



VVA MONTHLY MEETING:
Sunday, Nov. 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.



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October 2026

Volume 39, No. 6

VVA Board of Directors Annual Meeting

October 4, 2026

The 2026 Annual meeting of the Viking Valley Association was held on October 4, 2026 at 1:00 PM in the Upper Clubhouse. Board Members present were: Michelle Sullivan (Lot #1826) - Board President, Dan Weidmaier (Lot #309) - 1st Vice President, Dave Schaefer (Lot #1227) - 2nd Vice President, Christina Lindsay (Lot #429) - Secretary, Tom Rice (Lot #343) - Assistant Secretary, Robert Walton (Lot #217) - Treasurer, Dave Daniel (Lot #231) - Assistant 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. Dave Daniel offered a moment of silence for members we have lost, and then he prayed. Every board member introduced themselves.

Tom made a motion to approve the orders of the day. Dave Schaefer seconded the motion. Motion passed. There were 122 members in attendance.

Tom made a motion to approve the minutes from the September 13, 2026 board meeting. Dave Schaefer seconded the motion. Motion passed.

A motion to approve the September 2026 financial statements was not made because we are waiting for the accountant to complete it. The September financials will be considered at the November Board meeting.

Michelle gave the president's report:

Good afternoon, everyone. Thank you for being here today. It is good to see so many familiar faces, and I want to offer a special welcome to our new members joining the community.

It has been a pleasure to serve our membership over the past year. This marks my third full year on the Board and my second as President. I know how much this community means to the people in this room, and I'm grateful for the chance to share what we have worked on together.

Our mission is to preserve our community and environment for future generations. That means caring for the place we enjoy today while making thoughtful decisions for the people who will come after us. It takes all of us—members, employees, volunteers, and the Board—working together.

Over the past several years, the Board has focused on caring for the parts of Lake Viking that needed attention. We have continued to maintain aging amenities, improve safety, use Association resources responsibly, and plan for the future. That work includes completed or ongoing improvements to the pool, Safety and Fire Building, docks, roads, storm sirens, buoys, vehicles, equipment, technology, and the Clubhouse septic system. We have also invested in safer facilities and equipment for the employees who care for our community every day.

Some of these changes are easy to see. Others happen behind the scenes, but they matter to the people who live here, visit here, and work here. We have made this progress while keeping regular dues and assessments steady and carefully considering how Association funds are spent.

We have also continued to strengthen internal controls, policies, and procedures. They help us treat people fairly, make decisions consistently, and serve our members well.

The Board has had to address several complicated issues that have remained unresolved for many years. We are evaluating the dues and assessment structure, addressing questions about the fire department's service boundaries, and planning for the long-term needs of our facilities, infrastructure, lake health, and finances. We know members have questions about these matters. They deserve careful work, honest answers, and opportunities for members to be heard.

We want every member to feel informed and confident about the Lake Viking Fire Department. We have true public servants on our team—people who care about this community and step forward when help is needed. Our focus is on facts, not fear, and helping members understand our department's capabilities and the improvements we have made, from certifications and training to vehicles, equipment, and other resources that support their work.

That is why we plan to hold a town hall meeting on October 25. You will be able to meet the people who respond when help is needed, learn about their credentials and training, and see the vehicles and equipment they use. They will explain how these resources help them respond to fires, medical calls, and emergencies on the water.

We also plan to have our insurance agent join us to explain Lake Viking's ISO rating and what it means for members. We want to discuss the strengths of our hydrants and access to lake water, along with how our rating compares with surrounding areas.

We look forward to bringing everyone together to learn, ask questions, and better understand the resources available to our community. We will share the meeting time and additional details soon.

Our office is another facility that needs serious attention. Although it may look acceptable from the outside, it is an aging mobile home with moisture damage, deteriorating floors, and structural limitations that make remodeling difficult. The employees who work there, and the members and guests who visit, deserve a safe, functional space. The Board has spent months considering how best to address it, and you will hear more about the proposed replacement today.

We have been working with the Association's attorney on a broader review of our Covenants and Bylaws. Some provisions are outdated or unclear, and others need to be reconciled with Missouri law. We will address a few specific provisions today.

The Board understands the importance of these documents and is taking the time needed for a careful review. The Covenants were revised in 2006 to continue in perpetuity, meaning they remain in effect unless properly amended. There is no need to rush the broader review. Starting in early 2027, we intend to share clear information and give members time to ask questions, offer their views, and participate in the process in a committee participation.

Today, we will elect two members to the Board and vote on the proposed 2027 budget. I am pleased to share that the budget keeps regular dues and assessments at the same amount for another year. If approved, this will be our second consecutive annual meeting without an increase and our third membership year at the same amount. Our employees, the Finance Committee, and the Board have put considerable care into preparing and reviewing it.

You will also be asked to consider aligning the membership year with the calendar year and a separate, one-time assessment to replace the office. If the membership year change is approved, members will pay only for May through December 2027 because January through April was covered by their 2026 payment. If both proposals are approved at the amounts presented today, the total amount members pay in 2027 will be less than they paid in each of the past two years. Members will also be able to continue making payments through May 1 without a penalty. We will walk through each proposal and its financial impact before you vote.

We know that all dollar members contribute represents a commitment to this community. We take our responsibility as stewards of those funds seriously, and we will keep looking for practical ways to work efficiently and care for the facilities and amenities we share. As the costs of goods,

Final voting results can be found on page 17

(continued on page 5)



LAKE VIKING ACTIVITIES COMMITTEE TRUNK OR TREAT

SATURDAY, OCTOBER 31ST, 2026
2:00 PM – 3:00 PM
IN FRONT PARKING LOT

Decorate your trunk and join the fun!
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PRICE IMPROVED

 Lot S-121: Gulfstream Dr. Great airport lot. \$53,000

MOTIVATED SELLERS

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PRICE IMPROVED

 Lot S-116 Gulfstream Dr. Concrete access to runway. \$189,000

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 Lot 714 & 1234 LVT \$325,000

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 Lot SU2504, Gulf Stream Dr. \$35,000
 Lot 1821 LVT: \$25,000
 Lot 2246 LVT: \$22,000

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 Lot 1602 LVT: \$20,000
 Lot 2242 LVT: \$15,000
 Lot 2247 LVT: \$15,000
 Lot 2412, Fisherman Road: \$7,700
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So Thankful for The Lake Viking Life Savers

By Troy Lesan

The recognition given at the Annual Meeting to the group from The Lake Viking Volunteer Fire Department was well-deserved. Just ask Jeanette Diaz. They saved her life. On July Fourth, she and her husband Julian were at a picnic gathering at Lake Viking Church that was gathered to watch the Lake Viking Fireworks display when she fell to the kitchen floor unconscious. Her husband Julian was horrified to see that her face had turned a ghastly shade of gray. Jeanette had stopped breathing and didn't have a pulse. Several in the church group who had taken CPR training quickly began first aid, and a call to 911 yielded immediate results.

Statistically, for a 911 call to be a successful life saving event, a lot of pieces of the puzzle have to fall together. In reality, only 15 -20% of victims from 911 cardiac arrest calls survive to be discharged from the hospital. In this case, Safety Director Jason McTheeney, Jessica Compton, Mark and Stephanie Closterman, and Colt Baker, who are members of The Lake Viking Volunteer Fire Department, were close by and able to respond quickly. In the precious minutes and seconds that were at hand, some Emergency Respondents from KAW Valley District also rushed to this call. When chest compressions begin, they need to continue until the patient is delivered to the hospital, and those administering them should rotate every two minutes. It definitely takes a team. Jessica Compton and several others from the group rode with Jeanette in the ambulance and kept working with her. By the time she reached the Cameron Hospital, she had stabilized to the extent that she was able to be immediately transferred, by medical helicopter, to Saint Luke's in Kansas City.

One could say that Jeanette was already beating the odds. Led by the Lake Viking team, a good showing of emergency respondents had answered the call to Lake Viking Church. And they were equipped with an AED (defibrillator), a device that keeps the airway open, and a Lucas Machine which does chest compressions mechanically. This emergency had instantly jelled into a textbook community effort. And not to forget; since this had happened at the church, there were plenty of PRAYERS.

Notwithstanding all of these favorable developments, however, Jeanette Diaz had not yet regained consciousness. At the Saint Luke's Hospital, after the valiant effort to save her, she was still not out of the woods. She was put on a respirator, ended up on life support for 2 weeks, and was still in a coma. Through all of this, her husband Julian had stayed by her side, but he began to realize that this wasn't how Jeanette would have wanted to exist. It wasn't that he was giving up. He firmly believed that his wife couldn't be kept on life-support forever and that God was the Ultimate Physician. Two doctors disagreed, but three doctors agreed with Julian and when they finally pulled the plug, a funny thing happened. Brain tests and heart tests revealed that there didn't seem to be anything wrong with Jeanette!!! And she was able to breathe on her own! It was still a longer road to recovery. For one thing Jeanette's ribs and sternum had been broken by all the chest compressions (which is not that unusual). She remained at Saint Luke's for two more weeks.

Here's a suggestion: Don't ever try and tell Jeanette Diaz, her husband Julian, or the members of Lake Viking Church that prayer doesn't work. There is actually a month-long void in Jeanette's memory from the time of her cardiac arrest all through her coma. The only thing she remembers before coming out of her journey through darkness is a vision of her deceased mother and Jesus walking in a garden. Right after that, she regained full consciousness.

Or, likewise, don't try and talk Jeanette and Julian out of the notion of Divine Intervention. A year and a half ago, they were living in the greater Los Angeles area. They certainly had no idea that Jeanette would be laying lifeless on the floor of Lake Viking Church and brought back from death by the life-saving efforts by Lake Viking Volunteer Fire Department!



Jeanette & Julian Diaz: truly grateful



Lifesaving awards were presented to Jason McTheeney, Colt Baker, Stephanie Closterman, Mark Closterman, and Jessica Compton.

WELCOME!

New Members

September 2026

Bradyn Gardner Lot #MH017

Alton & Faith Garber Lots #1630 & 2540

Kurt & Angela M. Luhring..... Lots #1127 & 1128

Pine Valley Development, LLC Lot #1783

F4 Holdings L.C..... Lot #1882

Brian James Hawk..... Lot #2145

Aaron & Stephanie Manson..... Lot #28

Rex Wayne Meylor & Angela Lee Monthei Lot #584

Andrew C. Brown & Ladora Brown Lots #373 & 374

James Gray Lot #MH150

Aaron & Amy Mort..... Lot #645

Tyler & Vivian Simpson..... Lot #2674

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Finance Committee Meeting October 2026

Call to Order: Thursday, October 8th, 2026 at 5:00 PM on ZOOM virtual platform

Roll Call of Attendees: David Schaefer chair, Dan Weidmaier, Peter Almenoff, Steve Danner, Dan Ackart, Robert Walton, Troy Lesan, Lake Manager Brian Holcomb, and Yvonne Erickson from Office. Also present as guests were Patrick Roth representing Morgan Stanley Investments, and Terry Nibarger former Board and Committee Member.

Agenda Items

Guest time: The committee welcomed Patrick Roth of Morgan Stanley as first speaker. Patrick has been with Morgan Stanley for 13 years. His office is on The Plaza in Kansas City and he has been the broker that has handled the VVA account since its inception in 2021. For review, Patrick explained that the VVA account is basically comprised of 3 funds which are Cash (\$942,648) and Growth, and Value Funds on the Equity side of the portfolio. Patrick was able to report that the VVA portfolio has enjoyed a “strong performance” and has earned a total income of \$700,000 since its creation in 2021. During the past 12 month period, there has been a total return on investment of 8 ½% with 3.7% on cash, 12% on the Value Fund, and 17% on the Growth Fund.

Patrick continued his presentation by responding to questions submitted by Finance Committee Members. In answering one of the questions, he explained that Morgan Stanley is a Fiduciary on Equity Funds but not on the Cash Fund. There is no management fee on the cash account and a 1.05% management fee on the equity accounts. 1/12 of the annual fee is charged each month. The VVA holds 36 positions in the Growth Fund and 47 positions in the Value Fund with 45% of total investment in the “info-tech” sector. Patrick explained that Morgan Stanley is not necessarily a “stock picker” and that the VVA is able to choose the equities in its portfolio. Currently, the VVA Morgan Stanley portfolio is comprised of 100% domestic stocks. This policy was started by Terry Nibarger when he was on the committee and worked with Morgan Stanley. Terry explained that domestic stocks have out performed foreign stocks in 19 of the past twenty years. In closing, it was agreed that Patrick Roth’s presentation was informative and productive. The Finance Committee Plans on meeting with him every six months.

September 2026 Financial Documents & Variance Reports: These documents were reviewed with no exceptions or questions noted.

Lake Director Report: Brian Holcomb reported a large expenditure of \$189,000 for chip and seal of roads. He also reported that the Association is taking possession of a chronic delinquent lot which will allow for immediate improvement in appearance of the eyesore property.

Sale of Association Owned Lots: A lot was sold in September for income of \$10,860.

2027 Proposed Budget Report and Annual Meeting Voting discussion: The membership vote has given direction to the Association Board of Directors for going forward. Discussion at the Annual Meeting seemed not so much against the construction of a new office as it was in regard to the planning and initial presentation phase of the project. And there will be no further recommendations for the “level set” budget from the Finance Committee. Several committee members voiced support for a multi-year budget plan next year with a built-in accrual.

With no further business, the meeting was adjourned at 6:20 PM. Minutes respectfully reported by Troy Lesan



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Tom at 913.209.2777.

(Please do not call the Church office).



VVA Meeting

(continued from page 1)

labor, and insurance rise, we will be open with you about those pressures and plan carefully for what Lake Viking needs next.

You will hear from several committees today and receive an update from our Lake Manager, Brian Holcomb. I want to thank Brian, his team, my fellow Board members, and our committee volunteers. They give Lake Viking their time, skill, and care, often in ways most of us never see.

Several committees could use additional members. If there is an area you care about, I hope you will consider getting involved. Your ideas, questions, and willingness to help are valuable.

There is much we can be proud of, and there is more work ahead. We will continue caring for our amenities, listening to members, and making decisions with Lake Viking's long-term well-being in mind.

I will leave you with this thought: Lake Viking has given our families a place to make memories for generations. Together, we can care for it today and leave it stronger for those who come after us.

Thank you.

Michelle introduced the committee members and expressed gratitude for their willingness to volunteer their time and all of their efforts.

Brian recognized the employees: Yvonne Erickson, Office Manager; Donita Green, Customer Service Specialist; Rusty Hendricks, Maintenance Manager; Nick Walker and Mike Head, Maintenance Team Members; Jason McTheeney, Safety Manager; Rex Fults, Safety Assistant Manager; Tyson Martin, Colt Baker, and Kegan Jones, Safety Team Members; Mary and Flint Hibler, outgoing Campground Managers after 26 years of service; Amanda and Tony Renfro, new Campground Managers; and Peggy Lankford, who cleans the office, clubhouse, campground bathrooms, beach bathrooms, and the pool as an independent contractor. Nick and Peggy were unable to attend the meeting.

Michelle gave lifesaving awards to Jessica Compton (Lot #1149), Stephanie Closterman (Lot #1900), Mark Closterman (Lot #1900), Safety team member Colt Baker, and Safety Manager Jason McTheeney for their actions on Saturday, July 4, 2026 when Daviess County 911 dispatched a call regarding

an unresponsive adult female at the Lake Viking Church. Lake Viking Fire Department personnel were the first to arrive, and their rapid response and effective teamwork to provide CPR and utilize the AED were critical in maintaining the patient's viability during those crucial early moments. Jessica accompanied the patient in the ambulance. The patient was subsequently airlifted to a Kansas City hospital, where she ultimately survived. It is without question that the patient's survival is a direct result of the immediate recognition of cardiac arrest and the decisive, skilled actions taken by Jessica, Stephanie, Mark, Colt, and Jason. Their professionalism, training, and composure under pressure exemplify the highest standards of emergency response and reflect great credit upon themselves and the Lake Viking community.

Brian gave the Director's Report.

The last year has been busy. Michelle summarized some of the great things we accomplished this year, and I would like to get in the weeds from an operational standpoint.

Last year I told you about our efforts to transition the Association toward a lean organization model, both with manpower and equipment. We have been successful in replacing outdated equipment and improving amenities within the budget, while maintaining a high level of productivity with a smaller number of employees.

We still operate each day with 3 basic goals in mind:

- Treat every member the same – the rules apply to all members.
- Save money without sacrificing the quality of service.
- Make the lake a safe, clean and enjoyable place for members.

We finished the first full year with Rapid Removal, enjoying better trash service while saving \$41,000 compared to the final year with our previous provider. We transitioned from Condo to HOALife, which created some growing pains for members who had to learn the new system and update pet and guest information. But HOALife has proved to be a better fit for Lake Viking, improving processes like Building Permit applications while saving the Association approximately \$17,000 per year. Lastly, we changed health insurance for our employees, obtaining better coverage with lo-

cal providers and saved the Association more than \$12,000 per year. These 3 contract changes created \$70,000 in annual savings for the Association.

We conducted a comprehensive review of the Association's liability insurance coverage. We found Starr to be the only provider interested in covering our risks, mostly because of the lake itself. The review identified several low-cost recommendations that will help mitigate risks and better position the Association to defend against liability claims, and we will work to implement these items during the winter.

Our strongest assets are our employees, and I am thankful that the Board understands this and supports our employees. I would like to share some of the strengths and challenges our employees face at Lake Viking.

The office has been successful in contract evaluation and negotiations (obtaining better services and saving money, which I've already covered), collecting on past-due accounts, fiscal management and tighter spending controls. In August, I reported that Donita contacted 56 of the 224 past due accounts and collected \$17,468. Yvonne is the office manager, but she is also our financial analyst and controller. Yvonne now creates the budget for the Finance Committee to review and critique, greatly reducing the time needed from volunteer committee members. She has also brought consistency to our daily budgeting, adhering to and enforcing tight spending controls. And both ladies are working to convert historic paper building permit applications to electronic format, to better assist the Building Committee. The biggest challenge we currently face in the office is the 224 past due accounts that currently owe the Association \$882,000. We are working with the Association's attorney to place liens on some of the properties, but we also must be realistic about our chances of collecting on accounts that owe the Association more than their lot is worth.

Rusty has been busy this year keeping up with dredging and Dredge Committee projects, Special Road District projects, a record year of rainfall that has greatly extended the mowing season and responding to member reports about roads and erosion control issues. Nick has worked at Lake Viking for many years, and Mike was hired part-time in March to help with the dredge and then became a full-time maintenance employee in June. If you've driven around the lake very often, you've probably seen Nick and Mike mowing or working on dredge projects. We are excited to finish the

(continued on page 7)

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.

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VVA MONTHLY MEETING:

Sunday, November 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.



VVA Meeting (continued from page 5)

3-year chip and seal plan that was started several years ago. The third year was put on hold indefinitely, but later this month the last roads in the plan will be completed. We have completed some important equipment upgrades, disposing of worn-out equipment and making investments in equipment that will serve Lake Viking for many years to come. The tractor purchase in this year's budget means we no longer have to lease a second tractor, thereby saving between \$7,500 to \$8,500 each year depending on the state contract lease that is available. This means the tractor will pay for itself in 9 years of saved lease payments with many more years of useful life remaining. We will also replace the zero-turn mowers in 2027, which we do every 2 years to keep the machines in warranty. Maintenance continues to be challenged with maintaining 31 miles of roads with a budget of roughly \$10,000 per mile. To put that number in context, the roads we are chip and sealing later this month cost \$30,000 per mile. And there are still 166 road tubes that are more than 50 years old, so we replace as many as we can each year starting with those that show the most deterioration.

In Safety, you just witnessed Jason and Colt as they were recognized for their lifesaving efforts. Colt is an EMT, so we are fortunate to have him at Lake Viking. Kegan has been instrumental in helping the Daviess County Sheriff remove bad actors from Lake Viking; earlier this year he identified a man sitting in a car near the campground and found he was a registered sex offender, and just last week he identified a subject who burglarized a home at Lake Viking. Rex, Safety's Assistant Manager, has brought consistency and standardization to several HOALife processes, including building permits, real estate signs, and other forms submitted by members. Tyson, the newest member of the Safety team, was hired in March to help with the dredge and became a full-time Safety employee in June. Tyson has spent many years of his life at Lake Viking, so he brings a wealth of historical knowledge about the lake and already knows many members. This is the first full year that Safety used Go Pros, and they proved to be successful for Safety and the Infraction Committee. The biggest challenge for Safety is hiring part-time employees in the summer. The practice has served Lake Viking for many years in the past, but it no longer works. The applicant pool for summer employment is small; most applicants looking for summer work are in college and become disinterested when they learn they will have to work evenings, holidays and weekends, learn 54 pag-

es of rules in the handbook, and enforce those rules – all within a few short months. This is a challenging path to success for summer employees and has occasionally resulted in confusion for members when incorrect information about rules was inadvertently communicated by summer employees.

The Fire Department went through some changes this year. Tony Gronniger stepped down as chief and moved into a consultant role, and Dennis Schlaiss subsequently became chief in March. Dennis has been on the Lake Viking Fire Department roster for 18 years, and he has the same goals as Tony - improve the department and its ISO rating. Dennis named Tyson Martin the assistant chief after Tyson transitioned to full-time employment. The industry best practice for volunteer fire departments is to have 1 or 2 paid employees, such as the chief and assistant chief, who handle the administrative tasks with the rest of the department consisting of volunteers. The Lake Viking Fire Department is fortunate to have several Safety and Maintenance employees working full-time, leaving only a few hours overnight when volunteers would be relied on for a response. Tyson has numerous federal and state fire certifications and is certified as a trainer. He previously served as the Harrison County Emergency Management Director and maintains numerous contacts with area fire departments. Recently, Tyson obtained fire and rescue equipment from the Eagleville Fire Department, including personal gear and jaws of life. Tyson also submitted a matching grant application to the Missouri Department of Conservation, one of the few public grants we qualify for as a private fire department, and we will know the outcome of that application when the decision is announced in November. The Board authorized the use of Deferred Capital Maintenance reserve funds to replace the tanker in July, and the 2027 budget includes funding for a portable fire pump kit to install on one of our boats, new handheld radios and a repeater tower to improve radio communications around the lake.

The Lake Viking Fire Department currently has 9 employees and 13 volunteer members on its roster. The department has received 42 calls for service year-to-date, through today. Forty calls occurred between 7 a.m. and 11 p.m., and two occurred at or after midnight. The Association plans to have Safety and Maintenance employees available during the hours when most calls occur and, similar to other volunteer fire de-

(continued on page 8)

Active Aging Resource Center Menu

ACTIVE AGING RESOURCE CENTER

109 S Main St., Gallatin, MO 660-663-2828
aarcgallatin@gmail.com



November 2026

Serving times:
11 a.m.-12:15 p.m.
Monday-Friday
Dine-In or Carry-Out

Suggested
Contribution
\$4.50 per meal

Blood Pressure
Checks-Daviess
Co Health Dept
November 18
from 11 to 12

Board of Directors
Meeting, Tuesday
at 10 a.m. Nov 17

Game Night
Thursdays 4-7

Salad Bar
Thursdays
for Dine-In
or Carry-Out

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

Monday	Tuesday	Wednesday	Thursday	Friday
2 Tuna Casserole Mixed Veggies Corn Pears	3 Pork Chop Sweet Potatoes Green Beans Fruit	4 Chicken & Noodles Mashed Potato Broccoli & Cauliflower Pineapple, Cookie	5 Beef Pot Pie w/ Peas & Carrots Pickled Beets Fruit	6 Chicken Patty Potato Wedges Buttered Peas Fruit Cup
9 Goulash Spinach Carrots Garlic Bread	10 Baked Chicken Mashed Potatoes California Blend Fruit Salad	11 Closed for Veterans Day	12 Beef Stew Lettuce Salad Biscuit Spiced Apples	13 Meatloaf Scalloped Potatoes Mixed Vegetables Mandarin Oranges
16 Ham & Beans Diced Red Potatoes Cole Slaw Cornbread, Cookie	17 Kielbasa Sausage w/ Potatoes & Onions Fruit Juice Fresh Fruit	18 BBQ Meatballs Tri Taters Corn Mandarin Oranges	19 Vegetable Beef Soup Lettuce Salad Pumpkin Bar Crackers, Fruit	20 Oven Fried Chicken Mashed Potatoes/Gravy Green Beans Fruit
23 Stoppo Jo on Bun Tater Tots Winter Mix Fresh Fruit	24 Turkey Mashed Potatoes Green Beans Pumpkin Pie Thanksgiving Dinner	25 Fish & Cornbread French Fries Bean Salad Applesauce	26 Closed for Thanksgiving Day	27 Closed for Thanksgiving Holiday
30 Pork Steak Mashed Potatoes Green Beans Fruit	Need Help Paying for your Medicare costs? There are programs to help. If you income is under \$2,015 single or \$2,276 couple, and your resources are under \$18,090 single or \$36,100 couple, call Deanna to see if you are eligible.			

Medicare Open Enrollment Period is October 15 through December 7. This is the time to check your Medicare prescription drug coverage and make any changes to be effective 1/1/2027. We can help. Contact Deanna for more information 660-663-2828.



Medicare
Open
Enrollment
is
October 15
to
December 7

It's time to
check your
coverage
for 2027.

You could
save \$\$\$\$
by
switching
your coverage.

Call
Deanna
for an
appointment.





VVA Meeting (continued from page 7)

partments, relies on member volunteers when employees are not available.

Among the fire department's 22 rostered members are 6 EMTs and 4 First Responders, 2 of whom are trained in basic life support. Seven members have fire training, including 2 fire instructors, and those members have a combined 42 years of fire experience. Six members hold multiple emergency management certifications, and most other volunteer members have past experiences with fire, medical, and emergency response agencies.

The biggest challenge for the fire department is the \$10,000 budget used to maintain coverage of an estimated \$1 billion in member and Association combined assets.

What does next year look like?

We received engineer stamped plans for the clubhouse septic project. The rainy weather has complicated the contractor's plans to start the project before the end of the year, so we plan to start it after the ground thaws next spring. The funds needed for this project have already been set aside in reserves.

The 2027 budget includes funding to repair the septic systems at Beach 2 and Beach 3. We also plan to address several member-owned septic systems that are allegedly leaking, according to reports from other members. This important topic is necessary to protect the health of both the lake's ecosystem and everyone who enters the water.

The proposed budget also includes funds for shelter renovations at Beach 1, Beach 2, Beach 3 and Community Area 23, as well as adding concrete inside the fence around the pool. And thanks to the Activities Committee, we will add 2 more pergolas around the pool.

We are in a better place now than we were last year, but we aren't where we want to be. There's more work to be done and the employees will continue to work with members and the Board to build upon our strengths and to confront the challenges we face.

On behalf of the employees, thank you for letting us play a part in preserving Lake Viking for future generations. And thank you for letting me serve as your lake manager.

Dave Daniel reported for the Dredge Committee. Over the last year the committee has removed approximately 50,000 cubic yards of silt from the Yacht Club area. Multiple projects are listed for the year 2027, including working on making more containment ponds. Rusty, Maintenance Manager, has assisted the Dredge Committee in looking at sites. Some of the possible sites are larger than we can handle, so we may need to get 3 contractor bids. The committee is trying to accomplish a lot, while staying within their budget. Dave Daniel clarified

that it costs as much to remove silt from the lake as it does to store it.

Dave Schaefer reported for the Finance Committee.

Due to the timing of our Morgan Stanley and September Lake financial statements for this month we have not had our October Finance Committee meeting yet. We will be having a detailed finance committee meeting and Morgan Stanley presentation next Thursday and will be reporting on that at our November meeting.

So for this report I will be reviewing our annual finance committee report. This report entails the success of the lake office, strategic planning committee, board as a conglomeration of teamwork. This reflects on all of our committee's work and everyone else as well.

Over the past year, the Finance Committee continued its monthly review of VVA's financial position while also becoming more involved in long-range planning, investment oversight, cost control, collections, and major capital projects.

Overall, VVA has remained in a strong financial position. Throughout the year, the committee reviewed monthly financial statements, income and expenses, balance-sheet activity, and significant variances. In 2026, we added a more formal variance-reporting process to identify significant differences from budget and prior-year results, allowing the committee to focus more quickly on areas that warrant additional review.

One of the year's most measurable successes was expense reduction. The change in trash-service providers produced \$41,692 in savings during the first 12 months. Additional savings were achieved or identified in other areas, including employee insurance, HOA management software, capital expenditures, and workers' compensation.

Collections were another area of significant progress. At the end of 2025, staff collection efforts resulted in the recovery of nearly \$100,000 in previously uncollected debt. Those efforts continued in 2026, including additional collections, lien activity, and development of a more systematic approach for addressing delinquent accounts.

The committee also continued oversight of VVA's Morgan Stanley investment account. Despite periods of market volatility, the account grew substantially over the longer term. By August 2026, its value had reached approximately \$2.21 million. The committee also initiated a more detailed review of individual holdings, requested changes to underperforming investments, and established recurring meetings with Morgan Stanley for more formal portfolio oversight.

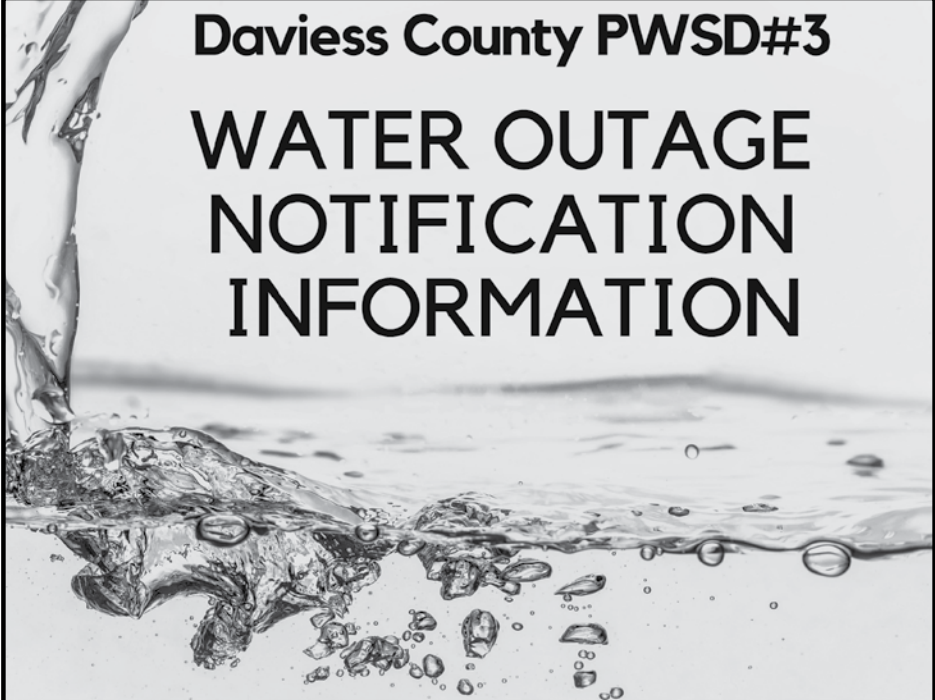
Another significant focus was VVA's capital needs. We need to continue this board's focus of being proactive vs. reactive. So, during the

(continued on page 17)



Daviess County PWSD#3

WATER OUTAGE NOTIFICATION INFORMATION



In order to keep our customers well informed, the water district would like to provide a reminder on how water outage information is communicated to our patrons.

Once the list of lots to be shut off is compiled, information on the outage time frame as well as any boil advisory information is communicated to lot owners in the following ways:

1. FACEBOOK - Posts are made on the Public Water Supply District #3 of Daviess County and Lake Viking Official Group pages.
2. PHONE - Full Time residents affected by the outage are contacted using the most recent phone information we have on file. Please call the office to update your contact info if you feel the phone numbers we have may be outdated.

If you have any questions about an outage or need to report a leak, please call the water district at 660-663-2771 during office hours, or 660-605-3183 after hours.



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7:00 PM

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ADULT SITUATIONS

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Daviess County PWSD #3
Open Meeting: August 18, 2026

CALL TO ORDER

Kyle Parkhurst, President, called the meeting to order at 4:00pm which was held at the water plant. Members in attendance were Harlan Horst, Mark Closterman, Gary Buck and Mike Lammers. 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 July 21, 2026, Board Meeting. Harlan Horst seconded. All members were in favor; motion carried.

PUBLIC COMMENT

There was no public comment.

OLD BUSINESS

Zack informed the board that the scheduled startup date to test the GAC units is 8/25. If no issues are present, the tanks will be filled with carbon within a couple of weeks. Once the carbon is sufficiently backwashed, the required water samples will be taken and sent to DNR.

NEW BUSINESS

Financial Report:

The financial reports and bills were reviewed and discussed. Diane informed the board that CD#307 re-

newed on 8/4/26 for another 3mo term at the same interest rate. Harlan Horst moved to approve the July financial reports as submitted and approve the bills and transfers. Gary Buck seconded. All members voted to approve; motion carried.

Propane bids for the 2026-2027 were discussed. A motion was made by Mike Lammers and seconded by Mark Closterman to accept the bid from St. Joseph Petroleum Company. All members voted in favor; motion approved.

Updates to the Water User and Tap Fee Agreements were reviewed. Harlan Horst made a motion and Mike Lammers seconded to adopt the changes as presented. All members voted in favor; motion approved.

Policy #2026.01, which requires payment of all outstanding balances prior to any water connection, was reviewed. Gary Buck made a motion to adopt the policy, followed by a second from Mark Closterman. All members voted in favor; motion approved.

A brief discussion was held regarding violations of the Water User Agreement. The topic was tabled until Zack can consult with the district's attorney.

DISCUSSION

Superintendent Report:

Zack informed the board that the fire hydrants were recently flushed as part of DNR's requirement to routinely work valves in the distribution system. He also reported that the PFOS/PFAS test results were negative which now puts the district on a reduced testing schedule. Zack brought to the board's attention that there is no ladder guard on the south water tower which could result in a violation during the district's next inspection. He noted that the cost would be around \$800. Harlan Horst made a motion to add a ladder guard to the south tower followed by a second from Mike Lammers. All voted to approve; motion carried.

Zack also reported that one meter installation and 30 locates were completed in the past month.

Kyle Parkhurst, President, announced the next meeting would be September 15, 2026, at the water plant. The meeting was adjourned at 5:45pm.

Respectfully Submitted,
Mark Closterman

Brandi Dixon

Deanna Sandy

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Randy Vanderpool, Broker - Office: 816-452-4200

NOW'S THE BEST TIME TO SELL YOUR LAKE PROPERTY!

TURNKEY AND READY TO ENJOY!

UNDER CONTRACT

Come enjoy the Lake Viking lifestyle in this well-maintained 3-bedroom, 2-bath home being offered turnkey and ready to enjoy! Comfortable and inviting layout with built-ins, plenty of storage, and walk-in closets. The home also features newer windows. Mature trees, private setting, covered front deck. Detached 2-car heated garage, two additional storage buildings & storm shelter.

\$134,000

#MH-4, MH-5

NEW LISTING

14361 Zane Ave, Kidder, MO: Welcome to Maple Highlands- A classic 1920 country home. This property was given its name because of its setting on one of the highest points in the surrounding counties. Situated on 1.05 acres, this distinctive home offers 4 bedrooms and 1 1/2 baths, along with spacious living areas and remarkable original details throughout. All four bedrooms feature large closets, and you'll find plentiful storage throughout the home, including built-ins that reflect the thoughtful craftsmanship of its era.

\$204,000

#14361

COUNTRY LIVING

PRICE IMPROVED

Quiet cove setting on beautiful Lake Viking! This .48-acre wooded lot offers the perfect foundation for your lake-life vision. Gravel driveway leads down a gentle slope to the water. Lot has 100 ft of shoreline, single well covered boat dock w/ lift, swim platform, and jet ski port. The shelter and storage building is the perfect lakeside hangout, storage, and entertainment area with a view of the water. Electric to the dock and lakeside shelter. Mature trees. Walking distance to the campground. Don't miss this opportunity to secure true waterfront living!

\$254,000

#162

PRICE IMPROVED

Lot ready for weekend getaways & lake memories! New shelter building with water and electricity hookups. Comes with a boat slip at the Yacht Club.

\$49,900

#3110

NEW LISTING

Special use lot: Great place for a storage building. Buildings may be sized as needed. Concrete floor required. No bedrooms allowed. Across from the airport, close to the West entrance.

\$35,000

#SU2513

NEW LISTING

Beautiful, level lot directly across the street from the lake. With no trees, this property is ready for your vision. Close to Beach 3. The lot next to this, lot 1577, is also available.

\$25,000

#1576

PRICE IMPROVED

Partially wooded lot in the Yacht Club area! Perfect blend of privacy and natural setting, includes a Yacht Club slip!

\$23,500

#3109

PRICE IMPROVED

Beautiful lot offering the perfect blend of open space and privacy! Surveyed & level. Located near the dam.

\$15,000

#1871

PRICE IMPROVED

Enjoy everything lake life has to offer! Gravel driveway, across the street from Community Area, easy access to a tie-up dock.

\$14,500

#1181

BEAUTIFUL BUILDING LOT AT THE LAKE!

NEW LISTING

Enjoy lake life on this waterfront lot featuring approximately 50 feet of shoreline! Single-well covered boat dock with lift and swim platform, making it easy to spend your days boating, fishing, swimming, or relaxing on the water! Also includes a storage building perfect for keeping your lake toys, fishing gear, and outdoor equipment. Mature trees provide a peaceful setting and would make this a beautiful building lot. This lot is located very close to the new bar/restaurant, workout facility, and also close to the I-35 interstate. Come join the fun at Lake Viking!!

\$275,000

#643

GREAT BUYS ON LOTS & BUILDING SITES:

#Z7 (COM).....	\$12,500	#3063 (YC).....	\$10,000	#2524.....	\$5,500
#2238.....	\$10,000	#1155.....	\$8,000	#1575.....	\$5,000
#2262.....	\$10,000	#2235.....	\$7,500	#1052.....	\$5,000
#2263.....	\$10,000	#2691.....	\$7,000	#2136.....	\$4,999
#2417.....	\$10,000	#2349.....	\$6,000	#2684.....	\$4,499
#2479 & 2480.....	\$10,000	#2023.....	\$5,999	#2328.....	\$3,800

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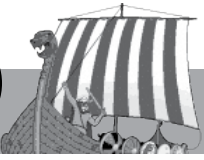
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It’s that time of the year – Medicare Open Enrollment!

Open Enrollment begins October 15 and ends December 7. During this time, people with Medicare can change their Prescription Drug (Part D) Plan or Medicare Advantage plan. The changes will take effect on January 1st.

Plan offerings change every year. Medications change in price. Pharmacy networks change. Although change is not always fun, it is a good idea

to explore your options for next year. You want to ensure that your current coverage remains the best choice for 2027.

In 2025, the Coverage Gap Stage (also known as the donut hole) was eliminated. Part D plans must cap out-of pocket spending on covered drugs at \$2,400 a year for 2027. This will affect both Part D and Medicare Advantage plans’ other

costs and coverage, making it especially important to review your options during open enrollment this year.

Did you know? In 2022, Missouri SHIP counselors saved clients an average of \$2,000 on their Part D costs by comparing!

Where to start? Check your mail. Starting in October, insurance companies are required to send you an Annual Notice of Change/Evidence of Coverage form. Although it might look intimidating, it is a good idea to check it over for changes to co-pays and out-of-pocket costs. Also, check your mailbox for your 2027 Medicare & You Handbook. They will usually be mailed in late September, but if you haven’t received one, you can call 1-800- 390-3330 and get a copy from the Missouri SHIP Contact Center or go online to download one.

For a customized comparison of plans available to you for 2027, call Deanna between 7 a.m. and 3 p.m. at 660- 663-2828 at the Active Aging Resource Center or stop by to pick up a worksheet. Missouri SHIP Counselors will help with comparisons at Trenton’s North 65 Center on Friday, October 23rd; the Pattonsburg Multi-Purpose Center on Wednesday, November 5th; Jamesport City Hall on Wednesday, November 10th, and Harrison County Senior Center on November 16th. All events will be from 9 a.m. to 12 p.m.

No matter how busy you are raking all those Fall leaves, take a little time to check your Medicare options. It can make a huge impact on your pocketbook and your mental health. We are here to help.

This material has been created or produced by Missouri SHIP with financial assistance, in whole or part, through a grant from the Administration for Community Living. Funding is administered through the Missouri Department of Commerce & Insurance and the service is provided by Missouri Connections for Health, a nonprofit organization.



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1881 Lake Viking Terrace



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David Hibler
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David Hibler with Gaslight Real Estate helps buyers explore Lake Viking properties and helps sellers show off the features that make their homes stand out. From the first showing to closing day, you can count on personal attention, clear communication, and a genuine commitment to your goals.

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430 Lake Viking Terrace



Various Lots



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Breathtaking Views! Turn-Key
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Heated & Cooled Shelter Building
Deep-Water Shoreline
Sandy Beach, Oversized Dock
w/Covered Boat Lift Extra Slip
High Dive, Swim Platform w/Slide!
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WATERFRONT

106 Angler Point, Gallatin
3 Bed, 2.5 Bath
2-Car Attached Garage
4-Season Room
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228 ft of Shoreline
Single-well Dock w/Lift & Ladder
Located Near the Main Entrance
& Private Swimming Pool!
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WATERFRONT

106 Lake Viking Terrace, Gallatin
5 Bed , 3.5 Bath, 2-Car Garage
Updated, Move-in Ready
Turn-Key, Two Kitchens
Two Laundry Areas (one on each level), Spacious Deck
Dock & Pavilion
Located Near Main Entrance
Clubhouse, & Pool!
\$975,000

WATERFRONT

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3 Bed (1 non-conforming), 3 Bath
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Breathtaking Lake Views
Vaulted Ceilings, Fireplace
Wet Bar, Oversized Deck, Dock
w/Boat Slip & Swim Platform
½ Acre Level Lot
& Yacht Club Privileges!
\$795,000

TIER LOTS		
Lot SU 135- w/40'x40' Build ~~Pending!~~ \$155,000	Lot 2009-w/Shelter.....\$29,900	Lot 1028- Community Area nearby.....\$10,000
Lot 2425 & 2426 Near Beach 3\$55,000	Lot 1839- w/Storage Shed.....\$27,500	Lot 2537- Surveyed & Near ~~Reduced!~~ \$7,000
Lot 1843 & 1844- Corner Lot.....\$46,000	Lot 1087-w/Driveway & Mature Trees.\$13,500	Lot 2209 & 2210- Surveyed ~~Reduced!~~ \$5,000
Lot 2461 & 2462- Surveyed, w/Elec.\$45,500	Lot 1569- Across from Co Area 11.....\$13,000	Lot 2240- Near the Dam.....\$5,000
Lot SU 2511 - Special Use lot.....\$35,000	Lot 2047- Near Main Entrance.....\$11,000	Lot 2667-Affordable.....\$3,000
	Lot 2901- Near Marina.....\$10,500	

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Lake Viking 2026 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, Tim Champagne, Kelly Rich, Richard Woodruff (Chair), Kelly Mathenia, Jack Bowers, Robert Walton (Board Contact). Building Committee Meetings are held the 2nd and 4th Monday of each month in the Safety building. 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), Mary Hibler, Kathy Price, Flint Hibler, Chad Watson, Jessica Hibler, Margie Albertson, Don Hinton, Dave Daniel (Board Contact)

Dredge & Erosion Committee

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

Finance Committee

Dave Schaefer (Interim Chair & Board Contact), Flint Hibler, Dan Weidmaier, Troy Lesan, Deena Stous, Michelle Sullivan, Dan Ackart, Robert Walton, Peter Alemnoff, Steve Danner.

Fishing Committee

Bret Bush (Chair), Gary Buck, Jim Powers, Harlan Horst, Dan Minor, Tom Rice (Board Contact), Donnie Moss, Steve Valentine, Teric Townsend.

Infraction/Safety

Allan Slavin (Chair), Marvin McNabb, Ed White, Mike Booth, Linda Evans, Mark Hagen, Dan Weidmaier (Board Contact), Jason McTheeney (Safety Coordinator)

Lake Committee

Troy Lesan (Chair), Don Leeper, Carolyn Leeper, Mike Krehbiel, Sherry Krehbiel, Robert Walton (Board Contact). Meetings held the 2nd Wed. of the month at 2:00 p.m. Email: lakecommittee@gmail.com.

Special Road District

Ron Spidle, Troy Knight, Tony Gronniger

Strategic Planning Committee

Jack Bowers (Chair), Gail Bush, Tony Gronniger, David Thomas, Dave Schaefer (Board Contact), Nicole Prewitt, Peter Almenoff

Volunteer Fire Department

Rusty Hendricks, DJ Schlaiss, Luke Threlkeld, Mark Closterman, Nick Walker, Stephanie Closterman, Colt Baker, Dennis Schlaiss (Chief), Jessica Compton, Justin Sims, Dave Parmenter, Tim Champagne, William Goff, Jeremy Summers, Peggy Lankford, Colt Baker, Kegan Jones, Rex Fults, Mike Head, Brian Williams, Tyson Martin (Assistant Chief), Jason McTheeney, Brian Holcomb, Tom Rice (Board Contact). The Fire Department meets the Friday before the Board meeting at 2 pm in the FD training room. If you are interested and have the time to serve your community, attend the next meeting.

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
Pain In The Grass, Steven Carlton	660-322-2988
Mark Froman	816-724-5122
Brendon Holdeman	706-836-9876
RJ Lawncare	660-605-1276
The Trim Reapers	660-605-1350
Woody’s Works LLC	816-797-1020

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

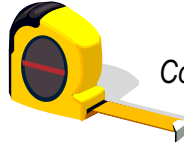


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or

lakevikingnews@gmail.com



Gallatin Theater League presents...

"Unnecessary Farce" a two act comedy written by Paul Slade Smith.

Two cops. Three crooks. Eight doors. Go. In a cheap motel room, an embezzling mayor is supposed to meet with his female accountant, while in the room next door, two undercover cops wait to catch the meeting on videotape. But there's some confusion as to who's in which room, who's being videotaped, who's taken the money, and who's hired a hit man.

Practices are underway and the cast and crew are working hard to put on a great show!

This fall production has a PG rating for humorous adult situations with performances at the Courter Theater on the South East corner of the square in Gallatin Mo. November 19, 20, and 21st 2026 at 7pm. Tickets on sale at Grand Nutrition and online at gallatintheater.com



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Mike Eckers
Owner/Operator
marinepestcontrol.com



PWSD #3 AUTO PAY AND E-BILL SIGN UP

PWSD#3 offers Auto Pay for anyone that wishes to have their bill automatically paid. The two Auto Pay options are Bank Draft and Recurring Credit Card. Auto Pay by bank draft is a free service provided by the district. If using a recurring credit card for payment, a transaction fee will apply.

We also offer eBill for customers who would like to receive their bill by email. This provides faster service to receive your monthly or quarterly bill.

Sign up for either of these options by calling the office at 660-663-2771 or accessing the web portal at <https://pwsd3daviess.epayub.com>

ROBO-CALL INFORMATION for PWSD#3 Customers

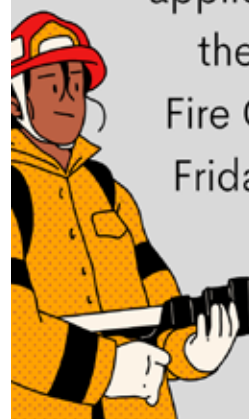
The water district may make Robo-calls from time to time to inform customers of water outages or past due bills. Please note that the caller ID will show as DAVIESS WATER with a phone number of 660-466-2604 if you ever do receive communication from PWSD#3 via Robo-call.

It is important that the water district has your current phone number on file in case we do need to reach you with important notices such as a water outage or boil advisory. PWSD#3 is not part of the association's billing software, so any changes you may have made to your contact information on their system does not transfer to the water district. Therefore, if you need to update any of your communication preferences, please call the office anytime between 8am and 4pm, Monday through Friday, at 660-663-2771.

JOIN OUR TEAM!

The Viking Valley Fire Department is seeking volunteers.

If you would like to serve, please contact the office for an application and plan to attend the next meeting held by Fire Chief Dennis Schlaiss on Friday, Nov. 6, 2026 at 2 PM



VVA Meeting (continued from page 8)

year, the committee reviewed or helped plan funding for projects including the Safety Building, Campground 2 electrical improvements, clubhouse septic replacement, new storm sirens, fire department tanker, maintenance equipment and vehicles, and proposed replacement of the Association office. The storm siren project was completed during the year, as were the Safety Building rehabilitation and Campground 2 electrical improvements.

The Finance Committee also began working more closely with the Strategic Planning Committee. A joint meeting was held to establish the framework for a five-year capital plan, including asset replacement, community and campground facilities, replacement reserves, funding sources, and the timing and cost of future projects.

VVA-owned property was another area of activity. The committee reviewed pricing and marketing strategies for Association-owned lots throughout the year, resulting in the sale of multiple properties and additional revenue to the Association.

Insurance coverage received a significant review as well. After reviewing VVA’s property coverage and replacement costs, the insured replacement-cost valuation was increased from approximately \$639,000 to \$1.695 million. The committee recommended the updated coverage to the Board to better protect Association assets.

Finally, considerable work was devoted to preparation for the 2027 budget and October Annual Meeting, including review of dues and assessments, possible alignment of the membership and fiscal years, the proposed office replacement, and related bylaw changes.

Overall, the Finance Committee’s focus this year has been not only on reviewing where VVA stands financially today, but also on improving the systems and planning that will help protect the Association financially in the years ahead.

Finally, I want to request to have all Finance Committee and Strategic Planning Committee members including Lake office staff to stand in recognition of their efforts as volunteers.

Michelle reviewed the rules of voting, which were also in the packet that was handed out to membership. Members expressed concerns about the vote to align the membership year with the fiscal year. The concerns that were expressed included the fact that the due date would still be May 1, while the membership year would begin on Jan. 1. One point of impact, if it passed, would be that members would need to pay their dues and assessments before they can have their watercraft stickered. It was confirmed that those dates are correct, and any member needs to pay their dues and assessments before stickering their watercraft. Another concern was how, or if, it would affect the gate codes at the maintenance gate. The span of time from Jan. 1 through May 1 was a concern for many.

Other concerns were expressed about the vote for a one-time assessment for an office replacement. Some of the requests from membership were to have specific contractor bids before asking for a vote. The board explained that exact bids were not obtained due to the fact that they would like local contractors to complete the project, and an estimate early in the process would eliminate those contractors from the official sealed bid when the time comes. This is why the board wanted to approve the project financially before obtaining bids from contractors. Many members stated that we need a new office building, however many felt that we should get the bids first and then vote for the amount of money it will cost. Matthew McCubbin (Lot #MH127) motioned to table this vote due to lack of information. David Dirks (Lot #721) seconded the motion. The Board then chose to remove the office assessment from the ballot.

Michelle indicated members could vote on the budget, the alignment of the membership year, and the by-law changes.

After ballots were collected, Board candidates took the floor and spoke to membership. This year there were 2 open positions, and 3 candidates.

Dana Granberg-Nill (Lot #521) introduced herself as a long-time member of Lake Viking. She purchased her first lot 22 years ago, and Lake Viking had become a staple for her family. Her children grew up with other members’ children, and those same children now visit her with their spouses. She served on the Missouri Academy of Family Physicians Board of Directors and spent approximately 20 years practicing family medicine. Dana explained that she was part owner in the building she practiced with, which gives her insight to know the difference between an investment property versus being invested in your property. Dana recently retired from being Chief Operating Officer of a national faith-based health and wellness private membership association. Her experience has given her the opportunity to learn the importance of creativity, flexibility, and thinking outside the box to solve problems. Dana also has experience as an HOA spouse. Her husband serves on an HOA board, so she has genuine appreciation for the time, and sometimes difficult positions, board members willingly take on. She mentioned that her and her husband are competitive, so she would like to serve on the board here so they can compete over who does better, she would always vote for Lake Viking. Dana listed some of her goals, which include identifying problems earlier, building pro-

cesses that work, and keeping the organization aligned with its mission and vision. Dana believes that good governance isn’t just picking the right answer, it is learning through the process. She closed by stating that she wants people to feel heard. Members asked Dana a couple questions, including what her lot number is and if she had served on any Lake Viking Committees or attended any Lake Viking Board Meetings in the last year. Dana answered that she had not served on any committees and had attended one board meeting in either 2025 or 2026. She explained that she is in a different season of life now, and is willing to give of her time for the benefit of the community.

Michelle introduced herself, emphasizing her deep personal connection to the community where her family has made memories for over 30 years across three generations. She served on the Board for three years, including two years as President. She worked closely with Brian, employees, and committee volunteers, which makes her appreciate the time, thought, and effort everyone puts into caring for the lake. Michelle brings more than 25 years of experience in banking and finance, specializing in risk management, regulatory compliance, operational risk, human resources, and governance. She has used these skills to resolve complex organizational matters and strengthen internal controls. She said her experience has taught her to ask careful questions, work through difficult issues, and focus on outcomes that serve the people who depend on an organization. Michelle is committed to clearer communication and greater accountability. She is proud to have kept regular dues and assessments steady while simultaneously upgrading aging amenities, making the lake safer, and finding better ways to get the work done. Michelle would like to be proactive and maintain the amenities we have improved, as opposed to kicking the can down the road. She emphasized that the future of Lake Viking belongs to its membership, promising to ensure that member voices continue to actively shape board decisions and protect the lake for the next generation.

Robert introduced himself and said he joined the Lake Committee 6 years ago, and at that time, his main goal was to get lights on the buoys. Well today, we have even better buoys with better lights on them. The last 3 years he has been working with committees and he recognizes that it isn’t the board that takes care of Lake Viking, it is the board, committees, members, and employees who take care of Lake Viking. He explained that every committee has a Board Contact that they report to. He said that he is proud of the committees, they go through the handbook and decide if a rule still applies, or if a rule needs to be added. Then they bring that handbook change request to the board for a vote at board meetings. Robert served on the Building Committee as Board Contact as well as Chair for a while, he acknowledged that it is hard work. He said that the change to HOALife has helped the committee a lot with their building permit process. Robert said he loves to meet members at their lots to see what they want to do. He always has the goal in mind, *“If you want to do it, then I want to help you do it, provided it is in the handbook.”* Robert clarified that he is the Treasurer on the board, and that the Finance Committee does an amazing job, which makes the job of the Treasurer easier. Member questions included what his professional background is. Robert said that he was a quality engineer at a farm equipment manufacturer.

The time was opened up for nominations from the floor. There were none. Members then voted on new Board Officers.

Vote on Budget - Passed with 112 “Yes” votes and 10 “No votes”
Proposed Dues & Assessments – No Increase

	2026	2027	Variance
4000 Membership Dues	\$75.00	\$75.00	\$0.00
4100 Special Assessments	\$603.96	\$603.96	\$0.00
4200 Special Lake Assessments	\$123.84	\$123.84	\$0.00
4202 Additional Dredge Employee	\$23.39	\$23.39	\$0.00
4300 Special Road Assessments	\$141.76	\$141.76	\$0.00
Total Operating Dues & Assessments	\$967.95	\$967.95	\$0.00
4203 Special Lake Accrual – Dredge	\$34.35	\$34.35	\$0.00
4350 Deferred Maint/Capital Project Assessments	\$49.38	\$49.38	\$0.00
Total Accrued Assessments	\$83.83	\$83.83	\$0.00
TOTAL OPERATING/ACCRUAL DUES & ASSESSMENTS	\$1,051.77	\$1,051.77	\$0.00

Vote on Alignment of Membership Year:

Did not pass with 58 “Yes” votes and 64 “No” votes.

Vote on By-Law Changes: Passed with 69 “Yes” votes and 53 “No” votes.

Vote on New Officers:

- Robert Walton - 96 Votes
- Michelle Sullivan - 73 Votes
- Dana Granberg-Nill - 59 Votes

The Association is grateful to the ballot counters, Diane Hulett, Tif-



Church Directory

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GALLATIN

Church of Christ (108 E. Johnson St.)

Lord's Day services 10 a.m.; Evening services 6 p.m.
For transportation, call 663-4061 or 663-3957.

First Baptist Church (511 W. Richardson St.)

Bible Study 9:30 to 10:30 a.m.; Worship 10:40 a.m.
(nursery provided). Evening Worship at 6 p.m.; Tuesday
Bible study 6 p.m., Wednesday Adult Choir 8:05 p.m. For
transportation, call church office at 663.663.2331. Office
hours: 8-11 a.m. weekdays.

First Christian Church (1501 S. Main St.)

Sunday worship at 9 a.m.; Sunday School at 10 a.m.
Wednesday Prayer Meetings at 5:30 p.m.
followed by Bible Study at 6 p.m.;
Men's Bible Study 5 p.m. Sundays; Youth groups at 5:30
p.m. every second and fourth Sunday during the school
year. Visit our website: www.gallatinmofcc.org, and also
join us on Facebook: Gallatin First Christian Church

Friends in Christ (400 N. Main St.) — Sunday morning
worship 9:30 a.m. and small groups at 11 a.m.

Gallatin First Assembly of God (208 S. Willow St.)

Sunday School 9:45 a.m.; Celebrations 10:45 a.m.;
Wednesdays 6 p.m.

Lake Viking Church (East Entrance to Lake)

Sunday School 9 a.m., Worship 10 a.m.;
Wednesday Bible study and prayer service 7 p.m.;

Mary Immaculate Catholic Church (409 S. Main)

Sunday Mass 10:30 a.m.

Olive Baptist Church (Route V, east of Gallatin)

Sunday School 10 a.m.; Worship 11 a.m. & 7 p.m.;
Wednesday prayer service 7 p.m.

Seventh-day Adventist Church (1207 S. Clay St.)

Saturday Sabbath School 9:15 a.m., Worship 11 a.m.

Church of Jesus Christ of Latter-Day Saints (211

Ash) — Sunday Sacrament Service 10 a.m.;
Wednesday youth activities, 7 p.m.

United Methodist Church (111 S. Market)

Sunday School and Worship 11 a.m.;

ALTAMONT

United Methodist Church

Worship 9:30 a.m., SS following on 2nd, 4th and 5th
Sundays; Sunday School 9:30 a.m. on 1st and 3rd.

WINSTON

First Baptist Church — Sunday School 9:30 a.m.;
Worship 10:30 a.m.; Wednesday services 6:30 p.m.

Fairview Community Church

Sunday School 9:45 a.m.; Worship 11 a.m.

Alta Vista Baptist Church (NW of Winston on Hwy. 6) —

Sunday School 9:30 a.m.; Worship service 10:30 a.m.

COFFEY

Baptist Church — Sunday School 10:30 a.m.;
Worship 11:30 a.m.; Wednesday Bible study 6:30 p.m.

JAMESPORT

United Methodist Church (109 E. Main)

Worship 9:30, Sunday School 10:35 a.m.

Baptist Church (708 W. Auberry Grv)

Sunday School 9:45 a.m.; Worship 10:45 a.m. & 7 p.m.;
Wednesday Bible study & prayer meeting 7 p.m.

Church of Christ (108 N. Williams)

Sunday Bible study 9 a.m.; Worship 10:30 a.m. and 6 p.m.;
Wednesday Bible study 7 p.m.

PATTONSBURG

United Methodist — Worship 10:30 a.m.

Heath United Methodist (2009 Oak St.)

Worship 9 a.m.; Sunday School 10 a.m.

First Baptist Church

Sunday School 9:30 a.m.; Worship 10:30 a.m.

Christian Church

Sunday School 9:30 a.m.; Fellowship 10:15;
Church and Communion 10:30 a.m.

Oak Ridge Church (north of Old Pattonsburg)

Sunday worship 10:30 a.m.

Word of Life Christian Fellowship

Sunday School 9:15 a.m.; Worship 10 a.m.; Wed.
Bible prayer meeting 7 p.m.

McFALL

Liberty Baptist

Sunday School 9:30 a.m.; Worship 10:15 a.m.

CAMERON

Bible Baptist Church (515 S. Elm Street)

Sunday School 10:00 a.m.; Sunday Morning
Worship 11:00 a.m.; Sunday Afternoon Service 2:00
p.m.; Wednesday Evening Service & Kids Club 7:00 p.m.

First Christian Church (318 N. Pine)

Sunday Morning Worship 10:00 a.m.;
Monday Evening Bible Study 6:00 p.m.

River of Life Baptist Church (811 S. Walnut Street)

Sunday School 9:00 a.m.; Sunday Morning Worship
10:15 a.m.

Cornerstone Church (317 N. Locust)

Sunday Morning Worship 10:00 a.m.;
Wednesday Evening Worship & Youth Group 6:30 p.m.

Cameron United Methodist Church (201 N. Pine)

Kid's Sunday School (ages 4th - 5th Grade) 9:00 a.m.;
Sunday Morning Worship 10:00 a.m.;
Sunday Youth Group (ages 6th - 12th Grade) 7:30 p.m.;
Wednesday Night Live (ages 4th - 5th Grade) 6:00 p.m.

First Baptist Church (202 E. Ford)

Sunday School All Ages 9:30 a.m.; Sunday Worship
10:45 a.m.; Tuesday Men's Breakfast & Bible Study 6:00
a.m.; Wednesday Awana Clubs 6:30 p.m.; Thursday
Impact Youth 6:30 p.m.

Saint Munchin Catholic Church (301 N. Cedar)

Fr. Tom Ludwig; Saturday Mass 5:00 p.m.;
Sunday Mass 9:00 a.m.

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VVA Meeting (continued from page 17)

fany Tadlock, Debbie Thomas and Teresa Waterbury. None of these ladies are members of the Association.

Michelle announced that there will be a review of the Covenants and Restrictions starting in early 2027. She said that 5 members are needed to work with the Board and the Association’s Attorney. She also announced that there will be a Town Hall meeting about the Fire Department on October 25, 2026 at 2:00 PM in the clubhouse.

The next regular Board meeting will be November 8, 2026 at 2 PM in the Clubhouse.

Robert Patch (Lot #1249) motioned to adjourn the annual meeting at 3:52 PM. Tom seconded the motion. Motion passed.

Board members met to assign Board roles and Committee assignments. Board Roles were not changed and remain as follows:

- President: Michelle Sullivan
- 1st Vice President: Dan Weidmaier
- 2nd Vice President: Dave Schaefer
- Secretary: Christina Lindsay
- Asst. Secretary: Tom Rice
- Treasurer: Robert Walton
- Asst. Treasurer: Dave Daniel

- Committee Board Contacts are as follows:
- Activities Committee: Dan Weidmaier
 - Building Committee: Robert Walton
 - Campground Committee: Dave Daniel
 - Dredge Committee: Dave Daniel
 - Finance Committee: Dave Schaefer
 - Lake Viking Fire Department: Tom Rice
 - Fishing Committee: Tom Rice
 - Infraction Committee: Dan Weidmaier
 - Lake Committee: Robert Walton
 - Strategic Planning Committee: Dave Schaefer
 - Employee Contact: Michelle Sullivan

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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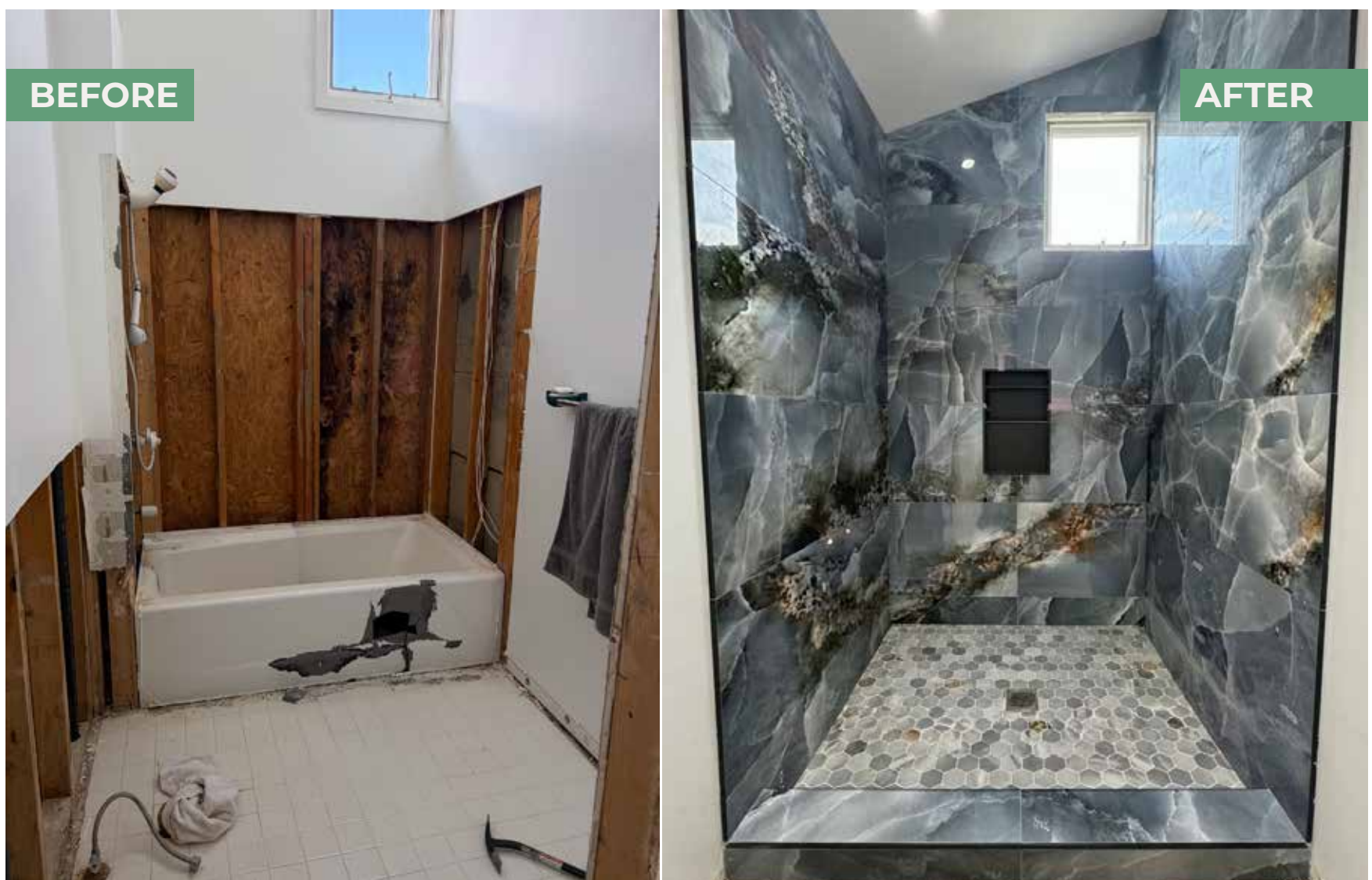
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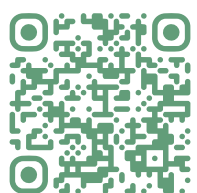


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