



**NEXT VVA MONTHLY MEETING:**  
**Sunday, Feb. 8, 2026**  
**@ 2:00PM**  
**at the clubhouse.**

All members in good standing are welcome and encouraged to attend. If you want to be on the agenda, you must notify the office 10 days prior to the board meeting, before the agenda is publicly posted.

**Lake Viking is a private lake aspiring to preserve our community and environment for future generations.**

**This issue contains  
Final 2025  
Financial  
Documents**

# Lake Viking News

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LakeVikingMo.com

January 2026

Volume 38, No. 9

## VVA Board of Directors Monthly Meeting

**January 11, 2026**

The regular monthly meeting of the Board of Directors of the Viking Valley Association was held on January 11, 2026 at 2:00 pm in the Upper Clubhouse. There were 11 members in attendance. Board Members present were: Michelle Sullivan (lot #1826) - Board President, Christina Lindsay (lot #429) - Secretary, Tom Rice (lot #343) - Assistant Secretary, Dave Daniel (lot #231) - Assistant Treasurer. Board Members not present were: Dan Weidmaier (lot #309) - 1st Vice President, Dave Schaefer (lot #1227) - 2nd Vice President, Robert Walton (lot #217) - Treasurer.

Michelle read our mission statement: Lake Viking is a private lake aspiring to preserve our community and environment for future generations. The pledge was led by Brian Holcomb, Managing Director, and the prayer was offered by Dave Daniel.

Tom made a motion to approve the minutes from the December 14, 2025 board meeting. Dave Daniel seconded the motion. Motion passed.

There was no report for the Handbook Committee.

Michelle reported for the Finance Committee. The final payment for the Ford F-450 lease was made as part of a lease-purchase agreement, and the vehicle is now owned by the Association. The dredge expenses for 2025 exceeded the budget due to significant silt containment costs, but this variance was expected and previously noted. The old pontoon is being replaced, with a \$1,000 down payment on the replacement made this month. A notable recovery of nearly \$100,000 in uncollected debt was achieved through the efforts of the office staff, providing unexpected income to balance the year-end budget. Two Z lots and one SU lot were sold, which generated \$35,550 in income, and we no longer have any Z lots for sale. The Morgan Stanley investment fund saw a \$3,000 increase in value for the month of December. An update was provided on the clubhouse septic system. Brian is currently working with an engineer to develop a plan for draining and retiring the old system once the new one is built. The Association also realized significant savings in trash expenses, totaling \$1,404 for December and \$22,817 for the first 6 months of the contract. Brian reported initial projects for 2026 including the budget for road repairs, Cap X purchases, and securing delivery of the new maintenance boat. The committee also reviewed the Retained Earnings schedule and held a substantial discussion regarding a proposal for a new policy, which remains under further review. Michelle provided an insurance update, noting her ongoing review of existing policies and exploration of increased liability coverage. The Association received its first payment from the "Mastercard/Visa Settlement" class action lawsuit. An account has been established for the deposit of refunds, with the first distribution received in the amount of \$236.26.

There was no report for the Strategic Planning Committee, however they did make a motion to approve two members to the committee. Tom moved to approve Felicia Roth (lot #1922) and Peter Almenoff (lot #458) to the Strategic Planning Committee. Dave Daniel seconded the motion. Motion passed. A point of clarification was made by the board, stating that the office makes sure all nominees for committees are in good standing before they are brought before the board.

Michelle reported for the Activity Committee. The committee is actively working on the 2026 Activities schedule, and it will be ready for the February meeting.

Michelle reported for the Building Committee. There was not a meeting in the month of December. Meetings will be held on the 2nd and the 4th Monday of the month moving forward. The board discussed a rule change concerning carports. Michelle read the current rule: *Aluminum*

*carports are not allowed.* She then read the proposed motion: *Carports are allowed when attached to a garage or a house and using the same design and materials as the garage or house. Carports that are grandfathered in can be repaired but not replaced.* Tom moved to approve the motion. Dave Daniel seconded the motion. Motion passed. The board discussed that there are 3 lots that will be grandfathered in this rule. Lot #449 has a standalone carport and lots #1226 and #MH163 have aluminum carports. The Association will make a record of this and place it in the building permit file as well as the membership file for these 3 lots.

There was no report for the Fire Department, the Campground Committee, the Lake Committee, the Infraction Committee, and the Fishing Committee. The Campground Committee will meet again in February.

Dave Daniel reported for the Dredge Committee. Dredge has met several times and they are getting ready for their Dredge project this spring.

Brian gave the Managing Director's Report. Maintenance cleared snow during the storm. They replaced the brakes on one dump truck and replaced leaf springs on another dump truck. Landscaping and grounds work continued across the community, featuring the removal of a dead tree near Community Area 6 and the clearing of old fencing and trees at Campground 1. Additional tasks completed this month included leaf burning, the removal of concrete debris from the south end near the dredge pond, and they made buoy weights.

Safety responded to 2 medical calls, and 2 house alarms, and assisted 3 vehicles that slid off the road during the snowstorm. They also conducted an audit of watercraft documents as they were moved from Condo to HOALife, to ensure the accuracy of watercraft owned by members. Safety issued 37 deer hunting permits in the year 2025, with 10 harvested deer reported. 5 goose hunting permits and 1 turkey hunting permit were also issued in 2025.

The Office launched HOALife to membership, and assisted members with setting up their user accounts. They performed an audit of the campground, invoiced annual campground fees, and created a batch invoice process. They processed deeds for lot transfers, invoiced for Lake Viking News, reviewed and processed invoices for payment, prepared and processed bank deposits, ran payroll (input hours, processed IRA contributions, reviewed ADP journal entries), ordered supplies, and answered customer phone calls and walk-in requests.

Brian reported on the new HOALife platform. We continue to work with the company to optimize processes for some of the concierge requests such as guest information, boat stickers and pet information. Please continue to be patient as we work through these challenges that are common with applications that have been created for mass use with standardized features. As a reminder, if you have any questions or have trouble logging into your account, please contact the office.

The Daviess County Special Road District's car counter was installed on Nickel Avenue during the month of December and there were 20,138 axles recorded. The counter is stored for the winter.

Trash expense for Rapid Removal during the first 6 months of the contract, July through December 2025, is \$22,817 less than the expense during the same months last year.

The Clubhouse Septic project was awarded to Dykes Construction in Lawson, Missouri, who provided the lowest bid. Due diligence checks were performed on the company prior to the decision. Tom Fritts at

(continued on page 7)



# WELCOME!

## New Members

### December 2025

John & Melissa Ebling ..... Lots #1743, S126, & 1741

Gina Deceuster..... Lot #2349

Michael & Amber Price ..... Lot #1097

## Finance Committee December 2025 Meeting

Called to Order by David Schaefer: Thursday, December 11, 2025 at 5:00 PM on ZOOM.

Members Attending: Daniel Rogers, Terry Nibarger, Deena Stous, Robert Walton, Flint Hibler, David Schaefer, Brian Holcomb Lake Director and Yvonne Erickson from office staff.

### Agenda Items

**Financial Documents, questions & discussion-** David asked if anyone had any questions on the financial reports and there were no concerns. Daniel asked about the realized gains and losses for the month and the indication on this is our accountant recognizes our short-term gains and losses in our investment accounts. It fluctuates from month to month based on the market trends.

**Sale of Association Owned Lots-** There is one sale of an SU lot pending that will be completed and approved soon.

**Morgan Stanley Update** – Terry reported that VVA investments are at a November end balance of \$2,030,029.31. This is an increase of \$2,470 for the month. There has been an increase so far for the 2025 year of \$222,546.22 in the balance of our account.

**Campground 2 Electrical Update** – Flint reported that we are about 1-2 weeks away from completion of this project. We should be able to report completion and elimination of this topic from agenda at next month's meeting.

**Clubhouse Septic-** 3 Bids received prior to 9:00AM on December 5th, 2025. Project with parts and labor will be around \$150,000. Committee recommends we move forward with the lowest bid from Dykes Construction and the committee will recommend to the Board of Directors to move forward with the project using \$33,624 from BTC Bank #20551 - Club House Septic, and \$60,000 from Club House Septic 2024 CapX Carry Over, and use the Deferred Maintenance and Capital Projects Fund for the remainder of the project.

**Trash Expense Savings-** Brian reported the Association has already realized an \$21,413 savings in services billed in that last five months vs. YOY analysis.

**Safety Building Rehab-** Work is complete and walk through is done. Item off agenda.

**Lake Director Report-** Brian noted the employee insurance has been renewed at a better plan for the out of pocket annual maximum and coverage than previously given and at a \$1,000 discount vs. previous plan for the lake. HOA Life goes live at the end of the year to replace Condo Control at a lake membership savings of \$16,000 per year.

**Adjourn:** With no other business, meeting adjourned at 6:07.

Minutes respectfully reported by Daniel Rogers

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Club**

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Participants must be 18 years of age  
Heavy appetizers and soft drinks provided  
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**SOLD**

103 Lakeside Point: 3 bedroom, 4 bath, 3,261 square ft home situated on two waterfront lots. \$1,350,000



**PRICE IMPROVED**

Lot 714 & 1234 LVT \$350,000



**NEW LISTING!**

Lot S-121: Gulfstream Dr. Vacant lot. \$60,000



**NEW LISTING!**

Lot S-116 Gulfstream Dr. \$250,000

**TIER LOTS**

Lot SU2507, Gulf Stream Dr. Special use. **SOLD!**

Lot 2548 Cessna Road. \$8,500

Lot 1193 LVT. \$15,000 **PRICE IMPROVED!**

Lot SU 2505 Gulfstream Dr. **SOLD!**

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In Your Lake Home  
Before Spring!*

**Call Nadine 816-390-7938**  

## Finance Committee January 2026 Meeting

**Call to Order:** Thursday, January 8, 2025, at 5:00 PM on ZOOM

**Roll Call of Attendees:** Chair David Schaeffer. Dan Weidmaier, Deena Stous, Flint Hibler, Dan Ackart, Dan Rodgers, Troy Lesan, Yvonne Erickson office manager, and Lake Director Brian Holcomb.

### Agenda

**December Financial Documents Discussion and Questions** It was pointed out that on Cap X document, the expense for lease of Ford F-450 was part of a lease/purchase agreement and the vehicle was recently purchased by VVA. Brian stated that a significant silt containment expense put us over budget on dredge expense in 2025. A strong effort by Donita working the phones in the office resulted in a recovery of nearly \$100,000 in uncollected debt.

**Sale of Association Owned Lots** Two Z lots & one SU Lot sold for a total of \$35,550 income.

**Morgan Stanley Update** – The fund had a \$3,000 increase in value for the month of December.

**Clubhouse Septic Update** The expense of this item was explained in last month's Board and Finance Committee Meeting. Currently Brian is working with an Engineer on a plan for draining and retiring the old system once the new one is built.

**Trash Expense Savings** This amount was \$1400 for December and \$22,817 for the past year.

**Lake Director Report** Brian reported initial projects for 2026 will be working on the budget for road repairs, Cap X purchases, and securing delivery of the new Maintenance Boat.

**Retained Earnings Schedule** Existing Retained Earnings line items were reviewed and there was substantial conversation on a proposal for a new policy. Discussion on this topic will continue.

**Lake Insurance Update** VVA Board President Michelle Sullivan has been reviewing the existing policy and looking at increased liability coverage.

**Other Business** There have been developments in the Old Business item "Mastercard/Visa Settlement." Last year the VVA signed on to a class action judgment for refunds. Resolution has finally been achieved and VVA has been issued an account into which funds will be deposited. First distribution received will be \$236.26

**Adjourn** With no further business Meeting was adjourned at 6:20.

Minutes respectfully submitted by Troy Lesan



## Upcoming Project – Buoys

Many of the buoys in Lake Viking have fallen into various states of disrepair. For that reason, the 2026 budget that overwhelmingly passed at the last Annual Meeting, included new buoys as a capital expenditure. Well, here they are – buoys and anchors that were made by the Maintenance Department. It looks like the staff will have plenty to do in a few months.



# Will Salmon Excavating, LLC

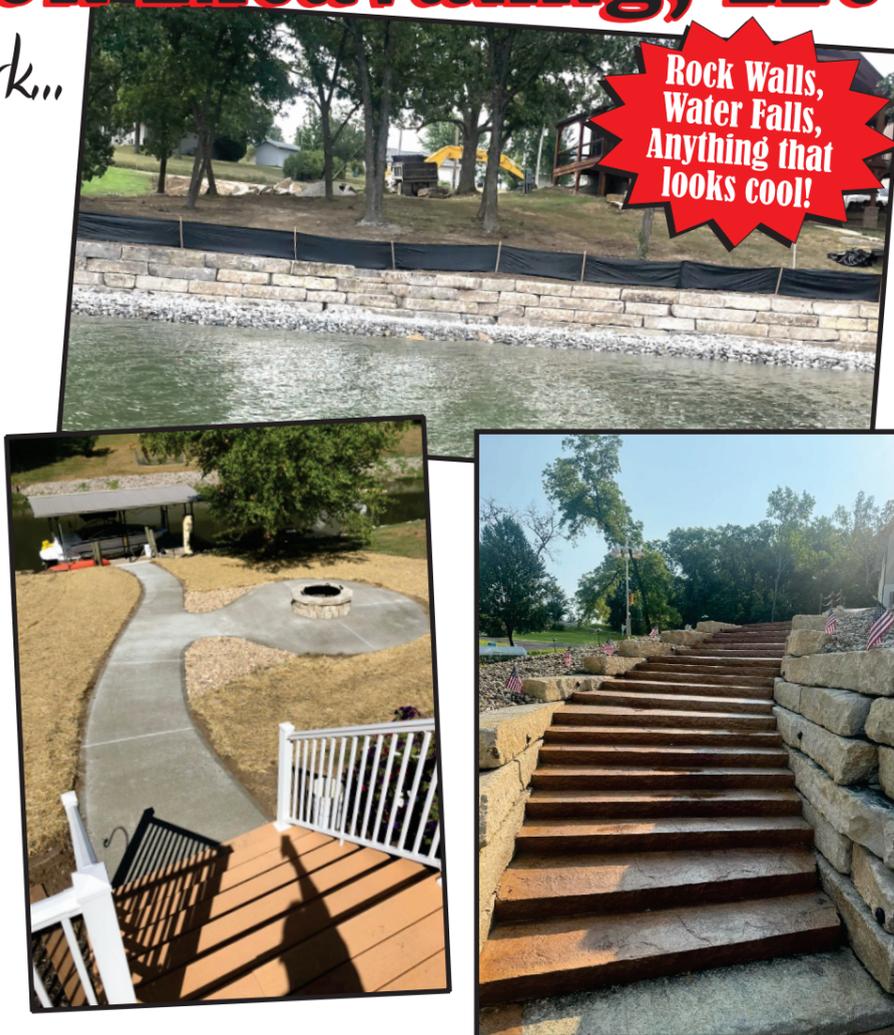
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January 2026  
Lake Viking News

Content  
by Troy Lesan

Composition by  
Cassie Martin

## Active Aging Resource Center Menu

Active Aging Resource Center - serving times 11:00-12:15 Monday-Friday  
109 S Main, P O Box 272, Gallatin, MO 660-663-2828



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
2 Chicken & Noodles Mashed Potatoes Green Beans Fruit	3 Meatloaf Scalloped Potatoes Carrots Fruit Cobbler  BINGO - 10	4 Ham & Beans Cornbread Stewed Tomatoes Fresh Fruit  Salad Bar	5 Pork Tenderloin Baked Potato Corn Applesauce  Game Night 4-7	6 Smothered Steak Cauliflower Broccoli Fruit
9 Pork Steak Mashed Potatoes & Gravy Green Beans Fruit Mix	10 Chicken Tenders Potato Fries Broccoli Pasta Salad Fruit  BINGO - 10	11 Chili Beets, Corn Cinnamon Roll, Banana  Salad Bar	12 Tuna & Noodles Peas Carrots Cornbread, Peaches  Game Night 4-7	13 Chicken Pot Pie with Mixed Vegetables Biscuit, Cole Slaw Fruit Cup
16 Beef Vegetable Soup with Potatoes & Carrots Spinach Fruit Crisp	17 Chicken Alfredo Carrots Green Beans Fresh Fruit  BINGO - 10	18 Sausage & Cheese Tortellini with Tomatoes Salad Fruit Blood Pressure Checks-DCHD Salad Bar	19 Beef Tacos Refried Beans Lettuce, Tortilla Chips Mandarin Oranges Board Meeting - 10 Game Night 4-7	20 Beef Stroganoff Mashed Potatoes Lima Beans Pineapple
23 Lemon Pepper Fish Spinach Beets, Cornbread Fruit	24 Baked Chicken Sweet Potato Vegetable Mix Fruit  BINGO - 10	25 Baked Ziti with Beef Sauce Lettuce Carrots Peaches  Salad Bar	26 Cheesy Kielbasa & Rice Baked Beans Cauliflower Applesauce  Game Night 4-7	27 BBQ Pork Potatoes O'Brien Green Beans Fruit

= total meal has over 1 gram of sodium



Bread, 2% milk, and one whole grain serving available with all meals. Menus subject to change.



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# Almost everything... you need to know about Lake Viking

## Lake Viking 2025 Boards and Committees

### Activities Committee

Tina Daniel (Chair), Mary Hibler, Dustin Hibler, David Hibler, Gail Bush, Resa Wiltse, Connie Weidmaier, Dave Daniel, Cassie Martin, Logan Martin, Michelle & Tony Butler, Dan Weidmaier (Board Contact).

### Board of Directors

President, Michelle Sullivan; 1st Vice President, Dan Weidmaier ; 2nd Vice President, Dave Schaefer; Secretary, Christina Lindsay; Assistant Secretary, Tom Rice; Treasurer, Robert Walton; Assistant Treasurer, David Daniel.

VVA Board of Directors Meetings are held the second Sunday of each month, at 2:00 p.m. at the clubhouse. All members in good standing are welcome to attend.

### Building Committee

Gregory Hall, Janet VanWye, Tim Champagne, Kelly Rich, Richard Woodruff, Kelly Mathenia, Robert Walton (Interim Chair & Board Contact). Building Committee Meetings are held the 2nd and 4th Monday of each month at the clubhouse. Building permits are required to be approved by the Building Committee prior to the start of any construction as stated in the Covenants, Restrictions, By-Laws, Rules and Regulations of the Viking Valley Association.

### Campground Committee

Charles Sudduth (Chair), James Funk, Mary Hibler, Kathy Price, Mike Booth, Flint Hibler, Chad Watson, Jessica Hibler, Margie Albertson, Don Hinton, Christina Lindsay (Board Contact)

### Dredge & Erosion Committee

Brett Bush (Chair), Robert Hayes, Gary Buck, Jack Bowers, Doug Wiltse, Dave Daniel (Board Contact)

### Finance Committee

Flint Hibler, Dan Weidmaier, Troy Lesan, Deena Stous, Michelle Sullivan, Dan Ackart, Daniel Rogers, Terry Nibarger, Dave Schaefer (Board Contact & Interim Chair), Robert Walton.

### Fishing Committee

Brett Bush (Chair), Gary Buck, Troy Knight, Jim Powers, Harlan Horst, Dan Minor, Tom Rice (Board Contact)

### Handbook Committee

Donna (Archibald) Redden, Kim Spidle, Terri Schlaiss, Michelle Sullivan, Christina Lindsay (Interim Chair & Board Contact)

### Infraction/Safety

Allan Slavin (Chair), Marvin McNabb, Ed White, John Cox, Mike Booth, Linda Evans, Mark Hagen, Dave Schaefer (Board Contact), Jason McTheeney (Safety Coordinator)

### Lake Committee

Troy Lesan (Chair), Don Leeper, Carolyn Leeper, Mike Krehbiel, Sherry Krehbiel, Daniel Rogers, Robert Walton (Board Contact)

Email: lakecommittee@gmail.com. Meetings held the 2nd Wed. of the month at 2:00 p.m.

### Special Road District

Ron Spidle, Troy Knight, Tony Gronniger

### Strategic Planning Committee

Jack Bowers (Chair), Gail Bush, Tony Gronniger, David Thomas, Dan Weidmaier (Board Contact), Nicole Prewitt, John Cox, Felicia Roth, Peter Almenoff

### Volunteer Fire Department

Fire Chief – Tony Gronniger, Volunteers: Rusty Hendricks, Gary King, Dennis Schlaiss, DJ Schlaiss, Luke Threlkeld, Mark Closterman, Anthony Dirks, Nick Walker, Stephanie Closterman, Jessica Compton, Coltan Bergman, Colt Baker, Peggy Lankford, Justin Sims, Tom Rice – Board Contact. The Fire Department meets on the second Saturday of each month at 9:30 a.m. If you are interested and have the time to serve your community, attend the next meeting. The monthly siren test will also be done on Friday at 2:00 p.m.

## Property Owners

You are responsible for your guests and their actions. It is your responsibility to educate them on the rules and regulations of Lake Viking. Lake Viking is private property, but all lots are owned by some other individual. Please do not drive or ride ATVs or bicycles on neighboring lots, or walk across lots to fish or use others' property without first getting the property owner's permission.

### Please Keep Control of Your Pets

All property owners shall control their pets to the extent that the welfare of persons or other pets is not endangered and the animal is not allowed to cause damage to the property of another person. Pets shall be in the control of the owner or controlled by leash when not on member's property. Members are responsible for the conduct or non-control of the guest's pets. Violation of this rule may be subject to an Infraction Ticket issued to the property owner.

## Public Water Supply District #3

Kyle W. Parkhurst, President, term expires 4/2026 - Sub-District #3; Harlan Horst, Vice President, term expires 4/2026 - Sub-District #5; Mark Closterman, Secretary, term expires 4/2027 - Sub-District #2; Gary Buck, Director - term expires 4/2027 - Sub-District #1; Mike Lammers, Director term expires 4/2028 - Sub-District #4; Zack Morrison, Superintendent; Gary King, Water Operator; Diane Hulett, Clerk. Board meetings are held on the 3rd Tuesday of each month at 4 pm at PWSD #3 office.

Office Hours: 8am-4pm • Monday thru Friday.

All payments for metered water bills are to be made payable to Public Water Supply District No. 3 of Daviess County, Missouri. You may abbreviate as PWSD #3. If you have any questions, contact the PWSD No. 3 office, 116 Waterworks Dr., Gallatin, Mo. 64640 (located at the water plant). Phone 660-663-2771.

Online payments can be made at: <https://pwsd3daviess.epayub.com>

*For the convenience of customers of Public Water Supply District No. 3, a drop box is available at the front door of the office located at the water plant for the payment of water bills. Payments received after 4 p.m. in the drop box will post the following day.*

*For the convenience of Association members, a drop box is available in the front door of the association office for the payment of association bills.*

## Mowing Regulations

You are required to have your lot mowed by May 1st, June 1st and September 1st of each year. If you do not keep your lot mowed, or hire a contract mower, the Association will mow it, and bill you \$90.00 for each mowing.

*The Association does not want to be in the mowing business.*

Please self-mow your lot or hire a contract mower to do it for you. All contract mowers are required to submit a customer list to the Association office. If you are not on their initial list, you may be accidentally billed by the Association, so please contact your mower early.

The below listed mowers have registered with the Association office and can usually be reached in the evening. There may be other mowers who advertise in the Lake Viking News.

### Contract Mowers Can Save You Money

Eric Critten .....	660-663-9122
Randy Gatton .....	660-663-9348
Mark Hoig .....	816-726-2644
Gary Salmon .....	660-663-9363
Jeff Hoppenthaler .....	660-663-7951
Rick Roberts .....	816-558-2825
Mow Betta Lawn Care .....	816-465-0178
Patriot Lawn & Landscaping .....	573-944-0802
Pain In The Grass, Steven Carlton.....	660-322-2988
Jake Cameron .....	816-288-1067
Troutwine Lawn Care .....	660-641-2092
Mark Froman .....	816-724-5122

## Building Permit Notice

Building Permits are required, but not limited to the following projects: fences, storage shed, shelters, decks, boat docks, boat houses, room additions, porches and any alteration of the roof line; and any other construction that requires large earth moving equipment, concrete trucks and other equipment that requires multiple axle trailers. Failure to comply with building regulations could result in a minimum fine of \$500 and loss of lake privileges. Any construction not in compliance with these regulations could result in forced relocation of the structure.

## Watch When and Where You Burn!

Anytime you are burning brush, etc., on your lot, make certain you are burning on your lot and not someone else's property. Unattended burning is prohibited and burning is not allowed when winds are in excess of 15 mph and shall be subject to an Infraction Ticket and fine.

## Member Reminders

- All Motorcycle operator(s) and passenger(s) under age 26 shall wear a protective helmet meeting the standard of the state of Missouri.
- Goose population control is hard to manage... The first step in this process is DO NOT FEED THE GEESE!

## Emergency Phone Numbers

- \* DAVIESS COUNTY EMERGENCY ..... 911  
Ambulance - Fire - Rescue
- \* Fire - Lake Viking Fire Dept ..... 911  
To Report Fire Only
- \* Lake Viking Safety Patrol . . . . 660-322-9001 ext.1
- \* Sheriff, Daviess Co. .... 660-663-2031  
Sheriff Larry Adams .....or 660-663-2149
- \* Highway Patrol (Emergencies) . . . 1-800-525-5555

## Important Phone Numbers

- \* Association Office. .... 660-322-9001 ext. 4
- \* Public Water Supply District #3 of Daviess County (Water Plant) . . . 660-663-2771  
Emergency after hours. .... 660-605-3183
- \* Farmers Electric Co-op., Inc.  
During business hours ..... 1-800-279-0496  
After Hours ..... 1-800-927-5334
- Rapid Removal . . . . 660-654-4287 or 660-358-1590
- \* Windstream Telephone Company  
Customer Service (Residential) .. 1-800-347-1991  
Repair Service. .... 1-800-782-6206

## Viking Valley Association

Office Address:

144 E. Main, Gallatin, MO 64640  
660-322-9001

vvaoffice@lakevikingmo.net

LakeVikingMO.com

Office Hours:

Monday-Friday: 8 a.m.-4 p.m.



# An Enriching Brazil to Lake Viking Church Connection

By Troy Lesan

The group photo below, taken at the Lake Viking Church, is (L to R) Bonnie Berg, Luiza, Samuel, Raphael Cechinato and Esther Milka, a missionary Family from Brazil.

The relationship between Bonnie and the Cechinato family is the result of Bonnie's sister Esther Goosen who was a missionary in Brazil for many years. Despite her modest income as a missionary, Esther took in countless children including Esther Milka and an older sister at different times, and they became Esther Goosen's extended family. Later, at the end of Esther's life, individuals she helped as children, helped take care of her in Brazil. This is a feel-good story. Many members of Esther Goosen's family, aunts, uncles, cousins, served as missionaries in various countries of the world, and some that she took care of as children, like Milka, paid her the ultimate honor by becoming missionaries themselves.

In December, the Cechinatos, as part of Esther's Brazil Family, journeyed to the Midwest to visit Esther's U.S. family. They stayed with Bonnie Berg and immediately found themselves as part of the Lake Viking Church Family and having them around was a wonderful fellowship experience and a valuable learning opportunity. The area the Cechinato family lives in, Boa Vista Pacarana, is part of the Amazon River Basin that includes heavy rain forests, a long rainy season, and indigenous communities from three South American Amazon tribes: the Zoro, the Cinta Largo, and the Surui. Of these, the Surui is the group that the Cechinatos work with the most. Raphael and Milka are proficient in martial arts and have organized the local youth into Jui Jitsu teams that are starting to participate in competitions. One evening at Lake Viking Wednesday Night Church, attendees got a brief

beginner's tutorial on Jui Jitsu from Raphael and Milka.

One reminder of the area of Brazil where the Cechinato family lives comes from Raphael and his little wooden box containing six samples of honey. The honey is made by stingless bees from the Amazon basin. Raphael explains that there are 300 different species of stingless honeybees, and he has a "bee rescue" operation to save colonies that live in hollowed out trees of the jungle and are otherwise threatened by human encroachment. The Amazon Eco system is huge and complex and Raphael, his family, and helpers have spent countless hours building hives for the different types of stingless honeybees that produce from the varieties of flowers growing at different heights in the massive jungle canopy. In a taste-test, each of the types of honey carried a different fermented flavor; all were delicious, and it was defi-



This loving mother/daughter embrace between Milka and Luiza Cechinato is actually a demonstration of a Jui jitsu hold. No guarantees that somebody won't soon be thrown to the ground.

nitely a learning experience about a realm that I had no clue it even existed.

"Learning experience" is the key phrase here. We are so glad that Bonnie Berg introduced the Cechinatos to the Lake Viking Church! They immediately became Lake Viking fans and were warmly embraced by the Lake Viking Church Family.



## Davies County PWSD #3 Open Meeting: November 18, 2025

### CALL TO ORDER

Kyle Parkhurst, President (2026), called the meeting to order at 4:00pm which was held at the water plant. Members in attendance were Harlan Horst (2026), Mark Closterman (2027), Gary Buck (2027) and Mike Lammers (2028). Also in attendance were Zack Morrison, Water Superintendent, and Diane Hulett, Clerk.

### APPROVAL OF MINUTES

Gary Buck made a motion to approve the minutes of the October 21, 2025, Board Meeting. Mike Lammers seconded. All members were in favor; motion carried.

### PUBLIC COMMENT

There was no public comment.

### OLD BUSINESS

Zack gave the following update on the GAC unit addition: A bid was received from Kirt Hanglely for electrical work at a cost of \$23,469. A motion was made by Harlan Horst and seconded by Mark Closterman to approve the contract. All members voted in favor; motion passed. Decker Construction also provided a shipping update on the pump skid which is now expected to be after the first of the year.

### NEW BUSINESS

#### Financial Report:

The financial reports and bills were reviewed and discussed. Harlan Horst moved to approve the October financial reports as submitted and approve the bills and transfers. Mike Lammers seconded. All members voted to approve; motion carried.

Preliminary budget figures were discussed with the final 2026 Budget to be presented at the December meeting for approval.

Water rates and fees were reviewed. The board decided to make a small increase in the usage rate, which is anything above the first 1000 gallons. A motion was made by Harlan Horst and seconded by Mike Lammers to increase the usage rate by .75 per 1000 gallon effective 1/1/2026. All members voted to approve; motion carried.

### DISCUSSION

#### Superintendent Report:

Zack informed the board that due to the district's riding mower needing some major repairs before the 2026 mowing season, he had been checking for end of year sales and recently found a 2025 Ferris zero turn mower at Terry Implement. Mike Lammers made a motion to approve the purchase with a second from Mark Closterman. All members voted in favor; motion approved. Zack also reported that one meter installation and 23 locates have been completed in the last month.

Per RsMO 610.021.3, a motion was made by Harlan Horst and seconded by Mark Closterman to enter closed session. Roll call votes were: Kyle Parkhurst-yes, Harlan Horst-yes, Mark Closterman-yes, Gary Buck-yes, Mike Lammers-yes. The motion was approved and the board entered closed session at 5:30pm. At 5:50pm, the board left closed session.

Kyle Parkhurst, President, announced the next meeting would be December 18, 2025, at the water plant. The meeting was adjourned at 6:00pm.

Respectfully Submitted,  
Mark Closterman



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#3074 (Y.C.)...\$29,900	#27 (COM).....\$15,000	#1155.....\$9,500	#2095.....\$5,000 U.C.
#1576 .....\$25,000	#1783 .....\$12,500	#2235.....\$9,000	#2136.....\$4,999
#1577 .....\$25,000	#2674 .....\$12,000	#2145.....\$8,000	#2684.....\$4,499
#1578 .....\$24,500	#2238.....\$12,000	#1575.....\$8,000	

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# VVA Monthly Meeting

(continued from page 1)

Residential Sewage forwarded the plans to an engineer for approval. Once the plans are stamped by the engineer, the plans will be sent to the Daviess County Health Department and the Missouri Department of Health (MDOH) for final approval. We are creating a closure plan for the existing system that will have to be approved by the MDOH in concert with the installation of the new system.

We reviewed the past 5 years of Board meeting minutes and are currently working to ensure all votes of the Board are accurately reflected in the handbook. We are experimenting with other handbook improvements, hoping to make the handbook more professional looking and easier to use while saving on printing fees.

The Association purchased MH35 at the tax sale in August 2025.

The dilapidated mobile home was removed last week, and we plan to do a few more things to beautify the lot prior to making it available for purchase. There was discussion about past due accounts and the board asked Brian to forward the list to the Finance Committee to investigate options for collecting these amounts.

The Association has almost 200 lots that are noted “do not sell.” We worked with the Dredge Committee and the Campground Manager to critique this list, and it appears we will have additional lots for sale. The list of new “for sale” lots will be forwarded to the Real Estate Subcommittee of the Finance Committee for a decision on lot prices. There was discussion and agreement that the list of new lots for sale should be released publicly in a way that all members have an equal opportunity to purchase lots.

We are working on a roads budget that will impact as many roads and members as possible. More to come on this next month.

We received email confirmation from Wald Fireworks that our fireworks display will be on Saturday, July 4, 2026. We will provide information during the coming weeks about the donation fundraising program requested by the Board last year. The budgeted amount for fireworks is \$20,000 and we anticipate this amount will grow with member donations.

The new buoys for the lake have been delivered and will be installed in the coming months, and we will take possession of the new work boat for maintenance on January 15, 2026.

Felicia Roth continues her work on updating and creating a new color map of Lake Viking.

The Lake Viking Water District will be installing a water testing meter on the community area at Deer Run. The Missouri Department of Natural Resources requires a test meter at a location that is as far from the treatment plant as possible.

Tom made a motion to approve the December 2025 financial statements. Dave Daniel seconded the motion. Motion passed.

In Board Discussion Tom made a motion to replace “Condo Control App” with “VVA’s online system” in the handbook. Dave Daniel seconded the motion. Motion passed.

Tom motioned to adjourn the meeting at 2:52 pm. Dave Daniel seconded the motion. Motion passed. The Board moved into Executive Session to discuss legal matters, third party contracts and employee matters.

A sign-in Attendance Sheet is on record at the Office for reference. Let the record show that these minutes are a record of the business transacted at this meeting and are a sampling of the discussions. Comments and discussions are not reflected in whole or as actual quotations in the minutes, nor do they reflect all comments by members.

*Respectfully submitted by Christina Lindsay  
Secretary, Board of Directors  
Viking Valley Association*

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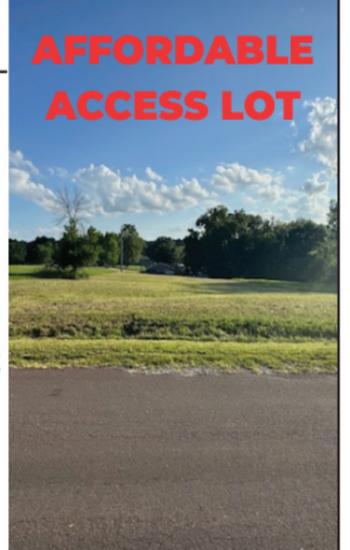
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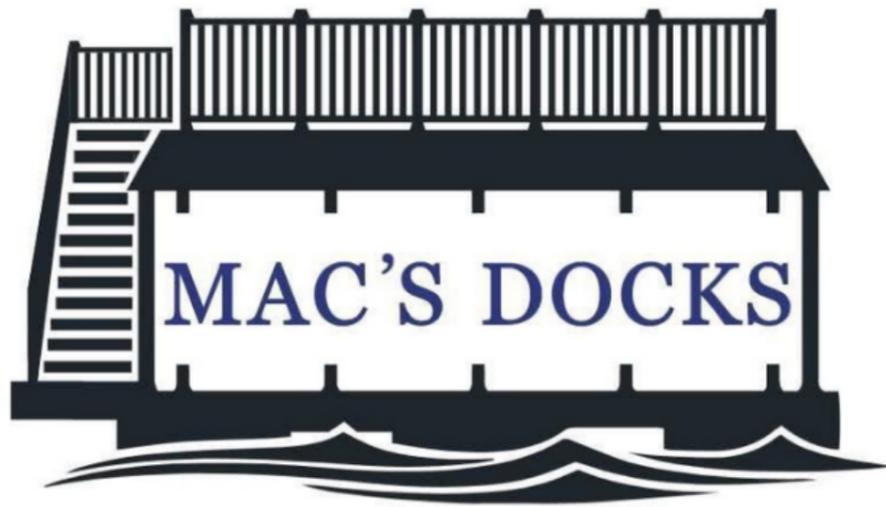
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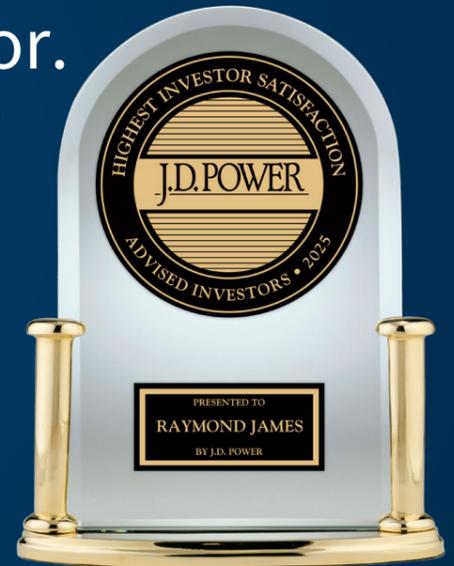
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**VVA MONTHLY MEETING:**  
**Sunday, February 8, 2026**  
**@ 2:00 PM**  
at the Clubhouse.

All members in good standing are welcome and encouraged to attend.

If you want to be on the agenda, you must notify the office 10 days prior to the board meeting, before the agenda is publicly posted.

## Viking Valley Association Statements of Assets, Liabilities and Net Assets - Modified Cash Basis As of December 31, 2025

	2025	2024	Variance
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Bank Accounts</b>			
1052 BTC Bank Gen Checking	116,956.29	74,269.41	42,686.88
1053 BTC Bank VENMO Ckg	7,472.04	100.03	7,372.01
1068 Morgan Stanley Bucket 1	918,105.66	937,666.20	-19,560.54
1070 Morgan Stanley Bucket 2	356,726.00	294,083.93	62,642.07
1071 Morgan Stanley Bucket 3	758,318.03	555,284.86	203,033.17
1075 BTC Bank Money Market	468,407.32	611,611.46	-143,204.14
1500 Petty Cash	683.00	500.00	183.00
1510 Activities Petty Cash	500.00	500.00	0.00
<b>Total Bank Accounts</b>	<b>\$ 2,627,168.34</b>	<b>\$ 2,474,015.89</b>	<b>\$ 153,152.45</b>
<b>Other Current Assets</b>			
12000 Undeposited Funds	0.00	4,159.57	-4,159.57
HOALife Payments Clearing	115.00		115.00
<b>Total Other Current Assets</b>	<b>\$ 115.00</b>	<b>\$ 4,159.57</b>	<b>-\$ 4,044.57</b>
<b>Total Current Assets</b>	<b>\$ 2,627,283.34</b>	<b>\$ 2,478,175.46</b>	<b>\$ 149,107.88</b>
<b>TOTAL ASSETS</b>	<b>\$ 2,627,283.34</b>	<b>\$ 2,478,175.46</b>	<b>\$ 149,107.88</b>
<b>LIABILITIES AND EQUITY</b>			
<b>Liabilities</b>			
<b>Current Liabilities</b>			
<b>Other Current Liabilities</b>			
2089 Simple IRA	288.72	317.48	-28.76
<b>Total Other Current Liabilities</b>	<b>\$ 288.72</b>	<b>\$ 317.48</b>	<b>-\$ 28.76</b>
<b>Total Current Liabilities</b>	<b>\$ 288.72</b>	<b>\$ 317.48</b>	<b>-\$ 28.76</b>
<b>Total Liabilities</b>	<b>\$ 288.72</b>	<b>\$ 317.48</b>	<b>-\$ 28.76</b>
<b>Equity</b>			
32000 Unrestricted Net Assets	2,286,121.62	1,952,888.79	333,232.83
3565 Other Comprehensive Income	303,357.25	191,736.36	111,620.89
Net Income	37,515.75	333,232.83	-295,717.08
<b>Total Equity</b>	<b>\$ 2,626,994.62</b>	<b>\$ 2,477,857.98</b>	<b>\$ 149,136.64</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 2,627,283.34</b>	<b>\$ 2,478,175.46</b>	<b>\$ 149,107.88</b>

**Note**

No assurance is provided on these modified cash basis financial statements.  
Substantially all disclosures omitted.

## COLD WEATHER NOTICE

As cold weather approaches, PWSD#3 would like to provide some helpful tips to lot owners to avoid frozen water lines. For residents whose homes are susceptible to pipes freezing, leave faucets dripping, open cabinet doors so pipes are exposed to heat, check that furnaces are in good working order, and be sure there is sufficient propane in your tank. Part-time residents might want to consider turning off water to the house in their absence, or asking a neighbor to check the home periodically. It is also recommended you remove hoses from outdoor spigots and hydrants when temperatures fall below freezing, and be sure your meter lid is laying flat on top of the meter pit to keep cold air out.

### VIKING VALLEY ASSOCIATION 2025 CAPITAL EXPENDITURES

1590 Capital Expenditures	Budget Amount	Purchased Amount
2025 Budget	297,644.00	
Kubota SVL75-3HFWCC Track Loader		73,000.00
Lease of Ford F-450		13,537.52
Safety 2021 Ford Escape Hybrid		20,000.00
2 Ferris Zero Turn Mowers/Striping Kit/Bid Rebate/Tax Acct No. 01192		38,557.53
2215 L Flex Wing Mower		28,149.63
Computer Upgrade, Synology Backup, Network Installation		9,498.21
June Cap Ex Purchases		56,286.25
Office Scanner, Printer, Shredder		1,576.27
Deposit on Safety Building Renovation Exterior Porch and Concrete		25,137.00
Deposit on Safety Boat Lift		5,745.77
Snow Plow and Salt Box		16,992.00
Safety Bldg Reno - 2nd payment		25,137.00
Pool Cover and Installation		11,019.69
Safety Boat Lift Payment		5,745.76
Safety Building Reno - Final Payment		34,866.00
HVAC for Safety Building Reno		4,530.00
Deposit on Safety Boat Purchase		1,000.00
Electrical for Safety Boat Lift		900.00
<b>Total Budgeted Capital Expenditures</b>	<b>297,644.00</b>	<b>371,678.63</b>
<b>1590.01-Maintenance Cap Ex</b>		
<b>4920 Maintenance Sales Income</b>		<b>(37,605.30)</b>
<b>Remaining Budgeted Capital Expenditures</b>		<b>(36,429.33)</b>
<b>Total Capital Expenditures</b>		<b>334,073.33</b>



**Viking Valley Association**  
**Statements of Revenues and Expenses - Modified Cash Basis**  
 For the twelve months ended December 31, 2025

	2025	2024	Variance	Percent
<b>Income</b>				
4000 Membership Dues	93,476.19	90,634.66	2,841.53	3.14%
4100 Special Assessments	1,091,271.11	1,042,581.91	48,689.20	4.67%
4150 New Member Fee	2,250.00	2,045.95	204.05	9.97%
4200 Special Lake Assessments	223,652.71	213,232.29	10,420.42	4.89%
4202 Additional Dredge Employee	42,224.34	40,116.44	2,107.90	5.25%
4203 Special Lake Accrual	62,194.95	59,128.78	3,066.17	5.19%
4300 Special Road Assessments	255,157.43	239,904.73	15,252.70	6.36%
4350 Defer. Maint./Cap. Proj. Assmts	61,306.46	57,125.58	4,180.88	7.32%
4400 Service Charge	16,020.93	13,851.83	2,169.10	15.66%
4500 Campground Income	231,010.91	206,615.62	24,395.29	11.81%
4550 Mowing Receipts	3,960.08	0.00	3,960.08	
4600 Building Permit Fee	48,345.00	69,352.98	-21,007.98	-30.29%
4650 Clubhouse Income	8,599.69	1,592.58	7,007.11	439.98%
4660 LV News Income	58,757.80	56,583.40	2,174.40	3.84%
4700 Lot Sales Income	137,500.84	150,994.95	-13,494.11	-8.94%
4700.02 Sales Income {Lots}		212,976.85	-212,976.85	-100.00%
4800 Cemetery Income {Reimb}	650.00	350.00	300.00	85.71%
4850 Special Road Dist. #1	30,132.61	37,710.17	-7,577.56	-20.09%
4860 Fire Department Income	1,865.00	2,450.00	-585.00	-23.88%
4870 Activities Income	29,465.86	23,627.26	5,838.60	24.71%
4880 Beautification Volunteers		550.00	-550.00	-100.00%
4910 Contract Income-P.W.S.D. #3	7,014.50	1,920.00	5,094.50	265.34%
4920 Maintenance Sales Income	37,605.30	41,543.16	-3,937.86	-9.48%
4950 Misc. Income	34,710.37	16,270.33	18,440.04	113.34%
4960 Investment Income	110,066.37	110,869.69	-803.32	-0.72%
4970 Interest Income	29,354.01	29,149.25	204.76	0.70%
Services		-20.00	20.00	100.00%
Unapplied Cash Payment Income	-3,680.54	2,136.67	-5,817.21	-272.26%
Uncategorized Income		0.00	0.00	
<b>Total Income</b>	<b>\$ 2,612,911.92</b>	<b>\$ 2,723,295.08</b>	<b>-\$ 110,383.16</b>	<b>-4.05%</b>
<b>Cost of Goods Sold</b>				
6000 Gross Wages-Administrative	266,423.09	198,691.93	67,731.16	34.09%
6001 Gross Wages-Maintenance	89,011.02	144,359.56	-55,348.54	-38.34%
6002 Gross Wages-Dredge {Sp. Lake}	13,734.00	27,147.57	-13,413.57	-49.41%
6003 Gross Wages-Safety	183,716.61	198,345.85	-14,629.24	-7.38%
6004 Gross Wages-Housekeeping		948.00	-948.00	-100.00%
6005 Gross Wages - Pool Attendant		12,387.40	-12,387.40	-100.00%
6007 Gross Wages-Campground	9,623.02	8,400.08	1,222.94	14.56%
6010 Employer FICA Tax Expense	46,780.60	49,776.39	-2,995.79	-6.02%
6049 Employee Retirement	3,434.39	4,724.89	-1,290.50	-27.31%
6051 Employee Insurance	77,281.92	58,467.59	18,814.33	32.18%
<b>Total Cost of Goods Sold</b>	<b>\$ 690,004.65</b>	<b>\$ 703,249.26</b>	<b>-\$ 13,244.61</b>	<b>-1.88%</b>
<b>Gross Profit</b>	<b>\$ 1,922,907.27</b>	<b>\$ 2,020,045.82</b>	<b>-\$ 97,138.55</b>	<b>-4.81%</b>
<b>Expenses</b>				
4050 Bad Debt	-1,094.45	0.00	-1,094.45	
6006 Credit Card Merchant Fees		6.78	-6.78	-100.00%
6008 Contract Labor	22,416.00	6,635.72	15,780.28	237.81%
6050 Administrative Expense	25,820.58	71,420.44	-45,599.86	-63.85%
6052 Insurance & Bonds	95,681.00	108,518.11	-12,837.11	-11.83%
6053 Taxes, Licenses & Permits	173,693.20	28,055.57	145,637.63	519.10%
6054 Legal & Professional	7,284.30	12,387.50	-5,103.20	-41.20%
6055 LV Community Foundation Expenses		0.00	0.00	
6056 Promotional & Advertisement	22,500.00	12,000.00	10,500.00	87.50%
6059 LV News Expense	33,645.23	40,693.01	-7,047.78	-17.32%
6100 Office Expense	18,297.93	15,921.36	2,376.57	14.93%
6103 Postage	2,519.22	2,913.54	-394.32	-13.53%
6104 Cleaning Supplies	816.95	613.66	203.29	33.13%
6200 Maintenance Expense	26,856.85	73,595.44	-46,738.59	-63.51%
6249 Boat Ramp Card Return Expense	210.00	150.00	60.00	40.00%
6250 Roads	296,286.81	225,229.15	71,057.66	31.55%
6251 Roads {Special Rd. District}	18,380.34	4,484.98	13,895.36	309.82%
6300 Ramp Gate Expense	626.35	2,012.22	-1,385.87	-68.87%
6400 Safety Expense	13,529.68	23,068.49	-9,538.81	-41.35%
6440 Fire Department Fund Raising		177.00	-177.00	-100.00%
6450 Fire Department Expense	10,842.07	9,783.32	1,058.75	10.82%
6500 Special Lake Dredge Operations	7,440.63	103,526.81	-96,086.18	-92.81%
6502 Special Lake Silt Containment	370,960.06	73,002.67	297,957.39	408.15%
6503 Special Lake Beach/Community Area	12,371.53	12,114.74	256.79	2.12%
6550 Interest Expense	15,666.13		15,666.13	
6561 Weir/Harbor Project		123,214.38	-123,214.38	-100.00%
6600 Electricity	11,995.31	14,505.85	-2,510.54	-17.31%
6700 Phones	4,644.74	3,833.05	811.69	21.18%
6750 Water	7,299.46	10,579.06	-3,279.60	-31.00%
6800 Heat {Propane}	4,202.63	4,348.91	-146.28	-3.36%
6900 Fuel {Gas/Diesel}	19,498.30	39,222.14	-19,723.84	-50.29%
6901 Dredge Fuel		14,993.81	-14,993.81	-100.00%
7000 Trash Expense	53,855.56	68,369.62	-14,514.06	-21.23%
7100 Campground Expense	136,394.63	65,947.77	70,446.86	106.82%
7101 Campground Utilities	52,337.32	46,627.52	5,709.80	12.25%
7300 Deed / Lien Expense	2,490.50	4,980.03	-2,489.53	-49.99%
7600 Cemetery Expense {Reimb}	2,500.00	2,527.00	-27.00	-1.07%
7790 Beautification Volunteers Expense	399.95	1,289.81	-889.86	-68.99%
7795 Activities Expense	21,354.96	19,024.77	2,330.19	12.25%
7800 Misc. Expense	11,418.06	0.00	11,418.06	
7903 Bounced Check Expense		230.00	-230.00	-100.00%
HOALife Payments Fees	-1.50		-1.50	
<b>Total Expenses</b>	<b>\$ 1,503,140.33</b>	<b>\$ 1,246,004.23</b>	<b>\$ 257,136.10</b>	<b>20.64%</b>
<b>Net Operating Income</b>	<b>\$ 419,766.94</b>	<b>\$ 774,041.59</b>	<b>-\$ 354,274.65</b>	<b>-45.77%</b>
<b>Other Expenses</b>				
1590 Current Year Cap. Expenditures	371,678.63	432,072.21	-60,393.58	-13.98%
7810 Investment Expenses	10,572.56	8,736.55	1,836.01	21.02%
<b>Total Other Expenses</b>	<b>\$ 382,251.19</b>	<b>\$ 440,808.76</b>	<b>-\$ 58,557.57</b>	<b>-13.28%</b>
<b>Net Other Income</b>	<b>-\$ 382,251.19</b>	<b>-\$ 440,808.76</b>	<b>\$ 58,557.57</b>	<b>13.28%</b>
<b>Net Income</b>	<b>\$ 37,515.75</b>	<b>\$ 333,232.83</b>	<b>-\$ 295,717.08</b>	<b>-88.74%</b>

\* Unexpected Income:  
 • Efforts to collect unpaid accounts resulted in the receipt of approximately \$100k in past Dues & Assessments

\* Expense Overages:  
 • 2024 taxable income higher than expected mostly due to incomplete Capital Expenditure projects, such as the Pool Refurbish (total project cost \$196k). Deductions for CapEx projects are only allowed in the year a project completes. This resulted in approximately \$100k higher Federal and Missouri income tax due than expected.  
 • Silt Containment - Silt-pond excavation and grading was significantly higher than expected. Reserved funds were used by the Dredge Committee.



**Viking Valley Association  
Budget vs. Actuals - Modified Cash Basis  
For the twelve months ended December 31, 2025**

	Actual	Budget	Variance	Percent
<b>Income</b>				
4000 Membership Dues	93,476.19	89,505.00	3,971.19	104.44%
4100 Special Assessments	1,091,271.11	1,042,576.00	48,695.11	104.67%
4150 New Member Fee	2,250.00	0.00	2,250.00	
4200 Special Lake Assessments	223,652.71	213,775.00	9,877.71	104.62%
4202 Additional Dredge Employee	42,224.34	40,373.00	1,851.34	104.59%
4203 Special Lake Accrual	62,194.95	59,468.00	2,726.95	104.59%
4300 Special Road Assessments	255,157.43	244,709.00	10,448.43	104.27%
4350 Defer. Maint./Cap. Proj. Assmts	61,306.46	58,927.00	2,379.46	104.04%
4400 Service Charge	16,020.93	10,000.00	6,020.93	160.21%
4500 Campground Income	231,010.91	197,950.00	33,060.91	116.70%
4550 Mowing Receipts	3,960.08	0.00	3,960.08	
4600 Building Permit Fee	48,345.00	45,000.00	3,345.00	107.43%
4650 Clubhouse Income	8,599.69	5,000.00	3,599.69	171.99%
4660 LV News Income	58,757.80	44,000.00	14,757.80	133.54%
4700 Lot Sales Income	137,500.84	102,000.00	35,500.84	134.80%
4800 Cemetery Income {Reimb}	650.00	0.00	650.00	
4850 Special Road Dist. #1	30,132.61	3,000.00	27,132.61	1004.42%
4860 Fire Department Income	1,865.00	1,200.00	665.00	155.42%
4870 Activities Income	29,465.86	20,000.00	9,465.86	147.33%
4910 Contract Income-P.W.S.D. #3	7,014.50	3,000.00	4,014.50	233.82%
4920 Maintenance Sales Income	37,605.30	0.00	37,605.30	
4950 Misc. Income	34,710.37	20,000.00	14,710.37	173.55%
4960 Investment Income	110,066.37	35,000.00	75,066.37	314.48%
4970 Interest Income	29,354.01	15,000.00	14,354.01	195.69%
Unapplied Cash Payment Income	-3,680.54	0.00	-3,680.54	
<b>Total Income</b>	<b>\$ 2,612,911.92</b>	<b>\$ 2,250,483.00</b>	<b>\$ 362,428.92</b>	<b>116.10%</b>
<b>Cost of Goods Sold</b>				
6000 Gross Wages-Administrative	266,423.09	200,000.00	66,423.09	133.21%
6001 Gross Wages-Maintenance	89,011.02	220,000.00	-130,988.98	40.46%
6002 Gross Wages-Dredge {Sp. Lake}	13,734.00	25,000.00	-11,266.00	54.94%
6003 Gross Wages-Safety	183,716.61	195,000.00	-11,283.39	94.21%
6005 Gross Wages - Pool Attendant	0.00	5,000.00	-5,000.00	0.00%
6007 Gross Wages-Campground	9,623.02	9,300.00	323.02	103.47%
6010 Employer FICA Tax Expense	46,780.60	53,000.00	-6,219.40	88.27%
6049 Employee Retirement	3,434.39	10,000.00	-6,565.61	34.34%
6051 Employee Insurance	77,281.92	56,000.00	21,281.92	138.00%
<b>Total Cost of Goods Sold</b>	<b>\$ 690,004.65</b>	<b>\$ 773,300.00</b>	<b>-\$ 83,295.35</b>	<b>89.23%</b>
<b>Gross Profit</b>	<b>\$ 1,922,907.27</b>	<b>\$ 1,477,183.00</b>	<b>\$ 445,724.27</b>	<b>130.17%</b>
<b>Expenses</b>				
4050 Bad Debt	-1,094.45	0.00	-1,094.45	
6008 Contract Labor	22,416.00	10,000.00	12,416.00	224.16%
6050 Administrative Expense	25,820.58	43,200.00	-17,379.42	59.77%
6052 Insurance & Bonds	95,681.00	100,000.00	-4,319.00	95.68%
6053 Taxes, Licenses & Permits	173,693.20	65,000.00	108,693.20	267.22%
6054 Legal & Professional	7,284.30	10,000.00	-2,715.70	72.84%
6056 Promotional & Advertisement	22,500.00	20,000.00	2,500.00	112.50%
6059 LV News Expense	33,645.23	35,000.00	-1,354.77	96.13%
6100 Office Expense	18,297.93	12,000.00	6,297.93	152.48%
6103 Postage	2,519.22	5,000.00	-2,480.78	50.38%
6104 Cleaning Supplies	816.95	0.00	816.95	
6200 Maintenance Expense	26,856.85	75,000.00	-48,143.15	35.81%
6249 Boat Ramp Card Return Expense	210.00	0.00	210.00	
6250 Roads	296,286.81	245,000.00	51,286.81	120.93%
6251 Roads {Special Rd. District}	18,380.34	2,500.00	15,880.34	735.21%
6300 Ramp Gate Expense	626.35	10,000.00	-9,373.65	6.26%
6400 Safety Expense	13,529.68	15,000.00	-1,470.32	90.20%
6450 Fire Department Expense	10,842.07	7,500.00	3,342.07	144.56%
6500 Special Lake Dredge Operations	7,440.63	0.00	7,440.63	
6502 Special Lake Silt Containment	370,960.06	140,000.00	230,960.06	264.97%
6503 Special Lake Beach/Community Area	12,371.53	35,000.00	-22,628.47	35.35%
6550 Interest Expense	15,666.13	0.00	15,666.13	
6600 Electricity	11,995.31	17,000.00	-5,004.69	70.56%
6700 Phones	4,644.74	5,000.00	-355.26	92.89%
6750 Water	7,299.46	8,000.00	-700.54	91.24%
6800 Heat {Propane}	4,202.63	8,000.00	-3,797.37	52.53%
6900 Fuel {Gas/Diesel}	19,498.30	45,000.00	-25,501.70	43.33%
7000 Trash Expense	53,855.56	55,000.00	-1,144.44	97.92%
7100 Campground Expense	136,394.63	72,850.00	63,544.63	187.23%
7101 Campground Utilities	52,337.32	35,425.00	16,912.32	147.74%
7300 Deed / Lien Expense	2,490.50	4,500.00	-2,009.50	55.34%
7600 Cemetery Expense {Reimb}	2,500.00	2,500.00	0.00	100.00%
7790 Beautification Volunteers Expense	399.95	0.00	399.95	
7795 Activities Expense	21,354.96	3,000.00	18,354.96	711.83%
7800 Misc. Expense	11,418.06	6,500.00	4,918.06	175.66%
HOALife Payments Fees	-1.50	0.00	-1.50	
<b>Total Expenses</b>	<b>\$ 1,503,140.33</b>	<b>\$ 1,092,975.00</b>	<b>\$ 410,165.33</b>	<b>137.53%</b>
<b>Net Operating Income</b>	<b>\$ 419,766.94</b>	<b>\$ 384,208.00</b>	<b>\$ 35,558.94</b>	<b>109.26%</b>
<b>Other Expenses</b>				
1590 Current Year Cap. Expenditures	371,678.63	297,644.00	74,034.63	124.87%
7810 Investment Expenses	10,572.56	0.00	10,572.56	
<b>Total Other Expenses</b>	<b>\$ 382,251.19</b>	<b>\$ 297,644.00</b>	<b>\$ 84,607.19</b>	<b>128.43%</b>
<b>Net Other Income</b>	<b>-\$ 382,251.19</b>	<b>-\$ 297,644.00</b>	<b>-\$ 84,607.19</b>	<b>128.43%</b>
<b>Net Income</b>	<b>\$ 37,515.75</b>	<b>\$ 86,564.00</b>	<b>-\$ 49,048.25</b>	<b>43.34%</b>



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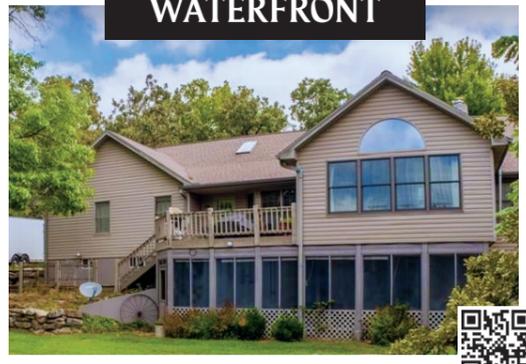
560 Lake Viking Terrace, Gallatin  
4 Bed, 3 Full Bath, 2 (1/2) Baths, Open Concept  
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**WATERFRONT**



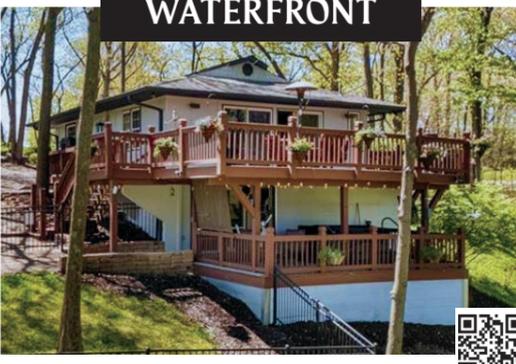
778 Lake Viking Terrace, Altamont  
3 Bed, 3 Bath, New Construction, Open Floor Plan, Abundant  
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1-Year Builder Warranty!  
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**WATERFRONT**



2022 Lake Viking Terrace, Gallatin  
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Screened Porch, Lower Garage, Outbuilding W/Loft  
Oversized Dock w/Swim Deck & Lift!  
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**WATERFRONT**



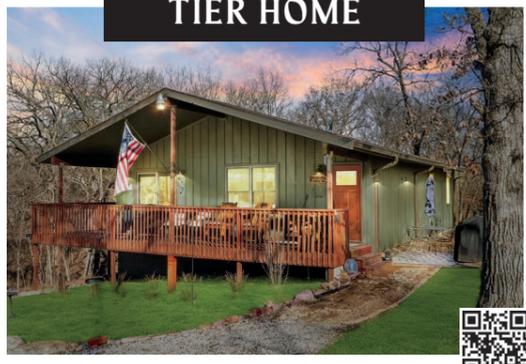
206 Lake Viking Terrace, Gallatin  
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\$195,000

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LOT 1843 & 1844.....\$46,000

LOT 1569.....\$16,000  
LOT 2209 & 2210.....\$10,000

LOT 2537.....\$10,000  
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