

LAKE OF THE OZARKS BUSINESS JOURNAL

VISIT US ONLINE AT

WWW.LAKEBUSJOURNAL.COM

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 13 -- ISSUE 1

JANUARY, 2017

BOATING ON BACK

FREE OVERLAND PARK BOAT SHOW JAN. 26-29

Boating
Lake of the Ozarks
Volume Seventeen • Issue One • January, 2017



NEWS IN BRIEF

Park It!

Now it will be easier to do. Page 8



Cool Down

Restaurant offers something new. Page 18

Show Me the Money

MO leads in job creations. Page 17

Tax Bills

Certain and unavoidable - even with a Camden County IT crisis. Page 10

Growing Pains

Village of Four Seasons plans ahead. Page 14

Monthly Features



Glimpses of the Lake's Past

Dwight Weaver's look back. Page 18



Crossword

Fill in the blanks on: 24 Solution: 10

Hitting the Trail

Second cross-state, rail-to-trail project is underway

By Nancy Zoellner-Hogland

The first section of the Rock Island Trail has been completed. It was dedicated December 10 with a ribbon cutting at Pleasant Hill. Missouri Gov. Jay Nixon made the ceremonial snip. That 47-mile portion of the trail, which runs between Pleasant Hill and Windsor, connects to the 240-mile Katy Trail and provides a path from St. Louis to suburban Kansas City.

"When I met with the head of State Parks in July 2015, one of the things we talked about – and this was even before we knew the 47-mile section was going to be built – was that it could take a while to get the whole 191 miles done. But they, along with the communities along the trail, moved quickly and in a year and a half, did the first 47," said Greg Harris, executive director of Missouri Rock Island Trail, Inc., formed to promote development of the trail. "We're thrilled that happened but we don't know how long the rest will take. We suspect that they'll complete the easy and inexpensive sections first – the areas that don't have any bridges."

The salvage of rails and ties is half completed on the 144-mile section from Windsor to Beaufort, near Union. If all goes as planned, in late 2017, the corridor will be rail-banked under the Rails to Trails laws and Ameren will donate their interest to Missouri State Parks.

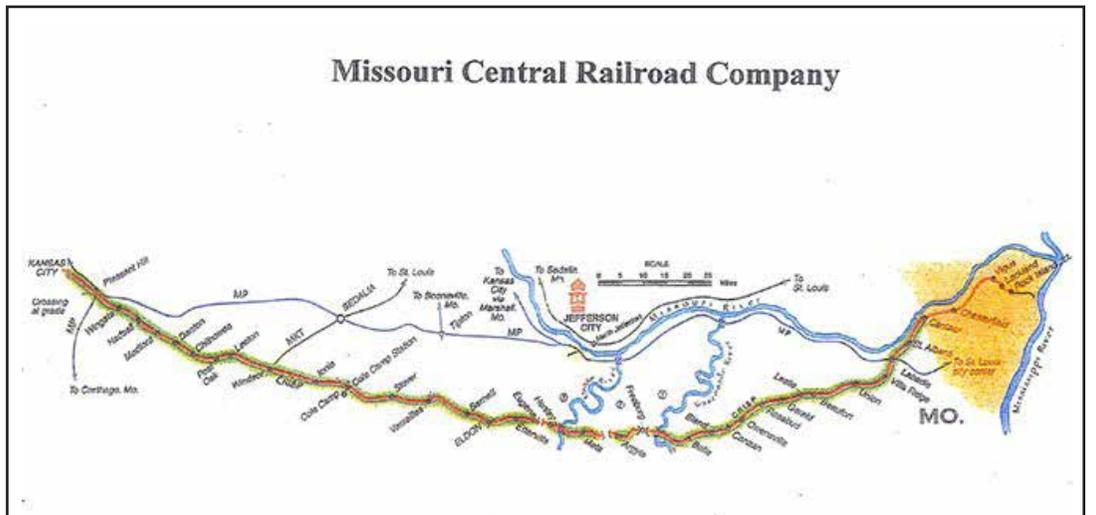
He also said that while the

rest of 144-mile trail, currently owned by a subsidiary of Ameren Electric, will remain under the control of Ameren until late 2017, a special agreement, brokered by MoRIT, will allow work to begin soon on the one-mile section that runs through the

2017 and other towns and counties are considering agreements to maintain the corridor or allow its use now as a primitive trail.

Harris said because the section west of Eldon is relatively simple and without bridges – and because the community has gotten behind the project – he expects that section to also be done quickly as well. In fact, Eldon has requested responsibility for the three miles of the corri-

the trail and a former manufacturing facility is being renovated as a senior care center. Both of those health care facilities were located to take advantage of the trail as a new community asset for transportation and exercise for their patients," he said, adding that the benefits of the Rock Island Trail, which also runs through the lake-area communities of Versailles, Stover and Cole Camp, are many.



When the rest of the Rock Island Trail is completed, users will be able to travel between St. Louis and Kansas City, then back again on two separate trails that total 431 miles. The trail will include three tunnels, one of which is some 500 yards long.

historical railroad town of Belle. Eighty percent of the funding is coming from a Recreational Trails Program grant. A 20-percent local match will come through construction by city personnel and use of city equipment. Belle plans to renovate its former MFA as a welcome center.

According to Harris, Owensville is also discussing an interim agreement with Ameren to construct three miles of trail in

dor that runs through their city limits. He said a donor with local ties has given Eldon \$150,000 in matching money to rebuild a former railroad depot as a welcome center, museum and offices for their chamber of commerce.

"It will be at the front door of downtown Eldon near its community center. Lake Regional Health Center is developing an outpatient care facility next to

According to a 2012 economic impact report, the Katy Trail State Park has positively affected both the state coffers and those of the local communities along its route. The report stated the Katy Trail has been a catalyst for tourism development. Many small businesses – from wineries, restaurants and shops to bed and breakfast inns, hotels and

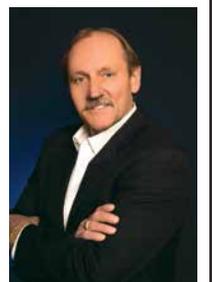
continues on Page 19

C. Michael
ELLIOTT
& Associates
573.365.3330

Who's representing YOU
at the negotiating table?

For the latest market stats and real estate info turn to Page 20 for this month's "As the Lake Churns"

www.YourLake.com



LAKE OF THE OZARKS

BUSINESS JOURNAL

Look for us on
Facebook



The *Lake of the Ozarks Business Journal* strives to provide accurate and relevant news and information for area readers. All stories and photos contained within unless otherwise attributed are produced by editorial staff.

Letters to the Editor are welcomed, provided a valid name, address and phone number are provided (we will not publish your phone or street address). Letters and comments may be edited for space, content or clarity without notice. All submissions become the property of Benne Publishing, Inc., and are Copyright 2016 as part of the magazine's contents. Anonymous comments or letters will not be published.

Local businesses are invited to email or mail relevant press releases for local events and news to the Editor for possible inclusion. Provided as a free service, we do not warrant all materials will be published and/or printed. Materials printed are done so on a space-available basis. A photo may be included.

Include a self-addressed stamped envelope if you mail materials you wish returned. We are not responsible for materials lost through mailing. Materials without return postage will not be returned. We do not accept letters, comments, materials, press releases, etc., via phone or fax. The mailing and email addresses are below. **All opinions presented herein are those of the originating author and do not necessarily reflect the views of Benne Publishing, Inc. or its employees.**

Subscriptions are available for \$36 per year. Mail check or Money Order to the address below, or call with credit card.

(573) 348-1958 • Fax: (573) 348-1923

Greg Sullens, GSM (573) 280-1154
Sales: Linda Jennings • (515) 215-2040
www.lakebusjournal.com
lakebusjournal@gmail.com

Publisher: Denny Benne • Editor: Darrel Willman
Writers: Nancy Hogland and Dwight Weaver.

Contents Copyright 2017, Benne Publishing, Inc.
160 N. Hwy 42, Kaiser MO 65047

Armchair Pilot

By Nancy Zoellner-Hogland

AFTER THE TRAGIC EVENTS of September 11, 2001, many travelers were expressing deep anxiety about flying. To take the edge off, a volunteer chaplain at Mineta San José International Airport began bringing his certified therapy dog to the airport. The idea caught on and airports around the nation began inviting handlers to bring their therapy dogs to terminals to greet passengers. Last month, those flying through the San Francisco airport got a new animal to pet – LiLou, a small, 2-year-old spotted pig. She is the first pig certified in San Francisco's Animal Assisted Therapy Program and so far, seems to be a big hit. To the delight of passengers, she performs a variety of tricks including waving, twirling and playing a toy piano.

ACCORDING TO the J.D. Power 2016 North America Airport Satisfaction Study, albeit a small increase, travelers' overall satisfaction with airports is on the rise. The survey results, released in mid-December, showed that this year's traveler overall satisfaction averaged 731 on a 1,000-point scale as opposed to 725 in 2015. J.D. Power said in a release that the 8-point increase was significant because it comes at a time when airports are seeing a 5 to 6 percent annual increase in travel. The survey asks participants to rate airports based on six factors (in order of importance): terminal facilities; airport accessibility; security check; baggage claim; check-in/baggage check; food, beverage and retail. The study included responses from 36,465 people who traveled from January to October. Portland International Airport ranked highest in satisfaction among large airports for the second consecutive year, with a score of 786. Indianapolis International Airport ranked highest among medium airports, with a score of 794. Missouri's two major airports, ranked in the "Medium Airport" class scored somewhat lower. Kansas City International had a score of 744; Lambert-St. Louis International had a score of 728. Only four other medium-sized airports, of the 33 that were included in the survey, received lower scores than Lambert.

AMERICAN AIRLINES decision makers probably will be watching this year's weather forecasts a little more closely. The airline recently was fined \$1.6 million for leaving dozens of planes on tarmacs for more than three hours without allowing passengers to depart. The fines covered delays from 2013 to 2015 at Charlotte, Dallas/Fort Worth and Shreveport airports. Although the majority were directly related to bad weather conditions, the Department of Transportation (DOT) ruled that the carrier failed to anticipate the situations and/or take appropriate action to prevent the delays. According to a release from the DOT, \$905,000 will be credited to American for steps they took to compensate passengers and to remedy situations at two of the affected airports; the remaining \$695,000 was to be paid within 30 days of the ruling.

IF YOU FLY, you better follow the rules. In November, a woman who first refused to comply with boarding and baggage check procedures, and then refused to leave a plane flying from Detroit to San Diego, was pulled off the plane by police and arrested. According to a travel blogger, police tackled the unidentified woman after she "rushed through the terminal and onto the Delta flight without checking in." The woman, described a "mouthy" and having a "big attitude," allegedly said she wanted to make sure she got overhead bin space. The blogger also reported that police may have used a taser to subdue the woman. A press release issued by Delta stated that once the woman was removed, the flight "continued without further incident."

DO YOU DREAD the day phone calls are allowed on planes? You might want to consider sharing your views. The DOT plans to soon require airlines and ticket agents to disclose in advance to consumers if the carrier operating their flight allows passengers to make calls using mobile wireless devices. Although the Federal Communications Commission currently prohibits the use of mobile devices on certain radio frequencies to be used onboard aircraft, the rules don't cover calls made with WiFi. U.S. Secretary of Transportation Anthony Foxx said not informing the traveling public about that capability could be considered an unfair

and deceptive practice. Many travelers have expressed opposition to voice calls on the grounds that they are disturbing, particularly in the confined space of an aircraft cabin, and flight attendants have asked for a ban, arguing that they could disrupt safety briefings, cause conflicts between passengers and potentially aid terrorists. Members of the public can share their opinions at www.regulations.gov, docket number DOT-OST-2014-0002.

AIR TRAVEL TIME between Kansas City and Austin, Texas will be cut substantially when Southwest begins nonstop service between the two cities. The daily flight is scheduled to begin March 13, 2017 and will be operated with Boeing 737 aircraft. According to Aviation Director Pat Klein, with nearly 100 travelers a day, Austin has been the largest destination from KC without nonstop service. In November, Southwest launched nonstop service to San Antonio.

IN MID-DECEMBER, Alaska Airlines completed its merger with Virgin Air, making it the fifth largest airline in the U.S. According to the travel site Smarter Travel, travelers will reap several rewards. Combining forces results in a network of some 1,200 daily flights to 118 destinations on a fleet that, with an average age of 8.1 years, is the youngest of the top five airlines. Members of both airlines' loyalty programs may earn miles on both airlines' flights and "elite" members of either program will get priority check-in and boarding on the other airline.

A LITTLE MORE than a year ago, JetBlue announced that Amazon Prime members could stream Amazon video inflight. Last month, the companies announced that members of JetBlue's TrueBlue program could start earning three points for every \$1 spent on eligible Amazon purchases. Although the "eligible" purchases list isn't a long one, it does include some wireless services, products sold through the Amazon Appstore for Android, some restaurant takeout and products sold by companies linked to the online retailer from Amazon.com. TrueBlue members must access Amazon's site via their TrueBlue accounts to earn points so those purchases can be tracked and points awarded.

ARCHITECTURE & ENGINEERING CONSULTANTS

LAKE OZARK, MO
573 . 365 . 2100

ARCHENGCONSULT.COM

What's Kasasa[®]?

It's like
BIG BANK REWARDS.
With a community bank heart.

Free Kasasa checking rewards you in ways you might not think a community bank could. But the best part is, you don't have to go to some big bank to get it.

Located at the entrance of the Osage Village Outlet Mall
4558 Osage Beach Parkway, Suite 100,
Osage Beach, MO 65065
firstbk@firstbanklake.com

www.FirstBankLake.com
573-348-2265

Lobby Hours M-F 8:30am to 4:00pm
Drive Thru Hours: M - F 8:00am to 5:00pm
Saturday Lobby/Drive Thru Hours: 8:00am to 12:00pm



Ask for **free Kasasa[®] checking**

Kasasa is a trademark of Kasasa, Ltd., registered in the U.S.A.

Qualifications and rewards may vary by account. Account approval, conditions, qualifications, limits, time frames, enrollments, log-ons and other requirements apply. Contact institution's service representative for additional information, details, restrictions, rate calculations, processing limitations and enrollment instructions. Member FDIC

Some taxpayers can expect refund delays in 2017

Taxpayers claiming the Earned Income Tax Credit (EITC) and/or the Additional Child Tax Credit (ACTC) need to be aware of a new law requiring the Internal Revenue Service (IRS) to hold refunds until mid-February in 2017. This new law is a safeguard for taxpayers claiming the two identified credits. The IRS has put in place several safeguards to provide taxpayers with new identity theft and tax refund fraud protections. This means that some tax returns will receive additional review.

According to the Insurance Information Institute, a 2016 Identity Fraud Study, released by Javelin Strategy & Research, found that \$15 billion was stolen from 13.1 million U.S. consumers in 2015, compared with \$16 billion and 12.7 million victims a year earlier. In the past six years identity thieves have stolen \$112 billion.

According to Rebecca J. Travnichek, family financial education specialist with University of Missouri Extension in Camden County, this new

law may upset taxpayers initially, but overall, the taxpayers' refunds will be less likely to become subject-to-fraud and/or subject-to-identity-theft. She also advised taxpayers who count on receiving the refund early to rethink their holiday spending process because this new law requires the IRS to hold the entire refund – even the portions of the tax return not associated with the EITC and ACTC - until mid-February - at the earliest. This gives the IRS more time to help detect and prevent fraud and identity theft, she said.

IRS Commissioner John Koskinen called the new law "and important change."

The IRS will accept and process tax returns once the filing season begins. Although payments will be delayed, the IRS advises taxpayers to "file as usual. Tax return preparers should submit returns as normal. The IRS wants to remind taxpayers that most refunds will be issued within the normal timeframe; usually less than 21 days after the tax return has been accepted and

processed by the IRS."

For more information, visit the Where's My Refund? tool on the IRS.gov website and/or download the phone app IRS-2Go to check the status of your refund.

Koskinen said criminals have stepped up efforts to steal identities and commit fraud, and provided a list of warning signs to watch for. He said some of the most prevalent IRS impersonation scams include:

Requesting fake tax payments: The IRS has seen automated calls where scammers leave urgent callback requests telling taxpayers to call back to settle their "tax bill." These fake calls generally claim to be the last warning before legal action is taken. Taxpayers may also receive live calls from IRS impersonators. They may demand payments on prepaid debit cards, iTunes and other gift cards or wire transfer. The IRS reminds taxpayers that any request to settle a tax bill using any of these payment methods is a clear indication of a scam. (IR-2016-99)

Targeting students and par-

ents and demanding payment for a fake "Federal Student Tax": Telephone scammers are targeting students and parents demanding payments for fictitious taxes, such as the "Federal Student Tax." If the person does not comply, the scammer becomes aggressive and threatens to report the student to the police to be arrested. (IR-2016-107)

Sending a fraudulent IRS bill for tax year 2015 related to the Affordable Care Act: The IRS has received numerous reports around the country of scammers sending a fraudulent version of CP2000 notices for tax year 2015. Generally, the scam involves an email or letter that includes the fake CP2000. The fraudulent notice includes a payment request that taxpayers mail a check made out to "I.R.S." to the "Austin Processing Center" at a Post Office Box address. (IR-2016-123)

Soliciting W-2 information from payroll and human resources professionals: Payroll and human resources professionals should be aware of

phishing email schemes that pretend to be from company executives and request personal information on employees. The email contains the actual name of the company chief executive officer. In this scam, the "CEO" sends an email to a company payroll office employee and requests a list of employees and financial and personal information including Social Security numbers (SSN). (IR-2016-34)

Imitating software providers to trick tax professionals: Tax professionals may receive emails pretending to be from tax software companies. The email scheme requests the recipient download and install an important software update via a link included in the e-mail. Upon completion, tax professionals believe they have downloaded a software update when in fact they have loaded a program designed to track the tax professional's key strokes, which is a common tactic used by cyber thieves to steal login information, passwords and other sensitive

continues on Page 21

3738 Osage Beach Pkwy Suite 103 | Osage Beach, MO 65065 | T: 573.365.3330 | Toll Free: 866.YourLake | www.YourLake.com | www.AsTheLakeChurns.com | www.LakeMansions.com



242 BROOKHAVEN LANE, THE VILLAGES \$475,000

Seller Motivated & READY For Offer! Contemporary design has Standing Seam Metal Roof w/high energy insulation system & an Insulated concrete foundation, Super Energy Efficient! 2756 SF, Vaulted Ceiling, Floor to Ceiling Lakefront Windows throughout, Lakefront Master Suite w/private deck, 2 Lakefront Guest Suites, Powder Room, Formal/Informal Dining. Tempered Glass Railings inside & out. Lakefront views in the 2 Story Great Room w/Vented Gas Fireplace. 87' Lakefront, Dock w/10x24 slip. MLS# 3109508



C. Michael
ELLIOTT
Associates
www.YourLake.com
573.365.3330 866.YourLake

C. Michael Elliott
C# 573.280.0170
O# 573.365.3330
cme@yourlake.com




3738 Osage Beach Pkwy Suite 103 | Osage Beach, MO 65065 | T: 573.365.3330 | Toll Free: 866.YourLake | www.YourLake.com | www.AsTheLakeChurns.com | www.LakeMansions.com

LET'S MEET ABOUT YOUR UPCOMING PROJECT.



+ creative design + quality construction + competitive pricing + professional turn-key execution

Exquisite Homes

by TXR

St. Louis / Lake Ozark - toll free at 888-318-1346
101 Crossing West Drive - Suite 200 - Lake Ozark, MO - 573-552-8145

See us on



and



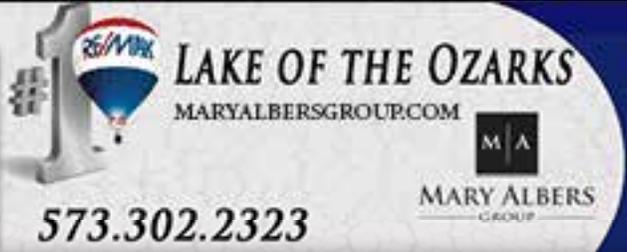
houzz

TXR IS A



PLATINUM BUILDER

We would be honored to create a re•mark•a•ble home for you.



LAKE OF THE OZARKS
MARYALBERSGROUP.COM

573.302.2323

MARY ALBERS GROUP



MARY ALBERS



JULIE DEFRATES

PRIME LOCATION COMMERCIAL REAL ESTATE



1800 BAGNELL DAM BLVD - LAKE OZARK
2 Acres - 1800 SF - Expansion Potential
Paved Parking - EASY ACCESS - Large Electronic Storage
MLS# 3118488 \$150,000

STUNNING VIEWS - DEVELOPMENT PROPERTY



170 REDBUD LANE - HH
9+Acres - 1900' Shoreline - 3 Mile Marker
Perfect for Grand Estate or Upscale Subdivision!
MLS# 3117989 \$4,700,000

HUGE DEVELOPMENT PARCEL - 95 ACRES



W-3 GRAVOIS ARM - NORTHSHORE
1500' Shoreline - 1 Mile past Coconub
Great Investment Potential Awaits!
MLS# 3118400 \$975,000

EXCELLENT COVE BUILDING SITE



188 FLYNN - LAKE OZARK
567' Gorgeous DEEP Water - Zoned R-3
6.34 Acres - Amenities Permitted 31 Large Slips
MLS# 3118940 \$795,000



**Are you ready to
PUT THE WEB TO WORK
... and GROW your business?**

OF COURSE YOU ARE.
WE'RE ALL EARS (and we're ready to go to work for you!)

Social Media Customization

Social Media Engagement

Custom Website Design

Website Hosting with FREE Updates

Search Engine Optimization

Search Engine Marketing

Mobile Websites

Graphic & Logo Design

Computer IT Services

MSW INTERACTIVE DESIGNS LLC

PutTheWebToWork.com | 573.552.8403 | BBB A+ Rating For 16 Years!

Building an effective web presence

with Bailey Puppel,
MSW Interactive Designs LLC

6 Social Media Marketing Mistakes (And How To Avoid Them)



Bailey Puppel

Maintaining a successful social media marketing campaign is an essential way to reach today's customer base. As with most things, there are certain strategies that lend themselves to developing a strong social media presence - and certain pitfalls that should be avoided. Don't fall victim to these common errors!

1. Focusing Exclusively On Selling Your Products And Services

Do you know someone who only talks about himself? It usually doesn't take very long before listening to him drone on about his own personal accomplishments becomes less than interesting. The same logic applies to companies on social media. Rather than constantly publishing "salesy" posts, mix up your message by including tips, advice, behind-the-scenes pics, and other information that will appeal to your target audience. You can also share relevant content from other companies.

2. Abruptly Quitting Your Campaign

Social media is all about building strong relationships with your customers to establish loyalty and trust. A social media campaign requires a significant investment of time and energy in order to become (and remain) successful. If your campaign ends abruptly, you will leave your followers wondering why you disappeared.

3. Not Responding To Your Customers' Messages

One of the best things about social media is that it enables communication with your customers to become a two-way street. You can deliver sales messages and reveal behind-the-scenes pictures of office shenanigans, and your customers can provide feedback and ask questions. Check your notifications regularly so that you can respond to your customers' comments and messages in a timely fashion.

4. Using Excessive Hashtags

A few effective and properly placed hashtags can make the difference between a good social media campaign and a great one. However, not only will using excessive

or irrelevant hashtags not propel your marketing campaign to the next level - it may actually hurt your cause! Most people find the #use #of #excessive #hashtags #annoying. Instagram is the only channel where multiple hashtags may be beneficial. For all other channels, we recommend using 2-3 hashtags per post.

5. Giving Up Too Soon

Successful social media campaigns take time to develop. "Overnight" successes are often the result of months of patient planning and strategizing to build the foundation for an effective campaign. Don't sell yourself short by giving up on your campaign before it has a chance. Most campaigns require a minimum of 6 months (and sometimes longer) before they become successful.

6. Shirking Your Proofreading Responsibilities

Nothing ruins a reputations faster than typos and gramatical and spelling error. (See what I did there?) Publishing posts and/or blogs that are littered with typos, grammatical inconsistencies, and spelling errors is a guaranteed way to hurt your company's credibility. Proofreading your posts and blogs multiple times before hitting "publish" is absolutely essential.

Contact us if we can help with your business social media!
Follow MSW Interactive Designs
Twitter: @PutTheWebToWork
Facebook: <http://Facebook.com/putthewebtowork>
Blog: <http://put-the-web-to-work.blogspot.com>
Bailey Puppel, Internet Marketing Specialist, MSW Interactive Designs LLC ~ We put the web to work for you!
573-552-8403
www.PutTheWebToWork.com

Lake of the Ozarks is proud to welcome back
LIVERPOOL LEGENDS
THE ULTIMATE BEATLES EXPERIENCE!



2 NIGHTS ONLY!
Fri March 10th
Sat March 11th
8:00 pm Both Nights



**Main Street
 Music Hall**

5845 Osage Beach Pkwy
Osage Beach, MO

Brought to you by



Tri-County Lodging Association



Convention &
 Visitor Bureau

Premium Seating: \$30 (Adults & Children)
Reserved Seating: \$25 Adults • \$20 Children

Log-On or Call Today for Tickets:
FunLake.com | (800) 348-9501

Slowly but surely, parking is being added to Strip

By Nancy Zoellner-Hogland

Visitors to the Bagnell Dam Strip should have an easier time finding a place park in the future. Sixty-some public parking spots will have been added by next May, bringing the total number of spaces to around 410.

In 2015, a decorative island in front of the Lake Ozark Christian Church was removed and 15-some spaces were added.

With financial assistance from George Tucker, owner of Tucker's Shuckers Oyster Bar who donated \$10,000 to the cause, over the summer, the old Lake Ozark Police Department building was demolished and the land was converted into a public parking lot. According to City Administrator Dave Van Dee, approximately 15 more spots were added there.

Although the city was able to use the existing concrete floor by tying it into asphalt, the price tag was still steep because asbestos was found in the building, he said. Removing it and tearing down the building cost the city ap-

proximately \$33,500. However, that didn't deter the city. Down closer to the dam, public works employees have been working to remove the curb line to create an additional 30 or so diagonal parking spots.

"After doing a little research, we found that our right-of-way extended further back than we thought it did. We realized that we could put some public parking in to help the businesses in that area and we felt we should do that," Van Dee said.

Phase 1 – the section above a landscaped island, was completed late last year. Phase 2 – a section below the island, is slightly more involved, he said, and will require a little more time.

"We'll have to take the curb up, make some cuts and add some asphalt to taper it back in but we're hoping to have it done before the car show at the beginning of May," Van Dee said, adding that the cost for both projects was minimal. "The cost of the curb drops came to about \$1,300. Otherwise, the rest was just our regular labor costs—and the city is paying the

workers whether they're grinding a curb down or patching the streets, so it's just absorbed as operational expense."

He said with completion of the last phase, the city will have hit their limit on adding parking spaces.

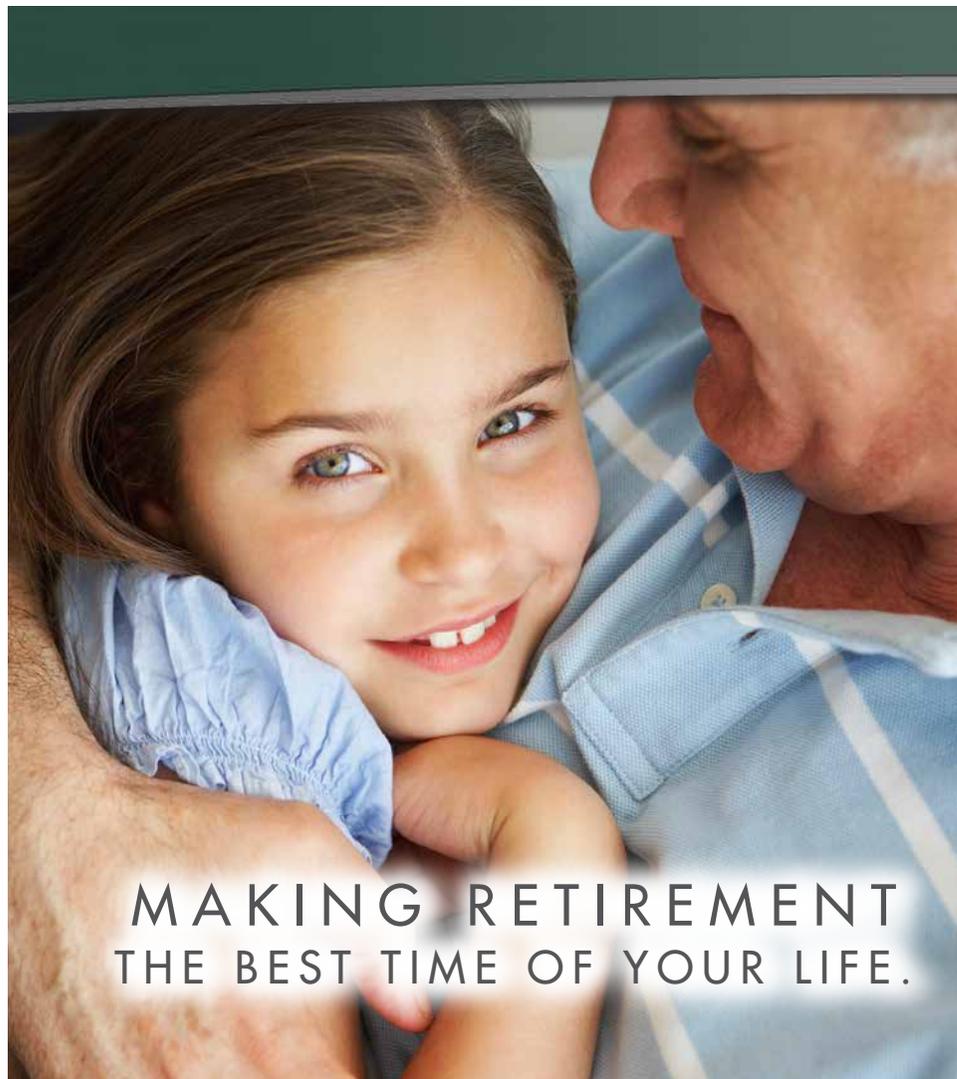
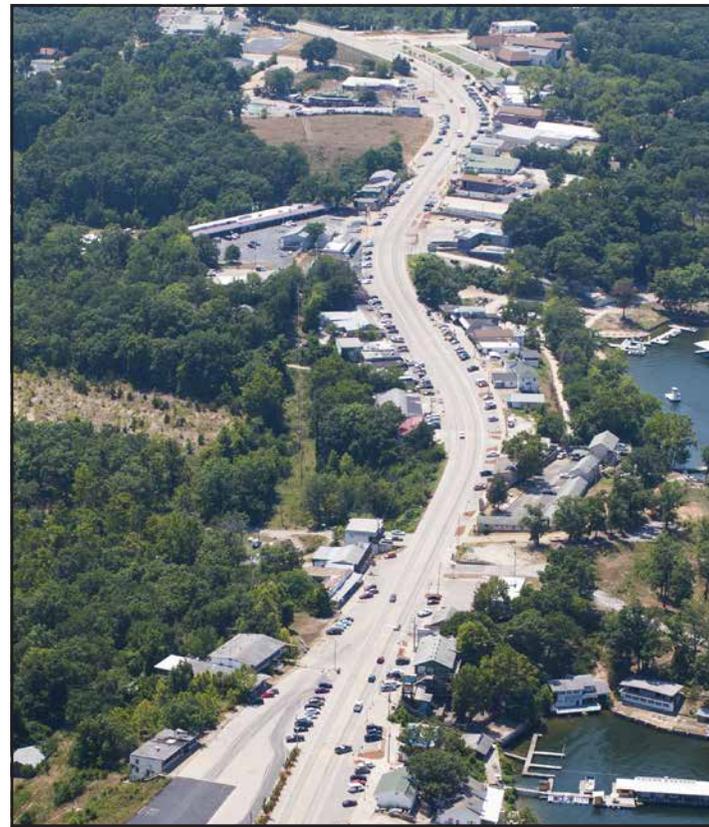
"We have one more section that we could tap into but it would be a very expensive fix because it has some drainage issues. I don't see that work happening – at least for a year or more," Van Dee said.

In the meantime, the city is still in conversation with Iguana, who purchased the Don Feese property at the top of the Strip. In 2015, Feese blocked access to 35 parking spaces and a private parking lot at the top of the Bagnell Dam Strip after a judge ruled that he – and not the city – owned the spaces.

In 2015, several business owners joined together to form the Lake Ozark Parking Improvement Group, to do just what their name implies. They were able to create approximately 100 additional public parking spaces however, at that time, they said many more

were needed. Not only is the Strip busy every weekend from May thru September, thousands flock to the area during special events like Hot Summer

Nights, held monthly from May to September, the Magic Dragon Street Meet, the Shootout Meet and Greet and the Lake Race.



MAKING RETIREMENT
THE BEST TIME OF YOUR LIFE.

RETIREMENT. It's what you've worked for your entire life. And, being prepared for this new chapter begins with Central Trust Company. With access to world-class, nationally recognized investment solutions, and a comprehensive team approach to estate planning and wealth management, we can tailor a long-term plan to fit you and your specific needs.

After all, you deserve a seasoned team that will be there for you, along with the integrated investment solutions you want. Have the time of your life. *Because You Are Central.™*

CALL 573-302-2474 OR

VISIT CENTRALTRUST.NET TO START
YOUR JOURNEY TODAY

 **Central Trust Company**
Because You Are Central.™

WEALTH & RETIREMENT PLANNING
INVESTMENT MANAGEMENT | TRUST & ESTATE SERVICES

1860 BAGNELL DAM BLVD, 2ND FLOOR | LAKE OZARK

Who Pays?

If your condominium has faulty construction, improper installation, or sub-standard materials, Who Pays?

If you have increased HOA Fees due to water leaks, wood rot and other problems, call us.

We seek payment from those responsible.



Many cases taken on a contingent-fee basis, meaning we get paid only if you win.

Protect your investment and property values.

CONDOMINIUM CONSTRUCTION ATTORNEYS

We have helped many associations and owners recover costs and repair their condominiums.

Let us help you.



913-707-3726

Call Mike Hughes today for a free consultation and assessment.
or Email: mhughes@mgbp-law.com.



McCormick Gordon Bloskey Poirier PA

The choice of a lawyer is an important decision and should not be based solely upon advertisements.

IT issues didn't delay taxing process

By Nancy Zoellner-Hogland

The Camden County Collector's office was able to get this year's real estate and personal property tax bills sent on time, but it was accomplished only "by the skin of their teeth," as the proverbial saying goes.

The county's computer system had been offline or operating with minimum accessibility since Monday, September 19, when the county's internet, information systems and phone networks were deliberately cut off. That step was taken because a security breach was allegedly discovered by someone working under contract for the County Clerk's office. The Camden County Sheriff's Office called in the Missouri State Highway Patrol Criminal Justice Information Services (CJIS) and the Federal Bureau of Investigation (FBI), which seized much of the county's computer equipment as part of their investigation.

Presiding Commissioner Greg Hasty said in late December that although the investigation had not yet been com-

pleted, the county's computer system was "finally back up, fixed and running like a top."

"But things were pretty tense. The only requirement is that the tax bills are to go out before the first of December and we got them out on like November 30," he said. "With



Commissioner Greg Hasty

regard to a breach, we're not going to know anything about that for about six months. But what was discovered was that we had a huge number of both software and hardware issues

that popped up in the middle of all this and had to be addressed. Fortunately, we were able to work through all of those and we've finally got everything running. But it's been kind-of a nightmare."

Collector Vicky Burns said "nightmare" doesn't come close to describing the situation.

"The whole process caused us a lot of delays. And then the gentleman that they hired after letting our entire IT department go didn't seem to understand our system. It was a real mess," she said, adding that for years, her office had worked with a specialist from Huber and Associates, an information technology company, on her office's AS 400 system. That computer system allows people to pay their bills online, she explained.

"It's a great system but the man the commission hired wouldn't allow our rep from Huber to have remote access. He lives in Mount Vernon so that caused even more delays because he had to spend more

time up here. He has other clients he works with too. It caused us great anguish. We didn't even know the county's IT people were leaving until they were already gone. We didn't know anything. I've been stomping a hole in the floor because of the timing," Burns said.

She said it was particularly disturbing because this was the year a new program was to be implemented that would allow taxpayers to go online, pay their bills in real time and then, at any time, print out a receipt that could be used at such places as the Department of Revenue.

"For the past three years, I had been working with Keith Thornton, one of our former IT guys, to develop that program and it was 90 percent complete. Keith had been working closely

with people at Central Bank to write the Thrift codes, but when the breach happened, he was gone - as was his computer. Now we're back at square one. All the work - all the codes that he used - it's all gone. And it's on our tax bills that we'd have that service available this year. Huber is working on it for me, and it's my goal to get that done in the next few months, but there are so many other issues that it's not a priority anymore," Burns said. "I've been very frustrated with how this whole thing happened."

In the meantime, Hasty said Huber and Associates had been hired on an hourly basis to temporarily handle all technology issues. The temporary IT person hired in September to help straighten out some of the computer problems, was fired in late November. Hasty said that in January, they would be putting that work out to bid.

Your Trusted Lake Home Lender
...has a new home of their own!



Michael Lasson

NMLS # 493712
(573) 302-0909
mlasson@fsbfinancial.com



Michelle Lasson

NMLS # 934557
(573) 746-7212
malasson@fsbfinancial.com



Bob O'Steen

NMLS # 332983
(573) 746-7214
bosteen@fsbfinancial.com

Visit us at our
NEW OFFICE
in Dierbergs

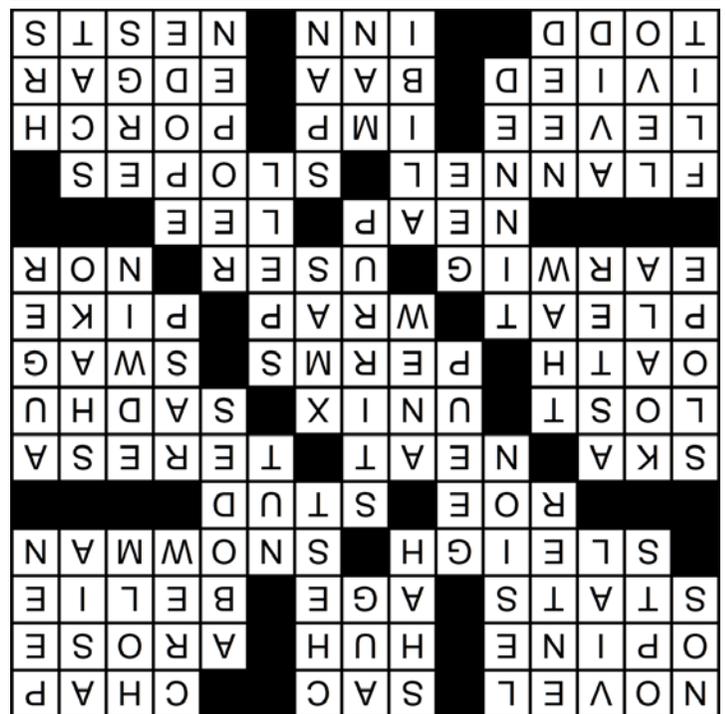
4655B Osage Beach Pkwy
Osage Beach, MO 65065

Inside Dierbergs!



A Division of First State Bank
NMLS # 416668

LAKE COLLISION REPAIR
573-302-0229
"Quality Repair with People Who Care"
1100 Bluff Drive • Osage Beach



UNPARALLELED EXPERIENCE. UNPARALLELED RESULTS.

Long & Robinson, LLC, isn't your typical law firm. You won't find stuffy, pretentious attitudes or inflexibility here. Instead, you'll find a team of experts with a practical, down-to-earth approach and a winning track record.



Our clients include condominiums, homeowners associations, property management companies, oil and gas contractors, commercial contractors, subcontractors, construction companies, and sureties.



CONSTRUCTION LAW



COMMERCIAL LITIGATION



CONDOMINIUMS

The Lake area is awash with new residential developments, particularly condominiums. However, along with this comes a wave of challenges for condominium and homeowners associations. All too often, developers of new construction projects cut corners to reduce costs and avoid delays. Their inadequacies set up associations for financial failure.

We have recovered tens of millions of dollars for homeowner associations and their members.

SELECT THE FIRM WITH PROVEN RESULTS. LEARN MORE AT WWW.LONGROBINSON.COM OR CALL 816-541-2100 TO ARRANGE A CONSULTATION



LONG & ROBINSON

— LLC —

1800 BALTIMORE AVENUE, STE. 500, KANSAS CITY, MO 64108

A beautiful addition to any home or office decor...



- Furniture Grade Birch Wood
- Two frame styles: Walnut Stained or Distressed White
- Framed in 2 sizes: 15.5" x 27.5" or 29" x 41"
- Laser cut "Lake Silhouette" w/mile markers, bridges and the arms of the lake.
- Professionally framed
- Beautiful small "Crystal" to pinpoint where your home is located on the lake.

to Order Call:
Dennis B. Wedding
 dwedding@bellsouth.net
 Phone: 864-205-5005

Lake Silhouettes
LAKE-SILHOUETTES.COM

Golden Rule Insurance has gone mobile!



Conveniently contact us with the touch of a button or easily submit claims or policy changes whenever works best for you.



Mortgage Sense

with Michael Lasson of First State Bank Mortgage

4 Tips to Finding the Perfect Home

Are you in the market for a new home? Whether you're a first-time home buyer, looking to downsize or find something larger, there are a lot of things to consider before you start your search. In today's blog, your favorite mortgage lender at the Lake of the Ozarks offers a few tips to help you find your dream home!

1. Know Your Budget.

One thing that can really put a damper on the home buying process is finding a home you love, only to find out you can't afford it. When purchasing a home at the Lake of the Ozarks, your first step should be to get a loan pre-approval. Once you know how much you're able to borrow, you'll be able to create a realistic budget. In addition, you'll want to consider how much you can afford to pay monthly. Just because you get approved for a large loan amount, doesn't mean you can comfortably make those payments each month. The price of the home you purchase is a large factor that should be considered carefully.

2. Find a Great Real Estate Agent.

If you don't have a real estate agent in mind, your Lake of the Ozarks mortgage lender can recommend one. While you may feel like you can find a home on your own, a real estate agent brings expertise in the industry that you don't have. They are familiar with the local market, have access to properties just coming on the market, are good at negotiating and can walk you through the entire process, avoiding added stress during your home search. With the help of a real estate professional, you'll find the perfect home in no time.

3. Make a Features List.

After price, features are the next thing you'll want to consider. It's unlikely that you will find a home that has everything you want within your price range. Therefore, it's a good idea to create a features list before you start your shopping. You'll want to divide this list into sections: features you require and features you could do without if you had to. Consider the size of the home, the number of bedrooms and number of bathrooms. Be sure to keep your



interests top of mind throughout the home buying process.

4. Consider the Location.

While the house itself may be most important, you'll also want to consider where it's located. How far is the home from your work? What school district is the home in? Is it considered a "safe" neighborhood? Consider the distance of the home from various activities you like to participate in. Do you want a home within walking distance to a park? Location is an important factor to be considered. Long commutes can add extra expenses that could possibly be avoided when purchasing a home in a different location.

If you are ready to start your home search, call 573-746-7211 to discuss a Lake of the Ozarks mortgage pre-approval. When it comes to your Lake of the Ozarks home financing needs, I'm committed to working with you every step of the way. I'll discuss financing options, offer competitive interest rates and back it up with the first class service you deserve!

For Lake area news, resources and tips on financial services, please LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn.

Michael H. Lasson,
 Senior Loan Officer, NMLS #493712
 First State Bank Mortgage
 NMLS #416668
 A Division of First State Bank of St. Charles. Equal Housing Lender.
 Bagnell Dam Association of REALTORS®, Affiliate of the Year 2011, 2014, & 2015
 4655-B Osage Beach Pkwy, Osage Beach, MO 65065
 Direct: (573) 746-7211
 Cell: (573) 216-7258
 Fax: 866-397-0138
 www.yourlakeloan.com
 Email: mlasson@fsbfinancial.com

Send us Your Press Releases, Public Events and Business News!

Lakebusjournal@gmail.com

Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

Small Firm, Big Results

\$32,000,000 in Real Estate **SOLD** in 2016

From Lots and Land to Luxury Homes



Contact us for All your Real Estate needs!
573-693-1100

Residential | Commercial | Condominiums | Lots and Land



Tina Stotler
 Broker/Owner
 573.480.7760



Annie Glascock Faulstich
 Broker/Sales
 573.216.4350



Nicole Blake
 Sales
 573.999.5589



Rhonda Lettow
 Sales
 417.793.0092



Lynda Brown
 Sales
 573.434.0928



Susan Renda
 Sales
 573.280.9226

2086 Horseshoe Bend Pkwy, Lake Ozark, MO 65049
www.PropertyShopattheLake.com



Village moves forward with plan to guide growth

By Nancy Zoellner-Hogland

Henry Ford once said, "If everyone is moving forward together, then success takes care of itself."

The Village of Four Seasons Board of Trustees said they felt in order to move forward as a community and achieve success, they first needed to develop a blueprint – especially since the Village's last comprehensive plan was created in 1993.

In November, they voted unanimously to spend \$15,750 for a new plan.

The project will be headed up by Jason Ray, the director of Missouri State University's Center for Resource Planning and Management (CRPM), a research center with a state-wide mission and part of the university's Department for Geography, Geology and Planning. He has a degree in Community Regional Planning from that university and previously served as the deputy director of the Regional Planning Commission in Joplin, where he said he gained a lot of "hands-on experience" rebuilding the area after the catastrophic EF5-rated multiple-vortex tornado in 2011.

"One of the functions of our center is to administer the Southwest Missouri Council of Governments (SMCOG), a regional planning commission. We provide technical planning assistance to cities and counties in that area just like the Lake of the Ozarks Council of Governments does in this area. Linda (Conner – executive director of LOCOLG) reached out to us because at the time she didn't have staffing that could take on a project like this. However, they will be assisting us in this project," Ray told the board of trustees at a special work session.

Village Trustee Jim Holcomb will oversee the process, expected to take approximately 10 months, according to Ray. However, he said the timeline would be directly related to the planning committee, who will help craft the plan, and the time they're willing to devote to the process. The Village currently has 15 members on its planning and zoning commission and, according to Holcomb, many are interested in serving on the committee and

are willing to attend meetings twice a month, if needed. Trustees suggested Holcomb also invite representatives from other organizations like the Horseshoe Bend Special Road District, Ozark Shores Water Company and Four Seasons Property Owners Association to participate on the committee.

Ray also said that although the state of Missouri puts the authority and responsibility of writing up the comprehensive plan on the planning and zoning commission, trustees have the final say on the plan's adoption.

According to the contract timeline:

Months One to Two will be spent on organization and information gathering. The CRPM staff will work with city staff and other local organizations to gather information pertinent to the planning effort. Staff and student workers will collect demographic and socioeconomic data through public sources such as the Census Bureau. The planning committee will also be established during this phase, estimated to take 140 work hours.

Month Two will also include holding a public meeting to inform the community of the general purpose and process of planning. Staff will present relevant data collected to date, and they will finalize a public survey to be distributed to residents of the community. Ray said the community could be available in Village Hall as well as distributed in a newsletter and online. Staff will create base maps to use throughout the planning process. It is estimated this portion of the study will take 60 hours.

Months Three and Four will be devoted to reviewing survey results and developing a SWOT (Strengths, Weaknesses Opportunities, Threats) analysis to identify community goals. This portion of the study is estimated to take 40 hours.

Months Four and Five will include a Land Use Planning and Goals meeting where possible future land use scenarios will be discussed. The committee will be asked to develop a future land use map and the group will also begin the process of setting simple and concise goals for the community,

based on survey results and other gathered information. This phase is also expected to take 40 hours.

Months Five and Six will include setting objectives and strategies for each goal, building off the previous meeting. This process is estimated to take 35 hours.

Months Six and Seven include an opportunity to continue discussion of any remaining topics not covered in previous meeting and to fine tune all of the objectives and strategies. Just 30 hours will be needed to accomplish this phase.

Months Seven and Eight will be used by the CRPM staff to write the full comprehensive plan document. That process is estimated to take 100 hours.

Month Eight will include a public open house where the draft plan will be reviewed and comments will be received. Revisions to be made based on public input will also take place in this phase, expected to take 30 work hours.

Months Nine and Ten include a presentation to the Village Planning and Zoning Commission for their comments and endorsement. Thirty hours have been set aside for this portion of the study.

The final step includes a presentation to the Board of Trustees for their adoption. Ray said it would be up to the Village's attorney to draft the ordinance needed to officially adopt the plan.

Board Chairman Arnold Sandbothe said he hoped the Village would be able to look at rezoning some of the land in the process to allow development of revenue-producing commercial establishments as well as senior-friendly housing.

"We have a lot of people who are getting older and who don't want to own a big home and take care of a big yard any more but there's really no place in our community for them to move to because everything is zoned R-1," he said, adding that he would like to find an area in the Village that would be suitable for garden homes. "We also need a mixture of people that includes millennials and many of them can't afford a half-million-dol-

lar home. I think we need to be sensitive to that need as well."

After the meeting with Ray concluded, all the trustees agreed that a new comprehensive plan was long overdue.

"The plan was to be reviewed in 1997 and then updated in 2003 but none of that

happened," Holcomb said. "As a community, we can't just sit still. We can all sit around here and talk about things that should be done but we need someone with some expertise to lead us in the process. I think we've found that."

"Insurance Talk"

with Ron Hall of
Golden Rule Insurance

Why Purchase Disability Insurance?

You protect your family's health, your car, and your home with insurance, but do you protect your paycheck? What would happen if you were unable to work due to an accident or sickness? That's where disability insurance can make a difference.

How would you make your house payment and car payment let alone health expenses and saving for retirement? That's where disability income insurance comes in with a TAX FREE benefit to help pay your bills while you recover. To qualify for tax free benefits, you must pay premiums personally with after tax money. Consult your tax advisor. Restrictions may apply.

If you are not able to work due to an accident or sickness:

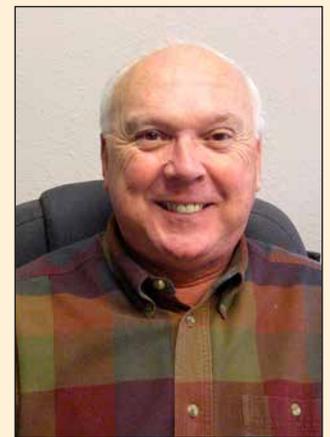
A. What would happen to your income while you get back on your feet?

B. How would you pay your mortgage?

C. How would you maintain your current lifestyle?

D. Wouldn't that put extreme stress on you and your family?

Disability is more common than you think. Over 1 in 4 of today's



Ron Hall

20 year olds will become disabled before they retire. Not only is a disability possible, it could continue for a long time.

The average long term disability absence lasts 32.1 months. Losing your income for that length of time could be devastating. Medical problems contribute to 62% of personal bankruptcies filed in the US in 2007.

Disability doesn't always come in the form of an accident either. Most disabilities are caused by sickness.

It's time to make a plan for your future. You should choose the level of disability insurance that fits your family's needs.

Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or ron@goldenruleinsurance.com.

Summerset
BOAT LIFTS

(573) 348-5073 (573) 873-5073
www.summersetboatlifts.com

Stakeholders seek road to economic development

By Nancy Zoellner-Hogland
Bring. More. Traffic.

That message was loud and clear at the last Parkway West Study workshop, held in early December.

The workshop was conducted by HDR, Inc., an engineering, architecture, environmental and construction services firm, on behalf of the city of Osage Beach. It was organized to gather input from stakeholders who are interested in enhancing economic development on the city's west side.

The project got its start last fall when Alderman Jeff Bethurem suggested that aldermen look at redesigning the section of the Parkway between the Grand Glaize Bridge and Lazy Days Road, incorporating a "boulevard-style" roadway with more green space, decorative landscaping and bike lanes. He said he felt the change would reflect the more residential tone of the west side and would also attract more boutique-type businesses and residential-service

businesses to that area. The board agreed and in December 2015, voted to spend up to \$70,000 on the study.

The first workshop was held this past November. A third was to be held in January 2017, however, at the latest meeting, representatives with HDR said they felt they had enough information to develop a plan of action.

"Up to and including this latest meeting, the consultant was information gathering to determine what the people want. A lot of things were discussed – beautification, more directional signs, but, in a nutshell, people are interested in just about anything that will increase traffic on the Parkway. Now that HDR knows that, they can put together recommendations to accomplish that goal," said City Administrator Jeana Woods.

Ideas to quickly increase traffic counts included improving curb appeal at exit ramps to attract more attention, installing improved signage on the Expressway to

better inform travelers, and adopting a more aggressive marketing plan. That plan could include targeting families, who would be more likely to spend time at attractions and shopping.

Long-term goals included attracting a big box store or sports complex to the city's west end. Some felt that providing quality housing would bring more residents – and potential customers – to the area, while others expressed support for an economic development plan that would attract quality jobs to keep more young people at the Lake after graduation.

Loftier goals included finding a way to keep traffic on the Parkway instead of allowing it to flow on to the Expressway once it crossed the Grand Glaize Bridge and opening the west end of the Parkway where it currently dead-ends at Lazy Days Road

Few, however, expressed an interest in collecting a special tax to help fund some of those plans and Woods said some of

the ideas were either outside the scope of the city's responsibility or the city's budget.

The Missouri Department of Transportation (MoDOT) already offered to tackle one of the plans but was turned down. Their proposition came some three years ago.

In November, 2011, the section of the Expressway running west/south from the Grand Glaize Bridge to western edge of Osage Beach opened. Accidents began occurring soon after. A fatal crash on April 28, 2012 at Key Largo prompted MoDOT to close the intersection to all traffic leaving Osage Beach Parkway. The combination of the opening of the Expressway and the closure of the intersection greatly reduced traffic on the west end of the city.

Business owners west of KK, who said the road closures and resulting lack of traffic in the area was crippling business, began putting pressure on the city to find a solution. At a Board of Aldermen meeting, Mark Beeler with RE/MAX

Lake of the Ozarks said 20 businesses west of the Grand Glaize Bridge were for sale at the end of August, another seven were in foreclosure and property values on the west end of town had dropped to \$1.13 to \$3.26 per square foot compared to \$9.40 to \$13.75 on the east side of the bridge.

In response to the complaints, MoDOT held a town hall meeting to discuss three turn options - right-in, right-out only from U.S. 54 and at Key Largo, Runabout Drive and Spring Valley intersections; right-in, right-out, with the left-ins only at Key Largo from northbound traffic on U.S. 54; or a full-access intersection from the Key Largo but a right-in, right-out access from the Osage Beach Parkway side

At a Board of Aldermen meeting some months later, MoDOT presented an option showing a slip ramp that would tie in with a roundabout to be located near the intersection of Osage Beach Parkway

continues on page 21



'Tis the season!
We'll get you through it.

Life
Auto
Home
Health
Business
Employee Benefits



Mills & Sons Insurance
www.millsinsurance.com
2701 Bagnell Dam Blvd, Lake Ozark MO 65049
573-365-2002

Mills & Sons
INSURANCE
- SINCE 1869 -

GRAVITYGRAPHIX.COM

It's the time of year for exhibitor marketing

Submitted by Bruce Mitchell,
Lake of the Ozarks SCORE

When it's too cold outside to do much boating, landscaping or home remodeling, the next best thing is to dream about it – and to attend trade shows to find new ideas and products to make those dreams come true.

To help business owners take advantage of the opportunities that will be presented at these shows, several organizations have partnered to present a workshop this month. (See information below.)

SCORE has also put together a list of guidelines to answer one of the questions we're most often asked by business owners at this time of year, "I am going to be exhibiting in several business in the coming months. Do you have any hot tips for more profitable exhibiting?"

The answer is a resounding "Yes!" The following hints and techniques will all help you obtain more profitable exhibiting:

·Guide your actions by the answers to these questions: (1) Why are you going to the show? (2) Who is your target audience, (3) When you engage a target, what do you want to communicate to them? 4) When the show is over, what is your measure of success?

·Everyone involved in the outcome of the event, especially sales and marketing must be involved from the get-go. Marketing may be responsible for the event, but they need to include the other functions to make it work for all involved.

·The work of managing trade shows is not administrative, it is strategic.

Trade shows must be looked upon as a venue for business opportunities. Most events fall short of their goals, since there is no closed loop lead follow system.

·Generating a return on your trade show investment starts with business objectives. Then, create supporting strategies and tactics. If you objective is leads for sales, then what are you going to do to generate leads (strategies) and how are you going to do it (tactics)

·What you use to attract, is who you will attract. Food attracts hungry people, not qualified prospects. Find the attraction that will draw your target audience, then create a plan around the attraction.

·Be open to welcome and talk to everyone, but don't get bogged down with someone who cannot help you meet your exhibiting objective(s). Determine what characteristics determine a qualified attendee and ask good questions before committing to spend any more than a few minutes with someone. Time is your competitor.

·Go professional. If you show up with a table and wrinkled banner pinned to the drape, you don't look like you are in business. Invest in a lightweight display with high quality graphics. There are many sources of great graphics on the Cape.

·Pre- and post-event communication is critical to attract the right visitors and to reinforce the messages delivered at the show to the audience.

·Divide and conquer - don't sit with your team mates, eat with show attendees. You are there to network with customers and potential prospects. What better way than the "break bread" together.

·Measure everything – number of leads, value of leads, number of people that stop to talk to you, sales generated from the show leads.

·Train your staff - prepare them to work the show by transitioning skills from the field to the show floor.

·If generating leads is your objective, determine who will be responsible for lead follow-up before you go to the show. If personal follow-up is required, bring a calendar and make an appointment while the attendee is at your exhibit.

·Differentiate yourself. Make your exhibit, your staff and your presentation stand out so that visitors will take notice and remember you.

·Promotional products can deliver higher quality returns than most forms of advertising. Industry research has

found:

84 percent of respondents said that a branded promotional gift increases brand awareness

66 percent of respondents said they could remember the brand on a promotional product for at least a year.

87 percent said they kept a promotional product longer than 12 months

79 percent said they would likely do business with the company in the future

Effective giveaways are not a last minute decision. They need to be part of the overall plan. They are part of the promotions planning.

·The first job of your exhibit is to attract attention. The second is to be the stage upon your staff does their work in engaging, qualify, communicating and closing on a commitment.

For more information on how to enhance your trade show experience, plan on attending a free workshop "Be A Tradeshow Standout-Tips and Tricks From Successful Exhibitors" from 10 a.m. to noon on Tuesday, January 10 at the Lake West Chamber of Commerce, 125 Oddo Dr in Sunrise Beach. The workshop is sponsored by the Camdenton Area, Lake Area and Lake West Chambers of Commerce, University of Missouri Extension, the Lake of the Ozarks Marine Dealers Association and Lake of the Ozarks SCORE. You can register by calling the Camdenton Chamber at 573-346-2227. The workshop is free to members of sponsoring organizations and \$20 to all others.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. For more information about contacting a mentor or volunteering contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441. Serving Camden, Dallas, Hickory, Laclède, Miller, Morgan and Pulaski Counties.

A Matter of Trust Estate and Gift Taxes in 2017



Trenny Garrett, J.D., CTFA

The amount exempt from federal estate and gift taxes goes up to \$5.49 million per decedent on January 1, 2017, an adjustment for 2016 inflation. Married couples have two exemptions, so they can shield \$10.98 million from transfer taxes. However, in the minority of states that continue to have estate and/or inheritance taxes, the amounts exempt are generally much lower.

The federal gift tax annual exclusion continues to be \$14,000. No adjustment will be made to this threshold until the accumulated inflation pushes it to \$15,000. Married couples who split their gifts (that is, treat a gift by one as made equally from both of them) may give \$28,000 to each of as many persons they wish, without putting a dent in their \$10.98 million combined lifetime gift/estate tax exemption.

However, there is a real question concerning how much longer the federal estate and gift taxes will stay on the books. A majority of Republicans as well as many Democrats are on the record as favoring the end of these complicated taxes, as the revenue they raise is not significant in the federal budget. Some have defended these transfer taxes as a barrier to the accumulation of dynastic wealth, but history suggests they have not succeeded in meeting that objective to date.

President-elect Trump included elimination of the federal estate and

gift tax in his tax reform proposals during the campaign. This is likely to be a lower priority than reformation of the corporate tax, which has a far greater impact on economic growth. Still, if the tax-reform train pulls out of the station in the spring, modification of estate and gift taxes is likely to be one of the cars.

Even if the taxes are repealed, however, that won't mean the end of planning for "death taxes." It appears likely that in place of the estate tax we could see a return of carryover basis, as happened in 2010 (the year the estate tax was optional). Alternatively, unrealized capital gains might be subjected to a capital gains tax at death, as is already done in Canada.

As we start the New Year, it is always a good idea to talk to your accountant or estate planning professional about the year ahead and any goals you may have. Please contact Trenny Garrett today at 573.302.2474 or trenny.garrett@centraltrust.net.

KEE IT SOLUTIONS



**On-Site Tech
Support For All
Your Business
Needs
573-340-NERD**

**Send us Your Press Releases, Public
Events and Business News!**

Lakebusjournal@gmail.com

Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

Missouri takes the lead in job creation

A newly released report shows with 57,100 new jobs, Missouri is leading in job creation over the last 12 months. Missouri also ranks in top 10 for the nation for job creation during that period. Gov. Jay Nixon said the report is “more proof that hard work pays off.”

In late December, he shared

the state-by-state numbers released by the U.S. Bureau of Labor Statistics showing Missouri’s net gain of jobs over the last year led all eight of its neighboring states. The same data showed Missouri was tied for the largest statistically significant decrease in the nation in the unemployment rate in

November.

“On my very first day in office, I pledged to turn Missouri’s economy around and create good jobs for working families across our state,” the governor said in a prepared release. “Over the last eight years, we’ve cut our unemployment rate in half, revital-

ized our manufacturing industry and made Missouri an internationally-recognized center of high-tech innovation and entrepreneurship. This report showing Missouri leading the region in job growth is more proof that hard work pays off. By balancing budgets and making smart investments in our students and workers, we’ve positioned Missouri to compete and win in the global economy.”

The BLS report also showed Missouri’s nonfarm payroll employment grew by 1,900 jobs in November, reaching a new record high for the state with 2,842,200 jobs. The state’s unemployment rate for November also went down by four-tenths of a point to 4.7 percent.

In August, Missouri was named the 6th best state in the nation for its annual advanced manufacturing industry job growth in a new report from the Brookings Institution. The same report also found that Missouri is the eighth best state in the nation for output growth of its advanced manu-

facturing industry.

More good news came from the University of Missouri Extension Business Development Program showing that from 2014 to 2016, the BDP assisted Missouri companies with technical assistance and education resulting in the following outcomes:

- **23,927 jobs created or retained**
- **\$900 million in sales increases**
- **\$436 million in new investment**
- **\$1.1 billion in government contracts.**

This represents one job created or retained for every \$844 in funding, and \$120 of economic impact for every \$1 invested. This is a return of \$2.43 billion for a federal, state and local investment of \$20.2 million.

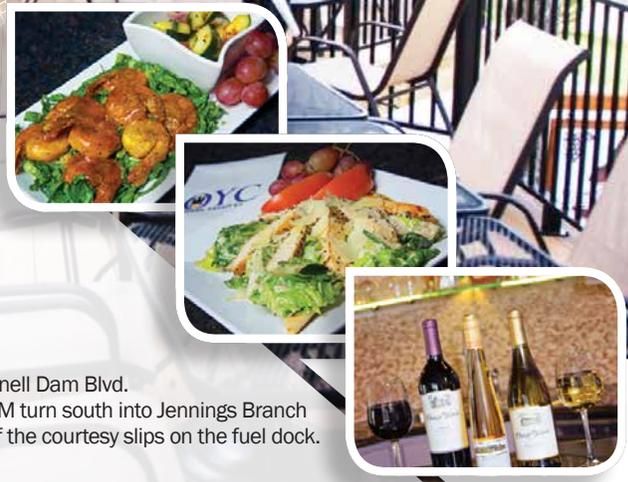
The nearest BDP is located at the Camden County Extension. For more information on services offered, contact Jackie Rasmussen, international trade and business development specialist, at 573-346-2644.



Stock image

Wine, Dine, & Unwind

Located at beautiful Lake of the Ozarks, MO. The Wine Galley is nestled among the OYC property featuring a patio with a panoramic view of Jennings Branch Cove. Enjoy our gourmet eats such as Pizza’s, Fruit & Cheese Plates, and Tapas or any our specialty cocktails and wine. After you’ve finished relaxing on our patio visit our Nautical Shoppe upstairs for all of your Nautical Decor needs!



(573) 552-8401
www.OzarkYachtClub.com

500 Yacht Club Landing Dr.
Lake, Ozark, MO 65049

By Car: Just off Bagnell Dam Blvd.
By Boat: At the 1-MM turn south into Jennings Branch Cove. Park in one of the courtesy slips on the fuel dock.



Backwater Jacks customers in the swim of things

By Nancy Zoellner-Hogland

Although the thought of taking a dip in an outdoor pool would probably send shivers down most people's spines at this time of year, it's putting a smile on the face of a local developer.

Gary Prewitt, the registered agent for Grand Teton Mountain Investments, LLC, the parent company for Backwater Jacks, was just given rezoning approval that will allow him to build a sizable entertainment pool with swim-up tiki bar on an 8.69-acre piece of vacant commercial property adjacent to the restaurant. Although the exact dimensions haven't yet been determined, a spokesman for the project said the pool depth will be shallow – designed more for sunbathing and splashing than swimming. Extensive deck space for sunning and mingling will surround the pool, which will provide a zero entry for easy access and in-water tables and seating, new to Lake of the Ozarks. A boardwalk will run between the pool and the Lake.

"The pool project combined with last year's significant im-

provements will make sure Backwater Jacks continues to be one of the Lake's best dining and entertainment destinations. We look forward to a great season and a great future as part of the Osage Beach business community," Prewitt said.

In the winter of 2015-2016, he greatly expanded the indoor dining space, added a new kitchen facility and new restrooms and gave the restaurant a completely new look. He also added 105 new parking spaces.

The soon-to-be-built addition will not only provide another entertainment option at the Lake, it will also provide additional employment opportunities. Prewitt's spokesman said that in 2016, Backwater Jacks employed 76 people and generated more than \$160,000 in sales tax revenue. He said the addition of the pool will provide another dozen or so jobs and is expected to greatly increase revenues.

Work on the property, which is currently vacant, will begin in January – weather permitting. Prewitt plans to have the pool open and ready by the start of

the season.

According to Osage Beach city officials, the rezoning took the property from Agricultural to C-1 General Commercial with an E-1 Entertainment Overlay. Per the Land Use Chapter of the City of Osage Beach Municipal Code, no live music will be allowed at the outdoor venue and any additional lighting must be shielded to direct light inward

and not increase light intensity on adjoining properties.

In addition, the rezoning did not increase the number of docking facilities or boat slips allowed for the property. According to the city's rezoning paperwork, any additional customer base will come via the roadways, "meaning additional impact to the cove in which the subject property is located

should be minimal."

The Planning Commission unanimously recommended approval at their meeting on November 8. No one spoke for or against the proposal at a public hearing in December.

"We have come to a good solution with the city that allows us move forward," Prewitt stated in an earlier prepared press release.



GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

BURIED BUT NOT FORGOTTEN

There are many interesting rock features along the shores of Lake of the Ozarks. There were even more before the Lake existed. Unfortunately, no one bothered to photograph them before 1931 so their images could be preserved. They still exist but are inundated. The odds that anyone living today will ever see them are slim because the Lake will probably be around as long as Bagnell Dam exists. Even divers are out of luck because visibility beneath the Lake surface is extremely poor.

If you think unique shoreline rock features above the water today are safe from development, think again. Today they blow hill-sides away and decapitate hills to build condos and for other reasons. Rock formations can still be destroyed, buried or inundated when they get in the way of progress. The photo that accompanies this article was taken by the author in 2005 before the Highway 54 Expressway was built. It features a rock formation that is the product of Osage River erosion over eons of time. It stood in the



cove just east of the former Potted Steer Restaurant at the west end of the Grand Glaize Bridge. Most people driving by before the Expressway was built probably never even saw it although it was in plain sight. It roughly resembles a hand with all fingers folded except for the index finger which points skyward. Its highest point was probably 15 feet above its base. A high-water mark rings it.

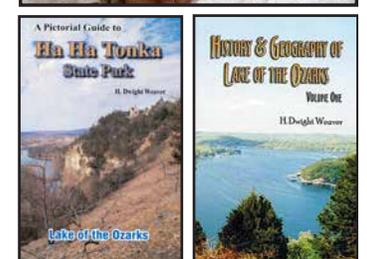
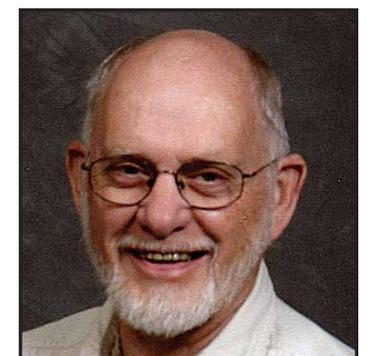
Alas, this remnant of geologic antiquity withstood the ravages of the ages doing battle with all that nature could throw at it, but it couldn't withstand the designs of man. The formation now lies beneath many tons of rock and soil fill that make it possible for the Expressway to swing around the old Potted Steer building that is itself now being demolished.

This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

The author's latest book on Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Weaver's book "A Pictorial

Guide to Ha Ha Tonka State Park" contains more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.

Contact him at: dwight-weaver@charter.net or call 573-365-1171. Visit www.lakeoftheozarksbooks.com to obtain more information or to purchase one of his books on line.



Hitting the Trail

Second cross-state, rail-to-trail project is underway

continued from page 1
campgrounds – benefit from the ongoing stream of customers. The economic impact study found that trail-related expenditures made by these customers in 2011 generated nearly \$18.5 million a year in economic impact for the state, and supported 367 jobs with a payroll of \$5.1 million. The overall economic impact to the local trail communities from visitor spending is \$8.2 million. For every dollar spent by Missouri State Parks to operate Katy Trail State Park, Missouri’s economy saw an \$18 return on investment.

“The Rock Island Trail will have even greater usage and impact per mile because it goes through the middle of towns where it will be used as transportation for school and work, and for recreation. The longer trail system will attract even more bicycle tourists. Stores and restaurants along the Rock Island Trail are already in place,

portation safety and efficiency will also improve along 93 miles of highways because the trail will provide an alternative for non-motorized vehicles and pedestrians. Examples include the 60 miles paralleling Highway 52 from Windsor to Eldon and the 33 miles along Highways 28 and 50 from Belle to Beaufort. State park planners want to allow horses and buggies on the trail in the Versailles area where large numbers of Groffdale Conference Mennonites now use Highway 52.

A safe route to school will be created by the trail at Owensville.

“Their schools are just east of Highway 19 and the town is mostly to the west, so students have not been allowed to walk or bicycle to school for safety reasons. The completed trail will pass under Highway 19 and will also provide a safe route,” Harris said.

The salvage of rails and ties is

communities are working on alternative routes for the four-to-five-mile “Greenwood Gap,” where there is no rail corridor available from Lee’s Summit to Pleasant Hill. For more information on that project, visit <http://www.jacksongov.org/776/Rock-Island-Rail-Corridor-Authority>.

He said that in St. Louis, two organizations are eager for the Rock Island Trail to approach their regional trail network. The Katy Trail is just a few miles away at Washington, where the new Highway 47 Bridge over the Mis-

souri River will be bike-friendly. Further east on the Katy Trail, the Highway 64-40 Boone Bridge connecting to Chesterfield Bottoms is also bike-friendly. For more, visit <http://greatrivers-greenway.org/> and <http://trailnet.org/>.

Springfield also wants to connect their 35 mile <http://www.friscohighlinetrail.org/> ending at Bolivar to the Rock Island Trail. The route will include Warsaw, connecting its trail system to the Rock Island Trail at Cole Camp. Jefferson City is dis-

cussing connections between the Katy and Rock Island Trails at Eugene or Eldon.

More than 4,000 people follow the Rock Island Trail’s Facebook page, with more than 20 being added each week. Harris said followers are evenly split between male and female. While ages are varied, 49 percent are between 35 and 54, 18 percent are 55 to 64, and 9 percent are 65 or older.

Visit www.rockislandtrail.org for more information or to join MoRIT online.



in sight from the trail and they are open most days, not seasonally or on weekends. Windsor is already seeing new tourism revenues,” Harris said, adding that economic development is a major motivator for the towns that grew due to the Rock Island Railroad and were hurt from its decline. “Missouri will attract more international bicycle tourists when they can ride a loop of the Katy Trail along the scenic Missouri River, and the Rock Island Trail, with its three spectacular bridges and three tunnels that are two to five football fields long. In addition, many different loops will be possible that include Kansas City and St. Louis.”

Harris said that rural trans-

half completed on the 144-mile section from Windsor to Beaufort, near Union. In late 2017, the corridor will be rail-banked under the Rails to Trails laws and Ameren will donate their interest to Missouri State Parks. To track the progress, visit <https://www.powerforwardmo.com/rockisland>.

According to Harris, several communities are planning to connect to the Rock Island Trail. Kansas City’s Jackson County purchased 17.7 miles of former Rock Island Railroad corridor from the Truman Sports Complex on I-70 through Raytown and Lee’s Summit. A trail will be constructed in 2017-18, with longer term goals of adding commuter rail and/or buses. Area



Lake Area Ribbon Cuttings

The Lake Area Chamber recently held a ribbon cutting for First State Bank Mortgage at their new location at 4655 B Osage Beach Pkwy in Osage Beach. The ribbon cutting took place on Oct. 19 at 4:30pm, with First State Bank Mortgage's lake lending team of Michael Lasson, Bob O'Steen and Michelle Lasson, other First State Bank Mortgage staff as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, please call 573.365.LOAN (5626).



Lake Area Chamber Holds Ribbon Cutting for Shear Bliss Styling Salon. The Lake Area Chamber recently held a ribbon cutting for Shear Bliss Styling Salon at their new salon at 1667 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on Dec. 5 at 4:30 pm, with owner Allison Lamb, several Shear Bliss staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. Please call (573) 693-1675, or visit their Facebook page at Shear Bliss Styling Salon.

As the Lake Churns Surveillance Systems



Real Estate and Lake News with C. Michael Elliott

With the progression of inexpensive technology; many homes now have video and audio surveillance systems that record the information to a local hard drive or a remote server. The ease and convenience of these systems can go a long way toward providing peace of mind about keeping your home safe and secure. They are also a great way for second homeowners to keep an eye on their property. If you are a homeowner who has your home for sale; can it also be a great way to see what buyers think about your property?

Before you choose to do this, please consider the laws in your state. I am not an attorney and what is legal versus illegal when recording people without their knowledge differs from state to state. You should consult an attorney with specific questions before you do anything along these lines. I will share with you a summary of what I have researched regarding these laws in Missouri.

Per The Digital Media Law Project: Missouri's wiretapping law is a "one-party consent" law. Missouri makes it a crime to intercept or record any "wire, oral, or electronic communication" unless one party to the conversation consents. In Missouri, you may record a conversation or phone call if you are a party to the conversation or you get prior consent from one party to the conversation, unless you are doing so to commit a criminal or tortious act. Missouri also prohibits the disclosure or use of the contents of any wire communication obtained in violation of this section. Violation of the Missouri law is a class D felony, punishable by imprisonment and fine. In addition to subjecting you to criminal prosecution, violating the Missouri wiretapping law can expose you to a civil lawsuit for damages by an injured party.

This law only extends to oral communications which are "uttered by a person exhibiting an expectation that such communication is not subject to interception under circumstances justifying such expectation." You may be able to record in-person conversations occurring in a public place where there is no reasonable expectation of privacy without consent.

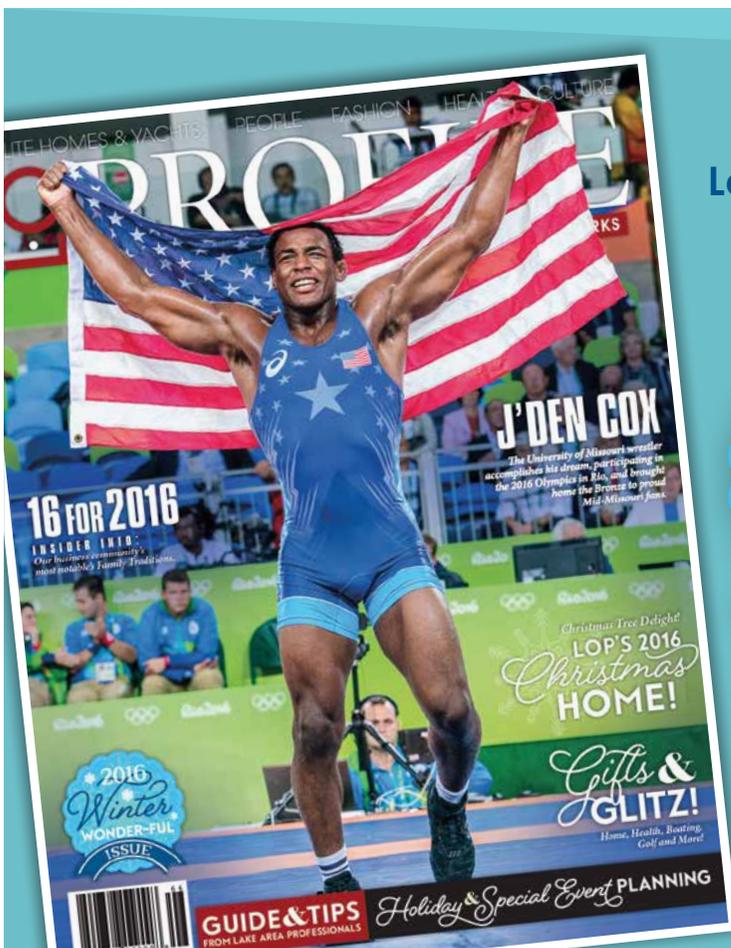
My opinion from researching the law and taking ethics into consider-

ation is that a buyer should be made aware if a home they are viewing has recording devices. I think any advantage you may gain is not worth the possible repercussions. I also believe disclosing this to the potential buyer is the honest and right thing to do!

My suggestion to buyers and their agents is to be mindful that homes may have recording systems and be conscious of your conversations while viewing a home. You can also make a habit of inquiring whether a home you are considering has such a system.

Disclosure of surveillance systems should be easily accomplished by posting a sign at your entrance stating that this home has an audio and video recording system. I also believe that this disclosure should also be made to other agents conducting showings either via the MLS or other form of communication. If the system is to be included in the sale of your home, this could be a plus to the buyer. If you would prefer not to disclose this information, I suggest turning off the devices during showings. The reason owners are asked to leave during showings is so buyers can have privacy and feel comfortable while looking at a home. To record them without their knowledge seems like an invasion of privacy and lack of respect, in my opinion, even if it is your home.

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you have interest in a career in real estate or would like Michael's assistance in the sale or purchase of property, contact him at 573.365.SOLD or cme@yourlake.com View thousands of lake area listings at www.YourLake.com \$1 million plus homes at www.LakeMansions.com You can also view each month's article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLakeChurns.com



Your only Locally Owned Lake of the Ozarks Magazine.



Statewide Award Winning Publication.

Studio M Publishing 573-365-2288

Pick up L•O PROFILE'S newest issue statewide or visit www.loprofile.com to download!

Lakebusjournal@gmail.com

Send your press releases 60 days in advance in text format with accompanying photo for publication.

Stakeholders

continued from page 15
 and Lazy Days Road. MoDOT also proposed construction of a 2.75-mile-long, two-lane, two-way outer road that would extend Osage Beach Parkway and hook it up with the existing service road running from Route Y to Lamar Advertising. The board voted to ask MoDOT for both the slip ramp with the roundabout, on a 50-50 cost share basis, and the outer road, with one-third coming from the city and the other two-thirds coming from MoDOT. If land owners along the proposed route donated the right-of-way needed for construction, that would be considered an 'in-kind' donation and the city's share could drop even lower

Soon after, members of the Westside Business and Property Owners Coalition attended

a meeting and argued against the proposed remedy because, according to a spokesperson for the group, it would not resolve the problems that caused businesses to close and property values to plummet. Instead, they asked the city to consider sharing the cost of an economic impact study before settling on any long-term fix.

Aldermen expressed surprise at their lack of support, and then decided to drop the project altogether. During the budgeting process, aldermen redirected money that would have been used for the outer road to widening Nichols Road. In coming months, the Missouri Highways and Transportation Commission reported that falling revenues, tied to state and federal fuel taxes, meant all new projects would be put on hold indefinitely.

Refund delays

continued from Page 4
 data. (IR-2016-103)
 "Verifying" tax return information over the phone: Scam artists call saying they have your tax return, and they just need to verify a few details to process your return. The scam tries to get you to give up personal information such as a SSN or personal financial information, including bank numbers or credit cards. (IR-2016-40)

Pretending to be from the tax preparation industry:

The emails are designed to trick taxpayers into thinking these are official communications from the IRS or others in the tax industry, including tax software companies. The phishing schemes can ask taxpayers about a wide range of topics. E-mails or text messages can seek information related to refunds, filing status, confirming personal information, ordering transcripts and verifying PIN information. (IR-2016-28)

WINTER TIRE & SERVICE SPECIALS! CALL NOW!

PRECISION
AUTO & TIRE SERVICE LLC
 Complete Auto Repair & Fleet Management
348-2233 1024 INDUSTRIAL DR.
 OSAGE BEACH MO
WWW.PRECISIONAUTOANDTIRE.COM

Discover the Possibilities

We partner with our customers to create their perfect room and select the right products.

RIBACK
 DKB
 Kitchen & Bath
 Showroom
dkbshowroom.com

Osage Beach: 924 Hwy 42 (573) 348-4464
 Kitchen & Bath Products, Cabinetry, Countertops & Appliances



Lakebusjournal@gmail.com
 Send your press releases 60 days in advance in text format with accompanying photo for publication.



Reinhold Electric, Inc. proudly serves the St. Louis Metro, St. Charles, Wentzville, Illinois and Lake of the Ozarks areas.
We offer 24 Hour Emergency Service

Residential-Commercial-Industrial

Please contact us at: 573-873-5543
 Email: Greg@reinholdelectric.com
 or Email: Katie@reinholdelectric.com
 Please visit our website at: REINHOLDELECTRIC.COM



Vacation Rental Management

Serving the Lake since 1986

Over 100 vacation homes and condos located in Osage Beach, Lake Ozark, Horseshoe Bend and Camdenton. Located next to Vista Grande across from the outlet mall.

Your Lake Vacation
 4571 Osage Beach Parkway,
 Suite A • Osage Beach, MO 65065
 573-365-3367 • 877-284-0267
www.yourlakevacation.com
www.knollsresort.com
www.lazydaysrentals.com

Now offering full service association management. Call for a bid today! 573-365-3367!



Managing Rental Property

Useful Items for Your Rental

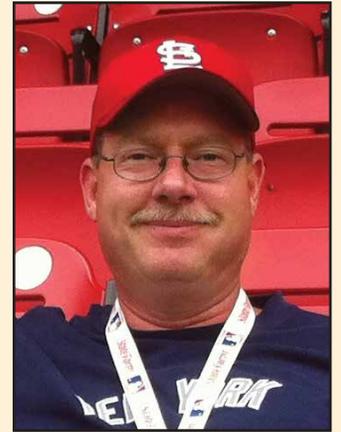
Happy New Year!

The subject this month is what sort of items you should have available to make your rental stand apart from the rest of the pack, especially in a market with over a thousand vacation rental properties. So here are some of the things that we suggest to our owners to help them attract more renters.

First there is the obvious. You must have Wifi in today's environment. If not you will miss out on a large number of potential renters. You should also have a large (40 inches or more) flat screen tv in the living room, family room or entertainment room. Any other tv's in your home or condo should all be flat screens and appropriate size for the room. If you have any box tv's you need to get rid of them asap. They make your property look dated in your pictures and potential guests will move on to the properties with flat screen tv's.

Along those lines, get rid of your old VHS player. The only reason that you would keep a VHS player is if you have a large library of VHS tapes for your guests. Otherwise all it does is date your property. You might as well install an 8 track or cassette player to go with it! If you have a VHS/DVD combo, that is acceptable. Also your main tv you should have a blu-ray dvd player, which plays regular and blu-ray discs. Having only a regular dvd player limits what your guests can watch.

Another item that you should have is usb ports around the home or condo. The kitchen is a good spot or some of our owners have attached them to the lamps in their bedrooms, which is another great idea. This is a great convenience for your guest since most charger cords



Russell Burdette

attach to usb ports.

In the kitchen you should have at least a four hole toaster and a coffee maker that makes enough cups of coffee compared to how many guests your property sleeps. Also make sure you have items like a pizza pan, blender, mixer, etc. so that your guests can cook a variety of things. The advantage of having a well equipped kitchen is so that your guests can save money by not eating out every meal.

In the Master Bedroom you should always have a king bed. If guests have one at home, they want one on vacation and if they don't have one at home, well, they want one on vacation. You would not believe how many guests demand a king bed.

Finally if you don't have keyless entry you are behind the times. Get with the program and update your property to prepare for the 21st century! Happy renting!

Russell Burdette is the owner of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. If you would like a vacation rental market analysis or more info on renting your home or condo as a vacation rental, please call 573-365-3367 or e-mail russell@yourlakevacation.com



Listen each Weekday Morning 6 am - 10 am!

Wobbly Boots Roadhouse hosted the 2016 Gala of Trees Nov. 17- 19

Wobbly Boots Roadhouse was proud to host the Gala of Trees for the first time. This Lake area annual event has been so successful for local charities. The Barrett Restaurant group welcomed the chance to host the event in its 8th year. "What a spectacular event for local charities right before the Christmas season kicks off & loved how so many in the community came out to support the Gala of Trees!" said Mark Barrett, co-owner of Wobbly Boots.

The Gala of Trees brings local businesses and local charities together. Lake Regional Hospital donated undecorated trees and wreaths for local businesses to pick up and decorate in any fashion they choose. These trees were then displayed at Wobbly Boots Roadhouse for the Silent Auction. On Thursday November 17th Wobbly Boots Roadhouse hosted the kick-off party food and drinks were provided along with a chance to win the Gala Christmas Wreath with a purchase of a \$20.00 ticket. The decorated

trees and wreaths remained on display until Saturday November 18th at which time, the bidders enjoyed entertainment from Dale Blue with The

Fish & Company. While they anxiously waited to learn, if they were the high bid and won their Gala tree or wreath. All proceeds raised are distrib-

uted to Candyland through Lake Area Rotary and The Idiots Club. These local charities purchase toys for local children to be distributed for the Christmas Season. This year's Gala of Trees raised \$11,327.00 that was distributed evenly to both charities.

Special thanks also goes to our local sponsors, which helped make this event possible: Lake Regional Health System, Benne Media, LOWE's Schmidt & Associates Marketing, The Fish & Company, Wobbly Boots, Dog Days & Shorty Pants (Barrett Restaurant Group donated all the food & a free drink from Casa de Loco Winery for Opening Night of the event!)

"You make a living by what you make, you make a life by what you give!", feels Christy Janssen. "She really appreciated all the local businesses & people that came out to support the event, either through decorating trees and wreaths or purchasing these items for the children in need in the Lake area."



one2verify

Division of Sentry Security

Corporate Employment Background Screening Service

Background Investigation/Verification Services:

Name Verification - Date of Birth Verification - SSN Verification - Address Verification

Nationwide State Felony and Misdemeanor arrest / conviction Record

Nationwide Federal Felony and Misdemeanor arrest / conviction Record

Financial History - Bankruptcies, Liens, Judgments

Education History (Highest level completed)

www.one2verify.com

Crossword Puzzle

Solution page 19 THEME: WINTER FUN

ACROSS

1. *e.g. "A Winter's Tale" by Mark Helprin
6. Bag in Paris
9. *Cold-weather lip trouble
13. Speak one's mind
14. "What?"
15. What phoenix did
16. Used a lot in sports
17. ____ of Aquarius
18. Misrepresent
19. *Troika ride
21. *Has two eyes made of coal
23. Beluga yield
24. Found in a wall
25. Reggae precursor
28. Whiskey without water
30. Mother of Calcutta
35. What little kittens did with their mittens
37. Computer operating system
39. Ascetic holy Hindu
40. Hippocrates' promise
41. Chemically induced waves, pl.
43. Good obtained illegally
44. Garment fold
46. Sandwich alternative
47. Northern freshwater fish
48. No, they don't really crawl in one's ear
50. Substance abuser
52. Neither
53. Type of tide
55. Jamie ____ Curtis
57. *Popular cold weather fabric
61. *Desired winter destination, pl.
64. Don McLean: "Drove my chevy to the ____"
65. *Elf on the Shelf, e.g.
67. *Remove its furniture in winter?
69. Like a Harvard building?
70. Call to Bo-peep
71. Painter Degas
72. Mrs. Lincoln's maiden name
73. Weary traveler's destination
74. Lofty homes

DOWN

1. Us, in Mexico
2. Prefers
3. Tiny bottle
4. "C'mon in!"
5. Wound
6. Persian king
7. Precedes Sep.
8. Maiden's "hope" storage
9. Captain's team
10. Islet in a river
11. Half-way around the world
12. Part of a hammer
15. Residences
20. "Faster!" to a horse
22. *Roast a chest ____ over an open fire
24. Cavalryman's foot holder
25. #61 Across, sing.
26. Bear Down Under
27. In the Asteraceae family
29. Again
31. Wood file
32. Buzz Aldrin's first name
33. Plumed military headdress
34. *Ice Angler's drill
36. *Warm winter day occurrence
38. *Winter Holiday, for short
42. Abracadabra, e.g.
45. Preserved in a can
49. "Fancy that!"
51. Go back into business
54. Cover story
56. Horace's poem
57. Dart
58. Prefix in levorotary
59. Like a zealous fan
60. Pauper's permanent state
61. Bridge
62. Units of work
63. Cut and run
66. *Gingerbread creation
68. 60 mins., pl.

CROSSWORD														
1	2	3	4	5		6	7	8		9	10	11	12	
13						14				15				
16						17				18				
	19					20			21	22				
			23					24						
25	26	27		28		29			30		31	32	33	34
35				36		37			38		39			
40						41				42		43		
44				45		46					47			
48						49		50			51		52	
				53		54				55		56		
57	58	59	60						61				62	63
64							65	66			67			68
69											71			
72							73				74			

TV AND INTERNET

OVER 190 CHANNELS

TV & INTERNET

\$49⁹⁴

LIMITED TIME PRICING

(installed and billed separately)

- FREE SAME DAY INSTALLATION (WHERE AVAILABLE)
- 3 MONTHS OF PREMIUM CHANNELS OVER 50 CHANNELS: **HBO** **COMET** **starcz** **WTIME**
- ASK ABOUT OUR 3 YEAR PRICE GUARANTEE AND GET **NETFLIX** INCLUDED FOR A YEAR
- BUNDLE HIGH SPEED INTERNET

CALL TODAY & SAVE UP TO 50%! 800-318-5121

Call for more details

© StatePoint Media

THE LAKE'S
Fine Dining Choice
SINCE 1980

Located ¼ mile west of the Grand Glaize Bridge on Osage Beach Parkway
Open Seven Days a Week
365 Days a Year
Reservations Recommended
573.348.2966 | www.jbruners.com

Lake Area General Maintenance

LLC

Painting, Sealing & Staining Inside & Out
Lawn Care - Housekeeping - Light Hauling
Small to Mid-Sized Condo Management
Snow Removal - Powerwashing Decks & Docks

LOCAL 573-365-6430 RELIABLE

Top Tips for Understanding and Paying Back Your Student Loans

With an estimated \$1.3 trillion in student loans outstanding, it's safe to say student loan debt is a reality for millions of Americans. While this figure may sound daunting, experts say that greater financial literacy can help students and graduates better understand their loans and pay them back.

"The reality is, people out there are hungry for information. They want to understand the facts when it comes to paying back student loans and the best way to do it," says the educator turned hip hop artist Dee-1, who celebrated paying off his student loans by writing the song "Sallie Mae Back."

To help students get on the right track, Dee-1 has teamed up with Sallie Mae to educate students on financing college, paying back

sible. Know your monthly payment amounts and due dates.

- Separate wants from needs. Managing your money means managing your lifestyle. Prioritize payments you must make every month, and make sure your student loan is one of them.

- Exceed your own expectations. Pay more than the minimum amount due each month. If you get a raise or tax refund, use part or all of it to increase your monthly loan payment. The faster you pay off your loan, the less you'll spend in the long run.

- Confront reality. If you run into trouble, don't hide from it, don't be embarrassed by it, and don't give up. Stay positive, focused, and look for solutions. Call your lender or touch base with your cosigner, if you

"We hope his excitement and his direct, doable tips help newly minted graduates get into the rhythm of repayment."

For more information, visit SallieMae.com, a one-stop resource that includes monthly budget worksheets, loan repayment calculators, and information about pay-

ment options -- including the company's Graduated Repayment Period, which allows graduates in good standing to make 12 months of interest-only payments before transitioning into full principal and interest payments.

New tech tools also are making managing loans eas-

ier than ever. For example, Sallie Mae recently unveiled a new mobile app — available for Apple and Android — to help customers manage their accounts, access loan information, and make payments from smartphones.

Don't let the prospect of paying back student loans overwhelm you. Financial literacy is a game changer and can position you to move up in the workforce on good financial footing.

(StatePoint) Photo: PointImages - Fotolia.com



loans, and managing finances. They are offering the following tips from the top of Dee-1's paying back student loans playlist:

- Know who you owe and how much. Understand if your loan is from the federal government—about 93 percent of all loans are— or a private lender like Sallie Mae. If you are unsure, call your lender or check your credit report. Be respon-

have one.

- Get excited about your future! Be passionate about managing your money wisely and effectively. You can't make your student loans disappear magically overnight, but you can make a plan for paying them back.

"The exhilaration Dee-1 expresses in paying off his student loans is contagious," says Martha Holler, senior vice president, Sallie Mae.

Promoting the Lake!

Benne Media makes events at the Lake work! We offer the diversity and strength of radio and print combined, to reach the public and get the message out! Consistently providing the creativity, experience and professionalism it takes to win!

(573) 348-1958 • Benne Media 160 N. Hwy 42, Kaiser MO 65047



LAKE OF THE OZARKS
BUSINESS JOURNAL

Boating



- 11th Annual Aquapalooza
- The Big Bass Bash
- Free Ride Giveaway
- Lake of the Ozarks Bikefest
- Bike Night
- Three Rivers Run
- Magic Dragon Street Meet
- Hot Summer Nights
- Polar Bear Plunge
- Canine Cannonball
- Gala of Trees
- Pickleheads Concert Series
- Lake of the Ozarks Airshow
- Signature Chef's Auction



BenneMedia

Families are Tapping More Scholarships and Grants to Pay for College

Families spent less out-of-pocket for college in academic year 2015-16 compared to last year, as they took advantage of more scholarships and grants to foot the bill, according to "How America Pays for College 2016," the national study from Sallie Mae, the country's largest private student lender, and Ipsos, a global independent market research company.

Scholarships and grants covered 34 percent of college costs, according to the report, the largest percentage of any resource over the last five years.

Approximately, half of families used a scholarship or grant to help pay for college.

"Families wrote smaller checks for college this year as they looked less to their wallets and more toward free money to make college happen," says Raymond Quinlan, chairman and chief executive officer, Sallie Mae, a company focused on helping families save, plan and pay for college. "Scholarships and grants have become an increasingly important part of the pay-for-college mix, and it's encouraging to see organiza-

tions, schools, and the government stepping up to provide them."

• Bachelor's: the new norm: Families are firmly in agreement on the value of college: 98 percent believe it's an investment in their student's future and 90 percent expect their student to earn a bachelor's degree. What's more, 54 percent of families expect their student to earn a graduate degree.

Families are putting their money where their mouth is -- the vast majority are willing to stretch financially to make col-



lege happen.

• Making college more affordable: Nearly all families took at least one cost-saving measure, while most took five or more. These measures include cutting personal spending, working while in school, living at home, and taking accelerated coursework to graduate faster.

Additionally, four in five students attended college in their home state, and one in three started at community college. Eighty-five percent of families completed the Free Application for Federal Student Aid (FAFSA).

• Borrowing not a forgone conclusion: Fewer than half of families borrowed last year. In fact, the proportions of funding from family savings and income and scholarships and grants were twice as high as the proportion of funds borrowed. Student borrowing paid 13 percent of all college costs, down from 16 percent last year.

• Cost important, but not top factor: Sixty-seven percent of families narrow college choices based on cost, but when it comes to making the final decision, this takes a back seat. Primary reasons in choosing a college are split evenly be-

tween academic program and personal choice, which includes campus culture, extra-curricular activities and student population. Cost ranked third at 27 percent.

• Planning still pays off: Only 40 percent of families have a plan to pay for college — but in families with plans, students are more likely to pursue bachelor's degrees, there is more willingness and ability to spend on college, and students borrow 40 percent less than those from families without plans.

For the complete report, visit SallieMae.com/HowAmericaPaysForCollege. Join the conversation using #HowAmericaPays. To learn more about planning for college, visit SallieMae.com/PlanforCollege.

"The results of this important annual study shed light on critical financial decisions families are making for and with their college-bound students," said Julia Clark, senior vice president at Ipsos Public Affairs. "The changing roles that college cost, borrowing, and savings play in this process are essential to understand as key factors in the broader higher education landscape."

(StatePoint) Photo: Stock

LAKE OF THE OZARKS

BUSINESS JOURNAL

Thursday Night Social

THURSDAY, JANUARY 12, 2017 • 5-7 PM

Join Us this Week at:



Redhead Lakeside Grill
 1650 Yacht Club Dr, Osage Beach, MO 65065
 Phone: (573) 873-2300

With Your Host:



FIRST NATIONAL BANK Member FDIC
 Five Lake Locations • www.fnb-lakeozarks.com
 Camdenton (2) • Osage Beach • Sunrise Beach • Lake Ozark

Stop by for a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food, it's a super way to spend a Thursday evening at the Lake!

Benne Publishing, inc.

Are you tired?

Tired of getting put on hold for tech support?

Tired of High Prices for internet service?

Tired of your internet not working when you do?

Tired of slow internet

Business relies on internet service.

We're all here to make money.

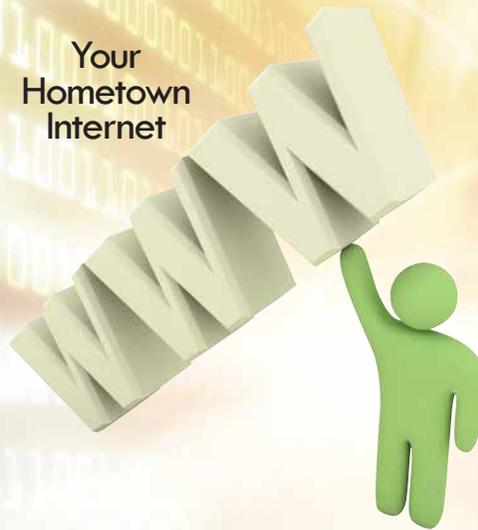
The time you spend without internet service is time you can't spend working.

Whether the connection is down, or you're waiting for tech support on hold, it costs money.

We've been providing professional internet connectivity for decades. It's our business; it's all we do.

We've helped thousands of companies large and small get the service they need to conduct business on the internet.

Your
Hometown
Internet



\$39⁹⁵*

WIRELESS ACCESS

The Internet with no strings attached! Get broadband in areas where no other service can go! Up to 2Mbps download speeds!

\$28⁹⁵*

BUSINESS DSL ACCESS

"Always on" high speed internet broadband at speeds to 6 Mbps! Award-winning tech support! No extra charge for business accounts!

\$19⁹⁵*

BUSINESS HOSTING

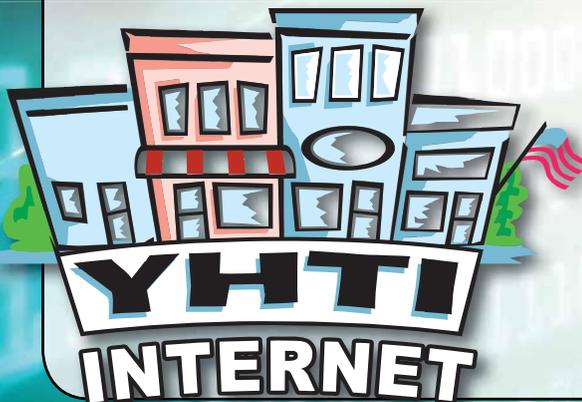
Support for ecommerce, ftp support, storage 25MB and up! Ultra high-speed connection to the backbone! Lightning-fast response for your customers!

Whether it's hosting your domain and online store, or giving your employees the high-speed reliable no-hassle internet they need to do their jobs, no problem.

We can help you too, with less down time, better tech support and great rates.

Give us a call today and find out just how easy getting the internet *you deserve* is.

*Prices listed are 'as low as', rates vary depending on service. Prices listed are per-month, with no charge for DSL modem use, \$10 monthly for wireless modem use. Never any hidden fees, gimmicks or surprise charges.

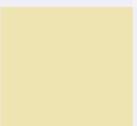
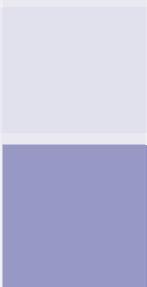
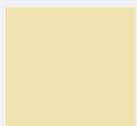
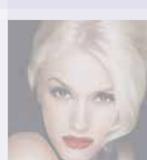
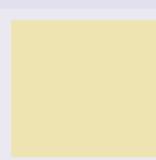


1-866-670-YHTI

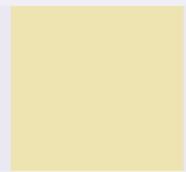
GET THE INTERNET YOU DESERVE! YHTI IS YOUR HOMETOWN INTERNET



TODAY'S BEST HITS



FOR EVERYONE



Mix 92.7
TODAY'S BEST HITS!



MIKE AND STACY
WEEKDAY MORNINGS



My Clean Boat

Mobile Boat Detailing Gelcoat Repair & Restoration Boat Upholstery

Call us Today!



Lake Area Member Lake Area Chamber of Commerce



From Nappy :(

Whether in your driveway, on the dock, or at the marina, we'll come to you!



To Happy!



From Sad :(

If your boat has seen better days, don't call it quits... call My Clean Boat!



To Glad!



From Oww :(

To Wow!

We Come To You!

www.mycleanboat.com
573-365-5396

Serving Lake Ozark, Osage Beach, Camdenton
And Surrounding Lake Areas Since 2006!



The best just got better.

Generation III

Fast • Safe • Reliable



FirstmateControls.com

573-480-1006

866-570-9707



Get the Boater's Advantage with CYPRESS CAY



**For Sales or Service
think Advantage!
See Advantage Marine in
booth "N" at the Overland
Park Boat Show!**



573-374-2231

or online at www.AdvantageMarineLOTO.com



48 Beachwood Drive • Sunrise Beach, MO 65079

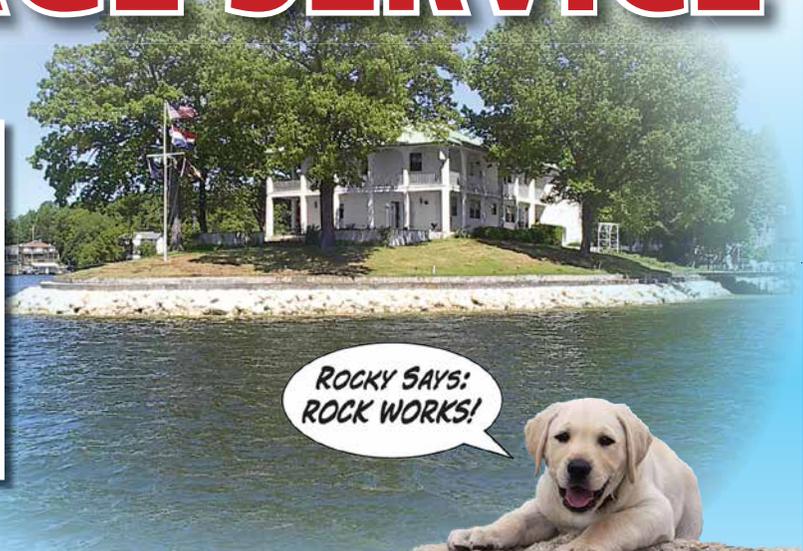
RIP RAP & BARGE SERVICE



Before



After



ROCKY SAYS:
ROCK WORKS!



- Wave Absorption
- Ground Reinforcement
- Beautification
- Shoreline Protection
- Bank Stabilization Permits

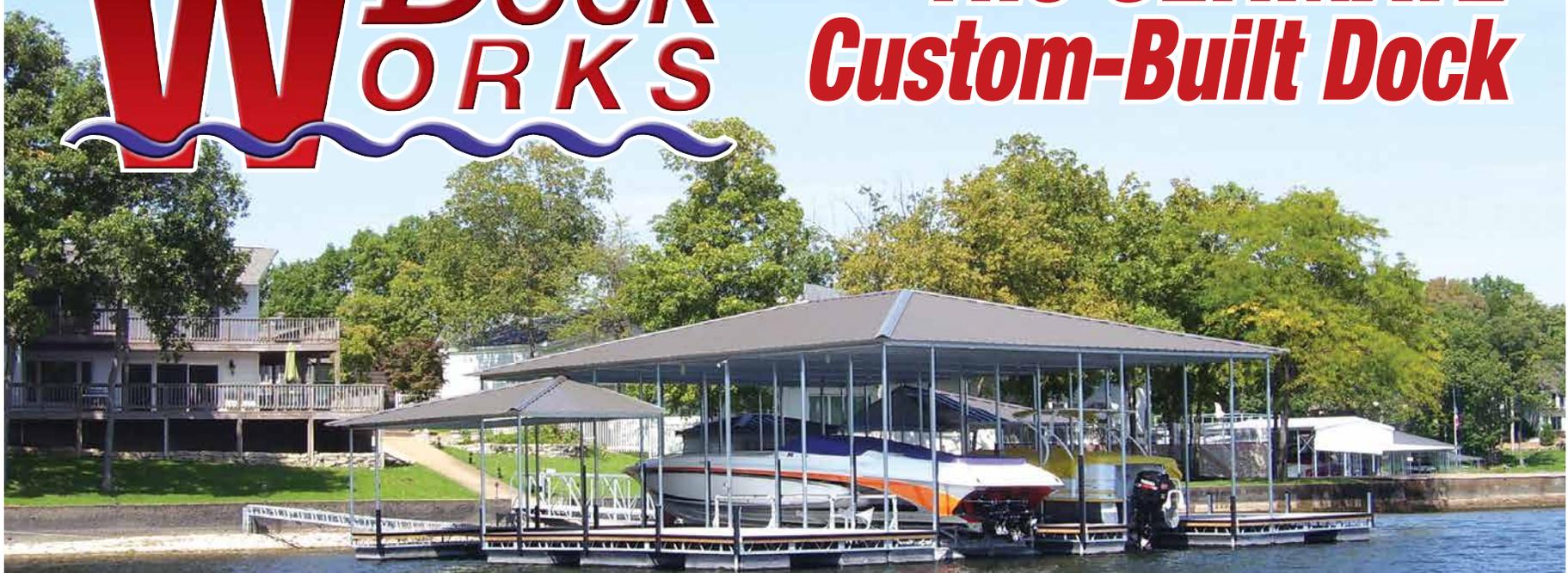
ROCK WORKS

Rockin' the Shoreline

gorockworks.com 573-280-7654 • 573-964-0016

W DOCK WORKS

The ULTIMATE Custom-Built Dock



CALL SUPER DAVE, MARK or ERIC!
or visit us online at
www.DockWorks.net

Phone 573.964.1919 • Fax 573.964.0410
3 MM • Northshore • W-20 in Lake Ozark



The Membership of the Lake of the Ozarks Marine Dealers Association

HydroHoist of the Ozarks
4065 E US Hwy 54, Linn Creek, MO
65052 • (573) 346-7505
jclark@boatlift.com
www.boatlift.com

Iguana Boat Sales
4363 Osage Beach Parkway
Osage Beach, MO 65065
573-355-5027
davidp@iguanawatersports.com
www.iguanaboatsales.com

Kelly's Port
5250 Dude Ranch Rd,
Osage Beach, MO 65065
(573) 348-4700
kyle@kellysport.com
www.kellysport.com

Lake Area Chamber
PO Box 1570, Lake Ozark, MO 65049
(573) 964-1008
kcloke@lakeareachamber.com
www.lakeareachamber.com

Lake CVB
PO Box 1498, Osage Beach, MO 65065
• (573) 348-1599
tim@funlake.com
www.funlake.com

Lake Media
918 North Bus. Route 5, Camdenton,
MO 65020 • (573) 346-2132
tbookstaver@gatehousemedia.com
www.lakewebsonline.com

Lake Tow, LLC
PO Box 1402
Lake Ozark, MO 65049
(573) 216-4701
cap10dave@charter.net
www.laketow.blogspot.com

Lake30
PO Box 174 • Ridgedale MO 65739
(417) 593-3510
lake30@lake30.com
www.lake30.com

Lake West Chamber
PO Box 340, 125 Oddo Dr.
Sunrise Beach, MO, 65079
(573) 374-5500
director@lakewestchamber.com
www.lakewestchamber.com

Lake West Marine
350 South Main, Laurie, MO 65037
(573) 372-8115
bob@lakewestmarine.com
www.lakewestmarine.com

Laurie Tent & Event Rental
14120 North State Hwy 5
Sunrise Beach, MO 65079
(573) 374-8368
laurientental@gmail.com
www.laurierental.com

L O Profile
PO Box 1457, Lake Ozark, MO 65049
(573) 365-2288
studiopublishing@gmail.com
www.loprofile.com

Marine Concepts
415 Kaiser Industrial Park,
Kaiser, MO 65047
(913) 908-7223
marineconcepts@ymail.com
www.worldsbestboatcover.com

Marine Max
3070 Bagnell Dam Blvd
Lake Ozark, MO 65049
(573) 365-5382
Thad.jameson@marinemax.com
www.marinemax.com

Midwest Touchless Boat Covers
613 SE Brentwood, Lee's Summit
MO 64063
(816) 985-6542
boatcoverguy@outlook.com
www.midwestboatcovers.com

Mike's Lake Services
60 Knox Road
Rocky Mount, MO 65072
314.346.0990
mike@gonitrack.com
www.gonitrack.com

Otto Construction Inc.
PO Box 1821, Lake Ozark, MO 65049
(573) 693-3772
tony@ottoconstruction.biz
www.ottoconstruction.biz

Ozark Yacht Club
500 Yacht Club Landing Drive
Lake Ozark, MO 65049
(573) 552-8401
Sara.Clark@OzarkYachtClub.com
www.ozarkyachtclub.com

Paradise Upholstery & Canvas
PO Box 786, Linn Creek, MO 65052
(573) 216-7214
iaff198@hotmail.com
www.paradiseupholstery.com

PDQ Marine Services
197 Hidden Acres Road
Lake Ozark, MO 65049
(573) 365-5900
pdqmarineservice@hotmail.com
www.pdqmarine.com

Performance Boat Center
1650 Yacht Club Drive
Osage Beach
MO 65065
(573) 873-2300
brett@performanceboatcenter.com
www.performanceboatcenter.com

Poly Lift Boat Lifts
17163 North State Hwy 5, PO Box 135,
Sunrise Beach, MO 65079
(573) 374-6545
mark@polylift.com
www.polylift.com

Premier 54 Motor Sports, LLC
4370 Osage Beach Parkway
Osage Beach, MO 65065
(573) 552-8550
rich@premier54.com
www.premier54.com

Rogers Manufacturing, Inc.
19882 West 156 St, Olathe, KS
66062 • (913) 829-1211
mrogers@rmigolfcarts.com
www.rmigolfcarts.com

Showcase Publishing
2820 Bagnell Dam Blvd, #B 1 Lake
Ozark, MO 65049 • (573) 365-2323
spublishingco@msn.com
www.lakeoftheozarkssecondhome.com

Summerset Boat Lifts, Inc.
1165 Jeffries Rd, Osage Beach
MO 65065 • (573) 348-5073
brian@summersetboatlifts.com
www.summersetboatlifts.com

Surdyke Yamaha & Marina
5863 Osage Beach Pkwy
Osage Beach, MO 65065
(573) 348-6575
greg@surdykeyamaha.com
www.surdykeyamaha.com

The Real Estate Book
30 Old Duckhead Road,
Lake Ozark, MO 65049
573-219-0326 • hcpage@aol.com

Village Marina & Yacht Club
107 Village Marine Road, Eldon
MO 65026 • (573) 365-1800
bpecenka@villagemarina.com
www.villagemarina.com

Wake Effects LLC
4773 Osage Beach Parkway, Osage
Beach • MO 65065
(573) 348-2100
blake@wakeeffects.com
www.wakeeffects.com

Yacht Club Powersports
4760 Formula Drive
Osage Beach, MO 65065
(573) 348-6200
chad@ycpowersports.com
www.ycpowersports.com

SERVING THE LAKE OF THE OZARKS AREA



The Membership of the Lake of the Ozarks Marine Dealers Association

Advantage Marine LOTO, LLC
48 Beachwood Drive, Sunrise Beach,
MO 65079 • (573) 374-2231
jessica@advantagemarineloto.com
www.advantagemarineloto.com

Aqua Pest Solutions,
LLC 2840 S Natural Bridge Drive,
Springfield MO 65809
(800) 622-4547
gregfears@icloud.com
www.aquapestsolutions.com

All About Boats
3597 Osage Beach Parkway, Osage
Beach, MO 65065 • (573) 302-4100
sales@boatozarks.com
www.boatozarks.com

Atlas Docks, LLC
248 Keystone Industrial Park Drive
Camdenton, MO 65020
573.346.3625
info@atlasdocks.com
www.atlasdocks.com

B & M Manufacturing
1150 Old South 5, Camdenton, MO
65020 • (573) 346-7246
mb@haulritetrailers.net
www.haulritetrailers.net

Big Thunder Marine
PO BOX 759 Lake Ozark MO 65049
(573) 365-4001
sales@bigthundermarine.com
www.bigthundermarine.com

Aqua Stack Mat
2785 West 247th Street
Louisburg, KS 66053
913.927.8061
sales@aquastackmat.com
www.aquastackmat.com

Benne Media
160 Highway 42, Kaiser, MO 65047
(573) 348-1958
gsullens@mix927.com
www.lakebusjournal.com

Bennett Electric
PO Box 1679, Laurie, MO 65038
(573) 374-5792
todd@bennetelectric.net

Bergers Marina
PO Box 517, Lake Ozark, MO 65049
(573) 365-2337
carolyn@bergersmarina.com
www.bergersmarina.net

Bob's No Wake Zone
4655 Osage Beach Parkway, Ste A
Osage Beach, MO 65065
(660) 492-2720
nowakebob@gmail.com
www.bobsnowakezone.com

Bridgeport Jet Ski Sales and Service
PO Box 186, Osage Beach, MO 65065
(573) 348-1020
bridgeportjetski@yahoo.com
www.bridgeportjetski.com

Camdenton Area Chamber
Highway 54, Camdenton, MO 65020
(573) 346-2227
tcreach@camdentonchamber.com
www.camdentonchamber.com

Captains Choice
PO Box 321 Osage Beach MO 65065
(573) 216-0630
boatliftrremotes@gmail.com
www.boatliftrremotecontrol.com

Camden on the Lake Resort, Spa &
Yacht Club
2359 Bittersweet Road, Lake Ozark,
MO 65049 • (573) 365-5620
marty@camdenonthe lake.com
www.camdenonthe lake.com

Captain Ron's Bar & Grill
PO Box 568, Sunrise Beach, MO 65079
• (573) 374-5852
duggan@usmo.com
www.captainronsatthelake.com

Crabco/Rough Water Dock
PO Box 1225 Sunrise Beach MO 65079
(573) 374-0470
john@roughwaterdock.com
www.roughwaterdock.com

D & B Dock, Inc.
166 Sparrow Drive, Climax Springs,
MO 65324 • (573) 347-2327
dbdock@att.net
www.dbdocks.com

Dock Realty/Dock Lifeguard
2820 Bagnell Dam Blvd, Unit 5A
Lake Ozark, MO 65049
(573) 374-8849
dave@dockrealty.com
www.dockrealty.com

Dock Works
PO Box 1180, Lake Ozark, MO 65049
(573) 964-1919
dockworks@dockworks.net
www.dockworks.net

Dog Days, LLC
1232 Jeffries Road, Osage Beach, MO
65065 • (573) 348-9797
barrettrestaurants@gmail.com
www.dogdays.ws

Drew Boat Lift, Inc.
8161 North State Hwy 5, Camdenton
MO 65020 • (573) 873-0400
sales@drewlift.com
www.drewlift.com

Econo Lift Boat Hoist Inc.
3847 Old Hwy 5, Camdenton, MO
65020 • (573) 346-7161
econolift7@gmail.com
www.econolift.com

Farmers Insurance-
The Wagner Agency LLC
PO Box 724 Lake Ozark MO 65049
(573) 302-0001
cwagner1@farmersagent.com
www.farmersagent.com/cwagner1

Fibersteel Boat Lifts
3910 North State Hwy 5, PO Box 113
Camdenton, MO 65020
(573) 346-3088
fibersteel@socket.net
www.lakeboatlifts.com

Firstmate, Inc.
130 Century Commerce Loop,
Labadie, MO 63055 • (866) 570-9707
julief@firstmatecontrols.com
www.firstmatecontrols.com

First State Bank Mortgage
4655 B Osage Beach Parkway
Osage Beach, MO 65065
(573) 746-7211
mlasson@fsbfinancial.com
www.yourlakeloan.com

Formula Boats of Missouri
4810 Formula Drive, Osage Beach, MO
65065 • (573) 302-8000
info@formulaboatsmo.com
www.formulaboatsmo.com

Fort Knox Alarm & Security, LLC
PO Box 795, Camdenton, MO 65020
(573) 347-3800
alarms_01@yahoo.com
www.ftknoxalarmusa.com

G & G Marina, Inc.
1528 Maritime Lane
Roach, MO 65787
573-346-2433
larry@ggmarina.com
www.ggmarina.com

SERVING THE LAKE OF THE OZARKS AREA



POLY

Poly Lift Boat Lifts

**See the World's Best Boat Lifts
at the Overland Park Boat Show
January 26th through 29th!**



**BOAT LIFTS · PWC LIFTS · SHALLOW WATER LIFTS · CUSTOM POWDER COATED COLOR LIFTS
REMOTES · USED LIFTS AVAILABLE · 24 HOUR SERVICE · 100% FINANCING WITH POLY CREDIT**



SUNRISE BEACH, MO. 573-374-6545 or 800-535-5369
OSAGE BEACH, MO. 573-693-9277
www.PolyLift.com Email: sales@polylift.com



TO JOIN OUR NEWSLETTER TEXT BOATLIFT TO 22828

STOP
electrical drowning
 It's your responsibility to have a safe dock.

DOCKLIFEGUARD™.COM
 Dock Warning System

DockLifeguard LLC | Lake Ozark, MO | 573-434-6453

Available at **DockRealty.com**

DOCKS | LIFTS | SLIPS | ACCESORIES | SERVICE

NEW/USED DOCKS & LIFTS

DockRealty.com
 Listing over 300 Pre-Owned Docks and Boat Lifts
 (573) 374-8849

Trusted by Lake of the Ozarks Boat Owners for more than 32 Years!

We Sell Lifts For Everything From PWCs to Cruisers!

**Lifetime Tank Warranty
 5-Year Galvanized Steel Warranty
 Safety Valves • Ground Fault
 Deck-Mounted Boxes**

Econo LIFT

From Highway 5, Take Pier 31 Exit Then Right on Old Route 5 - We Haven't Moved, The Highway Did!

www.econolift.com • 573-346-7161

IGUANA *and* RIPRAP DOCK

YOUR SHORELINE SPECIALIST

1206 Bagnell Dam Blvd, Lake Ozark, Mo 65049
573-693-9411 • riprap-gurus.com

**See us at the
Boat Show!**

January 26-29, 2017

**Overland Park 2017
BOAT SHOW**

ULTRALIFT2™
SERIES BOAT LIFTS



HP EXTREME
PWC DOCKING PLATFORM SERIES



PROUD RECIPIENT
OF THE
**2016 MRA
INNOVATION
AWARD**

MARINE
RECREATION
ASSOCIATION

573.346.0507 | BOATLIFT.COM | hhloz@boatlift.com

HydroHoist®
OF THE OZARKS

PROUD TO BE THE LAKE OF THE OZARKS



DEALER

Chaparral Boats - Leading the Industry for 52 Years in Consistency, Stability and Value!

PREMIER MOTOR 54 SPORTS

230 SUNCOAST



243 VRX



284 SUNESTA



330 SIGNATURE



307 SSX



337 SSX



Ring in the New Year with a
NEW BOAT

PRE-ENJOYED DEALS

Cuddys/Cruisers

2007 Stingray 22 CC, 5.0, 220 HP, White.....	\$21,900
1991 Sea Ray 230CC, 7.4L, 310 HP, Blue.....	REDUCED \$9,900
2008 Crownline 250 SC, 350M, 300 HP, Red.....	REDUCED \$44,900
1986 Regal 250XL, 5.7, White	\$11,900
1991 Wellcraft 28, T7.4, 310 HP, White.....	REDUCED \$13,900
2002 Sea Ray 260DA, 6.2, 320 HP, White, 211 Hrs.....	\$39,900
2013 Chaparral, 330 SIG, T350M, 300 HP, Black	REDUCED \$207,900
2002 Sea Ray 340 Sundancer, T370, White	\$97,900

Runabouts

2000 Yamaha PWC, 3 Cyc, 130 HP, White	\$2,900
2008 Yamaha PWC, 210 HP, 120 Red	\$7,900
2010 Triton 19 S/F, 150 M, 150 HP, Red.....	\$29,900
1998 SYLVAN 196 BR, 5.7, 250 HP, White	\$9,900
2012 Ranger 20, 250Y/250 HP, Blue	\$49,900
2004 Chaparral 204 SSi, 5.0L, 260 HP, Black.....	\$19,900
2013 Sea Ray 210, 5.0, 220 HP, White	\$39,900

2003 Chaparral 220, 320 HP, 5.7V, Red	\$22,900
2009 SeaDoo 230, T215, 430 HP, White	\$34,900
2003 Crownline 266 BR, 496, 375 HP, Black.....	\$34,900
2011 Sea Ray 270 SLX, 8.2, 380 HP, Burgundy	\$76,900
2004 Crownline 270 BR, 350M/300 HP, Yellow.....	\$34,900
2005 Crownline 270 BR, 5.7V, 320 HP, Blue	REDUCED \$39,900
2000 Rinker 272, 7.4 MPI, 310 HP, White	\$23,900
2004 Crownline 288 BR, 496M/375 HP, Burg.....	\$39,900
2002 Sea Ray 290 BR, T350M/300 HP, Black	SOLD
2009 Cobalt 302 BR, T8.1, 375 HP, Blue.....	PENDING \$109,900
2007 Crownline 320 T-350M, 300 HP< White.....	\$69,900

Pontoons/Deck Boats

2005 Sea Ray 200, 5.0, 220 HP, Tan.....	\$26,900
2006 Sea Ray 270 Sundeck, 6.2L 320HP, 275 Hours, Pewter .	\$47,900
2016 Misty Harbor 22, 115M, Tan	REDUCED \$29,900
2008 Sundancer, 28 150M, 150 HP	REDUCED \$29,900
2012 Chaparral 264 Sun, 377M/300HP, White	\$69,900

NOW SERVING YOU IN 2 LOCATIONS! (417) 272-0483 • BRANSON WEST (On Hwy. 13 & DD) Table Rock Lake
(573) 552-8550 • On Osage Beach Parkway (Between Walmart & Outlet Mall) www.premier54.com



BIG THUNDER MARINE

THE LAKE'S TRITOON SUPERSTORES



Manitou
PONTOON BOATS

SEE OUR AWESOME TRITOON SELECTION AT OVERLAND PARK & KANSAS CITY BOAT SHOWS!



GLENCOVE MARINA
SALES - SERVICE - MARINA - STORAGE
at Glencove Marina 3MM
147 Glencove Blvd. (573) 365-4001
www.GlencoveMarina.com



BIG THUNDER MARINE
SERVICE - MARINA - STORAGE
Big Thunder 8MM
32697 Green Hills Dr. (573) 207-0773
www.BigThunderMarine.com



TRITOON TOWN
SALES
5695 Osage Beach Pkwy
Osage Beach - (573) 302-7539
www.TritoonTown.com



LAKE OZARKS MARINE
SALES
5874 Osage Beach Pkwy
Osage Beach - (573) 693-9290
www.LakeOzarksMarine.com



ANGLER'S PORT MARINE IS YOUR AUTHORIZED PHOENIX AND LOWE BOAT DEALER FOR MISSOURI. WE HAVE ALL OF YOUR BOATING NEEDS IN ONE CONVENIENT LOCATION.

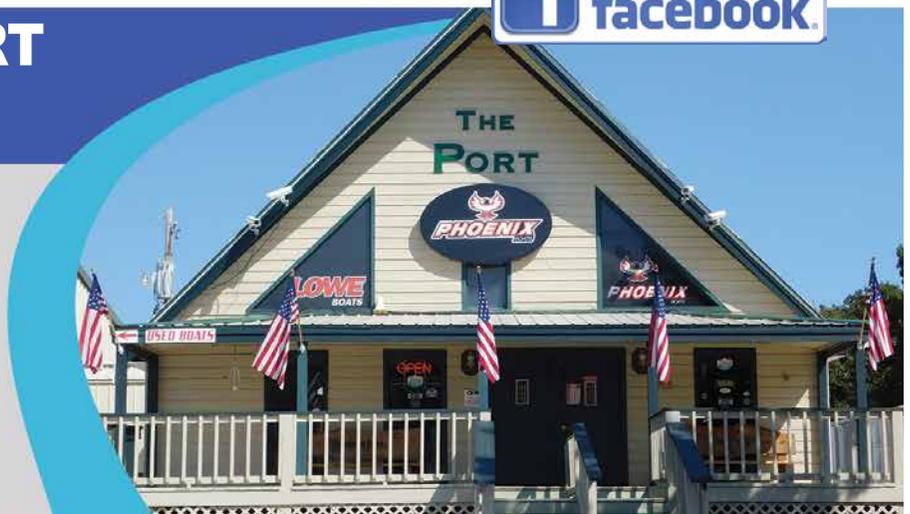
Angler's Port Marine
 www.anglersportmarine.com
 Warsaw, MO **660-438-4600**

LOCALLY OWNED AND OPERATED SINCE 2000



WHY THE ANGLER'S PORT MARINE EXPERIENCE?

- Centrally located surrounding top MO Lakes
- Extensive selection of premium products
- First-class delivery process ensuring great boat-buying experience
- Top-notch experts providing a decade of boating experience.



**291 Hwy D
 Kaiser, MO 65407
 573-348-6188**



- Color restoration (buffing & waxing)*
- Rub rail replacement*
- Custom paint and graphics*
- Complete boat restorations*
- Expert gel coat repairs*



**PROVEN EXPERIENCE
 QUALITY REPAIR AND RESTORATION
 BONDED • INSURED**

Fiberglass Repair & Restoration • Go To www.GelProFiberglass.com

PERFORMANCE BOAT CENTER



**THE AMERICAN
1
WORLD CHAMPION
CIGARETTE
RACING TEAM
OFFSHORE LEGEND**

**41 GTR
W/ NEW 6 SEAT HELM**

2017 IN STOCK NOW

LENGTH: 41' POWER: QUAD 400R VERADO SPEED: 80+ MPH

THE ULTIMATE CENTER CONSOLE EXPERIENCE

FOR MORE INFO PLEASE CONTACT: CASSIE RAMAEKERS 563-320-4217 OR CASSIE@PERFORMANCEBOATCENTER.COM



**SUNSATATION
POWERBOATS
32 CCX**

2017 IN STOCK NOW ROOFTOP SUNPAD

LENGTH: 32' POWER: TWIN 350 VERADO SPEED: 70+ MPH

1650 YACHT CLUB DRIVE, OSAGE BEACH MO,

573-873-2300

WWW.PERFORMANCEBOATCENTER.COM

PERFORMANCE BOAT CENTER



2016 NATIONAL & WORLD CHAMPIONS FULL SERVICE FACILITY

SALES



10,000 SQ FT **SHOWROOM**

AWARD WINNING SALES STAFF
NEW - USED - BROKERED - FINANCING
VOTED BEST BOAT DEALER AT THE LAKE

SERVICE



12,000 SQ FT **SERVICE CENTER**

MERCURY CERTIFIED & AUTHORIZED
ENGINE MAINTENANCE & REBUILDS
DRIVE MAINTENANCE & REBUILDS

PAINT



STATE OF THE ART **PAINT SHOP**

ALL IN HOUSE
FULL DESIGN STUDIO
TOUCH UPS TO FULL PAINT JOBS



1650 YACHT CLUB DRIVE, OSAGE BEACH MO,

573-873-2300

WWW.PERFORMANCEBOATCENTER.COM

Store it at the all new Pro's Choice Marine Storage. Safe and secure it in Warsaw's newest and nicest facility with prices starting at only \$60 per month. Call Pro's Choice Marine for winter service and storage at 877-827-2840.



WWW.PROSCHOICEMARINE.COM

We are a full service marine dealership and a factory authorized marine repair center!

IT'S YOUR CHOICE...



Ranger[®]
BOATS

MERCURY
Outboards



NITRO
PERFORMANCE BASS BOATS

MERCURY
Outboards

Pro's Choice
MARINE

877-827-2840

SOLUTIONS, SALES & SERVICE • 13696 Highway 7 • Warsaw MO 65355



Mark your calendars for these upcoming boating events in 2017!

2017

Overland Park
BOAT SHOW
JANUARY 26th-29th, 2017
 OVERLAND PARK CONVENTION CENTER
www.OverlandParkBoatShow.com

LAKE OF THE OZARKS MARINE DEALERS

St. Charles
BOAT SHOW
MARCH 9th - 12th, 2017
 ST. CHARLES CONVENTION CENTER
www.StCharlesBoatShow.com

The Lake of the Ozarks Marine Dealers Association
2017

IN WATER
BOAT SHOW
Dog Days
 Bar & Grill @ 19 MM
APRIL 21-23rd, 2017
 LAKE OF THE OZARKS
www.OzarkBoatShow.com

SEPTEMBER

BOAT SHOW
CLEARANCE
Captain Ron's
SEPTEMBER 22ND - 24TH, 2017
 Lake of the Ozarks www.OzarkBoatShow.com

Lake of the Ozarks Marine Dealers Association

P.O. Box 2235 Lake Ozark, Missouri 65049 573-480-2300 Email: Mike@LakeOzarkBoatDealers.com

Lifting your dreams...from canoes to cruisers.



Summerset BOAT LIFTS

SUMMERSET BOAT LIFTS

EXCLUSIVE GALVA-HOIST DEALER

NEW AND USED LIFTS

www.SummersetBoatLifts.com

Osage Beach

573-348-5073

Camdenton

573-873-5073



bigboysfiberglassrepair.com

30 Years Experience!
Marine Fiberglass
Repair at the
Lake of the Ozarks!

Quality Products
Quality Work
Quality Job

US OR BE UGLY



573-346-1175 • Boat Updates • Personal Watercraft • RVs & 5th Wheels • Metal Flake Specialists

4008 Old Rte. Hwy. 5 North - Camdenton • Gel Coating • Bass Boats • Complete Refinishing Using PPG Paint Systems



Central Bank of Lake of the Ozarks

Member Central Bancompany
Strong roots. Endless possibilities.™

Member FDIC

Trust our team of Lenders to help put your family in the boat of their dreams.



cbolobank.com

573.348.2761



Kelly's Port

LAKE OF THE OZARKS
KellysPort.com

3545 Osage Beach Pkwy., Osage Beach, MO 65065

573 348-3888



19 MM Past Grand Glaize Bridge
Lake Rd. 54-56 to Dude Ranch Rd.
Osage Beach, MO

573 348-4700

Your NEW boat is only as good as the dealer that BACKS IT UP

The days of a tech running down to your boat with a crescent wrench and a straight-edge screwdriver and fixing your boat are over. . .

In today's environment, it takes education and equipment. If your boat has a re-occurring problem or is ready for Annual Maintenance, please give us a call.

KELLY'S PORT

THOSE OTHER GUYS

Years in Business	Since 1977	??????
Certified Techs	9	??????
Master Techs	4	??????
Service Boats	8	??????
Service Vehicles	5	??????
Fully Insured	Yes	??????
Schools attended this year by techs	22	??????

Kelly's Port

LAKE OF THE OZARKS
www.kellysport.com

**Buy The Best
and Only
Cry Once!**

**Lake's
Best
Gas
Prices!**



Since 1977 • 39 Years with Same Owner and Manager!

Full-Service On-Water Marina

Wet & Dry Storage • Full Fiberglass and Mechanical Repair

Our Pre-Owned Inventory - Online! KellysPort.com



\$29,900

2005 BENNINGTON 2575RL I/O - 5.0 MPI B3 - Boat just went through a mechanical compression test and complete detail. Clean inside and out! \$29,900



\$24,900

1999 CHAPARRAL 2830 BR - TW5.0 GI DP - 580 HRS Boat is very clean inside and out with twin Volvo 5.0 GI with DP drive. \$24,900



\$139,900

2013 REGAL 3200 BR - TW/5.7 GXI DP - WHT/BLK One of a kind, extremely clean, one-owner boat with All the options: extended swim platform, new Garmin glass GPS, upgraded Fusion stereo, cockpit carpet, vacuflush head, PowerTower, bow filler cushions, cockpit cover/bow cover and much more!! \$139,900



\$28,900

2005 J C 266 TRITOON - MERCURY 255 2-STROKE - 120 HOURS - WHT/TAN \$28,900 Very clean, pre-owned boat that comes with a 30 Day Major Mechanical Warranty.

OUR TRADE INS

2004 BENTLEY 24 - 115.....	\$18,900
2001 BENNINGTON 2575RL - 150 OPTIMAX.....	\$22,000
2005 BENNINGTON 2550 RL - 225 YAMAHA.....	\$34,900
2005 BENNINGTON 2575RL - MERC 5.0L - WHT/GRN.....	\$29,900
2005 BENNINGTON 2575RL - 350 MAG B3.....	\$34,000
2009 BENNINGTON 2575 RCGWIO 5.7 Volvo DP.....	\$38,900
2015 BENNINGTON 25 RSRR - 250 MERC.....	\$62,900
2005 JC TRITOON 266 - 350 MAG B3 - 180 HRS - WHT/BLUE.....	\$28,900
2008 FOUR WINNS 260 BR - 5.7GXI - 318 HRS.....	SOLD
2009 REGAL 2700 ES - 320 - 756 HRS.....	SOLD
2002 SEA RAY 290BR - 496 MAG - 485 HRS.....	SOLD
1999 CHAPARRAL 2830 BR - VOLVO 5.0 GIDP - WT/GRN.....	\$24,900
1999 REGAL 2850 - 350 MAG.....	\$22,900
2014 REGAL SC FULLY LOADED LIKE NEW DIESEL IPS!.....	CALL FOR DETAILS
2016 CHAPARRAL 287 SSX - MERCURY 8.2 B3 - BLK/WHT/RD.....	SOLD

CUDDY

1997 REGAL 8.3 - 7.4 GLDP - WHT/BLUE.....	\$14,900
1999 REGAL 2850 - 350 MAG.....	SOLD
2005 REGAL 3350 - TE5.7 - 550 HRS.....	\$74,900
2011 REGAL 3350 - TW5.7GXI DP - 275 HRS.....	\$104,900
2011 REGAL 3350 - TW5.7 GXI DP - 350 HRS.....	\$99,900
2011 REGAL 3350 - TW/5.7 GXI - 350 HRS - WHT/BLK.....	\$109,900

PERFORMANCE

2006 BAJA 35 OUTLAW - TW/496 MAG HO - RED.....	\$79,900
2005 FOUNTAIN 35 - TW/496 MAG HO - 150 HRS.....	\$89,000
2005 ENVISION DLX TRUDER - 6.2.....	\$46,900

PONTOONS

2010 PLAYCRAFT 2400 CLIPPER - AKL - 180 HRS.....	\$24,900
2001 SUNDANCER 240 - 150 OPTIMAX - BLUE/WHITE.....	\$13,900
2015 BENNINGTON 25 RSR - 250 MERC.....	\$62,900
2005 BENNINGTON 2550 RL - 225 - 339 HRS.....	\$33,900
2002 BENNINGTON 2550R - 225.....	\$23,900
2001 BENNINGTON 2575 RL - YAMAHA 150 2-STROKE - WHT.....	\$22,900
2005 BENNINGTON 2550 RL - YAMAHA 225 4-STROKE - WHT.....	\$34,900
2014 BENNINGTON 2550 QCW - MERCURY 250 - 71 HRS - BLACK.....	SOLD
2011 BENNINGTON 2874RCW I/O - 5.7GXI.....	\$59,900
2016 BENNINGTON 28QCWWA I/O - V8 - 12 HRS.....	\$99,900

DECK BOAT

1995 BAYLINER 2659 RENDEZVOUS - MERCURY 4.3 - WHT/BLUE.....	\$12,900
---	----------

CRUISERS

2005 CHAPARRAL 260 - 350 MAG B3 - TRL - WHT/BEIGE.....	\$44,000
1999 REGAL 2660 - T4.3L - 360 HRS - WT/TN.....	\$28,900
1993 BAJA 290 MY - T/MERC 350 MAG A1 - WHT - 800 HRS.....	\$24,900
2007 FOUR WINNS 318SC - MERC 350 MAG - 276 HRS - WHT/BLUE.....	\$84,900
2013 CHAPARRAL 327 SSX - T350 - 120 HRS - BLACK.....	\$169,500
2009 FORMULA 350SS - TW/496 MAG AXI - 190 HRS.....	\$184,900
2006 REGAL 3560 - TW/8.1 GXI DP - 220 HRS - WHT.....	\$119,900
2010 REGAL 3760 - TW8.1 GI EVC JYSTK - N/TAN - 221 HRS.....	\$199,999

CRUISERS

2005 CHAPARRAL 260 - 350 MAG B3 - TRL - WHT/BEIGE.....	\$44,000
1999 REGAL 2660 - T4.3L - 360 HRS - WT/TN.....	\$28,900
1993 BAJA 290 MY - T/MERC 350 MAG A1 - WHT - 800 HRS.....	\$24,900
2013 CHAPARRAL 327 SSX - T350 - 120 HRS - BLACK.....	\$169,500
2009 FORMULA 350SS - TW/496 MAG AXI - 190 HRS.....	\$184,900
2006 REGAL 3560 - TW/8.1 GXI DP - 220 HRS - WHT.....	\$119,900
2010 REGAL 3760 - TW8.1 GI EVC JYSTK - N/TAN - 221 HRS.....	\$199,999
1998 SEA RAY 400 EXPRESS - 705 HOURS - WHITE.....	\$79,900
2008 REGAL 4060 IPS - TW 8.1 IPS - 540 HRS - HRS - WHT.....	\$199,900
2011 REGAL 42 SC - T8.1 - N/GLACIER - 235 HRS.....	\$349,900
2007 REGAL 4460 - T/8.1 - NTT/BLK - 110 HRS.....	\$259,000

BOWRIDERS

22007 CROWNLINER 240 LS - MERCURUISER 350 - 290 HRS - BLK/WHT.....	SOLD
2011 REGAL 2700 ES - 5.7 GI DP - T/SAND/BLK - 200 HRS.....	SOLD
2012 REGAL 2700 ES - 320 DP - NTT/SAND 130 HES.....	\$72,900
2009 REGAL 2700 ES - 320 - 756 HRS.....	\$54,900
2002 SEA RAY 290BR - 496 MAG - 485 HRS.....	\$42,900
1995 REGAL 8.3SE - 7.4 GL DP - 210 HRS.....	\$19,900
1999 CHAPARRAL 2830 - 5.0 GIDP.....	\$24,900
2003 REGAL 2900LSR - 5.7GXI - 278 HRS.....	\$35,900
2013 REGAL 3200 BR - TW5.7 GXI DP - N/BLK.....	\$139,900
2013 REGAL 3200 - V8300 5.7L - 118 HRS.....	\$159,900
2014 REGAL 3200 - V8300 - 110 HRS.....	\$149,900



3545 Osage Beach Pkwy., Osage Beach, MO 65065

573 348-3888

See all the boats online at:

KellysPort.com

573 348-4700



19 MM Past Grand Glaize Bridge
Lake Rd. 54-56 to Dude Ranch Rd.
Osage Beach, MO



FREE TAKE ONE

OVERLAND PARK BOAT SHOW JAN. 26-29

Boating

Lake of the Ozarks

Volume Seventeen • Issue One • January, 2017



MONTEREY BOATS

The New Monterey 378 SE

BIG THUNDER MARINE

147 Glencove Blvd Lake Ozark, MO.
www.BigThunderMarine.com (573) 365-4001

SEE THE MONTEREYS AT THE OVERLAND PARK AND KANSAS CITY BOAT SHOWS

Benne Publishing, inc.

Contents © Copyright 2017 - All Rights Reserved
160 N. Hwy 42 - Kaiser MO 65047 | 573-348-1958 Tel. | 573-348-1923 Fax.