and increased revenues.

The committee was able to raise a few dollars, \$6,050, this past year thru our November and January Comedy nights and our sweatshirt sales. Then, like with many, the bottom fell out, known to us all as COVID. The pandemic restrictions forced the committee to make the decision to cancel all planned events for the remaining of the 2020 year. These events were: Our Style Show/Luncheon; selling at all concerts; and our fall comedy nights. As of today. The Style Show/

Luncheon has been rescheduled for April 25, 2021 with all attendees notified.

As a committee we were able to complete a couple items on our list such as the beautification of #5 tee box in memory of Dave Halterman (thank you Kim White and Timburley Ecklund), as well as updating the concert trailer with new tires, rims, and paint. A big thanks to Roy and the maintenance team. In addition, we have a New Cleveland Park sign as well as a New Maintenance sign in the works.

Going forward, we have many additional projects in the works and are eager to move forward in the spring of 2021 with the completion of LOFS decals to detail and finish off the concert trailer; New Lakehouse patio furniture, new outdoor entrance carpet for the Lakehouse; and lastly, new décor, furniture, window treatments and possibly doors for the entry

way for the Lakehouse. We plan on meeting with our Community Manager and POA Board to obtain additional project ideas going into 2021.

The LOFS Fundraising Committee has come a long way from our first donation of emergency equipment for the security boat in 2001 and while we hit a road block this year, we look forward to being back on track in 2021.

We would like to take this time to give a special thank you to our Community Manager, Rick Cleveland, and his staff as well as our POA board members for always supporting our fundraising efforts and events. A thank you to the Lakehouse staff for always working with us, to Kim and Timburley for their landscaping expertise, and to Roy Green and his maintenance crew for always assisting us with whatever we need. We appreciate all of you!

Last but not least, a BIG THANK YOU TO OUR Community for continuing to support our efforts. Hopefully we will see all of you in 2021. Stay Safe!

Girl Scouts Annual Report

By Kelly Ryan

I've been a troop leader in LOFS for about nine years now—and what a wild ride it's been!

I never set out to be a girl scout leader however What followed was a crash course in troop leadership, finance, lip gloss maker and cookie sales management. The wonderful people at my local council assured and reassured me, lifted me up, and gave me the confidence that I could do this! On leaving a meeting with one of my council representatives, I took a deep breath and began my journey. And I have never looked back.

It has been a journey of self-discovery. I soon realized that there's much more to being a leader than just following a book of badge requirements—I was helping to shape the courage, confidence, and character of each and every girl who became a part of my troop, no matter how long they stayed. It's been a wonderful experience.

My girls are a ragtag bunch, and my troop can best be described as organized chaos. We are far from the pictureperfect groups clad in matching, perfectly pressed uniforms you see in photos all over the internet. But we have fun. We make memories. We learn new skills. We help our community. And we are always there for one another. Those things are far more important than making sure every meeting follows the planned agenda.

Oftentimes, we don't follow The Girl's Guide to Girl Scouting. My girls like to pave their own way. They are unconventional. Most of them do not fit the stereotypical Girl Scout mold. For example, although at the beginning of the year when asked what they want to do with their time, they all say, "Earn badges!"—as the Girl Scout year rolls on, I find that they expect much, much more from their Girl Scout experience.

For me, it's always a challenging to keep them challenged, but I've managed to find ways over the years. And the girls of my troop have led me to some very interesting activities and events, including making custom s'mores, experimenting with Diet Coke and Mentos in the parking lot, ice skating at the United Center, meeting Jena Bush at a council event, and visiting Build a Bear for a building workshop!

In addition, we've helped with cleanup at LOFS green space, saved millions of bottle caps to earn a recycled bench for Lions Park, built a gaga pit, tested water samples and gazed at a faraway nebula through a high-powered telescope at a local planetarium. We've even made borax-free slime. Together, my girls have painted and sculpted, sawed and hammered, jumped and played, cooked and ate, laughed and cried.

Looking back on it all, I can honestly say that this has been the most rewarding experience of my entire life. It is such a privilege being able to share these moments with so many wonderful young ladies who no doubt will grow into amazing women. And down the road, I hope they all look back to their time in Girl Scouts with a smile and a chuckle. I hope that I will have made some small difference on their way to becoming successful women.

Because for me, this isn't about receiving praise. It isn't about getting a badge. It's not even about my own daughter, even though she's the one who brought me to the troop leader role. This is about helping girls grow into the strong female leaders I know they can be. About giving them the tools, they need to succeed in life. About giving them a safe place to talk about their hopes, their dreams, even their fears, without judgement or criticism.

So, remember, fellow leaders and volunteers, and board members, while you might only have a childs' eyes for a short time, they are watching you. You are their role model. You can help them succeed. Right now, it might only be a badge about dancing or archery, or something else that seems insignificant; but in the end, they will know that, through Girl Scouts and through you, they accomplished something grand. And the joyful look in their eyes will be all the thanks you need.

Parents, Board Members, and the Community of LOFS, I am addressing you at this time to say that I am stepping away from being a leader of LOFS Girl Scout Troop 35135 and although this was a very hard decision, I have come to a time in my life to choose something new; although I do not know what that is now, I know I will find something new to volunteer in. Thank you for sharing your Girls with Me and I Look Forward to Watching them Grow!

The Girl Scout Council will be able to help you with finding a new troop:

Merrillville Shop 8699 Broadway Merrillville, IN 46410 M – F 9 a.m. – 5 p.m. P: 219-472-1943 CustomerCare@ girlscoutsgcnwi.org www.girlscoutsgcnwi.org

Gardens Around the Community preparing for next Spring by actively gardening now

Time to plant your Spring blooming bulbs such as tulips, hyacinths, daffodils, crocus, snowdrops, alliums, and fritillaria, to name a few.

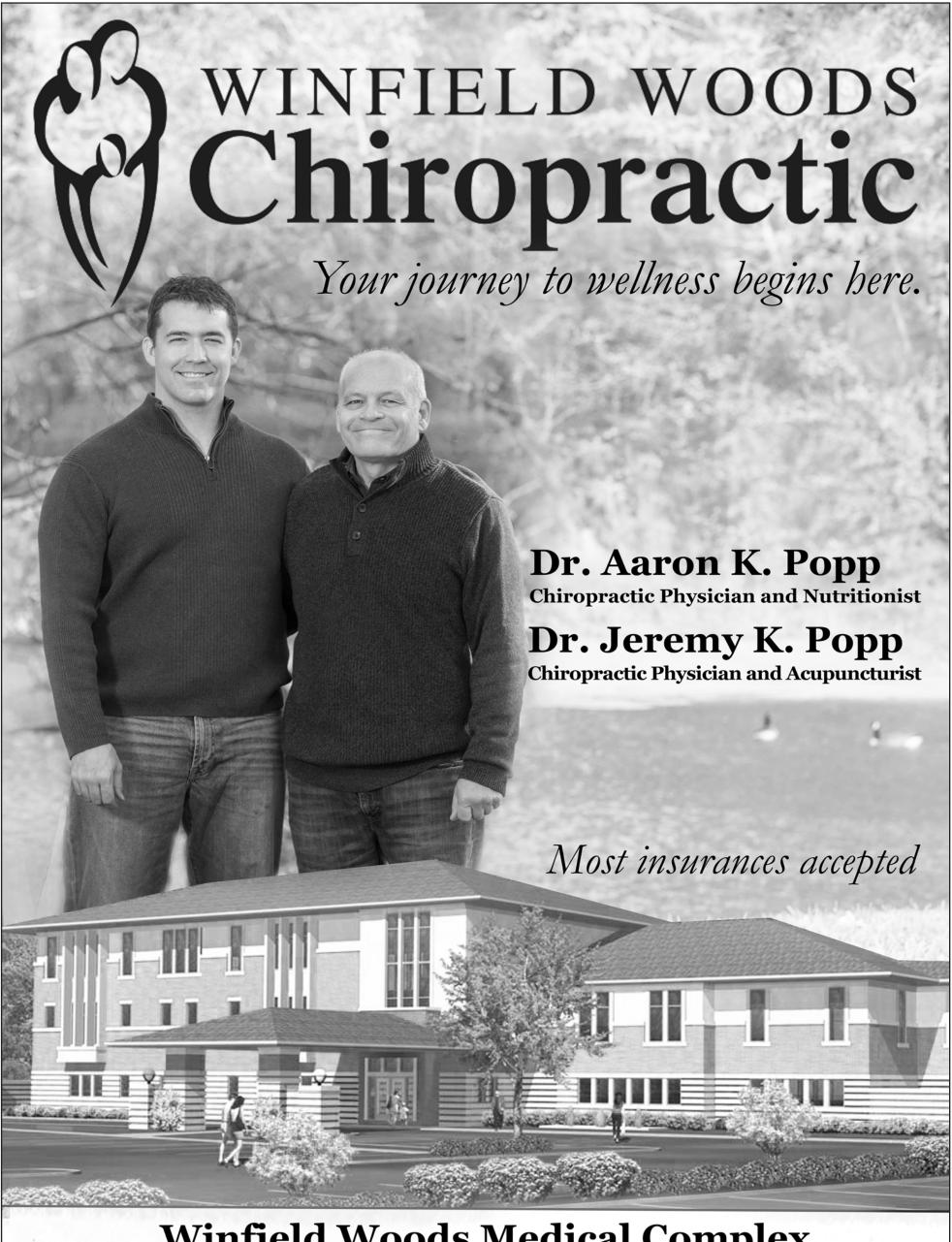
Although, the gardening season is winding down here in the Midwest, Fall is a good time to walk around your yard and see if you have Fall and Winter interest. If not, keep note and research this Winter to see what you can add to your yard next year to enhance year-round color.

Kim and Helen have been busy preparing the garden beds throughout the community for their winter nap. They planted Spring blooming bulbs for next year's enjoyment. They have also moved many plants indoors to over winter in the greenhouse.

I have decided to leave a good portion of my plants up this year. Cleanup for me will come in the Spring with a few exceptions, like Hosta's, which can be a haven for slugs. I am doing this for the 416 native bee species that live in Indiana. Also, for caterpillars like the Woolly Bear who winter over in leaf litter, old logs, and dead trees. Its life cycle will come full circle

the following Spring when it turns into an Isabella Tiger Moth.

Upon walking through my yard this Fall I have found areas that need a pop of color. Next year a few native species I will research planting are Turtlehead, Obedient Plant, Fall Phlox, Asters, Purple Cone Flower, Black Eyed Susan, Goldenrod, and Prairie Drop Seed. I can add a pop of color for Fall interest and a food source for our native bees. What a more beautiful way to help some pollinators along the way. Happy Planting!



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Across the street from Lakes of the Four Seasons

Seasons Lakehouse Annual Report

By Jay Detloff, F&B Manager

Starting in late Julyearly August, I began playing catch-up due to the Lakehouse being closed for 16 weeks. I am still evaluating the guests and employees, but I think overall things are steady at the moment.

- Overall, the guests have been very understanding with the mask mandate for the Lakehouse. No real incidents to speak of.
- New menu seems to be going over well with the guests. We won't see a menu change until spring or summer of 2021.
- I will be looking to find ways to decrease the budget and plan to make the Lakehouse a viable area with a profit potential (decrease labor, potential new contracts with services such as the cleaning crew and the linen suppliers.)
- Banquets are the main area of focus right now as I have noticed that we are still getting inquiries about the ballroom and renting the entire facility. Banquets are where the most money can be made
- with minimal labor.
- The patio area was extended through the end of September. Next year we will open the patio back up in early April. We will budget for outdoor heaters to extend the patio seating into October of next year.
- We will also budget for sunshade sails for the patio area. No umbrellas as they are a hazard especially once the wind comes off the lake.
- I would like to get live music (acoustic) for the

restaurant or banquet area. We will wait to see how this pandemic plays out first with limited amount of people and social distancing.

- I want to get back to fundraising and working with the different groups once the pandemic is under control and the governor lifts more of the restrictions.
- Once the restrictions are lifted from the State, I will have a better idea of what will go back to normal and what will be the new normal.
- I would like to have a cigar/whiskey outdoor lounging area somewhere along the patio. It will include a firepit with outdoor patio couches and seats.
- The budget for the following year will be adjusted accordingly assuming the pandemic restrictions will continue going forward.

I would like to thank everyone for being so accommodating and welcoming me into the community.

Y ONE GET ONE HALF OFF! Equal or lesser value, entrees only, dine in only.



Valid for Wednesdays & Thursdays in the month of November Only.

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

Must present newspaper coupon; copies will not be accepted. Not to be combined with any other offer, discount or promotion. Not Valid on Thanksgiving

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Buffet. Expires 11/30/2020.

RESTAURANT& PUB

November Specials

Wednesday: Jumbo Shrimp Scampi with Sweet Pepper Rice Pilaf \$21

Glasses of House White Wine \$5

Thursday: Triple Decker Ruebens with Sweet Potato Tots \$10, Craft Bottles \$3

Friday: Balsamic Jam Salmon & Coconut Shrimp Combo \$19, Bourbon Apple Mule \$5

Saturday: 18 oz T-Bone Steak topped with Cajun Mushroom & Onions served with Stuffed Baked Potato \$26, Pumpkin Margarita \$5

Sunday: 10 am-1 pm Brunch \$13 for Adults, Half Price for Kids Under 12 and Free Under 5.

Apple Cider Mimosa \$4, Michelada \$4

Thanksgiving Buffet 11 am-2 pm

(1pm will be the last sitting)

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988-2582 HOURS: Wed-Thurs 4pm-9pm; Fri-Sat 4pm-10pm, Sun 10am-1pm (Closed Mon. & Tues.)

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Entertainment with DJ Kenny G on Wednesday, November 25

NOVEMBER SPECIALS...

Monday- 50 Cent Wings (Dine-In Only)

\$6 Domestic Pitchers

Tuesday- \$2 Beef or Chicken Tacos,

\$3 Margaritas

Wednesday- \$8 Meatloaf, \$6 Tall Calls

Thursday-\$14 Beef Tips, \$4 Wines

Friday- \$12 Shrimp or Fish Dinner \$2 Domestic Bottles

Saturday- \$10 Pasta Night, \$6 Flavored Vodkas

Sunday- \$13 Half Slab Ribs, \$20 Full Slab

\$13 Buckets

Hours: Sunday 7 am – 9 pm • Monday 3 pm – 9 pm Tuesday – Friday 11 am – 9 pm Saturday 7 am – 9 pm The 19th Hole will be closed on Thanksgiving Day

Text LOFS to 36000 to join the text club and receive special promotional deals & updates on coming events.

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19th Hole **Annual Report**

By Wanda McAlvey, 19th Hole Manager

It's been quite a year with many challenges due to COVID. With that being said, we still managed to accomplish several of the goals that were set for this year.

- We purchased a new beverage cart for the golf course. The MGA donated a portion of the cost. Last year we grossed over \$6000 using just a utility cart and some coolers. With the addition of the beverage cart, we hit over \$17,000 in sales this season. It was also very convenient to have during the time that we were closed inside the building. We were able to serve the golf community despite not being open to the public.
- We purchased a pull tab machine to generate extra revenue. It is getting more use every week. The community seems to be enjoying it.
- New patio chairs and tables were added to the pavilion. This has added a much-needed makeover to the area.
- · A new menu was implemented to add variety and help execution.
- A new phone system was installed and helped improve customer contacts and order execution.

While this year did not show growth in sales due to being closed for a month and then limited to carryout for a month, we have still maintained a steady business. There has also been a decrease in expenses. So, we are on the path for future growth in profits.

With golf season coming to a close, I am focusing on maintaining a strong business with focus on consistent food execution and hours of operation. There are still a lot of unknowns at this time. Some of the shortterm goals to maintain business in the winter are:

· Saturday nights will fea-

ture Free N Fun bar bingo. Due to occupancy restrictions, having bands would not be profitable at this time. Bingo brings a consistent crowd every Saturday and is inexpensive.

- We will maintain kitchen hours at least until November. While indoor business has decreased, I would like to make sure that I am accommodating the community who still wants lunch and dinner carryout through winter. Before the end of the year, I will reevaluate winter hours of operation based on expenses and the needs of the community.
- We will continue to offer some of the current specials that have helped increase sales this year. We will also add new specials each month that are seasonally appropriate.
- I will continue to monitor the current state of the pandemic to adapt to what the business needs. Until we are able to open fully and accommodate full seating, we will not be planning any events for the winter such as bands, parties, or other events meant to bring in more indoor patrons.
- We have also adapted to the changes in the business that came with the pandemic. While indoor traffic has decreased, carryout orders have increased significantly. While great for the business, the kitchen is not set up for this much traffic. My staff has adapted and we have learned how to get through the hardest parts of the rushes. With that in mind, we will continue to focus on increasing the efficiency of the carry-out business to generate sales.

Lastly, I would like to thank the WGA, the MGA. the LOFS community, Rick Cleveland, the POA Board and fellow department managers for the support they have given my staff and I this year.

Please continue to practice safe social distancing! **WASH YOUR HANDS!!**

Lakes Department Annual Report

By Ryan Grady, Lakes Director

The Lakes Department had another great year, setting and reaching many of our goals. The lakes were a lot busier early this year and Lake Patrol did a great job assisting boaters, writing citations, and being on the lakes. They also helped out the Public Safety Department for the Thursday night concerts.

This spring we stocked 1,000 Striped Bass and 800 Walleye in Lake Holiday along with 800 Bass in Big Bass Lake. In November we

Lakes Department

By Mike Talley, MS4 Coordinator

Proper Lakeside Leaf Disposal

It's fall and once again leaf clean up time. In the past, lake side property owners have been seen blowing/dumping leaves into the lakes. They probably don't realize the serious negative effects they are brewing up right outside their own back doors.

Leaves contain high levels of nutrients, such as nitrogen, phosphorus and potassium. These are similar to the fertilizers you place on your yards. Just like in your yards these fertilizers cause plants including algae to grow in the lakes. Nature can somewhat handle the amount of leaves that naturally fall into the lakes from trees on a shoreline. It's when lake side residents blow a hillside full of leaves into the lake that can upset the natural ecological

balance. While the lakes need some will finish the rest of the stocking that was recommended. We also added 38 fish structures to Lake Holiday.

We devised a bacteria/water conditioner treatment plan for Big Bass for the next three years and are monitoring the affects it has on our overall phosphorous, nitrogen, and blue green algae blooms. There is also more rooted vegetation that is helping filter the water on Big Bass Lake. This has helped noticeably on many levels.

plants and algae to contribute to a healthy food chain, too much can cause negative effects. For instances, when too many leaves are dumped into the lakes, the following year you will see an excessive amount of plant and algae growth in the lakes. As this overabundance of plant life dies, it decays, causing bacteria to use up the oxygen in the water. The low oxygen levels

Lake Holiday has no signs of any invasive vegetation although Zebra Mussels are back. Next year I will do the same water conditioner plan that has been working on Big Bass Lake to make the overall water quality better on Lake Holiday.

We added a set of docks behind the pool by the Lakehouse Beach so boaters can pull up and use the pool and access the beach from the lake. We also updated and fixed all the older docks we

can kill fish and other aquatic life. Some algae like blue green algae can release toxins that might harm humans, animal life as well as fish.

Please do your part and get your leaves to the road berm in a timely manner. The Lakes of the Four Seasons' Department Maintenance will be working hard sucking up the leaves left alongside have had around the community with the old Westhaven Docks. All of our POA docks around the community are all uniform Metal Craft docks now. The card readers that were budgeted for are up and running at all the rental docks.

Construction on the boat ramp on Sunnyslope Drive for Big Bass Lake has begun. It will be completed this fall. I would like to end by

thanking Rick Cleveland for his help and guidance throughout the year and Herb Rogers for all his time and dedication with the community over the past few years. I look forward to next year being as successful as this past



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Golf Maintenance Annual Report

By Doug Weiss

Golf Course Superintendent

The 2020 golf season started off with a lot of uncertainty. No one knew if we were going to be open for golf, and if we were, then for how long.

This spring the decision was made to slice aerify the

fairways and tees instead of pulling a core like we have done in years past. The greens were solid tine aerified so they would heal faster, allowing the golfers to get as much golf in while they could. As it turned out the only sport people could play was golf, and everyone had

to ride by themselves which greatly increased the cart traffic and stress on the turf. Tee times started Monday morning and did not stop until Sunday evening.

The golf season has had several challenges. wettest May in history to the last four months of extremely dry conditions has made maintaining the turf even more difficult than it has been in years past. Not to mention it was the hottest summer in history. The irrigation system has been very

fee and driving range revenue

for the community witnessed

an unprecedented increase

in play on 18-hole fees and

practice facility use. The

early break in the weather,

compounded with the stay-

at-home orders and non-es-

sential workers working from

home, as well as residents

and guests of the community

inconsistent all year due to the age of the electronics in the soil and an issue with a damaged wire at the beginning of the season. The most difficult issue has been trying to find employees. The employees that I do have did a great job all season and have taken pride in their work. I am very appreciative for their dedication.

There were a lot of positives this year. The greens played very well all season long. The brushes on the greens and fairway mowers really helped keep the height of cut the same from green to green and the clumping on the fairways was greatly reduced which greatly increased the playability. The increased use of Humic acid and wetting agents helped counteract the bicarbonates in the water giving the greens a firmer surface. This spring I was forced to make a change at the mechanic position. I was lucky to hire Tom Wayman who is not just a great mechanic but a golfer as well. This has really helped because he understands the importance of making sure the equipment is cutting and running properly. Kim and her occasional helpers did another amazing job maintaining all the flowerbeds in the community.

Lastly, I would like to thank the MGA, WGA, and POA Boards for their continued support. Rick Cleveland and my fellow directors are always incredibly supportive and are great to work with.

Golf Services Annual Report

By Paul Boris, Director of Golf

As is tradition for me, I would like to start off by thanking my staff for the tremendous effort they have dedicated to the golf services department this season. To both my inside and outside hourly staff members, this was a particularly challenging year for services due to the tremendous increase in rounds played and restrictions on golf cart usage due to Covid-19, in addition with the incredibly dry spring and summer we experienced. Thank you for doing an excellent job helping with the day to day operations during this challenging season. Finally, a special thanks to my assistant Tyler Nicol, who has done a terrific job implementing our new Operation 36 Golf Academy and introducing and instructing new golfers within the gates of the community.

Golf Memberships

For the year, the golfing membership, shrunk by 4 players overall. This deficit is entirely due to the health risks of our more vulnerable senior members which include a sizeable portion of the total membership at the club. Studies we conducted have confirmed that the cause of this decline has been from players in a high-risk category due to age or underlying health issues as well as those that used this year for elective surgeries during this season.

We predict that most of these member numbers will rebound directly once players feel confident that health and safety is no longer a high risk being out in public due to the Covid-19 factor.

All in all, on the positive

Green Fee and Driving

Range Overview

side, incoming membership numbers were at an all-time high this season and continue to outpace the number of outgoing members from season to season even during a severe situation like this calendar year. With the large increase to population of community members working from home and traveling much less created a firestorm this year of additional play across the country. Golfers found freed up ready money in their personal finances to make golfing and golf memberships a popular outlet to get out of the house when they were spending less on personal vacation expenses. To date, new adult golf memberships totaled 45 players, which was a significant uptick over the previous three seasons which had also finished in the positive numbers for the new member category.

This golf season's green

having extra funds from less vacation time and travel were all factors in this increase. This rise was so great that the golf course for the first two months of the season in mid-April to mid-June was starved of rental carts in supply versus the demand of rounds played.

This equated to a massive increase in walking rounds during this period. This unfortunately meant that we were forced to leave even more revenue gains from golf cart rentals and green fees because all region golf cart suppliers had sold out on their rental fleets for additional carts during this period due to the one rider per cart policies that the state mandate had in place at the time for golf courses in Indiana.

To date, green fee revenue and driving range totals are trending at a 70% increase over previous years and have held a stable higher revenue curve throughout the entire season. Charity outings, members league, and member events all saw large increases in participation.

Lastly, we introduced a variable rate fee reduction for pay to play rounds after

3:00pm that has also contributed to further revenue this season in afternoon rounds. I anticipate that, so long as the weather holds out, in the fall we expect to see a similar increase round counts until freezing temperatures arrive to our area.

Player Development

Programs

This year, as promised, introduced a new golf program to the community called Operation 36. The program has had a fantastic reception for juniors and lady golfers introducing and developing new golfers and growing the golfer population within the community. The program was a large leap forward in advancing upon past traditional coaching platforms as it not only focuses on learning the game and building skillsets but encourages golfers to get out and play 9 holes right from the start at distances per hole that allow them to immediately enjoy playing and keeping up with other golfers of all talent and experience. With the support of app-based communications and coaching it has established a program for continual development of golfers once enrolled throughout the entire season of play and not just during the clinic semes-

Golf Merchandise

Golf merchandise revenue saw a significant slowdown in sales this year with the situation around Covid-19, and was slow to pick up throughout the golf season.

Manufacturers were hit extremely hard with the stay-athome orders, which caused a significant delay in production and order fulfillment, which created an even slower rally in sales for the season. We have, however, started to see a rebound by mid-summer and holiday sales have been better than previous

The golf shop merchandise planning for the season has begun to introduce a more rounded inventory selection, less golf course specific and a blending on community focused LOFS merchandise such as headwear and soon select apparel. We encourage all community members, regardless if you golf, to visit the golf shop and browse the apparel and headwear for LOFS gear that is specifically branded for the community that you call home.

Golf Course Master Plan

On the front of the golf course master plan still in progress for the community, Covid has put this development on the back burner to some extent as we struggled to keep up with the increase to activity at the course with the restrictions that have been in place this season. While progress has been slowed on this project for community planning it has still been pushing forward and is nearing completion.

Overall, golf services and the golf membership was in a terrific place this year given the hand that all of us were dealt with the pandemic and

we continue to see positive signs that growth in future years will continue to climb.

On a final note, I would like to give a special thanks to the Women's Golf Association, and the Men's Golf Association for their continued support to my operations, the golf course and golfing community. Both of these organizations relationships have been invaluable to our management goals, aiding the direction of programs and policies that have allowed the focus of our services current to the golf communities needs to keep the golf course thriving with each year. It has been a pleasure working with all outgoing officers on both boards, and I welcome the opportunity to work with the newly elected officers during the off-season as we plan out next year's golf season.

As always, I would like to thank the LOFS community, its residents, the golfing community, Rick Cleveland and the POA Board for the support they have given my staff and I this year. I look forward to the challenges in store and the opportunities for success going into the 2021 season as we continue to develop new programs for introducing new community members to golf. I would like to wish everyone a safe and happy upcoming holiday season and safe travels to all snowbirds of the community heading south for winter, stay safe and healthy and let's put 2020 in the rearview as soon as possible.

POA's Treasurer's Annual Report

By Herb Rogers

This report covers our fiscal year, which ended February 29, 2020.

For the year, our total revenue was \$5,597,153 vs. the prior year of \$5,563,651. Our total expenses were \$5,593,200 vs. prior year of \$5,677,789. Our combined total fund balance, or equity, decreased from \$5,346,768 in 2019 to \$5,341,601 year over year.

We ended the year with unrestricted cash of \$447,690 vs. \$540,086 prior year. The decrease of unrestricted cash

was primarily due to a combination of using more cash to pay for equipment and capital improvement projects and overages in the budget.

This Board continues to help property owners make their annual assessments such as offering quarterly payment plans, half payment plans and accepting payments by credit cards. At the end of the last fiscal year we had 42 property owners who did not make any payment of their dues.

Our office staff and attorney continue to communicate to those that are delinquent and work on getting their assessments paid in full. On occasion when this does not happen the POA is forced to file liens and or foreclosures. This is necessary to help protect the association's property values including your homes.

In closing, I would like to thank all of the employees of LOFS for all the work they do for the community. I want to thank my fellow Board members for their service. Thank you for the opportunity to serve as your Board Treasurer.

PLEASE SUPPORT OUR ADVERTISERS

The Keen-Agers will be having their next meeting on November 19th at the Seasons Lakehouse. The bar opens at Noon with a delicious Thanksgiving luncheon being served at 1 p.m. Entertainment scheduled for 2 p.m. will be the Singer of the year in the Chicago area Peter Oprisko, who also happens to be Tony & Jeanette's cousin!

After a short meeting, adjournment will be around 3 p.m. The yearly membership fee is \$25 but has been reduced this year to \$15 because of the pandemic. The monthly luncheon cost is \$15 which includes entertainment and a tip. The Club is open to anyone 50 and older, regardless of residency.

Besides the third Thursday meetings except for January, the Club gambles at the Four Winds casino, sails on a buffet cruise, is looking forward to shopping and dining at Shipshewana and will be planning more trips and activities in 2021. Their every September Diamond Tour bus vacation going to Niagara Falls has been rescheduled for 2021 and the bus is already 40+ reserved.

With the success of their many fundraisers, latest being their Annual August Auction that brought in \$1,000 and their Aftermath concert duty receiving a generous \$125 in donations, help finance all their extra fun.

Read the Seasonal for all their latest info and updates and follow them on Facebook to view all their photos taken by Lynda Gustafson. If interested in joining or previewing the club, Please call Renate at 219-689-3408 or email her at willrenate@yahoo.com to make a reservation.

Thanks to Rick Cleveland for the use of the Lakehouse and Jays's staff for the excellent service they get at the bar

- and in the dining room! • President Renate Sahulcik
- Vice-President, Travel &

(See Keenagers Pg. 9)

Public Safety Department Annual Report

By Craig Philp, Public Safety Director

The Covid-19 virus and the other issues around the country have affected everyone in different ways both mentally and physically. We are seeing parts of the country going from hoarding essentials and hiding out, to mass hysteria and hatred in the streets, to those people who are trying to protect and serve and as well as to those who just differ in opinion.

While this community itself hasn't been in direct contact with some of these unlawful and unexplainable actions taken by others, our staff unfortunately has still seen some of the hatred directed at them through social media posts or in direct contact. We have been accused of being racist, spit at, threatened with bodily harm, or

just called all sorts of colorful names. In fact, recently some of my officers were berated with hate directed towards their mothers, their personal appearance, weight, or just because they look to young to do the job.

We have had residents call or drive up to the main gate to scream and yell at our dispatchers because they were not happy with the way someone was signed in to visit or asked to leave because they were restricted from entry. I have heard them yelled at and called horrible names because they got a ticket or notice of warning for documented violation of the community rules.

Nevertheless, our officers were out there enforcing covenant violations which included traffic control, visible trash cans, illegal parking, or

those found illegally housing some sort of livestock on their properties. We responded to medical calls to assist where needed while at the same time keeping ourselves out of danger to those that might have been infectious.

During this time of 'pandemic', an employee of the department fell ill, and understandably put a scare into the members of this department. This caused what was already a short-staffed department to fall even shorter in staff while some went out to be tested. But just as they always do, my other staff members stepped up and powered through with extra coverage to provide the best service we could to our resi-

During all of this, the POA made the decision when states began to open up, to press forward with our normal summer events and activities, like concerts and of course 4th of July. We worked with the State to ensure that what we came up with was safe and within

\$100 for a hole sponsorship for the First Annual NWI No Child Hungry golf outing and provided staff at the Registration Table for the Lion's Club Golf Outing. We are really looking forward to a great 2021.

The WGA officers and members wish to express our thanks to Paul Boris, Director of Golf Operations; Tyler Nicol, Golf Pro; Doug Weiss, Golf Maintenance Superintendent; and Wanda McAlvey Manager of the 19th Hole, for their efforts this past year during our events and league play. Additional thanks to Rick Cleveland, POA Manager and his staff for their assistance whenever we need it. Without the ongoing support the WGA receives on a regular basis from all the LOFS departments during the events and projects, we would not be able to reach the goals of contributing to the community.

2020 Executive Board

- President: Sherrie Matthews
- 1st Vice President: Tonia
- 2nd Vice President (18): Phyllis Wayco • 2nd Vice President (9):
- Linda Pasternak
- Secretary: Peggy Greenya
- Treasurer: Tonia Skees acting on behalf of Kim Brownlee Rules and Handicap Director: Mitzi Lavender
- Constitution Director: Barb Smith

WGA Annual Report

By Sherrie Matthews, WGA President

Golf The Women's Association was established here in the Lakes of the Four Seasons in 1969. The organization has continued to foster an interest in golf among the women in our community through fellowship and friendly competition since its inception.

Covid-19 shut down the start of our season and delayed many of our events. The Board decided to grandfather in all past WGA Members for the current 2020 season. The Board also decided to allow other women golfers an advantage of participating in WGA Events for 2020 without any fees collected. There were several reasons for doing this. One, it would not be fair to ask members to pay fees when people were not working and two, it allowed non-members to get a taste of WGA Events for the future. We succeeded on this.

We also changed how we did Thursday League. Everyone would show up, chips were pulled for pairings and starting holes, and side game changed each week. We incorporated the 9- and 18-hole players together and once a month had a scramble. This was a huge success as it allowed the 9and 18-hole players to get to know one another.

The WGA was finally granted our own 501c3. So we are now official.

The Board has done a great job on recruiting new members for next year. We should have an increase of 15 new members for 2021.

The Kickoff Breakfast was cancelled and so were all the events in May and half of June. Paul Boris, Director of Golf Operations did a great job in moving our events to later in the year, so we were still able to participate in those.

The WGA hosted Clash of the Titans in partnership with the MGA and the Steeplechase. Both events were spectator events where everyone is invited to come and watch with beverages complimentary. Our main events, Member Guest Day and Field Day were both cancelled this year. We rely heavy on sponsorships and it would be hard to ask for money when so many people were out of work due to Covid-19.

The 2020 golf season ended on Sunday, September 27, with a 9-hole Scramble and Luncheon.

Involvement in community events is an important goal of the WGA and is achieved by lending our support to the various activities within our boundaries. This past year, we have been unable to fundraise. We did however give

Kalinowski

• Email Director, Alice Barcomb

the guidelines of our State Governor.

Department directors like myself then worked with the Community Manager to come up with our plans for the 4th of July, as well as our plans for concerts, so everyone in the community could still enjoy themselves. Since we just finished up these events, I can now say it was one of the smoothest run years we have had in a long

The 4th of July was also the same time we began enforcing every non-resident entering to provide an address of where they are going, and that requested information will continue from now on. Those who cannot give an address will be politely told that they will have to leave the community until they can provide the required information. While some entering have been upset, and said a few choice words, most have been understanding and have provided the information without issue.

Moving forward one of my goals for the upcoming year for the community will be working on providing a different option when it comes to how our visitors and residents will enter the subdivision. I am currently planning to budget for a new

gate system that will help secure the front entrance from those people who think it is ok to give a false name when coming in. While at the same time allowing residents to register and provide gate passes that will work at all entrances for people who they know are coming to visit. If it all comes to fruition, it should help alleviate some of the heavy traffic people have been seeing at the main gate.

9

Until then, I would ask all residents to remind their guest of their home addresses as it is required for them to enter into this community.

~ Obituary ~

Kristen E. Allen

Kristen E. Allen, 50, of Lakes of the Four Seasons, Crown Point, Indiana. She was born in Valparaiso on 7/28/1970 and passed away unexpectedly on 9/29/2020. Kristen was a proud and beloved Auntie, a huge animal lover, an avid knitter, a trusted dog sitter, a kind, open-hearted friend and neighbor, a loving babysitter, a member and former deacon at Christ Presbyterian Church, a former member of the LOFS Lions club. She graduated from Crown Point High School in 1988 and after a year of culinary school at Kendall College, went on

to earn a degree in psychology from Indiana University Northwest. She is survived by her mother Alice R. Allen. beloved fur babies Willow and Joy, sister Amanda (Paul) Gregory, niece Kate Gregory, nephews Teddy and Luke Gregory, Aunt Carolyn Courville and many cousins. She was preceded in death by her father David C. Allen and her grandparents Rose and Louis Chappelie and Lois and Charles Allen A memorial service was held Saturday, October 17 at Christ Presbyterian Church in Winfield, IN. We'd love to



gather ASAP with those who knew and loved Kristen but might postpone the service for safety. Memorial contributions may be made to the family for funeral expenses or to an animal, migraine or pediatric cancer charity of your choice. Burns Funeral Home, Crown Point, entrusted with arrangements. www. burnsfuneral.com



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(Keenagers from Pg. 8) Entertainment Director, Jeanette Stolarz

- Treasurer and Food Director, Pete Maloy
- Secretary, Vileda Maloy
- Caller Director, Bernadette
- Casino Director Sue

House & Garden Club

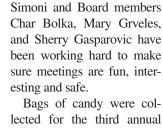


By Mary Cavallini

The Nineteenth Hole did it again. Four Seasons House and Garden Club members enjoyed a delicious lunch at its September meeting, and the wait staff could not have been more accommodating to social distancing and mask wearing. Luckily the weather cooperated as well since the decision has been made to hold meetings outside as long as possible.

Maureen Merritt won the day's grand prize, free membership dues for the com-





ing year. President JoEllen

lected for the third annual Spooktacular trunk or treat. Hopes were high for a beautiful day and lots of LOFS kids participating. Hosting this event is definitely our favorite, offering members the chance to feel like kids again.









House & Garden Club Annual Report



By JoEllen Simoni, Club President

The House & Garden Club currently has 61 members. The purpose of the club is to provide social opportunities and programs for the members and to provide financial support for the beautification of the Lakes of the Four Seasons garden and special projects. We do NOT do the maintenance on the gardens, I repeat, we do not do maintenance. The POA's paid staff does the maintenance of the grounds & gardens.

This year we contributed \$1,000 for the continued en-

hancement of the gardens. Our two fundraisers this year were very successful; in July we had an auction of goods donated by our members and in September we had our annual mum sale. Due to the success of our fundraising we have pledged \$2,500 toward the installation of a second pollinator garden near the back gate.

We continued our tradition of naming "Yard of the Month" beginning in June. June's winner was Kathy & Eric Mlodecki of 2365 Four Seasons Court. The July winner was Jill & Matt

Yuran of 1070 Shoreline Road. The August winner was Linda Koblack of 3009 Sunrise Drive. September winners were Chris Barnett and Michael Helwig of 2098 Hidden Valley Drive. The October winner was Jeanette and Joseph Skibbie of 1853A Forest Circle. Once again, we congratulate ALL our winners for the wonderful job they have done helping to beautify our community.

In January and February, the club met at the Seasons Lakehouse on the last Tuesday of each month for usual meetings. In January we had a musical program, and in February we had an educational program on health issues. In March, April, and May we were unable to meet due to the Covid-19 virus. In spite of the virus, we

were inspired by the 'Tulip Challenge' and all the beauty our gardens have to offer in the welcoming of spring. We resumed our meeting in June with a tour of the golf course gardens and lunch was provided by the 19th Hole. Meetings for July, August, September, and October were held at the 19th Hole to ensure social distancing and provide all recommended safety measures.

On October 24 we hosted our third annual Trunk or Treat for all LOFS residents. The club also plans to continue our annual decorating of the Seasons Lakehouse for the holiday season. The House and Garden Club's holiday celebration party will be at the Seasons Lakehouse on December 8.





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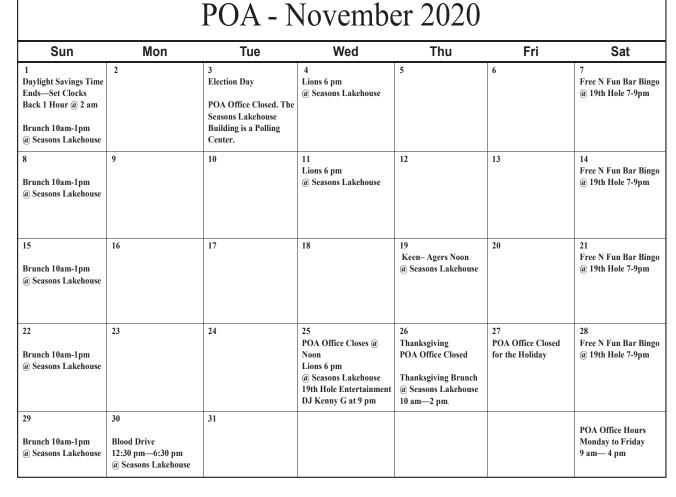
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Lions Club

Lions events and news for **November and December**

The LOFS Lions are keeping busy supporting the community through events and fund-raising projects.

The steak sale returns for November featuring our wonderful 10- or 16-ounce steaks. Each case includes individually wrapped steaks,

which are great for gifting or your own grill. Orders are due November 14 and pickup is November 21 at the Lakehouse. A flyer is included in this month's Seasonal; you can talk with any Lion or contact our chair, Linda Kroner at 219765-3990.

Santa returns to the Lakehouse on December 6 to visit with all the boys and girls of LOFS. This year, due to COVID, we'll be having a simple meet and greet with Santa from 1:30 p.m. to 2:30 p.m. Naughty or Nice, each child will get a small gift from Santa and all pictures are free. Santa will be wearing a face shield—he has to make sure that he can make that round the world trip on Christmas Eve.

Face coverings are required at this event for ages 2 and up along with social distancing as described

in the state guidelines for all Hoosiers. More information on this (still!) fun event is on the Lions and LOFS Facebook pages, the November and December Seasonal, and flyers at our LOFS restaurants and local businesses. You can also email or call our chair, Jackie Katz, at lofslions@ aol.com or 219-776-3541.

Thanks again to the LOFS and Winfield community for all your support during this challenging year. We've been able to hold a number of events that have enabled us to donate to local food banks, women's shelters,

and support sight and hearing needs within our community. The Lions have also given out college scholarships to four LOFS high school students, provided dictionaries and ear buds to the elementary schools, and held the annual (and socially distanced) Fourth of July parade. The Lions appreciate the opportunity the community gives us to follow our motto, 'We serve'.



American Red Cross

Thank you" to our LOFS 'Employees of the Year'

Again, this year we would like to recognize two outstanding employees for their hard work and dedication. We have many people who take that extra step and go above and beyond and each year the Department Managers and I go through the difficult task of picking an employee of the year.

Our first employee of the year works in the Golf Maintenance Department. He has been an employee of Lakes of the Four Seasons for a very short time; seven months to be exact. He is the mechanic for the Golf Maintenance department. In that short time his knowledge and hard work have made a huge difference. He also works on equipment for the other maintenance departments when needed.

Our first employee of the year award goes to Tom Wayman.

Our second employee of the year works in the Operations Department. He has been employed with Lakes of the Four Seasons for the past eight years. This employee can operate all types of equipment and he is experienced in construction and carpentry. He always completes the tasks he is assigned without question and is always willing and able to do what it takes to get a job completed. Our second employee of the year is Jason Jonas.



Tom Wayman



Jason Jonas

LOFS Blood Drive

Lakehouse Ballroom

Monday, November 30th 12:30-6:30

> Sign up online at redcrossblood.org call 1800REDCROSS

Sponsor code: lakesfourcp

TURN BACK YOUR CLOCKS!
DAYLIGHT SAVING TIME ENDSTHIS WEEKEND!

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Individuals who are 17 years of age (16 with parental permission in some states), meet weight and height requirements (110 pounds or more, depending on their height), and are in generally good health may be eligible to donate blood. Please bring your Red Cross blood donor card or other form of positive ID when you come to donate.

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Announcing the 2020 Children's Christmas Event:

A Meet and Greet with SANTA!

A fun and free event sponsored by the LOFS Lions

Sunday, December 6, 2020 1:30 pm to 2:30 pm at the LOFS Lakehouse

Bring your camera for free pictures with the jolly old elf, himself! Santa will have on a clear face shield for safety

> Good boys and girls of all ages, you know the drill: Masks are required for ages 2 and over Social distancing enforced

Anyone being naughty will be sent home with coal in their stocking!

Questions??? Guests may call (219) 776-3541 (Jackie, Chairperson), email lofslions@aol.com or guests can speak with any Lions Member.





Exterior decorations only will be judged.

All holiday adornments (any religious persuasion) will be considered.

 Judging will be underway beginning Friday, December 11th and conclude Saturday, December 18th!

• The judges' decisions are final.

• First Prize: \$100 LOFS gift certificate

• Second Prize: \$75 LOFS gift certificate

• Third Prize: \$50 LOFS gift certificate

• Fourth Prize: \$25 LOFS gift certificate

Prizes will be awarded prior to Christmas Eve. Winners will also receive their own "15 Minutes of Fame". The prize-winning homes will be featured in the Seasonal.

* If you would like to nominate a home you think deserves consideration please call the POA Office at 988-2581 by noon on Monday, December 11th



Old nearby cemetery is maintained by local residents

Pluchinsky, L O F SHistorical Society

Snuggled in a wooded area in

Porter Township just east of the Four Seasons is the longforgotten Frame Cemetery. Most people do not know of its existence. The old cemetery is on the 80-acre homestead that William and Margaret Frame took as a claim from the government in 1834. As was the custom for some early pioneers, the Frame family buried their dead on their own land.

1990's, In the early Indiana Northwest Genealogical Society embarked on a project to identify and catalog those who are buried in the various family cemeteries in our area.

As a result, the group identified 18 known people interred in the Frame Cemetery, and noted some other unmarked graves, with reference that there were some reburials in the Salem Methodist Church cemetery several miles away. Fifteen Frames are buried in their cemetery, along with three McGinley infants, children of John and Lucinda, who were most likely relatives of the Frames. Based on Society records, the earliest burial was William Frame in 1839 and the last was a Presley Frame in 1921.

William and Margaret (Jerrette) Frame, both born in Virginia, moved to Kentucky where their son William was born in 1812. After a short stay in Ohio, the family moved to Porter Township in 1834, settling on a farm on present day CR675W. The elder William, a veteran of the War of 1812, died in 1839 and Margaret in 1848; both are buried in the family cemetery. The farm was apparently inherited by the son William, who married Jane McCaryhan. The 1860 census shows the family with nine children. The Frame family gave the township deed to the half-acre cemetery in 1861. After William and Jane Frame died, the remainder of their 80-acre farm in 1903 was sold for \$1,600 to Herman Becker, grandfather of Caroline Weaver, a current LOFS resident.

Largely forgotten many years, the Frame Cemetery became neglected and overgrown because it's not easily accessible from any roads. In 1990, when Lois and Mike Kinch moved from California into their house on CR725W, they had no idea that their land was adjacent to an old cemetery, until told so by a neighbor. Lois, a genealogical buff, became interested in the cemetery and its upkeep. She asked for help to maintain the cemetery from the township trustee at that time. Without easy access, the trustee could not help. So, Lois and her husband Mike took over.

made a path from their back property to the cemetery, cut down trees, trimmed bushes and grass, and made the cemetery presentable. The trustee had the property surveyed, its boundary's established, and Mike installed visible vinyl corner posts to determine the one-half acre rectangle. Mike also made a wooden sign. Since most of the gravestones had fallen and some were buried, Lois, ever so inquisitive, probed various sites with steel rods. After



finding some, she determined whose they were and placed white vinyl crosses about two feet high at each site.

On a recent Sunday afternoon, Lois accompanied this writer and others to the cemetery, which is in relatively good shape. It's certainly in the woods. Most of the gravestones lay on the ground, or buried, and legibility is very limited, due to aging. The only stone standing is a small obelisk of the three McGinley infants (see photo). There is more work to do, says Lois.

She had previously considered restoration of the various gravestones, but limited funds made this option very unlikely.

Lois has maintained extensive records on the Frame family and of their original property. She has also escorted an occasional descendant of the Frames to visit the cemetery. Lois agreed to host a future tour for those interested, but cautioned that the site is on private property and not for the casual intruder. Thank you, Lois and Mike.

Operations Department Annual Report

By Roy Green, Operations Director

The Operations Department started off October, November, and most of December with leaf collection. It takes a lot of time and effort to collect all the leaves that are put out in the fall. We had three crews on the road most of the time and collected approximately 1,000 tons of leaves.

In November, the guys who were not collecting leaves helped Bruce and Jill Nix get the Christmas light display ready to launch the day after Thanksgiving and it was. If you have not seen it you are missing a wonderful It takes about a week for us to put up the lights and then Bruce and Jill work about another two weeks connecting it all up. Thank you, Bruce and Jill, for all the work you put into making the holidays more enjoyable in the Seasons.

The maintenance crew than takes on decorating the outside of the 19th Hole, the tree of lights at the Front Entrance, 117th street Entrance, and the Porter County Entrance as

With all of that going on we also have to install over 300 snow stakes to mark the edge of the roads for snow plowing. We then get all of Changing the oil, getting them greased up, put the plows and salters on them. So, as you can tell we have a very busy month and we do all of this with 11 men.

After that we let Mother Nature kind of dictate how our schedule will run in December. depending on how much snow she is going to drop on us. But December was pretty mild, so we were able to finish all leaf vacing and finish up some outside work.

January was another mild month so we were able to remove all the Christmas decorations and got caught up on some tree cutting and chipping.

February brought us the Coronavirus, which changed our lives and work ethics for the rest of the year. We were busy closing down parks, restaurants, and just about the whole community.

We were reduced down to four men working. They did a great job with just being able to do the normal day to day work.

We began our regular items in the spring of grass mowing and trimming. We were able to reopen the parks, but not the playgrounds. We finished Lions Park with some new landscaping around the flag poles and opened up the new bathroom.

We also were able to do some drainage projects at

Great Lake view lot on the Porter County

side of LOFS. Nice nearly level setting

close Bass Lake and just down the street

from Porter Lakes Elementary school in

Lakes of the Four Seasons community.Lot has existing garage on it now that was built

by previous owners who also owned the SS u/m sink, Giant Breakfast Bar Island, Sta home to the left. Garage may need to be ances, Pantry. The open living area walks

removed in order to build home. \$48,889 25x12 deck overlooking Bass Lake \$574,899

Cleveland Park and some of the POA ditches that needed to be cleaned out.

The concert season was put on hold until July. When it did start we had to post extra Covid-19 signs all around the grounds of the Lakehouse and add hand sanitizer stations around the grounds.

We now have a few projects that we will be working on this fall. Installing a playground at Baran Family Prairie Park, which is located on Country Club Drive, and

doing road striping of the front entrance and all the new roads that have been paved.

I would Like to thank the outgoing Board Members, Herb Rogers and Tim Swallers, for all the help that they have given me while on the Board. I would also like to welcome the new Board Members, Tim Rachoy, Mike Cacovski, and Blake Bardeson. I look forward to working with you and the rest of the 2020-21 Board of Directors

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