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Volume Nineteen • Issue One • January 2019

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Businesses required to display poster. Page 4

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New Shootout calendar available. Page 17

SHOOTOUT

POWERED BY PERFORMANCE BOAT CENTER

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Crossword

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Get a look at where the Lake is going

By Nancy Zoellner-Hogland

Those interested in learning more about economic conditions in the Lake's three-county area are invited to attend the annual meeting of the Lake of the Ozarks Regional Economic Development Council (LOREDC), formed to promote a regional approach to marketing the Lake Area. The meeting is set for 8 a.m. Thursday, January 17 at the Lodge at Port Arrowhead, 3080 Bagnell Dam Boulevard in Lake Ozark.

Jeana Woods, LOREDC president, said in addition to recapping what the LOREDC committees have been working on, discussing initiatives on the horizon for the coming year, electing a new board of directors and presenting community business awards, the meeting will also feature a speaker from Missouri Partnership, a public-private economic development partnership established to assist companies looking to expand, relocate to or open a new business in Missouri.

"Steve Johnson will give an overview about what's going on in the state. Hopefully he'll hit on workforce, site selection – that type of thing – to energize our group. For instance, if an area or municipality is trying to attract new industry, Missouri Partnership can help them accomplish that. They're a really good resource and can help with information about what's happening at the

state level that could assist in making it happen. It should be very interesting and really applies to anyone and everyone interested in seeing the Lake's tri-county area grow," Woods explained.

She also said those who are interested in getting more involved in economic develop-



ment can also get information on participating on a variety of LOREDC committees.

"For instance, several people – some in construction – have joined the housing committee. They're not actual members of LOREDC but they're interested in seeing more housing developed so they attend those committee meetings to learn what is being done and see if there's any way they can be involved," Woods said.

The January 17 meeting, which is open to everyone, will include a free hot breakfast. However, in order to have

enough food, Woods said those planning to attend must RSVP by emailing info.LO-REDC@gmail.com or calling 573-302-2000.

What is Missouri Partnership?

According to information provided on the website, founded in 2007, the Missouri Partnership is a public-private economic development partnership designed to increase the visibility of Missouri as a globally competitive business location and attract new jobs and investment to the state. Missouri Partnership works in partnership with the Missouri Department of Economic Development, the Hawthorn Foundation and economic development agencies across the state. From 2009-2017, the organization has led or supported the successful recruitment of 140 projects, resulting in more than 18,000 new jobs, more than \$924 million in new annual payroll and \$2.1 billion in new capital investment.

Missouri Partnership's services are free and include:

- Vetting available sites
- Locating new or existing buildings
- Compiling information on communities and workforce
- Determining eligibility for business incentives
- Coordinating labor training
- Identifying utility availability and costs
- Facilitating meetings with state government agencies and potential strategic partners.

Based on the premise, "You

buy what you know," the Missouri Partnership website provides numerous links to maps, publications, videos, tools and resources, as well as sites that allow information seekers to learn more about what the state has to offer.

The "County Link" tool provides an overview of each of Missouri's 114 counties, with information on a variety of topics including population, which is broken down by gender, race, current age and age in the year 2023, housing, workforce, industry and average daily commute.

The website also includes a link to news stories about specific industries and it shares several success stories. One of those details the new Amazon fulfillment center to be built in Missouri. The website states, "In March, after working with representatives of Missouri Partnership, Amazon.com, Inc. announced its plans for the first Missouri fulfillment center to be located in St. Peters, creating more than 1,500 full-time jobs with benefits and opportunities to engage with Amazon Robotics in a highly technological workplace. Amazon also currently operates a sortation center in Hazelwood, Missouri, where it employs hundreds of associates."

For more information on Missouri Partnership, visit <https://www.missouripartnership.com/>. For more information on LOREDC, visit <http://www.loredc.com/>.

For the Latest Market Status and Real Estate Info, turn to Page 18 for this month's "As The Lake Churns"

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Armchair Pilot

By Nancy Zoellner-Hogland

BECAUSE ANY TRAVELER

can be detained anywhere, at any time, Smarter Travel provided tips to use if it should happen to you. First – don't joke around – especially about being a threat - and don't be sarcastic. Remain calm, comply and answer all questions seriously. 2 - Be patient. You could be detained for just a few minutes or a few days, if it's a visa issue that will require you to get the right papers. It might be wise to research customs processes of your destination. 3- If your flight leaves without you, an airline agent can evaluate your situation and help you get where you need to go. 4 – Your rights depend on your citizenship. U.S. citizens have the right to an attorney. 5 – Although not a common practice, Customs and Border Protection officers have the authority to search computers, disks, drives, mobile phones and other device. However, the searches must be performed with a supervisor in the room and in the presence of the person being searched, and they must have "reasonable suspicion." 6 – You don't have to share your password. Officers are allowed to demand you help them access your phone, but you are allowed to refuse. It won't move you along any faster, but it is an option. 7 – Border officials can seize your phone or make a copy of its contents. In most cases, the phones aren't held longer than five days but they can be.

TRAVEL SITES HAVE BEEN

filled with reports of added flights on nearly all major airlines. Two of the largest expansions took place at United, which announced it was adding 11 new routes, and American, which announced it was adding 18. All flights are scheduled to begin next summer. Most of American's new flights will serve small and medium-size cities from its major hubs but the airline is also adding a second daily flight to Paris and Madrid from Dallas/Fort Worth International Airport. The airline will also be providing service to Glacier National Park in Montana, for the first time. Some of United's new flights will be seasonal – some will be year-round – and all but one provide new connections to cities already served by Unit-

ed. The majority of the flights will be out of Chicago O'Hare.

PEOPLE HAVE BEEN TALKING about some of the major airlines for another reason – but this one isn't so good. It's about the airlines' new pricing for seat selection. Reserving a select aisle seat on Delta could add \$59 to your fare and the cost to reserve an aisle seat on American can range from \$39 to \$43. The airlines are billing the seats as "preferred seating," however some say there's nothing "preferred" about it – the seats don't provide additional legroom and aren't necessarily next to windows. A travel analyst estimated seat selection fees are generating half a billion dollars a year for the airlines that charge them – running a close second to extra baggage fees.

PAYING EXTRA FOR CERTAIN

SEATS doesn't mean you'll always get them. A woman paid an addition \$168 to British Airways to make sure she and her daughter didn't have window or center seats on their flight from Rome to Heathrow Airport. However, that's exactly what they got when she boarded. Flight attendants didn't offer much consolation, according to the traveler, who was told they could take the seats or get off the plane. And the trip didn't get any better. On the flight from Heathrow to Boston, they were forced to move from their seats so the airline could accommodate a "VIP" customer – and one of the seats was soaked with urine and the seat-back entertainment system was out of order. This time, the woman asked if they could get off and take another flight but were told they had to stay put.

HOLIDAY TRAVEL CAN BE

STRESSFUL – especially when winter decides to show up in full force – but are some airports better than others, around the holidays? Magnify-Money took a look at the flight data for the nation's 50 busiest airports collected over the past 10 years by the U.S. Department of Transportation to find out. The study found that flying out of Honolulu at Christmastime was a breeze, with 84.2 percent of its departing flights reaching their destinations on time. Maui's Kahului International Airport ran a

close second with 83.7 percent of its flights making it on time. On the mainland, Southwest Florida International Airport in Fort Myers ranked third with 77 percent of its flights arriving on time. Go figure. On the opposite end, Chicago Midway International Airport ranked worst for on-time holiday travel with just 61.5 percent of its departing flights arriving on time. It was followed closely by Chicago's O'Hare Airport, with 61.6 percent, and New York City's Newark Liberty International Airport, with just 62 percent of its departing flights reaching their destinations on time.

TO TAKE AWAY SOME of the stress encountered during ride pickups, in December, St. Louis Lambert International Airport relocated the pickup zones for Uber and Lyft, separating them from the traditional passenger pickup zones. The new Ride App Pickup zone at Terminal 1 was moved to the upper roadway level at the west end of the terminal on Departures Drive, closest to Entry 6. The Ride App Pickup zone at Terminal 2 remains on Arrivals Drive (lower), but was moved to the curb between Entries 15 and 16. These locations will also be the designated drop off zones for Ride App vehicles.

IF YOU DON'T HAVE A PASSPORT, but plan to travel internationally this summer, you might want to start gathering paperwork to obtain one. You'll need legal identification - a birth certificate, a U.S. passport, certificate of citizenship, and/or a certificate of naturalization. Newly married or divorced applicants who wish to have their names changed on their passport will need to present an official marriage certificate or divorce decree. Those with out-of-state photo IDs should also bring a second form of identification, such as a Social Security card. You'll also need a passport photo, which can be taken at drugstores. Processing times for a standard application can take between four to six weeks. First-timers, those whose passports were stolen, lost or damaged or those who got a previous passport more than 15 years ago will have to apply in person at a passport application facility - post offices, libraries, or other government offices. Most require an appointment.



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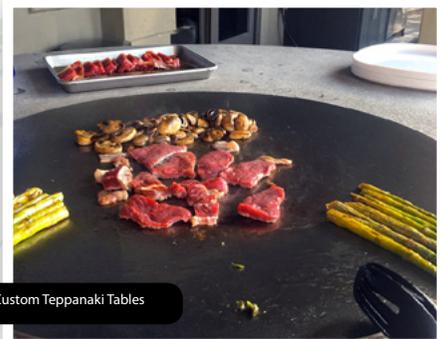
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DPS releases poster combating human trafficking

The Department of Public Safety released a poster to provide information to assist human trafficking victims and raise awareness of the crime, whose victims are often hidden and fearful of coming forward.

The poster must be displayed in Missouri airports, train stations, bus depots and certain types of businesses across the state beginning on March 1, 2019. The 8 1/2-by-11-inch poster is headlined "STOP HUMAN TRAFFICKING" and includes the toll free hotline of the National Human Trafficking Resource Center (1-888-3737-888).

The poster is available on the DPS website (<https://dps.mo.gov/>) and can be accessed directly at: <https://dps.mo.gov/human-trafficking/>. Businesses that are not able to print the poster can use the website to order up to four copies to be mailed to their address. Additionally, all Missouri State Highway Patrol troop headquarters have copies at their reception desks. A list of troop locations is available at www.mshp.dps.mo.gov/.

Legislation requiring DPS to deliver the human trafficking awareness message in both English and Spanish in the same poster was the first legislation to pass through the Missouri General Assembly during the 2018 session. DPS is utilizing a federal Victims of Crime Act (VOCA) grant administered by the Missouri Department of Social Services to pay for printing and mailing costs.

"Human trafficking is the exploitation of vulnerable people that can include kidnapping, forced labor, and commercial sexual exploitation, and it happens in Missouri, just as it does in other states" Public Safety Director Sandy Karsten said. "We hope these posters not only help lead human trafficking victims to assistance, but help spread awareness about this terrible crime that affects people across our country."

As part of the Department of Public Safety's effort to combat human trafficking, since June, the Missouri State Highway Patrol has conducted specialized training in all nine troops across the state. The Interdic-

tion for the Protection of Children training is conducted over 16 hours and concentrates on identifying signs during a traffic stop that a child might be in danger. A total of 307 troopers have completed the training. Since being trained, troopers have initiated 22 investigations.

On the poster, the phone number is not configured in the usual format in order to make it easier for people to remember the national hotline number (1-888-3737-888). It also includes the text number to the hotline, 233733 (BeFree), and its website, TraffickingResourceCenter.org.

Under House Bill 1246, beginning March 1, 2019, the Missouri Stop Human Trafficking poster is required to be displayed in a conspicuous place in or near the bathrooms or near the entrance of each of the following establishments:

- Hotels, motels, or other establishments that have been cited as a public nuisance for prostitution under Section 567.080 RSMo.
- Strip clubs or other sexually oriented businesses.

- Airports.
- Train stations that serve passengers.
- Emergency rooms within general acute care hospitals.
- Urgent care centers.
- Privately operated job recruitment centers.
- Businesses or establishments that offer massage or body work services for compensation.
- Women's health centers.
- Bus stations.

•Privately owned and operated facilities that provide food, fuel, shower or other sanitary facilities, and overnight parking.

Any owner or operator of an establishment required to post the human trafficking hotline notice that fails to comply can receive a written warning for the first violation and may be guilty of an infraction for any subsequent violation.

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Si usted, o alguien que conoce, lo están obligando a hacer algo y no lo dejan ir— ya sea sexo a cambio de dinero, trabajo de casa, trabajo agrícola, construcción, en una fábrica, tienda, restaurante o cualquier otra actividad, llame al Centro Nacional de Recursos contra el Tráfico de Personas al:

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Dock inspection fees increase in LOFPD

By Nancy Zoellner-Hogland

Residents of the Lake Ozark Fire Protection District can expect to pay a little more for dock inspections from now on.

That's because in December, the district's board of directors voted to increase the fee from \$50 to \$75. This is the first increase the district has made since dock inspections began in 2006.

"And that still doesn't cover the actual cost of the inspection, but we look at this as a public service – to provide that safety to the public," said LOFPD Chief Mark Amsinger.

He said in addition to the paperwork and the data entry that's involved, the inspection takes 90 minutes or longer because inspectors use a 28-point checklist to look at things like grounding electrodes, GFCI receptacles, and conduits, boxes and fittings to make sure they are approved for the conditions of use. Then there's the drive time. And that's if the dock passes on the first inspection – something that happens less than 50 percent of the time, ac-

ording to Amsinger.

When the dock doesn't pass, the deficiencies are noted on the checklist and dock owners are then required to fix those issues before the inspector returns to recheck the dock.

"We issued more than 200 permits in 2018, so they keep us pretty busy," he said, adding that although he knows that few people want to spend money on something like an inspection, he suggests dock owners – especially those in areas that get a lot of boat traffic – frequently check their docks for problems and then call for an inspection or call an electrician if they detect a problem.

"This shouldn't be a 'Get it and forget it' situation. Just one broken connection or one grounding wire coming loose could create a dangerous situation," he said.

The chief said it was also important for swimmers to remember Ameren Missouri's slogan, "If you feel a tingle or shock, stay away from the dock."

"And that's any dock be-



It's smart to regularly check docks, especially like this one on the main channel, to make sure all wiring is secure. Electrical inspections and permits are required for all newly installed private boat docks equipped with electric power; when revisions were made to existing docks; when docks are relocated or when docks are involved in a transfer of ownership due to the sale of real estate. Nancy Zoellner-Hogland photo.

cause you might not be able to tell where that tingle is coming from. If possible, swim to the shoreline and exit there," he advised.

For more dock safety tips, visit AmerenMissouri.com/Lake.

In 2006, two years after an

Olathe man died when he was shocked by a dock cable and fell into the water, the Osage Beach, Lake Ozark, Mid County and Sunrise Beach fire protection districts partnered with Ameren Missouri to institute a dock inspection program at the Lake. At that time, the program required electrical inspections and permits for all newly installed private boat docks equipped with electric power; when revisions were made to existing docks; or when those docks were relocated.

Then on July 4, 2012, a 13-year-old girl and her 8-year-old brother died while swimming at the family's vacation home in the Gravois Arm of

Lake of the Ozarks. During its investigation, the Missouri State Water Patrol found that the dock did not have a ground fault circuit interrupter (GFCI) at the at the dock's juncture with the seawall. GFCIs prevent shocks in case of short circuits. A few days later, a 26-year-old Hazelwood woman died in an unrelated but similar incident. The Water Patrol cited faulty wiring in that incident. Earlier in the year, thanks to quick-thinking witnesses, three other swimmers survived electric shock on a dock without a GFCI and in a similar situation in June 2012 two children and

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Training to the rescue!

Program trains volunteers how to help in emergencies

By Nancy Zoellner-Hogland

When disaster strikes – especially when it’s a large-scale disaster – resources are spread thin. It can hours – or even days – before firefighters, law enforcement or emergency medical technicians are able to reach every person affected. The Community Emergency Response Team (CERT) program educates volunteers not only how to be prepared for the hazards that may impact their area, but also how to provide basic emergency disaster response skills and disaster medical operations to help people until responders arrive and to assist in any way possible once those emergency responders are on the scene.

Camden County now has more than 30 active CERT-trained volunteers. A graduation ceremony for the most recent class – the fourth to be offered – was held in early December.

“We wanted to honor the dedication and sacrifice that the volunteers made up to this

point. They put aside every Monday night for eight weeks to learn some very interesting topics in order to serve Camden County residents and first responders – medical, fire and police and sheriffs’ departments. And I thank them for their commitment and felt it was important to recognize that,” said Gerry Hodge, who provides the search-and-rescue training for CERT and who assists with coordinating the Camden County program. “However, this is just the beginning for all of us because it doesn’t stop here. We’re focused on a team concept and as a team, we’ll continue to work and train together to become more efficient so we’ll be ready if and when disaster should strike.”

Through hands-on practice and realistic exercises, CERT members learned:

Disaster Preparedness: Addresses hazards specific to the community. Materials cover actions that participants and their families take before, during and after a disaster as well as an overview of CERT and local laws governing volunteers.



A graduation ceremony was held in early December for those who successfully completed the Community Emergency Response Team training program. Camden County Commissioner Greg Hasty and Camden County Emergency Management Agency Director Ron Gentry were on hand for the ceremony. Nancy Zoellner-Hogland photo.

Fire Suppression: Covers fire chemistry, hazardous materials, fire hazards and fire suppression strategies. However, the thrust of this session is the safe use of fire extinguishers, controlling utilities and extinguishing a small fire.

Medical Operations Part I: Participants practice diagnosing and treating airway obstruction, bleeding and shock by using simple triage and rap-

id treatment techniques.

Medical Operations Part II: Covers evaluating patients by doing a head to toe assessment, establishing a medical treatment area and performing basic first aid.

Light Search and Rescue Operations: Participants learn about search and rescue planning, size-up, search techniques, rescue techniques and rescuer safety.

Psychology and Team Organization: Covers signs and symptoms that might be experienced by the disaster victim and workers, and addresses CERT organization and management.

Course Review and Disaster Simulation: Participants review and practice the skills that they have learned during the previous six sessions in a *continues on page 10*



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Training to the rescue!

continued from page 8
disaster activity.

After successfully completing the program, which is offered free of charge, graduates are provided with bags filled with emergency medical supplies, tools and other equipment and are asked to attend as many monthly meetings as possible in order to stay in-

formed and updated. Volunteers are also able to attend additional classes – again, offered at no charge.

“This program is for anyone who cares about his or her community and who wants to help in a numerous variety of ways. At a scene we can be tasked with everything from providing water or blankets to assisting with search and rescue – and sometimes even directing traffic for the chamber of commerce,” he laughed. “

Hodge retired from the military after serving 14 years as an

investigator with the military police. He moved to Missouri in the early 1990s and worked as a veteran service officer with the Missouri Veterans’ Commission for 22 years before retiring last year.

“I had so much training in the military and I wanted to get involved with something where I could continue to serve my community. I learned about CERT at the Dogwood Festival, thought it would be interesting and it would allow me to put that training to good use. I’m the kind of person who likes to

get out and get my hands dirty – working on search and rescue is right up my alley – but we have plenty of opportunities who people who aren’t interested in doing that type of work. And nobody is too old or too out-of-shape to help. For instance, if a tornado would sweep through the area, the EMA might need someone to stay at the command center to answer phones. Someone disabled could do that.”

Because the Camden County CERT program is fairly new, they are still in the process of getting organized, appointing officers and lining up people who have expertise in certain areas to better the organization and find out what works best for the group. In the past, the eight-week training program has been held three hours per night, one night per week. However, Hodge said they are also looking at the possibility of offering the class two nights per week for four weeks. Although dates have not yet been set, he said he’d like to begin the next class in April. CERT will also be working with the Federal Emergency Management Agency to present an emergency preparedness class for the community in April. There is no charge to attend. More information will be available soon.

To get more information or to learn how to enroll in the next class, call the Camden

County Emergency Management Agency at 573-346-7108.

More information on disaster planning is available at www.ready.gov; www.sema.dps.mo.gov; www.dhss.mo.gov; and www.redcross.org.

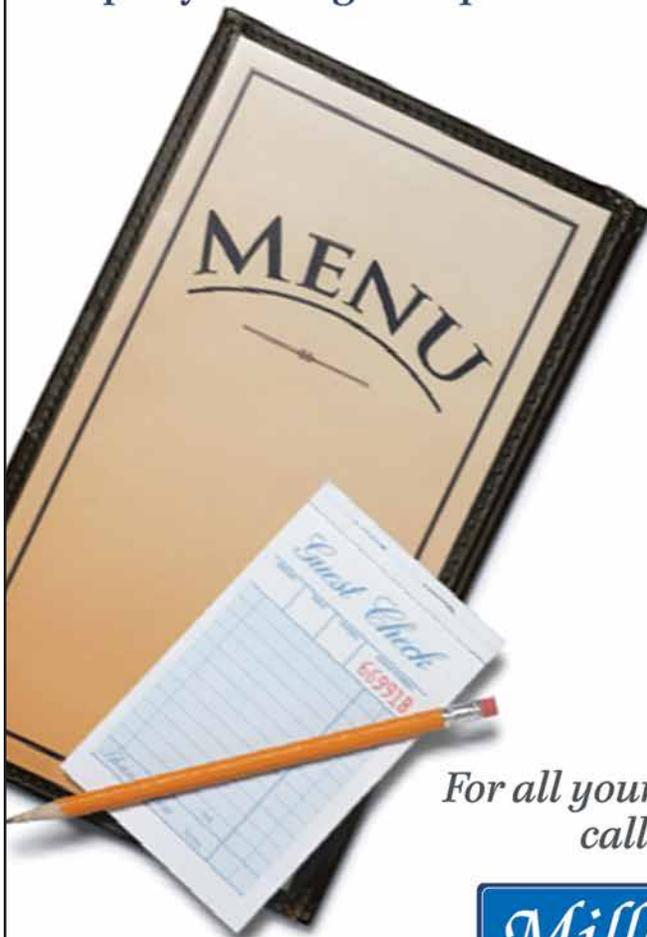
The CERT concept was developed and implemented by the Los Angeles City Fire Department in 1985. The Whittier Narrows earthquake in 1987 underscored the area-wide threat of a major disaster in California. Further, it confirmed the need for training civilians to meet their immediate needs.

The CERT program was designed as a grassroots initiative and specifically structured so that the local and state program managers have the flexibility to form their programs in the way that best suits their communities.

There are now more than 2,700 local CERT programs operating nationwide, with more than 600,000 individuals representing all 50 states, many tribal nations and U.S. territories involved. Each is unique to its community but all are focused on building a culture of preparedness. FEMA also supports CERT by conducting or sponsoring Train-the-Trainer and Program Manager Courses for members of the fire, medical and emergency management community.

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Session 1

Jan 9, 2019 @ 8:30 AM : Hiring, Firing, & MO Employment Law
Presenter: Sue Kmet, Owner - Kmet Consulting & Missouri Employment Conference

Jan 9, 2019 @ 10:30 AM : Legal Landmines for Business Owners & How to Mitigate Them
Presenter: Brooke Christy, Attorney at Law - PMCW Law Firm

Session 2

Jan 23, 2019 @ 8:30 AM : Business Types & Structures - What You Started With
May NOT Be What You Need Today
Presenter: Adam Wolfe, CPA - Wilson Toellner CPAs

Jan 23, 2019 @ 10:30 AM : Commercial/SBA Loan Discussion - What Banks Look for
in the Application Process to New or Existing Businesses
Presenters: Brian Gagnon, VP/Commercial Loan Officer - Central Bank of Lake of the Ozarks
Donna DeLong - Enterprise Development Corporation

Session 3

Feb 6, 2019 @ 8:30 AM : Clearing the Fog of Financial Statements - FINALLY Understand
Exactly What You're Looking At & What It Means
Presenter: Adam Wolfe, CPA - Wilson Toellner CPAs

Feb 6, 2019 @ 10:30 AM : Business Insurance Landmines for Small Business Owners
Presenter: Aaron Spieler - Spieler Insurance Group

Session 4

Feb 20, 2019 @ 8:30 AM : Cyber Security for Your Business & Your Responsibility
(Liability) for Employee and Customer Data Protection
Presenter: Randall Cowen - Oak Star Bank

Feb 20, 2019 @ 10:30 AM : Stop Throwing Money at Tactics First - Get Strategic
with Your Marketing Approach - Tactics Come Later
Presenters: Sandy & Mike Waggett, Owners - MSW Interactive Designs LLC

Session 5

Mar 6, 2019 @ 8:30 AM : Benefits Are Key to Retention - Get Creative to Keep Your Best
Employees
Presenters: Tony Reahr - Edward Jones & Aaron Spieler - Spieler Insurance Group

Mar 6, 2019 @ 10:30 AM : A Great Company Handbook Is Critical for Your Business
Presenter: Sue Kmet, Owner - Kmet Consulting & Missouri Employment Conference

Session 6

Mar 20, 2019 @ 8:30 AM : Marketing Tactics for Visibility, Credibility, & Profitability
Presenters: Sandy & Mike Waggett, Owners - MSW Interactive Designs LLC + Panel Discussion

Mar 20, 2019 @ 10:30 AM : Be the Best You - In Business and In Life!
Presenter: Gail Carlock, Certified Zig Ziglar Speaker - HeartWork Inspires

Lake has needs some don't care to meet

By Nancy Zoellner-Hogland

Although a housing study conducted in 2017 by the Lake of the Ozarks Regional Economic Development Council (LOREDC) showed a serious lack of affordable workforce and senior housing, a plan to provide housing that could meet both needs was met with stiff opposition by those who live near the proposed development.

Joe Feldmann, project manager for Cochran Engineering, and developer Chris Hulsey, the owner of BTB Investments, presented the plans at the December meeting of the Camden County Planning and Zoning Commission meeting. They requested a Conditional Use Permit (CUP) in order to build a zero-lot line multifamily development consisting of 32 duplexes and three quad-plexes on property along Lake Road 54-79. The property is zoned R-2 Medium Density Residential.

The units, which would be rented on long-term leases and not sold, would range in size from 1,100 to 1,300 square feet; the duplexes would include two-car garages. The project, to be named Lakeside Landing, would be a continuation of the Autumn Village, development, begun in 1986. According to the developer, it will include upgraded streets and amenities, which would be managed by a property owners association.

Two people spoke in support of the project – Lisa Renfro, the

manager of Autumn Village, and Dick Tuttle, vice president of Cochran Engineering, which is designing a sewer system that will meet county guidelines and also correct existing problems in that area.

However, several spoke against it during the public hearing portion of the meeting.

One man who has owned a home in nearby Sunny Slope since 1964 said he didn't want to lose the peace and quiet and low traffic numbers they currently enjoy. He also said he was worried that the development would cause sewer costs to increase. Others said they felt the project would put a strain on such services as electric, internet and cable and water. Some voiced concern about wear and tear on roads during construction, although Lee Schumann, a member of P&Z as well as the head of Camden County Road and Bridge, said the developer would be responsible for any damage done to the roads. Others said they didn't want the increased traffic the development would bring. Although the developer promised the housing would be "nice," adding that he had installed a water fountain at the entrance to set the tone for the development, some said they were worried that the project could turn into low-income housing in the future and bring problems to the neighborhood, while also lowering property values of surrounding homes.

The P&Z voted to table the

request in order to give the P&Z members time to review the information and to visit the property. The matter will come back before the commission at their next meeting, scheduled for 5:30 p.m. January 16 at the Camden County Courthouse.

The Lake of the Ozarks Regional Housing Study took an in-depth look at the housing conditions of the three counties that constitute the Lake of the Ozarks Regional Economic Development Council (LOREDC). This includes the counties of Camden, Miller, and Morgan and the commercial centers of Camdenton, Eldon, Lake Ozark, Osage Beach, and Versailles. An analysis of Laclede County was also conducted because, although not part of the LOREDC area, it is part of the Lake of the Ozarks Council of Governments, which would most likely act as a partner in any housing strategies implanted.

For more information on the regional housing study, visit www.loredc.com and click on the link.

LOREDC leaders will be discussing housing, among other topics, at a meeting set for 8 a.m. Thursday, January 17 at the Lodge at Port Arrowhead, 3080 Bagnell Dam Boulevard in Lake Ozark. The meeting is open to the public and anyone interested in the future of the Lake is invited to attend. See the story on page one for more details.

A Matter of Trust

The Importance of Planning for Single Seniors



Trenny Garrett, J.D., CTFA

Senior Vice President

More and more seniors are finding themselves alone and without nearby relatives to help them with financial management. If you are in this situation, it's important that you find an alternative—friends or professionals who can fulfill these roles that might otherwise be handled by family members. While you may think you can handle these duties now, the most vexing problems for many seniors arise when they become incapacitated, temporarily by illness or permanently through aging. Suddenly, there are many questions that need to be answered.

Who will pay the bills?

Who will track the investments?

Who will make decisions about real estate?

Who will make certain that taxes are paid?

Who will balance the checkbook?

The first solution that comes to mind for these questions is a **financial durable power of attorney**. This document allows another person to step into your shoes, financially speaking, and make binding decisions on your behalf. A durable power of attorney may be as broad or as limited in scope as needed to make you comfortable. You'll need to see your lawyer to have a power of attorney drafted and executed.

Another axis of anxiety concerns health care. In this area, you may need:

a health care power of attorney, with medical instructions to be followed if you are incapacitated;

a Health Information Portability and Accountability Act (HIPAA) authorization, so that your agent has full rights to your medical records;

a health care proxy that may give someone decision-making power at the end of your life;

and a living will that outlines your expectations for medical care near the end of your life.

Another option many affluent individuals often rely upon is a **living trust** for financial management in retirement. A living trust can provide financial protection in the event of disability or incapacity, just as a durable power of attorney does. However, a living trust offers additional advantages, such as financial privacy at death and probate avoidance. Additionally, a corporate trustee, like Central Trust Company, provides advantages that come with working with an institution as compared to an individual. We don't get sick or go on vacation. Trust and estate management is our business, and we attend to it every day. So, as we enter this New Year, think about what might happen to your finances should you become incapacitated. Were you able to easily answer the questions above? If not, our team would be happy to talk to you about the services we offer that could leave you with a bit more peace of mind. Contact Trenny Garrett today at (573) 302-2474 or at trenny.garrett@centraltrust.net.

Give back to the community Become a SCORE volunteer

Would you like to be part of the growth at Lake of the Ozarks?

Every year SCORE volunteers help thousands of entrepreneurs start small businesses and achieve new levels of success in their existing businesses. Volunteering at SCORE is a way for you to give back to our community, connect with fellow business owners, and pass on your knowledge and expertise to the next generation of entrepreneurs in our community in central Missouri.

SCORE volunteers provide confidential business mentoring services, both in person and

online. They lead seminars and workshops to help small business owners meet their goals and achieve success. They help expand outreach of SCORE through marketing and alliance building in our local communities. And they provide subject matter expertise by industries and professional skills.

Volunteering as a SCORE mentor means you are joining a community of 13,000 diverse volunteers who are all committed to helping small business owners succeed. Whether you have owned your own small business or come from a Fortune 500 company, whether you

are retired or you are a college student, if you have a sincere desire to help small businesses and enjoy volunteering, there is a place for you as SCORE volunteer. Several opportunities are available at offices in Columbia, Jefferson City, Lake of the Ozarks and Lebanon. If you think you would be interested, give us a call at 573-346-5441 and we'd be happy to talk with you or send an e-mail to admin.0493@scorevolunteer.org. For more information, visit our web site at www.LakeoftheOzarks.SCORE.org.

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"Insurance Talk"

with **Belinda Brenizer** of **Golden Rule Insurance**

Beware of Wolf in Sheep's Clothing



Belinda Brenizer CIC,RWCS

The world of insurance is changing drastically! Some things are great such as new technology at the same time Technology can be harmful and expensive for customers not fully covered. The insurance industry is having to change and adapt to the new criminal elements with all the changes and design coverages to protect their clients. Don't assume your business is too small to worry about Cyber-attacks. Small business are hit at higher rate since they don't have policies & procedures in place.

The biggest change we are seeing is in the Cyber-crimes. You'd have to live under a rock to not know about all the companies that have been hit by Cyber or Computer fraud in the past 10 years. The insurance industry has responded with CYBER insurance.

Cyber Insurance comes in many forms and coverages. From the basic data breach coverage which pays the expense of credit monitoring and notification only by public relations firms to the very sophisticated full Cyber policies that cover things like Forensics investigators, losses to the customer for having data stolen, legal expense for release of confidential information and regulatory fines & coverage for cost cyber extortion. The cost for cyber can be as less than \$100 or much higher depending on what coverages you purchase. At the minimum, you need data breach.

New schemes are arising also that clients need to be aware of and educate their staff that we are seeing almost weekly now called "Phishing". According to a study done by Indiana University, Phishing not only costs the company but can affect the individuals who work there. Phishing is where someone tricks someone to release private information

or bills them using "fake" invoices, emails, documents that appear to be from the company but are from cyber attackers. Some examples are staff received phishing emails with national restaurant chain with malware targeting credit cards to obtain customer credit card info., another was phishing attacks targeting W-2 info in 2017 to get personal information from employee documents, and we've had clients that the accounting clerk has paid invoices on "fake" billing statements that appears like normal invoice from their usual vendors.

There are ways to spot Phishing and we recommend training your employee first by recognizing it is who you think it is. You can double-click or tap the senders name on email to reveal the real email address. Secondly, rethink if you can't verify the sender do not click at all. Be suspicious of email requesting private information like logins/password, addresses, etc. Third, if you are a victim, report it to your IT person or IT support system.

Check with your insurance agent to see if your policy covers Cyber insurance and what coverages are included as it varies greatly.

Belinda Brenizer is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or at Belinda@goldenruleinsurance.com for additional comments or questions.

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Don't feed the deer or the ducks or the squirrels – or else

By Nancy Zoellner-Hogland

If you reside in the Village of Four Seasons and you give bread to the grandkids so they can feed the ducks swimming by the dock, if you mount apples or corncobs on a spinning wheel outside your window for an afternoon of squirrely entertainment or if you put a bowl of food out for the neighborhood feral cat, you should probably stop.

Although for some, those activities are all part of the charm of living at Lake of the Ozarks, in November, the Village Board of Trustees adopted an ordinance that makes feeding any wildlife except birds illegal.

Anyone caught violating the law will be charged with a Class C Misdemeanor and fined \$200 for the first offense, \$275 for the second offense, \$350 for the third offense and \$450 for the fourth and subsequent offenses. According to the ordinance, a person may report a violation to the Camden County Sheriff's Office, which provides law enforcement protection for the Village, or "any other code enforcement agent authorized by the Village of Four Seasons."

The ordinance states "it is an affirmative defense to prosecution if a person places food, in good faith, for the purpose of feeding domestic livestock or pets living on their own property." According to the Legal Information Institute, "affirmative defense" is a defense in which the defendant introduces evidence, which, if found to be credible, will negate criminal liability or civil liability, even if it is proven that the defendant committed the alleged acts.

Residents are allowed to feed birds as long as it doesn't create "an unreasonable disturbance with wildlife," and if the apparatus used is designed for the sole purpose of feeding birds and does not attract other wildlife. However, those feeders must not be hung in a manner that allows other wildlife to enjoy their contents.

Several people contacted said they were not happy about the ordinance. One resident said they had fed food scraps to wildlife since moving into their home and planned to continue.

Another said the ordinance was simply a "knee-jerk reaction," adopted to placate those worried about hitting a deer during rutting season but felt it wouldn't do anything to reduce the population. "We're on a peninsula. There's nowhere for the deer to go unless they take up swimming. If they don't eat food put out by residents, they'll just eat their shrubs and flowers. The Village is like one giant buffet for deer."

That sentiment was echoed by others.

"We have a whole herd of deer that routinely patrol the neighborhood. We've spent hundreds of dollars on plants, only to find them gone the next morning – plant, root and all. Short of installing an electric fence, I don't think there's anything we can do – and we don't feed the deer. But the part of the ordinance that really irritated me was about the other animals. There's no such thing as a 'squirrel-proof feeder.' I put bird seed out and regularly catch squirrels eating from it, so based on the ordinance, they can fine me for that – and that's ridiculous! I think the trustees went a little overboard. I know something has to be done – but this ordinance isn't the answer," the resident said.

According to Trustee Jim Holcomb, the Village ordinance was based on "the well-established fact that human involvement, such as feeding, with wildlife is detrimental to both; a number of resident complaints about feeding, which has increased wildlife damage to property; and the excessive and increasing population of wildlife on Horseshoe Bend, which is not managed or controlled."

He said the Village ordinance is similar to those passed by other municipalities and will be enforced by the sheriff's office in the same way that other violations of municipal ordinances are enforced – "with a level of evidence that would be necessary to obtain a resolution of the violation. The person found to be in violation will be issued the necessary process and will have the ability to exercise all rights afforded any-

one charged with a municipal ordinance violation."

Lt. Arlene Page, public information officer for the sheriff's office, said if a complaint is received, they will first give a warning to the alleged offender.

Osage Beach Police Chief Todd Davis said his city adopted a similar, but less restrictive, ordinance in 2008 in response to a number of motor vehicle accidents that involved deer. However, he said he doesn't believe anyone has ever been ticketed for violating the ordinance.

Earlier this fall, Village trustees and the Four Seasons Property Owners Association (POA) met with Missouri Department of Conservation (MDC) agents and stakeholders to address the over-population of deer. A town hall meeting was held later to share the outcome with residents.

Trustee Don Henderson said they discussed paying \$200 per head for professional sharpshooters to thin the herds, they were looking at paying a bounty and at putting out birth control, but didn't feel like any of those were the perfect solution.

Russ Mitchell, who oversees the POA managed hunt, said that hunt, held on common ground has been held since the mid-90s with "limited success." Last year, just 58 deer were taken. Several calls were made to Mitchell to get this year's numbers but he did not answer or return the calls.

Stevie Hines, who oversees the managed deer hunt for Osage Beach, said hunters had reported taking 24 deer by mid-December, but because reporting is not mandatory, she felt the number was actually much higher.

"The population of deer inside Osage Beach city limits is unbelievable and I don't know that it's ever going to change because we're surrounded by state parks. And some areas are more populated than others. That's why we allow hunters to reserve a property for only seven days. If they want more time, they have to call the city to request it," she said, adding that 63 hunters from all over the state had signed up to

continues on page 17

Building an effective web presence

with Sandy Waggett of MSW Interactive Designs
2019 Hot List

As you work on setting goals and resolutions for your business in 2019, we thought we'd give you a few very important things to consider for the hot list when it comes to your website. This past year brought some interesting changes to the website landscape and it is critical that you are not only aware of them, but that you take action to ensure your website is up to par.

SSL Is The New Web Standard

In the summer of 2018, Google's Chrome browser started displaying a NOT SECURE message for EVERY website lacking a SSL certificate. This is a misleading message if your website isn't collecting sensitive information, but it must be paid attention to by website owners because it can cause users to leave your website out of fear.

If you don't have an SSL certificate associated with your website, you need to. Contact your web hosting company and let them know you need one installed.

Google My Business Is Not Optional

With the top 33% of the Google search results page being occupied by listings owned by Google, you need to claim your space to have a chance of being in the mix. Whether you have a physical location or not, ensuring you have a claimed and complete Google My Business listing is essential. If you do have a physical location, it's realistically the only chance you have of showing up in the coveted 3-pack at the top of search and on Google maps.

Go to Google and search for your business by name. If there is a link in the body of that listing that says "Own this business?", your Google My Business listing has not been claimed. You need to click that link and follow the steps provided by Google to claim it. From there, you will then be able to edit your listing, move your pin, add photos, and complete your business profile.

Mobile Friendly Is A Must

In March of 2018, Google rolled



Sandy Waggett

out its "mobile-first" index. Well, it really started in 2016 in experimental phases, but was officially announced by Google this year. Most searches are done on mobile devices now, so Google values "mobile-first" when it returns search results because they want to return the best results to their audience of mobile users.

Mobile-first indexing is just what it sounds like... the mobile version of your website is the starting point for Google and what it includes in the index. If you've been putting off a redesign on your non-mobile-friendly website, it's time to get it done.

Pull up your website on your smartphone. If you have to "pinch and squeeze" to view the content, you need to call your web designer and get quote to create a responsive design. It's an important investment for the future of your business online. Don't put it off - mobile isn't going away, it's growing.

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Lake of the Ozarks Shootout announces new partnership for radio, TV broadcast

Benne Media will be producing the network TV and radio broadcast for the 2019 Shootout, set for August 24 and 25.

The Lake Of The Ozarks Shootout Board announced the change in mid-December.

Benne Media publishes the "Lake of the Ozarks Business Journal" and owns Classic Hits 102.7, Mix 92.7, and KS 95.1 — The Lake's Country Station. Shootout Executive Director Christy Janssen said that under the new partnership, they plan to expand the 31st Annual Shootout's radio and TV coverage.

Drawing international interest and competitors, the Shootout is the largest unsanctioned boat race in the nation, and beyond being a huge economic boost for the Lake of the Ozarks area, it raises hundreds of thousands of dollars annually for local charitable organizations and fire districts.

"This year we were able to give \$300,000 to the Shootout charities and fire departments we support - an increase of \$100,000 over the year before," Janssen said, explaining that the board received bids for the media coverage, and their decision to go with Benne Media was based on the desire to continue seeing that number grow. "The new partnership, most importantly, gives the Lake of

the Ozarks' largest single fundraising event the chance to substantially increase the donation for those 32 charities and eight fire departments. The coverage we have received in the past has

Raising money for the charities is what the Shootout is all about, and is their most important goal, she said.

"We take bids from sponsors and make changes that benefit

present, and future. Change is what helps the Shootout continue to grow, and help meet the growing needs of so many in the Lake area. We want to welcome Benne Media to the Shootout

board meeting, it was also announced that:

The annual Gala of Trees is now a Shootout partner, with the money raised through the event going to Shootout charities.

Children's Learning Center will be working with Janssen on this year's Shootout Auction. In the past they co-chaired the event with Tiffany Maasen.

Camp Wonderland, which will be assisting with the golf outing, will be a new Shootout charity in 2019.

Lake Expo joined forces with Shore Magazine and Oak Star Bank to sponsor this year's Make-a-Wish Foundation's Wish Upon a Ride.

The Celebration Whiskey and Wine Cruise has been set for Thursday, March 28.

New Shootout merchandise, including a new Shootout Gal line, will be unveiled at a style show planned for April.

The Shootout Golf Tournament has been moved to Lake Valley Golf Course and is set for June 2.

Janssen said a calendar of events has been posted on the website www.lakeoftheozarkshootout.org. New events will be added online as they are set. Print copies are scheduled to be published in late January. A list of pick-up spots will be announced as soon as it is available.



been wonderful, and we thank KRMS, Dennis Klautzer, and their staff for all the hard work that has brought Shootout coverage to where it is today."

the charities every year, allowing us to continue growing and improving the Shootout. We appreciate every sponsor and what they bring to the event—past,

Family, and look forward to working with them in 2019," Janssen said.

That's not the only change to be made this year. At the De-

Don't feed the deer

continued from page 16
participate this year.

According to the Missouri Department of Conservation (MDC), during the first half of bow season, 253 antlered bucks, 84 button bucks and 360 does were taken in Camden County. However, the MDC didn't have a further breakdown on the area of the county. MDC numbers showed 49,858 deer – 20,187 antlered bucks, 4,858 button bucks and 24,813 does – were harvested statewide.

Missouri adopted feeding restrictions for another reason

After finding cases of Chronic Wasting Disease (CWD) last year, the Missouri Department of Conservation banned feed-

ing deer and placing minerals for deer in 41 counties. After finding additional cases in or near seven additional counties, the ban was expanded and now includes Adair, Barry, Benton, Bollinger, Boone, Callaway, Cape Girardeau, Carroll, Cedar, Chariton, Cole, Cooper, Crawford, Dade, Franklin, Gasconade, Grundy, Hickory, Jefferson, Knox, Linn, Livingston, Macon, Madison, McDonald, Mercer, Miller, Moniteau, Morgan, Osage, Ozark, Perry, Polk, Putnam, Randolph, Schuyler, Scotland, Shelby, St. Charles, St. Clair, St. Francois, Ste. Genevieve, St. Louis, Stone, Sullivan, Taney, Warren, and Washington counties.

CWD is a contagious neu-

rological disease that causes a degeneration of the brains of infected animals resulting in emaciation, abnormal behavior, loss of bodily functions and death.

Some states – and areas within those states – allow feeding but ban "baiting," placing any product in an area for animal consumption during hunting seasons. Baits can be in the form of salt, mineral blocks, prepared solid or liquid, or piles of apples or other food like grain, vegetables, hay or nuts. However, other areas encourage baiting during hunting season as a way to further thin herds.

In Missouri, where municipalities have not banned the practice of feeding deer altogether, the use of bait while hunting is illegal. An area is

considered baited for 10 days after complete removal of the bait. The MDC does not consider mineral blocks, including

salt, as "bait." However, mineral blocks that contain grain or other food additives are prohibited.



Lake of the Ozarks Eagle Days will be held January 5 - 6, 2019

Highlights of the program include live eagles from the World Bird Sanctuary with professional handlers on hand to answer questions at Osage National Golf Resort. The programs will begin on the hour each day of the event.

At the School of the Osage Heritage Building experts from Dickerson Park Zoo will be presenting two programs throughout the weekend beginning on the half hour each day. Day Shift, Night Shift, Garbage Gal, which features a hawk, owl and a turkey vulture, along with the Bald Eagle Program will rotate throughout the event. Enjoy the variety of exhibitors that will be on hand with fun and useful information to share.

“Lake of the Ozarks Eagle Days is in its tenth year as a stand-alone event, completely funded by the community through donations and sponsorships. The committee felt it was important to continue to grow the event and bring new components to it so people will want to

attend, experiencing something new along with the favorites they come back for year after year,” shared Michelle Cook, LOTO Eagle Days committee member. “This family friendly, free event in the first quarter is not only a boost to area businesses that time of year, but also it gives families something to get out and do together and maybe learn a little bit along the way about our beautiful area.”

Activities will take place at Willmore Lodge, including wild eagle viewing with binoculars and scopes. Master Naturalists will be on hand at this location too, for help in making sightings. Visitors are urged to bring binoculars and cameras for optimal viewing and photo opportunities of wild eagles at Willmore Lodge and below the Bagnell Dam on the Osage River. In addition to pointing out wild eagles in their natural habitat along the river, offering hot chocolate and literature, the Lake of the Ozarks Master Naturalists will be constructing Bald

Eagles' Nests using the readily available, dry nesting materials which the Lake area abundantly provides. This ongoing process will take place both days, Saturday and Sunday, at the Dam River Access site where you can view the nests and actually become part of the nest-building activity.

Additionally, the committee is continuing a series of 'educational days' in cooperation with Ameren MO that will be held in conjunction with Camdenton, School of the Osage, Eldon and Morgan County school districts. This event is FREE and open to the public. The event will be from 9am – 5pm on Saturday, January 5th and from 10am – 4pm on Sunday, January 6th. It is the community spirit of the Lake of the Ozarks that makes this annual event possible for all to enjoy. Sponsorships are available for businesses, families and individuals. For information about Lake of the Ozarks Eagle Days visit www.lakeoftheozarkseagledays.com.

As the Lake Churns New Year, New Market?



Real Estate and Lake News with C. Michael Elliott

I think 2019 will move the needle from a seller's market back to (but not completely) a more neutral market. With that in mind, I know that many sellers have waited to make their home available, for numerous reasons, but primarily for the market pricing to peak. The market is slowing, with many causes, including lack of inventory, high pricing, interest rates and concern about the economy.

Total properties sold in 2018 was almost identical to 2017 numbers with an average sales price increasing at 1.5%. Lakefront home and condo sales both saw a decrease in the number of properties sold in 2018 with the average sales price continuing to increase. Lakefront lots sales were also down slightly with a steady increase in average sales price.

Offwater properties made up for the decrease in lakefront sales. Non waterfront home sales increased by 3.8% and had a small average sales price increase. Non waterfront lot sales increased by 38%.

New construction is up across the lake area. Many of the clients I work with are now building on lots that they have owned for several years so the current lot sales don't correlate to the amount of new construction that is occurring.

The upper end market from \$750,000 and up has been slow to nonexistent the past few years. I believe this will start its comeback

in 2019 but without the accelerated sales price that we have seen in the lower price ranges. I think we will see those value start increasing in 2020 barring any national or global event that would affect buyer confidence.

Commercial construction and activity is flourishing, another promising indicator. Commercial sales increased 25% in 2018. I feel that 2019 is going to be a booming year for Lake of the Ozarks.

I have compiled this data from the Lake of the Ozarks Board of Realtors Multiple Listing System for the time frame beginning January 1, 2017 and ending December 31, 2018.

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 would like to work with Michael in the sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway. View thousands of lake area listings at www.YourLake.com. You can also view each months' article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLake-Churns.com

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Managing Rental Property

New Year's Resolutions

Here are some New Year's Resolutions for 2019 that should be on every vacation rental owner and manager's list for the upcoming year.

1. Keyless entry... If you have not installed a keyless entry system on your rental then you are driving your customers to the competition. The convenience of not having to pick up or return keys, of not losing keys or having to keep track of multiple keys makes keyless entry a no-brainer. We use a Schlage system because it is durable, looks great and is easy to use for the guest and programmer alike. I had one owner a few years ago that didn't want keyless entry. I talked him into putting the lock on and told him that at the end of the summer if he absolutely didn't like it, that I would remove it and give him a full refund. But if he liked it he had to buy me lunch. Halfway through the summer I received a \$25.00 gift card to a local restaurant, nuff said!

2. Flat screen televisions.... If you still have a box TV in your home or condo your property looks very dated. I was recently watching an older movie where all the televisions were box TV's and the computer screens were the old box monitors. Nothing says, "I'm cheap and outdated" like a box TV. I know it still works, but you know they've lost their value when you can't even give them away anymore.

3. DVD player.... Seriously, you can't even purchase a VHS tape any longer, but I still have some owners that have a VCR in their property. Now if you have a library of VHS tapes then it may be acceptable to still have one, but again you are screaming "outdated" to your guests. Ensure that you have at least one Blu-ray player and another regu-



Russell Burdette

lar DVD player for your guests.

4. Digital thermostat.... Today there are so many options for digital thermostats, including those that you can control from your home via Wi-Fi. A digital thermostat will help you save on your energy bill and if you have one that you can control remotely, even better. It stinks, when using an old thermostat, when you can hardly read the temperature, or determine what setting it is on.

5. Wi-Fi.... If you don't have Wi-Fi you are definitely sending your guests to another property that has actually joined the 21st century! 99% of our properties have Wi-Fi, our lone property that doesn't experienced 84% less rental nights last year than our average comparable property. That amounts to a gross loss of just over \$3000.00 due to no Wi-Fi. This seems like a no-brainer to me but some people are still penny wise and pound foolish as the old saying goes.

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 more info on renting your home or condo as a vacation rental, please call 573-365-3367 or e-mail russell@yourlakevacation.com.

Low-interest financing available for energy improvements

The Missouri Department of Economic Development is now accepting applications for low-interest energy improvement loans to public schools (K-12), public colleges and universities, local governments, local government/public owned airport facilities (municipal, county, regional, and international), public water and wastewater treatment facilities, and hospitals.

In total, the DED is making \$5 million in American Recovery and Reinvestment Act of 2009 (ARRA) funds available for these entities to complete energy-efficiency and renewable energy projects throughout the State of Missouri.

The Department's Division of Energy is accepting loan applications from December 17, 2018 through February 15, 2019 for projects between \$10,000 and \$500,000. Loan applications will be evaluated on a competitive basis. If money remains after applications have been reviewed and prioritized, consideration will be given to loans in excess of \$500,000.

"The ability to invest in en-

ergy efficiency should be available to all schools, hospitals, and governments throughout Missouri to increase energy affordability," Kristy Manning, Director of the Missouri Division of Energy said. "The Energy Loan Program creates jobs in many facets of the economy and by cutting costs on energy, allows taxpayer dollars to be spent on other priorities."

Loan financing may be used for various energy-saving investments such as insulation, lighting systems, heating and cooling systems, combined heat and power, pumps, motors, aerators, renewable energy systems, and other measures that reduce energy use and cost. Loans are then repaid from energy savings achieved. Loans to public schools and local governments do not count against debt limits or require a public vote or bond issuance.

Lake Ozark City Administrator Dave Van Dee said he hasn't yet had a chance to consider what or how the city might use the program, but said he planned to look into it in the

near future.

Jeana Woods, city administrator for the city of Osage Beach, said they don't currently have any projects planned that would qualify for the low-interest loan funds. "In the last couple of years we did go through our building and upgrade our lighting in the City Hall building to low energy lights through a program with Ameren Missouri," she said.

Since the ARRA-sourced Energize Missouri Loan Program's inception in 2011, the Missouri Department of Economic Development – Division of Energy has awarded 23 loans resulting in more than \$15 million in completed energy efficiency projects and over \$1.9 million in estimated cumulative energy savings.

To apply or for more information about the Energize Missouri Loan Program, visit <https://energyloan.mo.gov> or contact the Missouri Department of Economic Development's Division of Energy at 573-751-2254 or toll-free at 855-522-2796.

Don't take cash flow for granted

Submitted by Bruce Mitchell, Lake of the Ozarks SCORE

Without oil, your car won't run. Without water, your plants will wither. And without good cash flow, your small business is almost certainly doomed.

Yet despite its importance, cash flow is relatively simple to monitor and manage. It comes down to making certain that more cash enters your business than exits your bank account.

The first step toward ensuring a healthy cash flow is converting sales into real money as quickly as possible. That boosts your bottom line, and provides a safeguard against unpleasant surprises such as slow or non-paying customers, and unexpected expenses.

One way to shift cash your way is to ask for all or a portion of payment up front. Asking for at least a deposit before you begin work protects both you and your customer. And if you establish the policy fairly and properly, it shouldn't alienate good customers.

Accepting credit card pay-

ments also can help speed cash into your account, though it does require a small transaction fee. If you already have a merchant credit card account, encourage customers to use this option more often. Also consider new technology such as Square, which allows credit card transactions to be made using smart phones, regardless of where you do business. This technology expedites the flow of cash into your bank account, sometimes as quickly as the next business morning, and adds a welcome measure of convenience for your customers.

A healthy cash flow also requires close attention to your receivables—the money that customers owe to you for products or services you've delivered. Create a detailed "aging schedule" of what you are owed, by whom, and for how long. Call overdue accounts, focusing first on the largest amounts due. Don't rely on email unless you feel certain you'll receive a response.

SCORE has developed a variety of helpful templates and oth-

er starter guides for projecting, managing, and analyzing cash flow. Just search the "Tools and Templates" section of www.LakeOfTheOzarks.score.com.

To learn more about cash flow and other critical small business financial issues, contact SCORE "Mentors to America's Small Business." SCORE is a nonprofit organization of more than 12,000 volunteer business Mentors who provide free, confidential business mentoring and training workshops to small business owners.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 12,000 business experts. For more information about contacting a mentor or volunteering contact the SCORE Lake of the Ozarks Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441. Serving Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.



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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

LAKE OF THE OZARKS STATE PARK VINTAGE SIGN

Lake of the Ozarks State Park did not begin as a state park but as the Lake of the Ozarks Recreation Demonstration Area. The demonstration area had its inception in the mid-1930s under the direction of the National Park Service. During the period 1935

to 1937 some 17,000 acres of forested land bordering the Grand Glaize Arm of the newly formed Lake of the Ozarks was aggregated to form the recreation area. The Civilian Conservation Corps (CCC) did most of the work of preparing the area for public use by creating group camps, swimming beaches, picnic shelters

and other facilities. Then in the mid-1940s the recreation area was turned over to the state to become Lake of the Ozarks State Park.

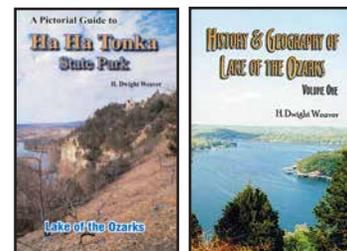
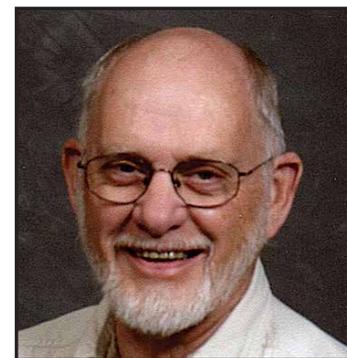
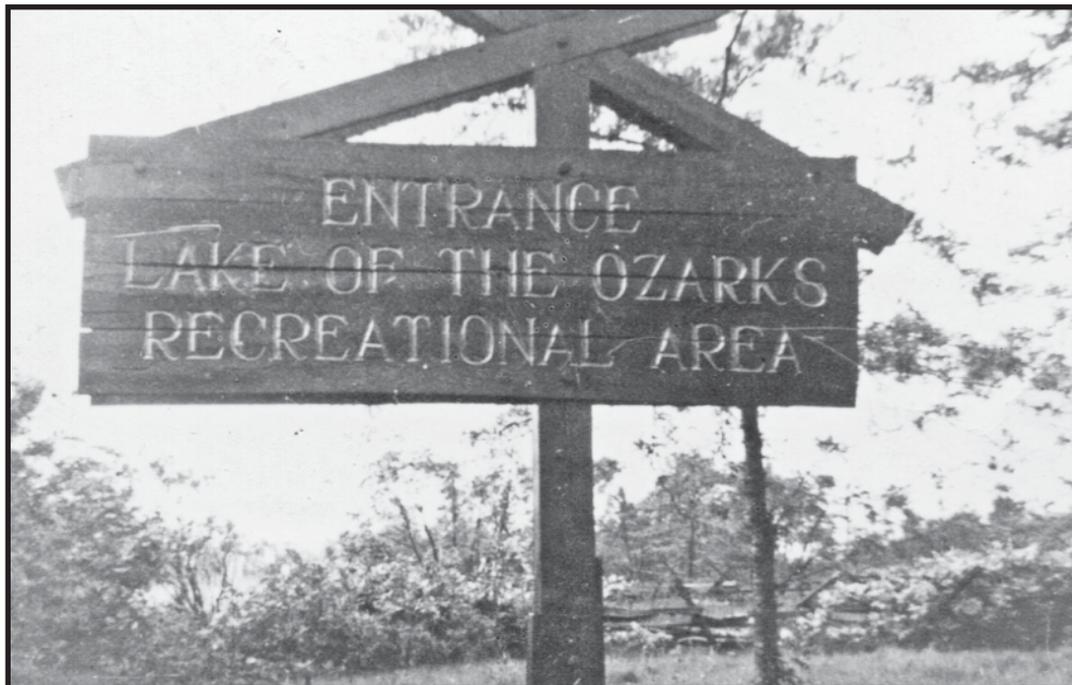
"The park is a treasure trove for social and architectural historians of the twentieth century" according to *Exploring Missouri's Legacy: State Parks and Historic*

Sites edited by Susan Flader because of its many iconic structures from the late 19th and early 20th century. Articles featuring these structures usually focus on vintage buildings that still exist in the park. Only rarely does one see a picture of one of the signs erected by the CCC that directed travelers to the park. They too were unique to that early period of the park's history and yet there are elements in the roadside signs used by the park today that capture the essence of the signage in use at the time the park was transferred from federal to state ownership. The image accompanying this article from the author's collection shows one of the entrance signs for the park circa 1946. Unlike some of the old log buildings, rustic bridges and stone ditch-dams that still exist in the park, none of these road signs still exist. Where this particular sign stood is undetermined but it may have been in the vicinity of Kaiser.

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. Contact him at: dwightweaver@charter.net or call 573-365-1171.

Visit www.lakeoftheo-zarksbooks.com to obtain more information or to purchase one of his books on line.



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with Michael Lasson of First State Bank Mortgage

Pro's & Con's for Paying Off Your Mortgage Early

A mortgage can be a great way to make payments towards an investment instead of paying rent every month. Mortgages also provide several tax advantages, which are just a few reasons that people want to keep them around for the full 30 years. However, there are some times where paying off your mortgage could be a good financial decision. Whether you're purchasing a primary home or buying a vacation home at the Lake of the Ozarks, here are the things you need to know about paying your mortgage off early.

First Things First

What you have to remember is that every financial situation is different. While it may make financial sense for one person to pay off their mortgage, it may not make sense for another. When you sit down with us to start your mortgage, we can discuss what your future goals are, and how to set up the mortgage to match those goals.

Pros

There are some pros to paying off a mortgage early. Depending on your situation and reasoning, it could be a great financial step. Here are just a few reasons you may want to pay it off early:

Paying off your mortgage early lowers your required cash flow. It also changes your potential asset allocation, which lets you be a little more aggressive in other areas.

For every dollar you pay on your principal, you're making the interest rate back because you're keeping it in your pocket. For example, paying off or down, a 4% mortgage makes you 4% with no management fee.

Paying off your mortgage is 100% safe, there is no market risk.

When you pay off your mortgage you can then free up that money in your budget towards other things.

Cons

There are always cons when you make any large financial decisions, so it's important to take them into account while making your choice. Here are a few, though they are a bit intertwined:

It can reduce liquidity. It's easier to access your funds when they are in an investment account or bank account. It's a bit harder to access



them when they are in the form of home equity.

If you should decide to borrow against your paid-off home in the future, it could very well end up costing much more. A rise in interest rates could impact your new mortgage heavily.

For those who are near retirement age, you are most likely paying less in mortgage interest. So little, in fact, that barring the deductions, the mortgage interest and other itemized deaccessions is no longer more than the standard deduction.

Mortgage Considerations

These are all things you can consider both while you get your mortgage at the Lake of the Ozarks and even years after you have it. There are a lot of things to consider when getting a first or second mortgage at the Lake of the Ozarks, but it does provide a great way make solid investments and also get your dream vacation home! Do you have more questions about mortgaging a lake home? Team Lasson is here for you! Visit our website to learn more about our mortgage company at the Lake of the Ozarks, or give us a call. We look forward to helping you buy your dream lake home!

For Lake area news, resources and tips on financial services, please

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Crossword Puzzle

THEME: AMERICAN AUTHORS

Solution page 14

ACROSS

1. ____ bat or ____ phobe
5. *Old Man's turf
8. Old-fashioned "over"
11. Group of countries
12. Bayonet action
13. Sailing vessel with two masts
15. *"Up the Down Stair ____" by Kaufman
16. Philosopher Marx
17. Poetic although
18. *Whaling writer
20. Soak some ink
21. Golf course
22. Hawaiian dish
23. *"Slouching Towards Bethlehem" essayist
26. Tax break
30. Singer Yoko
31. Bodily fluids
34. Three-ply snack
35. Parkinson's disease drug
37. Debt acknowledgement
38. Special way of doing something
39. EU money
40. Chevy Chase's 1985 comedy
42. One little piggie?
43. Plunder
45. Bias crime perpetrators
47. Pied Piper's follower
48. Feed the fire
50. Rare bills
52. *Female Nobel winner
55. Olden day calculators
56. Home-grown healer
57. H.S. math class
59. Azaria and Aaron
60. Known for its cabs
61. Sports award
62. 're
63. "But I heard him exclaim,
____ he drove out of sight, Merry
Christmas to all..."
64. Wander about

DOWN

1. *"Dr. Seuss's ____" alphabet book
2. Chowder protein
3. "A ____ is a ____ is a ____..."
4. Plural of ocellus
5. Corn holder
6. British peers
7. Having the means
8. Doctor Octopus' first name
9. Not counterfeit
10. Greek R
12. Fit for some jeans
13. Shish ____
14. *"Invisible Man" author
19. Actress Davis
22. Product of inflammation
23. Dished out
24. Empower
25. Morrison's "The ____"
26. "Open and ____" case
27. About to explode
28. Joanna Gaines' concern
29. Ox connectors
32. Grain grinder
33. *Master of the macabre
36. *"American Authors" genre
38. Shade of Dockers
40. In good shape
41. Movement disorder
44. Desert mirage
46. SAT administrator
48. Type of renewable energy
49. Figure of speech
50. Type of ski lift
51. Do like the moon
52. Lion's do
53. Guesstimate phrase
54. Australian palm
55. Norwegian band
58. Sweaty spot

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The Lake of the Ozarks Tri-County Lodging Association

by Jim Divincen, TCLA

This is the first in a series of articles about the Lake of the Ozarks Tri-County Lodging Association (TCLA) which was established by lake area residents in 1993 as a funding mechanism, "To promote Central Missouri's Lake of the Ozarks as the Premiere Vacation, Group, Golf and Outdoors Destination" to potential visitors.

Prior to the formation of the Tri-County Lodging Association, the CVB (formerly the Lake Association) had an annual budget of just \$175,000.00 to promote the Lake. Today, 25 years later, TCLA has an annual budget in any given year of between \$1.5 million and \$1.75 million to help promote the beautiful Lake of the Ozarks.

Those funds are managed

by an elected board of directors from Camden, Miller and Morgan counties. Each of the directors are accommodation facility owners or managers and represent the various business districts within the three counties, serving for a term of three years. TCLA also employs an administrator, public relations director, director of group sales and a group sales manager who are responsible for the overall marketing plan, budgets, public relations and attracting groups and conventions to visit the Lake of the Ozarks.

Currently the Lake enjoys approximately four to five million visitors each year, many of whom heard about the Lake of the Ozarks through the marketing efforts of the Tri-County Lodging

Association, the Convention and Visitors Bureau, the local Chambers of Commerce, individual businesses marketing efforts and from promotions by the State of Missouri. The combined efforts of those organizations, along with an improving economy, have resulted in a 22% increase in annual lodging tax receipts over the last eight years and a respectable 28.5% increase in the sales and use tax for the three counties in that same time period.

In addition to the year-round marketing of the Lake, TCLA also

helps promote the area by providing promotional funding to special event organizers. These events attract thousands of visitors to the Lake of the Ozarks each year. The visitors eat at restaurants, visit attractions, purchase souvenirs, clothes, groceries and buy gas for their cars and boats. They also stay overnight at the various accommodation facilities. All of these activities help fuel the entire Lake Area economy.

In fact, many primary home & condo owners, as well as many

second home & condo owners first visited the Lake as tourists, attracted by the combined marketing efforts of the above-mentioned organizations. Those annual visitors in turn help fuel the real estate market and the local economy which results in tax revenues for schools, roads and other important infrastructure. This thriving tourist economy has moved many national brands to locate in our area, benefitting both tourists and local residents alike.

New Director of Fund Development named for Wonderland Camp

Benne Media's Mike Clayton has accepted the position of Director of Fund Development for Wonderland Camp.

He will begin work on January 7, 2019. You may know Mike as a radio broadcaster and public service figure at the Lake of the Ozarks.

For 25 years he has been at Benne Media Group-Mix 92.7. He is currently serving as Program Director and morning show host. Mike is married with kids and spends his days on air and in public life helping with charitable events and making appearances on behalf of his marketing partners and service groups.

"It's an honor to work with the great people of the Lake of the Ozarks region and central Missouri. I'm proud to be part of such a great community. I look forward to making sure everyone knows about the great work that Wonderland Camp has been doing for the past 50

years and that we continue to offer a safe, fun, and educational camping experience for campers with disabilities."

Mike will oversee fundraising, social media, and communications for the camp as well as continuing his morning show on Mix 92.7.

You can email Mike at mike@wonderlandcamp.org as it relates to any camp information and opportunities for fundraising. You can also reach Mike thru the radio station!



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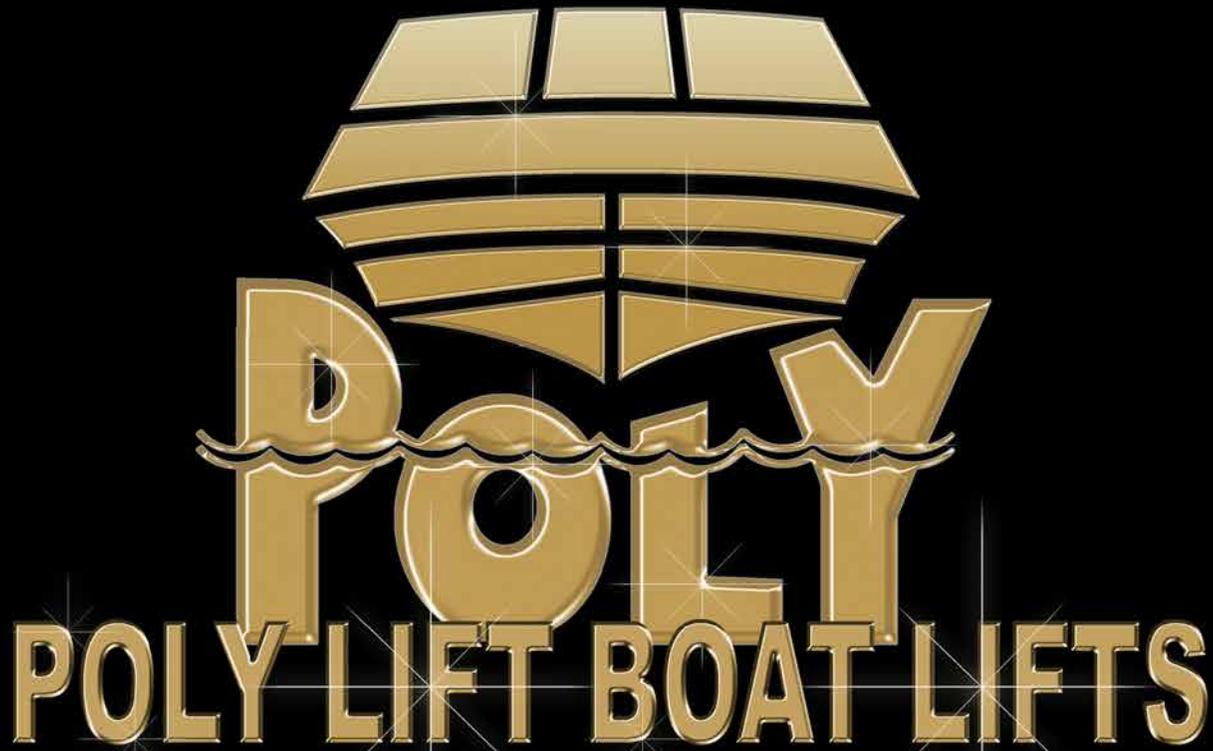


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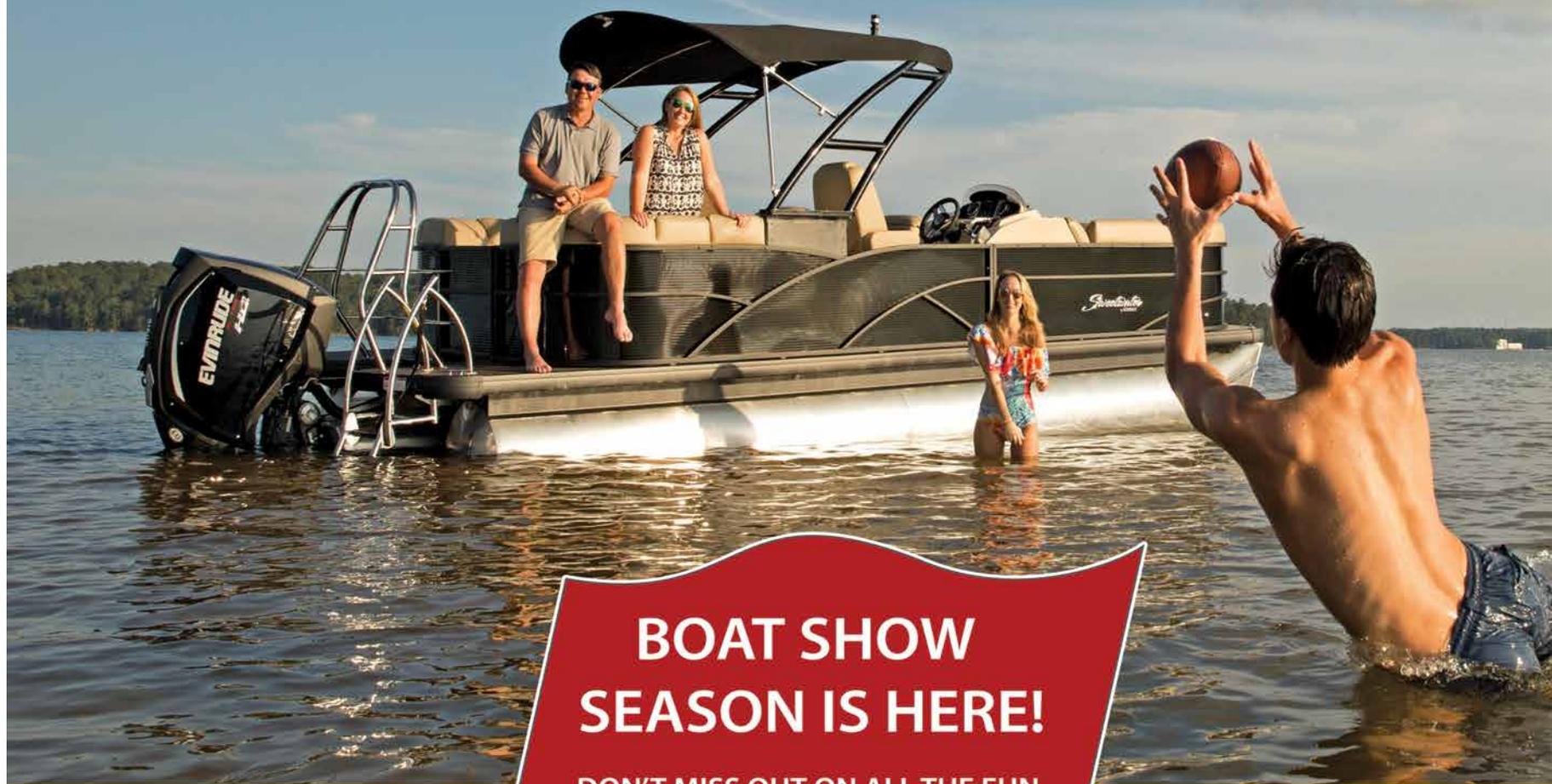
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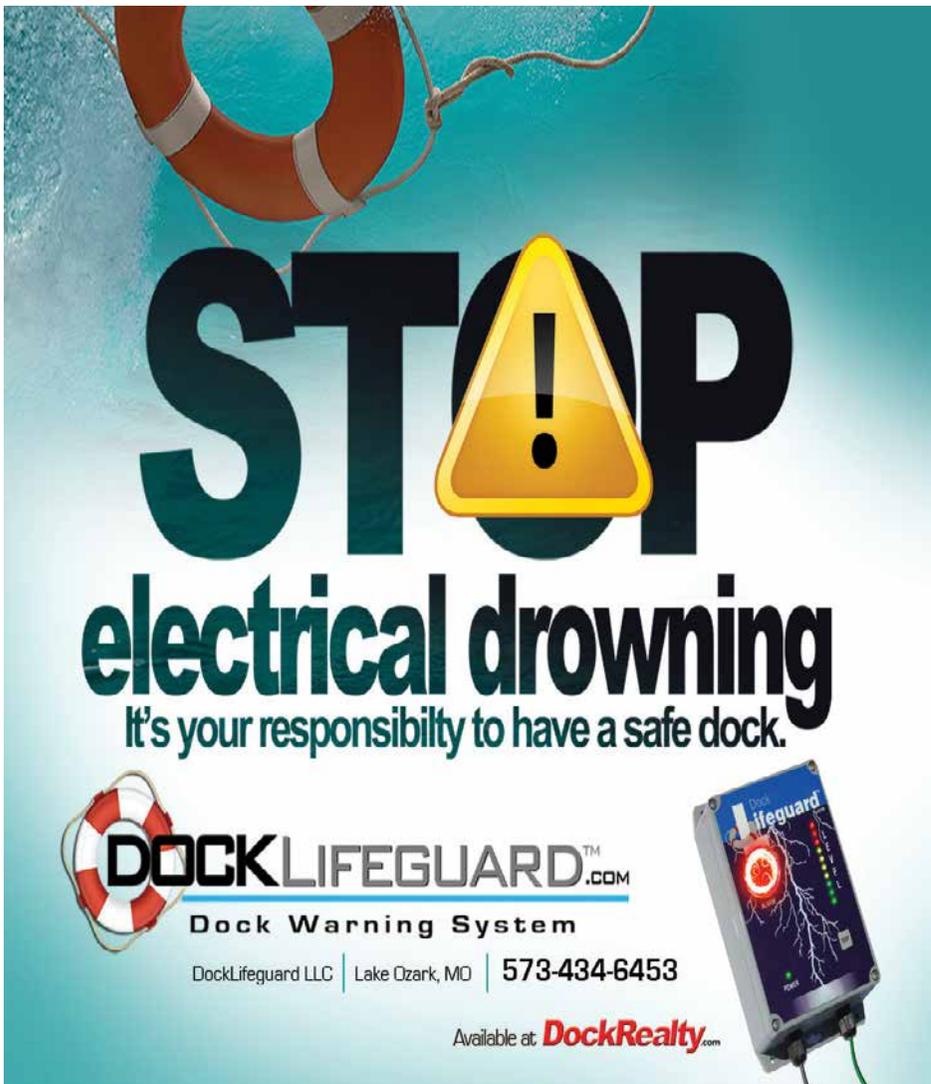
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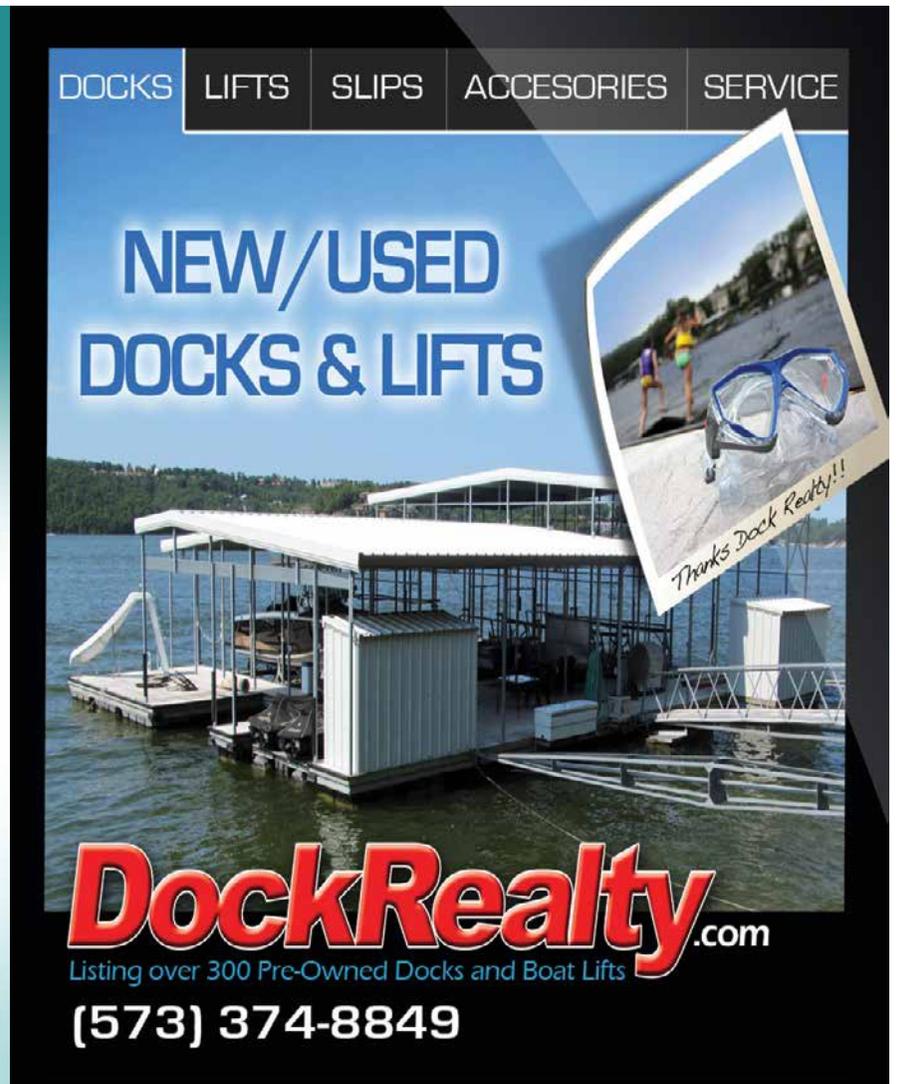
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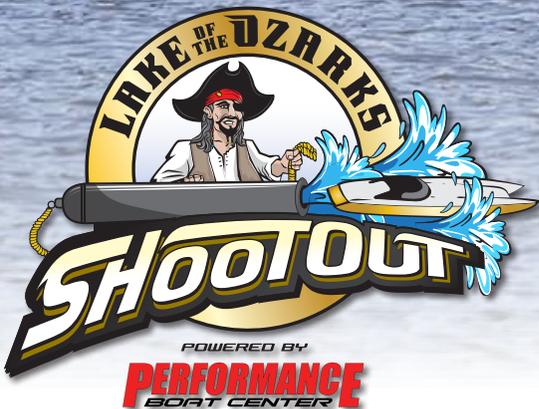
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