

GRACEWIN *living*

BAXTER | ISSUE 6



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GRACEWIN LIVING
COOPERATIVES

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CLOSING IN FOR WINTER

EVERY DAY BRINGS US ONE STEP CLOSER TO OPENING AND FURTHER PROGRESS ON CONSTRUCTION

By Lisa Anteau

A blanket of snow covered the Gracewin building site this past week, as the construction crews soldiered on - both inside and outside of the building. With the roof completed, the windows installed, and the brick work finished, crews will move their focus to siding installation, curb and gutter work, and the installation of patio doors as this newsletter goes to print.

If you've driven by you may have observed the finishing touches being put on the framing of the roof over the entry foyer, or noticed crews high

up on the 3rd floor framing the deck of the Owner's Lounge in preparation for the roof's rubber membrane.

SHARE YOUR VOTE

We are currently working to finalize the building's interior signage and decorative window to the hall from the Owner's Lounge. And so, we turn to you. Help us choose the name for this highly-anticipated destination in the cooperative; especially at this time of year when the normally green view has been painted brilliant yellows, oranges, and reds.

[CONTINUED ON PAGE 2]

CLOSING IN FOR WINTER

[CONTINUED FROM PAGE 1]

On the list of possibilities are:

- The Perch
- Bird's Nest
- Sky Lounge
- Flight Deck
- Sunset Lounge
- Bird's View
- The Nest
- After Hours
- Perch Pub
- Perch Bistro

Thank you to all who offered suggestions. It is easy to see the inspiration that comes from our bird branding and the views of Perch Lake from this space! To cast your vote,

go to www.gracewinliving.com/vote or join us for our next shareholder gathering to fill out your ballot.

Speaking of views, the future Gracewin Pond has been excavated on the west side of the property, and is ready to begin collecting rain and snow for the future enjoyment of the many furry neighbors that are frequently spotted in the natural settings of the property.

OTHER WORK IN PROGRESS

Inside the building, the 3rd floor is brimming with activity, as well

as cables and wires, as folks from the mechanical, electrical, and plumbing trades are hard at work. They are starting at the top floor and journeying downward toward ground level, where they will complete their work. Pre-rocking is being done for bathtubs in residences on the 3rd floor as we speak.

On the planning side, the Gracewin team is working to make final selections on the furniture, fixtures, and artwork that will compliment the unique plank flooring and beautiful tile selections that will outfit the cooperative once construction is complete. Our interior design firm



A glimpse at the vaulted ceiling in our community room, to be filled with decorative gables.



Architect Jude Hallamek reviews recent framing.



Can you guess which unit we are in during our team tour? Hint, you are looking through the kitchen to balcony.



Windows are almost fully in place and soon doors will be on their way to fully enclose the building before winter snow falls (and stays)!



A look from our 3rd floor Owner's Lounge shows the holding ponds and nature view that will inspire all year round.

WINTER PREP - ONE LAST TIME

WINTERIZING YOUR HOME EVERY YEAR IS NO EASY TASK. BUT, THANKFULLY, THIS COULD BE YOUR LAST YEAR HAVING TO DO IT!

By Kari Warren

Autumn is in full effect, and that means winter is right around the corner. The good news for Gracewin of Baxter residents is this could be the LAST time you will ever have to do winter prep for your house! (Cue sounds of cheering and applause!) However, as move-in day isn't quite here yet, we thought we'd provide you with a few helpful tips and reminders for keeping your current house safe and comfortable through the winter.



WINTER CHECKLIST

- Cover outdoor furniture, grill and air conditioner. Bring in lawn décor.
- Rake and dispose of leaves. Tip: Some people bag their leaves and stack them along their foundation for added insulation. Or, if your leaf piles aren't too big, go ahead and skip raking and just mow over them – mulching leaves into your lawn will add nutrients to the ground and reduce dandelions by 60%, according to a study by Michigan State.
- Winterize and put away lawn mower. If you are moving into Gracewin next spring, go ahead and sell or donate it!
- Pull out your snowblower and have it serviced before the first snow. Make sure you have shovels (and hats/gloves/boots) available and easy to get to.
- Clean out gutters and put downspouts in the 'up' position.
- Clean out your window wells of debris and check that windows are weather tight. Caulk and touch up paint on trim where needed.
- Check and replace any damaged weather stripping to reduce any air leaks.
- Drain and disconnect hoses, turn off water to outdoor faucets and sprinkler systems. Ice takes up nearly 10% more space than water, and that can easily burst a pipe.
- Check your dryer vents for lint buildup, and clean if needed. Lint is the leading cause of dryer fires, and lint buildup makes the dryer work harder, causing increased electricity usage and more wear and tear on your machine.
- Put up seasonal lights if desired. You don't have to turn them on yet, but it is much easier to hang them when the weather is still bearable. Then, just give them power when the time is right!
- Check driveway and pavement for cracks. If needed, re-seal before winter to avoid further damage from water expanding in those cracks when it freezes.
- Have your heating system inspected and serviced; change filters as needed.
- Flush water heater and remove sediment. This is recommended once per year to remove buildup.
- Change ceiling fan direction to spin clockwise on low speed to circulate the air and push the warm air down and out towards the walls.
- Check and replace batteries in smoke alarms / CO2 detectors.

JOIN US FOR THESE UPCOMING EVENTS

- Check fire extinguishers & refill your safety kit.
- Schedule a professional chimney inspection and cleaning, if applicable.

WINTER CHECKLIST NEXT YEAR

- Sit back and relax!

Residents of Gracewin Living Cooperatives enjoy a maintenance-free lifestyle. This means you no longer have to worry about any of this as our maintenance staff will care for it all.

Planning to head south for the winter? Simply let the community manager know if you will be leaving for any extended periods, and if there is anything that needs to be taken care of while you are gone, such as watering your plants/flowers. Then simply enjoy your trip and rest assured your residence will be safe and cared for while you are gone!

INFO MEETINGS: Help spread the word and choose your neighbors!

Know of someone who is looking for a new housing option or someone who would be a great member of the community? Encourage them to join us for an information meeting! All meetings will be held at the Brainerd Lakes Chamber of Commerce in Baxter.

- **Wed, October 26 - 1:00 p.m.** RSVP to (855) 472-2396 or go to
- **Tues, December 13 - 11:00 a.m.** www.gracewinliving.com/events

RESERVE & SHARE CLUB GATHERING: Last one of the year!

Join us for appetizers, progress updates, and social connections as we build connections with other cooperative members. Know someone who may be a great fit at Gracewin? Bring them along!

- **Wed, October 26 - 4:00 p.m. at El Tequila (7399 Garrison Rd, Baxter)**

IN THE COMMUNITY: Stop by our booth and say hi!

Gracewin Living will again be exhibiting at the Brainerd Lakes Chamber of Commerce Business After Hours Holiday Extravaganza. Jingle and mingle with others while enjoying appetizers at this networking holiday themed cocktail party. Learn more at www.brainerdlakeschamber.com.

- **Tues, Dec 13 - 4 to 7 p.m. at Maddens on Gull Lake**
\$5 per person, open to the public



LOOKING FOR MORE INFORMATION?

Visit our web page dedicated to those who have begun the onboarding process at:

www.gracewinliving.com/bbonboarding

There you will find answers to common questions and be able to download resources such as floor plan measurements, lighting and outlet locations, finishing presentations, unit renderings, and much more!

FURNISHINGS, FIXTURES, AND ARTWORK... OH MY!

A PEEK AT THE SOFTER SIDE OF CONSTRUCTION

By Christine Zrust

In new construction, there is a lot of talk about framing, plumbing, site work, and so on. But, there is also a lot of time and effort put into the softer side of a new community that doesn't get revealed until the very end - the furnishings, fixtures, and artwork. This is what makes a project sing - creating that sense of welcome for guests and visitors and a feeling of home and comfort for our owners.

For the past year, the Gracewin Living team has been hard at work with award winning interior design firm Aptura / Direct Supply. After completing design of the finishing packages our residents chose from for their units, Aptura moved on to the common areas of the building. It is there where we have focused the last couple months and the sneak peek we offer you today!

THE INSPIRATION

Reflecting on the nature setting and lakes for which this area is so loved, the interiors are inspired by water and natural elements, bringing in beautiful blues, wood elements and touches of metallics for unique interest and style. This inspiration is found not only in the carpeting, wall coverings, tile, and space materials; but is also now carried into our furnishes and decorative elements.

The Gracewin team traveled to Milwaukee in August to visit Aptura's design center. We viewed options for fabrics and sample furnishings first hand - spending time on the Aptura

campus to ensure everything was the right fit for this community of owners.

FURNITURE

Our soft seating furniture will be upholstered in unique colors, patterns, and textures to carve out the aesthetic of nature's palette. We have been mindful of costs in this whole process and worked within reasonably priced fabric and product lines, as well as identified furniture designed for age-restricted environments. This means furniture that is wider, with slightly higher seats, firmer cushions for easy getting in and out of (as well as a few soft seats for those who like to sink in and

get comfortable), and added pillows for lumbar support.

Aptura has also prepared a furnishing proposal for our outdoor patios, including club seating around our fire pit and sectional sofas on the roof top terrace for conversation. The proposed pieces had a wonderful style, but unfortunately, a hefty budget to go with it. Therefore, with Aptura's blessing, the Gracewin team will seek to source those items locally using Aptura's concept as a direction in styling.

ARTWORK

Did you know that in a building of this size you will see upwards of



UPHOLSTERY

Most furnishings will be upholstered specifically to fit our design theme. Shown here is the soft seating and barstools of the Owner's Lounge.

FURNISHINGS

Tables offer a fun mix of shapes, woods, and metal accents.



150+ pieces of art? This doesn't even include the knick knacks, artificial plants, and such. Needless to say, it is a big undertaking to not only set a theme for the artwork series, but also ensure that there is enough variety in subject and style to make it interesting. Throw in the need to determine scale for every piece and it is easy to see why this one will take a little time!

We are delighted that some of our future residents are very talented artists who are considering adding their own work to the collection, and are also looking to tap into other local and regional artists. At this time, the collection will include photography, water color and acrylic paintings, fine art prints, and many three dimensional pieces of mixed media. Some will be simple pieces to add color to a public bathroom wall, while others will be inspiring or engaging pieces as you reflect on the history of Brainerd, its many golf

holes, or the beauty of the Northern Lights.

If you know of a local artisan you think would be a great fit, please let us know! We would love to showcase the work of those who live in our own communities or choose Minnesota as their favorite subject matter. To share those ideas, contact Christine Zrust at (952) 564-4472 or email christine@gracewinliving.com.

TAKE A LOOK

Want to see the look for the whole building? Head over to the onboarding page of our website and download the Aptura's presentation of all spaces. It is a delight to see how all spaces come together from carpets and wallpaper to decorative table accents.

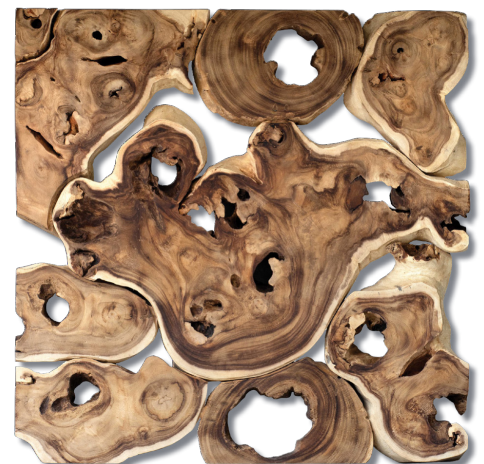
To download, go to:

www.gracewinliving.com/bbonboarding



ON THE WALLS

Artwork will include prints and paintings, as well as dimensional art.



MODEL FEATURE: THE SPARROW

By Christine Zrust

At Gracewin Living of Baxter, no two units are the same. It is not one-size-fits-all, but instead a reflection of the diversity that drives the heart of cooperative living. There are units designed for those who may work from home, smaller spaces for singles who may be frequent travelers, and units like this with unusual configurations.

Those who love being a part of a community with space for social connections will find interest in this layout. The unit location in the building is a perfect fit for those who want to be connected to social amenities, but able to retreat from activity when needed. It is the unit that marks the bends in our building - close to amenities at the central core but also shifted towards the quieter residential spaces.

This month, we are highlighting our Sparrow unit, perfect for those embrace the meaning of community.

FOR THOSE WHO WANT TO GATHER

The Sparrow is a two bedroom, two bath layout with 1,251 sq. ft. The kitchen offers an island with breakfast counter perfect for setting out wine glasses and charcuterie boards of meats and cheeses when friends alert you they are on their way over. The kitchen boasts stainless steel Whirlpool appliances, including a side-by-side refrigerator with ice and water dispenser in the door, built-in microwave, and dishwasher.

The master bedroom is comfortable with space for a large bed and all the dressers and side tables that often come with them. You have a



large walk-in closet and an en-suite master bathroom which offers a step-in shower with glass doors. For those who want to 'age-in-place', you will appreciate the accessible, safety elements such as grab bars in the shower.

If you have visiting guests or a roommate (or perhaps your husband snores), you have a second bedroom on the opposite side of the unit with a second walk-in closet. There is also a second bathroom with a standard bathtub and shower, accessible from the living area of your unit. You will also appreciate the added linen closet for those extra blankets and pillows company always seems to need.

There is a laundry room in your unit with full size washer/dryer and added electrical outlets and space for your vacuums and other small appliances.

ONLY 3 LEFT!
CALL TODAY TO SECURE YOURS

You also have a large walk-in closet at your unit entrance perfect for added storage needs.

PLAN YOUR SPACE

To see how spaces size up:

SPACE	SIZE
Master Bedroom	11'11" x 14'0"
Second Bedroom	12'0" x 12'4"
Living Room	13'6" x 17'0"
Laundry Room	6'7" x 7'7"
Balcony	6'6" x 10'3"
Entrance Walk-in	8'6" x 6'6"

ACT QUICKLY

At this time, we only have units 103, 111, and 211 still available in this

floorplan. To secure one for yourself, we encourage you to commit your interest and contract your residence very soon. The Baxter cooperative is under construction and over half of all residences have been sold!

HOW DOES LIVING IN A CO-OP WORK?

At Gracewin, you are not a real estate holder, but rather a share owner in the Gracewin Living Cooperative. Members of the cooperative share everything equally: the building and property, the master mortgage, and equal voting rights.

To join Gracewin, you will pay a share price, which includes the residence you will live in, as well as all-inclusive monthly fees which includes your share of the mortgage, property taxes, utilities (including gas, electric, water, sewer, and trash), plus building maintenance expenses.

The amount of your share payment and monthly fee are up to you based on the following:

SPARROW	SHARE PAYMENT	MONTHLY FEE
OPTION A	\$ 191,500	\$ 2,074
OPTION B	\$ 306,500	\$ 1,423
OPTION C	\$ 367,500	\$ 1,030

This unique structure offers flexibility for residents to tailor their payments to their own financial goals. With three options available, share owners can choose between a lower down payment or a lower monthly fee, as illustrated above.

Costs shown are estimates and are subject to change. The monthly fee will be adjusted annually based on actual expenses incurred.

RESERVE YOUR NEW HOME TODAY!

Want to live a new lifestyle, free from maintenance and home ownership headaches? Simply complete the form found on the next page and return to us with the fully refundable \$500 deposit. This will place you on the priority reservation list which identifies the order in which prospective residents will make unit selections.

Are you ready to move forward and begin onboarding? Give us a call today at (855) 472-2396 and set up your first meeting. At that time you

will complete your Application for Membership and receive the legal shareholder binder for review. This is the first step in share purchase process.

HAVE QUESTIONS?

Give us a call at (855) 472-2396 to speak with our sales staff or schedule an appointment in our Baxter sales office (at 14084 Baxter Drive, Suite 7 Baxter, MN 56425).

Want to see other models available or learn more about cooperative living? Go to: gracewinliving.com/baxter.

A SIGN OF CHANGE TO COME

Sparrows are among the best known birds around the world. While we probably see them every day, they don't stand out and as a result receive little attention. They are not known for having a particularly attractive song, but they are always busy and industrious, flitting about picking up twigs for their nests or searching for crumbs to eat - often in a cheerful determined way. As a result, many associate sparrows with joy, hard work, and productivity.



It is said that seeing a sparrow in a dream is often a sign of change. This change can be a change you must make yourself, or it could be an inevitable change for which you must prepare. Sparrows call on you to use your wisdom and experience to prepare for what life has in store for you next. A dream featuring flying sparrows is often interpreted to mean freedom and rebirth.

(Perhaps, the freedom that comes from living in a maintenance-free cooperative?)

Despite being small, sparrows are incredibly communal, often congregating in large flocks. They remind us that we are stronger together, and that there is joy in the little things.

RESERVATION AGREEMENT

Name _____ Phone _____

Street _____

City _____ State _____ Zip _____

Email _____

I/we hereby deposit \$500.00 to be placed on the priority list, based on the date of receipt, for the selection of a cooperative unit and membership in **Gracewin Living Cooperative of Baxter**. This amount will be applied to the required down payment at the time of purchase. I/we understand and agree that in the event I/we are not ready to purchase shares at this time, I/we will have an option to keep the priority reservation in place while allowing others to select a home before me. In the event all available shares are sold out, I/we will then be placed on the Gracewin Cooperative waiting list.

**DESIRED
TIMELINE**

I am ready to move forward.

I will be able to make my initial share down payment within approximately 60-90 days from unit selection.

Please contact me to begin process.

I need more time.

I will notify Gracewin Living in writing when I am ready to move forward. Until then, I understand that others may make their unit selections before me.

Anticipated date ready: _____

This is not an agreement to complete further membership requirements, and I/we understand that further qualifications will be required before shareholder membership is fully approved. This reservation agreement can be canceled by either party in writing, upon which the deposit will be fully refunded and priority reservation will be relinquished.

Signature _____ Date _____

Signature _____ Date _____

MAKE CHECKS PAYABLE TO:

Gracewin Living Cooperatives
700 Main Avenue
Fargo, ND 58103

HAVE QUESTIONS?

Lisa Anteau, Head of Sales & Marketing
lisa@gracewinliving.com
(855) 472-2396

OFFICE USE ONLY
Reservation # _____
Date Received _____
Received by _____
Check # _____



STAFF SPOTLIGHT

Creating a new housing cooperative begins first with ideas and spaces, program and lines. It is in the hands of an architect, balancing the lifestyle desires of its future residents with many complex code requirements, that make a creative and exciting new living community.

Gracewin is delighted that the design and programming of our cooperatives is in the hands of:

JUDE HALLAMEK, AIA PROJECT ARCHITECT

Jude grew up in the “middle of no where” in a small Wisconsin town. With a Masters of Architecture from the University of Minnesota, Jude now brings over 20 years experience as an architect to the Gracewin team. His body of work includes designs for hotels, schools, senior living, and multi-family housing environments. His focus is on developing an understanding of the needs and desires of future residents and incorporating those expectations into a responsive, engaging and lasting built environment.

IN HIS OWN WORDS FAVORITE PART OF THE JOB

They let me design buildings. I can't believe they let me do it still and they trust me to do it. It amazes me. It is a gift to be given the opportunity to do what you most enjoy.

BEST ADVICE EVER GIVEN

I had a former boss who possessed a fun, positive attitude - yet treated everything like he was getting away with something. He had a spirit like a pirate and he had a way of connecting with you like he was letting you in

on a secret amidst a spirit of fun. The best advice he gave me was (1) don't ask a question you don't really want the answer to and (2) don't tell anything to those around you that they don't need to know.



CHILDHOOD CAREER AMBITION

I always dreamed of being an architect as it was the closest to being an artist, and getting paid. No one wants to be a starving artist! (My father was also an influence as he was an architect himself.) As an artist, I have enjoyed drawing and working with pastels, as well as various forms of sculpture.

WHAT ENERGIZES HIM OUTSIDE OF WORK

I am never outside of work. (As his co-worker, we can agree! You want to find Jude... check his desk!)

IF YOU HAD AN EXTRA HOUR OF FREE TIME EACH DAY . . .

(Jude laughs hysterically).

IF YOU NEVER HAD TO WORK ANOTHER DAY, WHAT THEN?

Nothing would change, I would still be designing buildings. I just wouldn't be getting paid.

FAVORITE TRAVEL MEMORY

During college, I participated in a travel abroad course for Russian language with time in St. Petersburg. It was interesting to see the security and paramilitary forces, as well as the casual way vodka was sold in kiosks at the metro stations.

I also had the opportunity to spend time during graduate school in Holland. It was interesting to see and learn that much of the land lies below sea level and that the land and water relationship became a key strategy for protection during World War II. Since then, there has been significant efforts to reclaim land from this flooding.

HOBBIES

I dream one day of having a hobby!

WORST STYLE CHOICE YOU EVER MADE

Never had a mullet, but definitely rocked some skater boy hair with bangs down my face, as well as a goatee in later years.





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OCTOBER RESERVE CLUB GATHERING WELCOMES JOEL STAEHLING!

**WEDNESDAY, OCTOBER 26 AT 4:00 P.M.
EL TEQUILA (7399 GARRISON RD., BAXTER)**

During our recent shareholder club gatherings, the topic of updated share costs and monthly fees have been a focus of discussion. The impact of increased construction costs, plus changing interest rates and building valuation have been factors on our future mortgage.

And so, for our October gathering of shareholders and reserve club members, we will be welcoming local banker, Joel Staehling of First Western Bank & Trust to speak on project financing and mortgage for Gracewin Living of Baxter.

Joel is the Minnesota Regional President and Chief Operations Officers of Mortgages with First Western Bank and will offer attendees the opportunity to understand our construction and project financing, the current state of the mortgage industry, and open the floor for questions you may have.

Join us Wednesday, October 26 at 4:00 p.m. at El Tequila for an informative discussion and hear more about Gracewin's construction progress.