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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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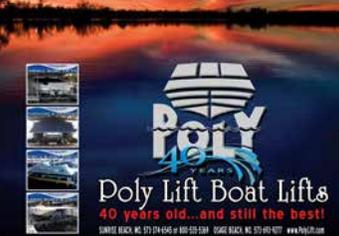
**SPECIAL
BOAT SHOW
ISSUE**

BOATING ON BACK

FREE ST. LOUIS BOAT SHOW - MAR. 4 - 6, 2015

Boating
Lake of the Ozarks

Volume Fourteen • Issue Three • March, 2015



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Crossword

Fill in the blanks on 23 Solution: 21

Nation's Longest Recreational Trail

By Nancy Zoellner-Hogland

As the process of transferring the abandoned Rock Island Railroad rail line from Ameren to the state of Missouri continues, more people are getting on board.

Near Owensville on the eastern side of the 146-mile corridor, landowners Charles and Charlotte Skornia came forward with an offer to donate land for a trailhead. (See sidebar for additional information on their donation.)

"We support the conversion of the Rock Island to recreational trail use. We don't mind sharing the visual beauty of our farm with folks using the trail," Charlotte Skornia said.

Missouri Healthcare Network Inc. (MHN) plans to construct a 46,000 square foot assisted living facility adjacent to the corridor in Eldon. Spokesman Chris Foster says part of the MHN program is to encourage residents to stay active.

"A recreational trail right next door would be a great thing for our residents and is an exciting aspect of our project," Foster said.

In Eldon, Superintendent of Schools Matt Davis also said he sees value in development of the abandoned rail line into a trail.

"Our vision is to not only improve the education of our students but also the quality of life of where they live," Davis said. "What if our kids started walking or riding bikes to school?

That is the start of a healthy lifestyle. The trail would give them this opportunity."

Davis also sees opportunity for those who own property along the corridor.

"At my grandparents farm we will now have to set the deer stand facing away from the tracks. I believe we will still have plenty of wildlife on the farm for me and my family to enjoy. In fact we might start a pumpkin patch, a produce garden, a corn maze, a fishing spot, or maybe even a zip line. The possibilities are endless with what we could do with our property. Development of the corridor is an opportunity for landowners," Davis said.

"These are just a couple of the many great responses we are getting from people all up and down the Rock Island Line," Chrysa Niewald, of Missouri Rock Island Trail Inc. said. "The excitement is really building for this wonderful project. We appreciate Ameren's willingness to do the hard work of making this all possible."

MORIT is a statewide non-profit working toward development of the Rock Island Corridor into a recreational trail. The trail runs across the state south of the Missouri River from near St. Louis to Kansas City. Ameren has already facilitated development of the trail between Windsor and Pleasant Hill. If joined to the existing Katy Trail across the state, Missouri would be home to the nation's longest recreational trail. The Katy Trail, one of the most successful biking/hiking projects in the nation, is an example of the conversion of rail lines to recreational use. The Katy runs more than 200 miles along the Missouri River from St. Charles to Clinton.



The first step toward building the local path began in 1999 when Mac McNally, who at that time was serving as regional planner for the Lake of the Ozarks Council of Local Governments (LOCLG), helped acquire rights to the 3-mile long railroad right-of-way through Ameren Missouri's subsidiary Missouri Central Railroad, in partnership with General Railway Corporation.

"While working as a realtor, I had the Fasco building in Eldon listed. It ended up getting leased but in the process of finding a buyer, I started looking at healthy living options in Eldon. A lot of companies look at qual-

ity-of-life issues before locating in areas," McNally explained in an earlier interview. "That's when I started looking into the Rock Island Line project. I felt that if we could accomplish this, we would have the opportunity to hold bicycling events and attract a whole new crowd to the Lake area."

As the project moved forward, many others, including Daphney Partridge, community resource director for AmeriCorps; Eldon city officials; the Eldon Chamber of Commerce; and community members joined in and began working together to clear the trail. Partridge said the land was overgrown with weeds and had become a dumping ground for everything from household trash to dead appliances. By the end of their first major work session, they had removed 110 truckloads of debris.

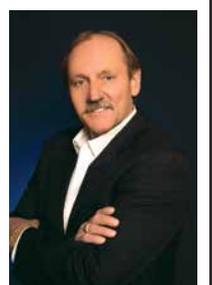
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**Who's representing YOU
at the negotiating table?**

For the latest market stats and real estate info turn to Page 13 for this month's "As the Lake Churns"

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Armchair Pilot

Missouri's 2015-2016 Missouri Aeronautical Chart is now available to pilots and other aviation enthusiasts. The chart is produced by the Missouri Department of Transportation (MoDOT) as a planning tool for pilots and users of Missouri's aviation system and is available at no charge. Aeronautical charts can be picked up at most local airports in Missouri. More information is available by contacting MoDOT's customer service center toll-free at 1-888-ASK-MODOT (275-6636), via e-mail at aviation@modot.mo.gov or by writing to MoDOT's Aviation Section, P.O. Box 270, Jefferson City, Mo. 65102.

Those who just like to travel – no matter where or when – might want to spend a few minutes signing up for fare alerts from sites like Flyertalk, Airfarewatchdog and Milepoint. Those online travel sites monitor and report on special pricing deals as well as mistakes in fares that can save travelers several hundreds of dollars. Because the U.S. Department of Transportation enforces rules that protect consumers against any changes in airfare after tickets are purchased, past airline mistakes – or mistakes made by third-party agencies that price or sell tickets on behalf of carriers – has meant \$10 fares to Hawaii, \$51 fares from the EU to the US and \$187 fares to Abu Dhabi.

Alaska Airlines might want to consider employing caulk around cracks and crevices. Last month, one of the carrier's flights from Los Angeles to Port-

land was forced to return to the terminal after a customer was stung by a scorpion. A flight attendant smashed the insect and the female passenger allegedly remained calm as the aircraft taxied back to the gate so she could get medical attention. Passengers were required to disembark so maintenance workers could inspect the plane, which earlier had flown in from Cabo San Lucas International Airport, and it could be treated by exterminators. This isn't the airline's first go-round with the venomous arachnid. In 2011, another passenger was stung by a scorpion after one of the airline's planes had spent time on the ground in Texas.

Other stinging insects also made travel news as it was reported that airports are continuing to turn outlying green space over to beekeepers. Last year, St. Louis International Airport Authority signed a three-year lease with Robins Apiaries to keep bee hives on a 400-square-foot patch of land north of the third parallel runway, an underused landing strip that opened in 2006. The airport will collect \$75 a year in rent. Chicago's O'Hare International and Seattle-Tacoma International Airport, as well as airports in Sweden and Copenhagen, also play host to apiaries. Last June, Montreal-Mirabel International Airport in Canada installed hives that house 70,000 bees on an outlying field. Scientists concerned about the dropping bee population said as long as there is no spraying of pesticides, airport

apiary projects could help increase the honeybee numbers, albeit the impact would be small.

More beehives might be in Lambert Airport's future. Last month, Lambert-St. Louis International Airport's strategic advisory committee released its five-year strategic plan. In addition to better utilizing the airport's undeveloped land, the airport authority will focus on increasing the number of non-stop markets to be served by the airport and reducing its cost and increasing its revenue per passenger. Currently, the airport owns approximately 2,500 acres of undeveloped land. It serves some 60 nonstop flights; its cost per passenger is \$13.77 and its revenue per passenger is \$2.70. The airport will be looking to Civic Progress, the Regional Business Council and the St. Louis Regional Chamber to help accomplish its goals, which also include increasing revenues from cargo, increasing jobs, improving its customer satisfaction survey scores, reducing utility consumption, maximizing parking revenue and reducing debt service. Lambert recently completed \$70 million in renovations and improvements.

The results of a recent survey might "sting" U.S. carriers a bit. American travelers chose Air Canada as the leading airline in customer loyalty, according to an annual survey conducted by Brand Keys, a New York-based market research firm. The airline was in good company. Other brands that were rated #1 in their categories for the first time include Facebook, Kellogg's
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Business Journal Socials

Thursday Mar. 12th
Night
Social

Get 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! This month's event is Thursday the 12th, at Camden on the Lake in Osage Beach.

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Regulating transportation-for-hire industry considered

By Nancy Zoellner-Hogland

The public has until March 6 to comment on the first draft of the taxi cab ordinance that has been published on Lake Ozark's and Osage Beach's websites.

According to city administrators from both entities, once the public comment period has closed, the comments received will be reviewed and if needed, the ordinance will be modified to address concerns and problem areas that may have been discovered. Then it will be presented to their respective boards of aldermen for a vote. Osage Beach City Attorney Ed Rucker said they hope to have the process completed by this spring.

"This is a draft – not a final version of the ordinance. Because this is new to us, we want to give people the opportunity to look it over and make suggestions because, quite seriously, there might be something we're overlooking. It's been an educational process for all of us," said Lake Ozark City Administrator Dave Van Dee.

Both he and City Administrator Jeanna Woods said they

hadn't received any comments to date.

The city administrators also said the ordinance will apply to anyone who drives people for hire, whether they are based inside city limits or not.

"In Lake Ozark, we're not treating this like a business license. Instead, it's a contractor's license. If you do business in our city, you're required to be licensed and follow the law," Van Dee said, adding that the only for-hire vehicles that will be exempt are those that pick up a fare out of town and bring him or her to the city. "Everyone else – limos, shuttle services, designated driver services – they are all required to be licensed. Someone asked me if Uber would be required to comply. I told him, if they get paid to provide a ride, they qualify."

Uber is an app-based ride share company. Participants will be required to meet the same insurance, fares and vehicle standards as taxicab companies.

Osage Beach City Clerk Diann Warner said they already require taxi companies that do business inside city limits to obtain

business licenses. Currently, 14 transportation providers are licensed in that city. However, she said she's also heard of taxi companies based in Columbia and Jefferson City that send drivers down during holiday weekends.

Lake Ozark started developing the ordinance in November after receiving complaints from customers that felt they had been "taken for a ride."

"People called city hall to tell us they were told one price but when they got to their destination, the fare was actually much higher. We heard there were quite a few problems during Pub Crawl. As far as we know, none of the cab companies have meters in their cars so people are at the mercy of the driver," said City Clerk Rachel Kelley. "The city doesn't want to go overboard regulating this, but we do think we should establish some guidelines because it reflects on the city when tourists are treated badly."

Osage Beach decided to join Lake Ozark in its efforts late last year. Osage Beach Mayor Penny Lyons and Lake Ozark Mayor Johnnie Franzekos sat down

with the two city attorneys and city administrators to develop a draft. Then the attorneys went to work, also looking at ordinances already in place in other municipalities.

"The attorneys did a great job at looking at every angle. I think this will give cab customers, especially those who come from the city and who are used to professionalism in this business, some peace of mind," Woods said.

Initially, police will give warnings if they spot a vehicle marked as "Taxi" but not sporting the required decal. After a set period of time, violation of the ordinance will be treated as any other and violators will be issued a citation.

According to the draft:

·The permit fee for the operation of taxicab business is \$50.00.

·Applicants must provide copies of liability insurance for each vehicle and each driver employed by the applicant.

·The permit can be denied if the applicant has outstanding judgments against him or her for damages resulting from the

negligent operation of a vehicle.

·The permit can be denied if an applicant has been convicted of a felony within the past 10 years or any misdemeanor involving theft or the sale of or possession of illegal drugs or sexual abuse within the past five years or any municipal ordinance violation of leaving the scene of an accident or failure to report an accident, driving on a suspended or revoked license or any alcohol related driving violation.

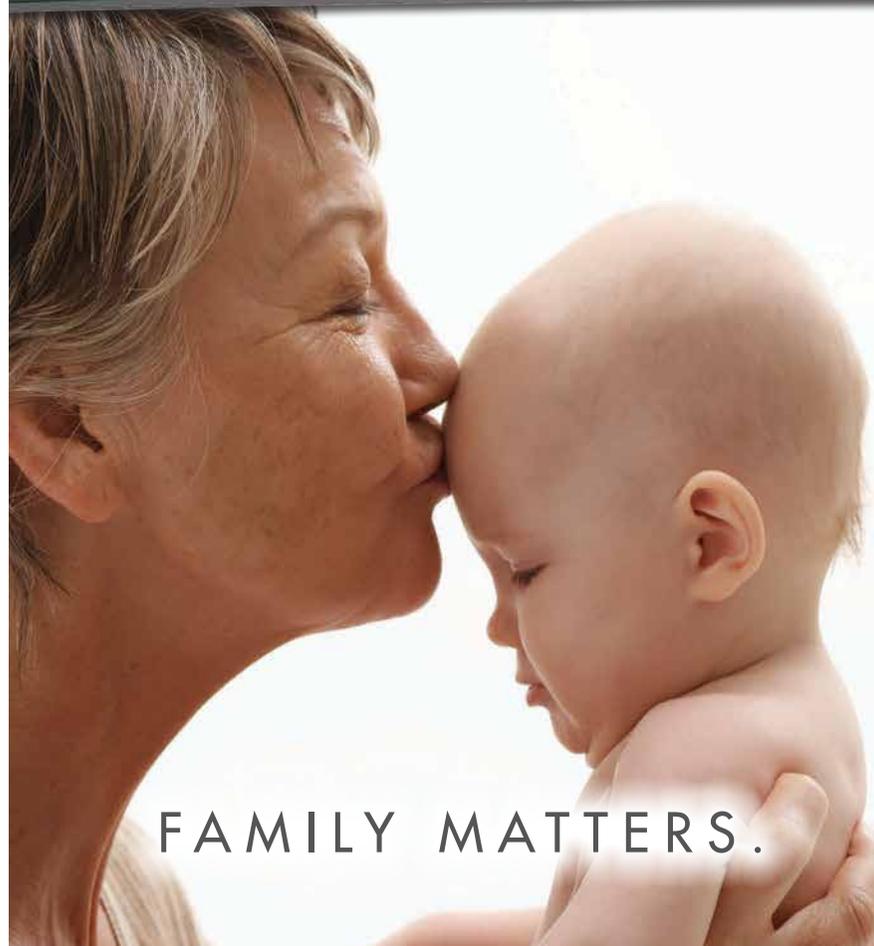
·Each vehicle permit must be displayed, along with the driver's name and picture, inside the vehicle at all times.

·All permits must be renewed annually by June 30.

·A permits can be revoked if a permit holder has consistently violated the ordinance or any city ordinance, state law or federal statute, or is endangering public safety or the permit holder is unfit or incapable of operating a taxicab business.

·Permit holders must provide a recognized commercial policy of insurance for each driver and each vehicle providing limits of

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Lazy Gators to bring his case to P&Z one more time

By Nancy Zoellner-Hogland

Following a meeting with Camden County commissioners, developer Gary Prewitt has decided to try one more time to have his property at the end of Horseshoe Bend rezoned and bring five years of expensive litigation to an end. According to Planning and Zoning Administrator Kim Willey, the issue is scheduled to go to the P&Z Commission for a public hearing on Wednesday March 18. The matter will then move to the Camden County commissioners for a final vote.

At the P&Z meeting, Prewitt will be requesting commercial zoning with a Conditional Use Permit for the 1.3-acre piece of ground that sits adjacent to Shady Gators and houses entertainment venue Lazy Gators. The property currently is zoned R-1 Low Density Residential.

He said he hopes the matter can be resolved with "reasonable and appropriate zoning."

"While I am willing to continue the court fight, I believe it

is in everyone's interest to work with the county toward a solution," Prewitt said.

In return for the zoning, Prewitt has made some concessions. He agreed to employ sound abatement measures, including landscaping and directional baffles, for Lazy Gators and to limit the bar's hours of operation. Under the agreement, Lazy Gators would be open from noon to 11 p.m. on weekdays; from noon to midnight on Friday, Saturday and Sunday nights; and from noon to 1 a.m. on holidays.

Wiley said that with his latest application, Prewitt also submitted information about similar techniques used by Paradise Tropical Restaurant and Bar, who successfully used similar sound abatement treatment during expansion and remodeling after neighbors complained about the noise.

Lazy Gators is located on a point that is hemmed in on one side by Shady Gators Waterfront Bar and Grill and on

the other by a commercial parking lot. Prewitt contends that the property, located just a few hundred feet across the cove from Camden on the Lake Resort, was mistakenly zoned R-1 when Camden County instituted zoning in 2004. Presiding Commissioner Kris Franken, who left office December 31, said in an earlier interview that the land was zoned R-1 because at the time zoning was being established, it contained a house, albeit boarded up and abandoned. After he was denied rezoning, Prewitt moved forward with development of the land. He added a swimming pool, cabanas and a volleyball court and opened Lazy Gators in May 2009, operating under a catering license issued to Shady Gators by the state of Missouri and claiming patrons are technically guests at private parties.

Although Lazy Gators is under a court order not to reopen while the matter is still in litigation, according to Mike

O'Connell, communications director for the Missouri Department of Public Safety, operating under a catering license is legal.

"There are three key points you have to meet to get a catering license," O'Connell said in an earlier interview. "One, you have to already operate out of a 'brick-and-mortar' business; two, you have to have the property owner's permission; and three, you have to have to obtain a permit from your local city or county. He's met all those requirements and is in compliance with state liquor statutes so we can't tell him where he's able to use that permit."

Last month, the "Lake of the Ozarks Business Journal" reported that although Camden County denied Prewitt's rezoning request, in 2010 they began taxing the property at the commercial rate. Real estate taxes on the 1.3-acre piece of ground, initially assessed at \$31,600, jumped from \$1,347.83 in 2009 to \$7,998.43 in 2010. As a result

of improvements to the property, the assessed valuation rose to \$126,050.

According to Camden County Assessor Eddie Whitworth, once the vacant house that had been on the property was removed, the improvements were added, and the business was operating, it was reassessed by his office and the usage was changed from residential property to commercial property. The residential property tax rate is 19 percent. The commercial rate is 32 percent.

"It's a commercial venue... it's being taxed at the commercial rate. With the assessor, it's 'How's it being used on the first of the year?' and if it's being used as commercial, that's how they're billed," he said.

A Sunshine Law request showed that Camden County has spent more than \$330,000 in legal fees on the matter.



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Goin' for the green

By Nancy Zoellner-Hogland

Those in search of the elusive pot of gold at the end of the rainbow need look no further than Lake of the Ozarks where thousands will turn out Saturday, March 14 to celebrate the "Wearin' of the Green" and claim Irish heritage – if only for the day.

This year's festivities will kick off at 8 a.m. with a breakfast buffet at Captain Ron's on Highway 5 in Sunrise Beach. An on-the-

water parade will follow that will take boaters from Captain Ron's to Bear Bottom Resort, then Bulldogs Beach House and Larry's on the Lake before heading back to Captain Ron's by 4 p.m. The parade will include a 10 a.m. blessing of the fleet. A flat screen TV, provided by Captain Ron's and the Bank of Versailles, will be awarded to the captain with the best decorated boat and crew. Giveaways will also be awarded at the parade

stops, where special pricing will be offered on food and beverages. For more information visit www.lakewestchamber.com.

The Bagnell Dam Strip Association will host a parade for land lubbers at 1 p.m. on the historic Bagnell Dam Strip in Lake Ozark. Groups, organizations and individuals are invited to participate in the parade. The only stipulation is that the vehicle entered in the parade must be decorated. Official parade entry forms are available online at www.lakestripstparade.com. There's no charge to participate but applications must be

turned in no later than March 9. For more information call 573-280-5477 or email jcarroll88.jc@gmail.com.

The public is invited to dress in green, grab the lawn chairs and head out to enjoy the parade. Bring bags for the kids because there's sure to be lots of candy thrown. Many of the establishments along the parade

route will be offering specials or serving corned beef and cabbage.

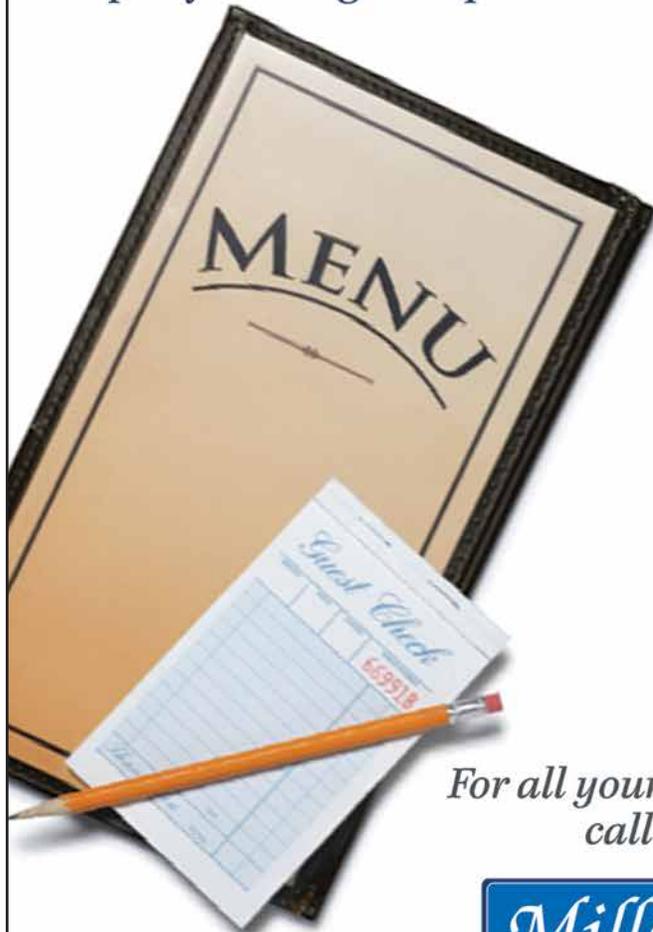
As a result of the parade, Bagnell Dam Boulevard will be shut down at 12:45 p.m. and will reopen around 3 p.m. Horseshoe Bend Parkway (previously State Route HH) can be accessed by using Hwy 242. Traffic will be let through at gaps in the parade.



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Get set for the upcoming half-marathon 'Lake-style'

Nancy Zoellner-Hogland

Runners – and fast walkers – are invited to participate in 10k and half marathon race events designed to raise money for the local chapters of Fellowship of Christian Athletes (FCA). The fun, scenic route will start at Bagnell Dam, take participants across the lake and back, and end through the famous Bagnell Dam Strip for what is expected to be an exciting downhill finish. With a few hills along the way, runners should be prepared for a beautiful – but challenging – course.

"After crossing the community bridge, the course will head down MM and then wind through a portion of the Villages. At that time of year, when everything is turning green and the Dogwoods are starting to bloom, it should be a very pretty course," said Camdenton resident and race organizer Alysia Maschino.

The event is scheduled for 7:30 to 11:30 a.m. Saturday, March 28.

One lane of traffic will be closed for the race, which has a time limit of 3.5 hours. However, organizers may open sections of the course to let vehicles cross

when there are large gaps in the participants and it is deemed safe. Walkers are welcome to join in but must be aware of the time limit. A minimum pace of 14 minutes per mile must be maintained to make the course in the allotted time.

Awards will be given to overall winner for male and female in both races as well as the top three places for all age groups in both races. Additionally, all participants will receive a shirt and a medal for completion of the course.

Aid stations with water and Gatorade will be located about every 2 miles along the route.

The registration fee is \$75 for the half marathon and \$65 for the 10k course. Maschino said about \$40 of each entry fee will be split among the three FCA groups in the Lake area, which meet at Eldon, Osage and Camdenton schools, as well as 23 other schools in seven counties throughout the Ozarks.

"FCA's vision is to see the world impacted for Jesus Christ through the influence of coaches and athletes. A coach is actually

one of the most influential people around because of the number of athletes he or she will deal with over his time coaching. The youth that participate are encouraged to mirror the example of Jesus wherever they are, but especially as they compete on the playing field by doing their best with integrity and teamwork," Maschino explained. "At Camdenton, the FCA members meet before school one morning a week, eat donuts and participate in a short bible study where they share scripture or talk. It's a great way for them to be encouraged and share their faith."

According to the FCA website, the four C's of FCA ministry include:

Coaches Ministry – with a vision to redeem sports through transformed coaches. FCA ministers to coaches through bible studies, prayer support, discipleship and mentoring, resources, outreach events and retreats.

Campus Ministry – initiated and led by student-athletes and coaches on junior high, high school and college campuses. It has four ministry types: Huddles, Team Bible Studies, Chaplain Pro-

grams and Coaches Bible Studies. Additionally, outreach events take place on the campus such as One Way 2 Play – Drug Free programs, school assemblies and the annual Fields of Faith event.

Camp Ministry Camps – a time of "inspirations and perspiration" for coaches and athletes to reach their potential by offering comprehensive athletic, spiritual and leadership training. Camp categories include sports camp, leadership camp, coaches' camp, power camp, partnership camp, team camp and international camp.

Community Ministry – where FCA partners with local churches, businesses, parents and volunteers to invest in coaches and athletes participating in club, recreational and youth sports teams. FCA teams have also been created to impact the sports community. Other areas of community ministry include adult ministries, professional athlete ministries, resources and clinics.

FCA was founded in 1954 by Eastern Oklahoma A&M basketball coach Don McClanen, who later resigned from that posi-

tion to become FCA's full-time director. With the help of several prominent sports figures who used their fame to endorse and sell general merchandise, he established the organization to use that same principle to share the Christian faith. Through the years, numerous sports figures have participated in the group including Baseball Hall of Famer Branch Rickey, Otto Graham, Carl Erskine, Don Moomaw, and more recently former Florida State football coach Bobby Bowden and former MLB player Darryl Strawberry.

After more than 60 years of operation, FCA has developed into a global Christian sports ministry reaching more than two million people per year at the professional, college, high school, junior high and youth sports levels. As of 2014, FCA included a staff of approximately 1,200 ministry personnel in more than 450 U.S. and international staff offices.

For more information on the race visit <http://bridgeanddam-halfmarathon.com>. For more information on FCA visit www.fca.org.

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A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

Giving to Charity?

As you are seeing the results of your charitable giving (or lack thereof) come to light while you are preparing your 2014 taxes, The Chronicle of Philanthropy conducted a study of changes in charitable giving efforts resulting from "The Great Recession." The results were somewhat unexpected:

- From 2006 through 2012, the charitable gifts of those who earn more than \$200,000 annually soared, even after taking inflation into account. In 2012, they donated an aggregate \$77.5 billion. However, during that period this group saw their income rise even faster. Thus, as a percentage of adjusted gross income, this group's giving declined by 4.6%.

- Those making less than \$100,000, in contrast, increased their generosity by 4.5% during this period (as a percentage of their adjusted gross income), with aggregate gifts of \$57.3 billion.

- Giving rates ranged from a high of 6.56% of AGI for Utah to a low of 1.74% for New Hampshire.

- The most generous "blue" state, meaning a state that voted for Barack Obama in the 2012 election, was Florida, with a giving rate of 3.22%. Florida came in 18th in the ranking; the top 17 states all voted for Mitt Romney.

- Despite its oil boom, North Dakota saw a 16% drop in the rate of giving, falling to 2.37% of AGI. That was the largest drop in effort of any state.

- Nine of the 10 large cities with the highest giving rates are in the Sun Belt, with Salt Lake City leading the way.

- Itemizers claimed total charitable deductions of \$180 billion in 2012, roughly 3% of total income.



Trenny Garrett, J.D., CTFA

The median income of those who itemized was \$83,823, and the median charitable contribution was \$3,176.

Caveat: These findings are based entirely upon those who itemized their tax deductions, as they are based upon tax filing data. A great many charitable gifts never get reported to the IRS, as even affluent families may decide to use the standard deduction instead of itemizing. What's more, this study could not have picked up any charitable IRA rollovers, as such transfers don't get reported on Form 1040.

Are you facing what could be a complicated financial issue? We're here to help! We have a team of investment professionals that includes portfolio managers that deal with these issues daily. Trenny Garrett is Senior Vice President at Central Trust & Investment Company, Lake Ozark. You can contact her at 573-302-2474 or visit www.centrustco.com. Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.

Products and services offered by Central Trust & Investment Company are not insured by the FDIC, are not deposits of or guaranteed by any depository institution or affiliate bank and are subject to investment risks, including possible loss of the principal amount invested.

President Obama wants businesses to provide paid sick leave

By Nancy Zoellner-Hogland

While many employers do in fact give employees some paid time off each year to be used for sick leave, the law does not require employers to do so in most circumstances. That could change if Congress adopts the Healthy Families Act (HFA) legislation endorsed by President Obama.

If approved as presented, the HFA mandates would require companies that employ 15 or more employees to provide paid sick leave, which would be accrued at a rate of at least one hour of paid sick leave for every 30 hours worked. A cap of 56 hours, or seven days, would limit the amount that could be accrued each year unless the employer chose to offer more.

The paid sick leave could be used for the employee's own illnesses or to care of the medical or psychological needs of certain family members, in-

cluding domestic partners or domestic partners' parents or children. The law also allows employees to collect damages or relief from those employers who violate the law. State law would govern whether employees would be paid for accrued sick time upon termination.

Proponents of the act say it will boost productivity, help prevent the spread of contagious illnesses like the flu and will likely allow more people to afford needed medical attention. Those against the law say it is more government intrusion and another costly overhead that cuts deeper into the bottom line, which is regularly shrinking because of regulations.

In January, President Barack Obama signed a presidential memorandum directing agencies to allow federal workers to take six weeks of advanced paid sick leave to care for a

new child or ill family members. At a press opportunity surrounding his executive action, the president said given recent economic gains in the U.S., it was time to "make sure that that economy is benefiting everybody." The president also said he wants Congress to spend \$2.2 billion to help states and cities develop paid family leave programs.

In an informal online poll, an out-of-the-area business journal asked readers if employers should be compelled to provide paid sick leave to employees. Of the 3,249 readers responding, 52 percent voted "Yes," 43 percent voted "No" and 4 percent were undecided.

According to the Bureau of Labor Statistics, 68 percent of private U.S. employers provide paid sick leave for full-time employees and 27 percent provide paid sick leave to part-time workers.

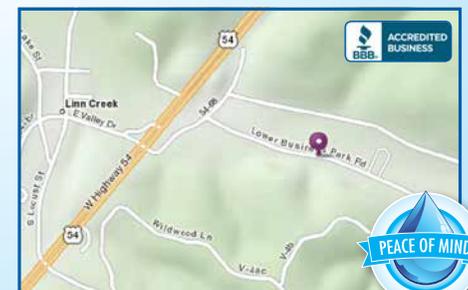
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"Insurance Talk"

Sensing "Spring Fever"



Amanda Fagan

Spring is right around the corner and March is an exciting time here at the Lake. At home the urge to open my windows, clean the closets and plan new landscaping is at the top of my to-do list.

The office is buzzing with prospects of new businesses coming to town; seasonal operations gearing up for another peak time and contractors breaking through the unfrozen ground. This time of year is a favorite of mine and I hope you enjoy it just as much.

With the fresh air and green specks starting to pop up around the golf courses it is a good time to take a maintenance checklist of your home or business. Once the water is warm and school is out for summer these tasks may slip your mind. Might as well start early and get ahead of any issues. Especially if you need a licensed and insured contractor for repairs.

Many insurance companies have a clause in their form stating coverage is excluded when property has not been "maintained." This could be wear and tear, rust, settling or even continuous leakage of water.

Spring is a good time to check the water heater. Has the bottom started to rust?

Look behind your refrigerator to clean out the cobwebs and inspect the water line for any cracks. Do not forget the laundry room; a lot of house fires starts in this area. Clean the exhaust duct, under and behind the dryer, removing lint and any lost socks.

Seasonal storms may put an already weakened property in danger of a loss. When was the last time you cleaned the gutters? How long have you been saying, "This oak tree should really come down?" Often we wait for our neighbor's insurance adjuster to come out and offer a replacement roof before we think

of looking at our own. Many roofing companies give free estimates and your insurance agent will not mind sending out an adjuster to decide if damage is from a covered cause of loss or just a maintenance issue.

While we are taking a look at your home upkeep lets not neglect the auto, boat, dock or even business property.

Has your dock's electrical been inspected? Is it time for a tune up or oil change? The sprinkler system at the office may need adjusted or the outdoor sign painted and light bulbs replaced. How is the parking lot holding up after all the snow plowing and salt?

At the time of a loss having your property maintained properly will make the claims process less stressful for you.

Summer is quickly approaching and who has time to deal with projects around the house now?

The boats are racing by and care-free laughter is in the air. Take care of your spring cleaning tasks today!

Questions about proper maintenance requirements for insurance coverage can be directed to Amanda Fagan, CISR, licensed Property & Casualty Agent for Golden Rule Insurance Agency.

To discuss this further she can be reached at 573-348-1731 or amanda@goldenruleinsurance.com

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Highway department seeks answers for transportation needs

By Nancy Zoellner-Hogland

At some point in the future, people will have to decide what they're willing to spend for good roads.

everything getting worse, the commission felt it was more important to keep that connectivity with good roads – until there's a solution," he said.

take care of existing roads. If the people of Missouri want us to bring back the cost-share program where communities provide funding for half the



Although funding won't be available for new road construction projects, MoDOT's budget will allow them to keep up the fight against winter weather.

According to the Missouri Department of Transportation (MoDOT), although the funds needed to keep roads free of snow and ice will not diminish, the same cannot be said for transportation projects. The highway department's financial forecast projects that in 2017, the construction budget will drop to \$325 million annually, which is less than the amount needed each year just to take care of the state's 34,000 miles of roads and 10,400 bridges.

Bob Lynch, District 5 engineer for the Missouri Department of Transportation (MoDOT), said only a set of primary routes across the state, which account for about 8,000 miles of roadway, will be kept in today. Primary routes serving the Lake area include Routes 54, 42, 17, 7, 5 and 52 from Tusculumbia to Versailles.

"The primary routes are all roads that connect communities across the state. The highway commission made a decision that it was important to keep them in good shape. Instead of trying to spend a limited amount of money on the entire system and having

"The rest of the roads – the other 26,000 miles that are used primarily for local travel – will receive limited routine maintenance like patching potholes. That means roads like Y and W in the Lake area, although heavily traveled, will just receive 'Band-aid' work to keep them in as good as shape as possible until funding improves."

He said although MoDOT can't make proposals to address the shortfall – that is up to the legislators – they can provide information that would provide legislators with options. For instance, he said they can calculate how much money a gas tax increase or a sales tax increase would provide or how much would be brought in by an increase in the motor vehicle license fees or charging a toll on I-70.

"We get asked, 'What do you need?' We answer, 'We need \$485 million a year in our construction budget just to take care of the existing system.' That means we'll be facing a \$160 million short in 2017. So what would supplement that \$160 million? It could be a 2-cent gas tax phased in over a few years – but that's just to

project and the state would pay the other half, like they did for Highway 5 in Sunrise Beach that would require more money beyond the \$485 million. They ask what we want, but it really boils down to what do the people in Missouri want? If they want us to provide projects that will create economic development opportunities – new interchanges, new roadways – if they want us to provide other modes of transportation, our current funding doesn't allow us to do any of that."

Lynch said a 2-cent tax increase, phased in over a three-year period, for a total of 6 cents, would create enough money to take care of the existing system, it would provide funding to reinstate the cost-share program and it would provide enough money to do some other regional projects. However, it would not allow MoDOT to take on any other projects.

"What do we need? It's a tough question to answer because we have so many different people wanting so many different things. Unfortunately, this is the reality we're in. And as the system continues to de-

teriorate, it's going to become more of a reality for people. We downsized as much as we can but if we continue in that aspect, we'll be downgrading our services for the citizens, especially from the snow-fight standpoint. And nobody wants that," he said.

At the same time, the U.S. Department of Transportation

is looking for solutions to fund America's aging transportation infrastructure. Congress is considering a surface transportation bill to meet those needs.

According to MoDOT:

• Fuel taxes provide the bulk of revenue for Missouri transportation. That funding source *continues on page 17*

"Tax Time"

with Bobby Medlin CPA

Tangible Property Regulations (TPRs)

In 2006, IRS announced that it was undertaking a repair regulation project. Proposed regulations were issued in 2006 and withdrawn in 2008.

In 2011, IRS again issued proposed regulations, and then final regulations in September 2013.

Since that time, IRS has issued additional guidance, including revenue procedures in Jan & Feb 2015. These regulations are effective for tax years beginning on or after Jan. 1, 2014.

The TPRs are regulations which specify in very detailed terms whether expenditures with respect to tangible property are currently deductible or must be capitalized and depreciated.

The TPRs impact taxpayers in all industries and require action on your 2014 tax return. Failure to take action on your 2014 tax return could be costly. Action includes compliance with the regulations through various elections, statements, and potential changes in accounting method Forms 3115.

Under the regulations, every repair cost must be evaluated under a series of rules to determine whether to deduct the cost or whether to capitalize the cost. There are some "safe harbors" in the regulations.

If your expenditure fits a certain set of rules, it falls into a safe harbor and is deductible. If your repair expenditure doesn't fit a safe harbor, then you have to run the cost through a series of tests to determine if the cost represents a **Betterment, Adaptation, or Restoration**. We call these the "BAR" tests.

A material increase to the size, capacity, quality, strength, or capacity of a unit of property is considered a betterment. A restoration typically is where you breathe new life into a broken or run-down asset.

That old truck out back that doesn't run any longer; fix it up so



Bobby Medlin, CPA

it runs, and chances are you have a restoration.

An adaptation is where you spend money to repurpose an asset. For example, if you turn a car garage into a restaurant.

What's more, rather than just comply with these new regulations for 2014 forward, the regulations allow taxpayers to look back at prior years to determine if something has been treated differently on your tax return than it would be treated under the TPRs.

An example would be where you capitalized the cost of a roof repair on a commercial building in a year prior to 2014 and are depreciating that roof. If, under the new regulations, the roof repair would not be considered a betterment, restoration, or adaptation, it would be deductible as a repair.

The regulations allow you to take the remaining cost of that roof as a deduction on your 2014 tax return, if you make the proper elections and file the correct forms.

Prior to the release of Revenue Procedure 2015-20 on February 13, 2015, all taxpayers had to look back to see if anything had been handled differently than it would be handled under the TPRs, and file Form 3115. Rev. Proc. 2015-20 granted relief to small taxpayers, making the look back optional. Following the new rules for 2014 and forward is not optional.

Bobby Medlin CPA has offices in Tipton, California and Lake Ozark. Bobby can be reached by phone at 573-365-9400 or online at www.bobbymedlincpa.com

As the Lake Churns

Lake Real Estate Sales Activity



Real Estate and Lake News with C. Michael Elliott

I was all set up to report on statistics regarding new housing starts on a national, state and local level and how I felt that would affect existing house sales. However, I read an article today that reported a sharp fall in U.S. homes sales and stated that they were at their lowest level in nine months. It went on to talk about this being worse than economists' expectations despite the 30- year mortgage rate falling to a 20-month low.

This sounded fairly dire to me so I decided to dig a little deeper and take a look at how the lake area real estate market compared to national sales. After reviewing data, I discovered that lake area sales were also at the lowest level not just in 9 months but in the past 12 months! The average sales price was also at the lowest level since March 2014!

Still sounds pretty dire. Before panic could commence and I started looking for another job; I began plowing into home sale stats back to January 2005. When I finished this review; I saw the real trend in the recent sales "plummet". Each year since 2005, home sales and their average sales price have been the lowest in January with few variations when the average sales price was up slightly over another month or two. The only interesting exception to this was January of 2006 when the average sales price was the highest in a month to month comparison of the previous year. As you may recall, the market was peaking at that time and average sales prices were highest in 2006.

Last month, the national inventory of unsold homes on the market slipped 0.5 percent from a year ago to 1.87 million. It was the second straight year-on-year

decline. Even at January's sales pace, it would only take 4.7 months to clear houses from the market, down 2.1 percent from a year-ago. A six months' supply is viewed as a healthy balance between supply and demand.

The average time on the market over the past year for residential homes has ranged from four to six months. Lake of the Ozarks real estate is a unique marketplace in that it includes a large geographical area and each area holds a wide array of property types. In assessing the amount of marketing time and at what price to expect a property to sell; you need to concentrate on the sales data for the type of property and specific area where it is situated.

Lake area sales data has been obtained from the Lake of the Ozarks MLS based on all property type sales over the time frame from 2005-2015.

Michael 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, 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 months' article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLakeChurns.com

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Armchair Pilot

continued from page 2
Nutri-Grain, Chipotle, Exxon Mobile, Nationwide, and Travelocity. Ratings are based on a brand's ability to meet customers' expectations better than the competition. Travelers may be interested to know that Wyndham Microtel was named best economy hotel, Best Western as best midscale, Hyatt as best upscale and Fairmont as best luxury hotel and Avis was chosen in the rental car category. For the 2015 survey, 36,605 consumers,

18 to 65 years of age from the nine US Census Regions, self-selected the categories in which they are consumers, and the brands for which they are customers. Seventy percent were interviewed by phone, 25 percent via face-to-face interviews (to identify and include cell phone-only households), and 5 percent online. This year certain categories included Canadian consumer assessments. For more information visit <http://brandkeys.com>.

Delta probably won't be "top dog" in next year's survey if it included questions on how it handled pets. Last month, when owners flying home from New York after competing in the Westminster Kennel Club Dog Show didn't see their pets being loaded on their Delta flight from John F. Kennedy International Airport to Seattle-Tacoma International Airport, they began tracking them via the FlyDelta app. Although they were told the dogs had already been loaded, airport officials later admitted they didn't know where they were. The flight was delayed for

about an hour as employees searched for the pooches. Then owners were given the choice of flying home without the dogs or waiting for a flight the next day. Some four hours later the dogs were reunited with their owners. This isn't the first time the airline made the news after losing canines. According to

a story posted on the website www.laist.com, Delta has allegedly lost so many dogs under their care that someone created a Change.org petition with more than 2,000 signatures demanding they take responsibility.

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6 Reasons You May Want to Refinance

Have you ever thought about refinancing your home at the Lake of the Ozarks? If done correctly, refinancing can save you a lot of money. So how do you know if refinancing is the right option for you? Your Lake of the Ozarks mortgage lender is here to help! Here are 6 reasons you may want to refinance from Credit.com:

1. Lower Your Interest Rate

Generally, if you can lower your interest rate by at least 2%, you should consider refinancing. Since interest rates are currently at a historic low, chances are you can get a much better rate by refinancing now. You could end up saving a lot of money in interest paid over the period of your loan.

2. Switch Loan Type

With many different types of Lake of the Ozarks home loans available, some loan types are better for some people than others. If you currently have an adjustable rate mortgage (ARM), you may want to switch to a fixed rate mortgage (FRM). This allows you to lock in a low rate for a long time. On the other hand, you may be able to reduce your current payments by switching from a FRM to an ARM.

3. Avoid Balloon Payment

Some mortgages have a large payment due at the end of the loan term, usually 5-7 years, called a "balloon payment." Essentially, this type of mortgage is a short-term loan that is setup like a long-term loan for the first few years. You may need to refinance your loan in order to avoid paying this large expense.

4. Stop Paying Private Mortgage Insurance

When more than 80% of the home's sale price is borrowed, sometimes the borrower is required to purchase private mortgage insurance (PMI). If the home's value has increased, you can use this amount to refinance and stop paying that PMI.

5. Cash Out Home Equity

Home equity is often used as a



way to finance a remodeling project, college tuition, car purchase or a vacation. If your home's value has increased, you can refinance to cash out that extra amount. You would actually be refinancing your mortgage for more than you currently owe on it and then pocketing the difference.

6. Consolidate Debts

If you have a lot of high interest debts, you may be able to save money by consolidating those debts into a mortgage. Auto loans, credit cards, second mortgages and other debts can all be included in your refinance.

If you have more questions about whether or not refinancing your Lake of the Ozarks mortgage is a good option for you, contact me at 573-746-7211. When it comes to your 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 Lasson

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Lake-wide business conference set for this month

By Nancy Zoellner-Hogland

Business owners, managers and supervisors – don't forget to attend this year's 15th Annual Lake Business Conference, scheduled for 8 a.m. to 1:30 p.m. Wednesday, March 18.

According to Jackie Rasmussen, Business Development specialist with the University of Missouri Extension, one of the conference sponsors, those who miss the event will miss a lot.

"We think we have a great selection of topics for this year – subjects that everyone in a business leadership position can benefit from," she said, adding that a total of six breakout sessions will be offered – three each at the two different time slots.

From 8:30 to 9:30 a.m., an open session, Lessons Learned in Leadership, will include a panel discussion with Jeff Green, Ameren Missouri; Dave Percy, New Tribes; Karen Zaborac, American Sun Control; and Mike Waggett, MSW Interactive Designs.

Breakout session No. 1, which will run from 9:40 to 10:40 a.m., will provide three options:

- Creating a Customer & Employee Friendly Business Culture – Learn from the experiences and successes of others – steps you can take to create business environment that values customers and employees. Panelists will include Mark Maason, PolyLift Boat Lift; Dave Crane, Culligan; and Dana Kahrs, Sycamore Creek Golf Course.

- Bridging the Generational Divide – Effectively engaging,

motivating and connecting individuals of all ages within the workplace. The presenter is Susanne Medley.

- Planning for Success – Critical guidelines on the "what, when, why and how-tos" of business planning. The presenter is Larry Laminger with SCORE.

A networking break will take place from 10:40 to 11 a.m.

Breakout Session No. 2, which will run from 11 a.m. to noon, also includes three options:

- Surviving Over Time: How to Stay Competitive, a panel discussion with panelists Jane Kelly, Jane Kelly Real Estate; Jane Martin, Scott's Concrete; and Dave Adkins and/or Tim Thompson, Argosy Console.

- Is Your Business Ready for its Close Up? Online video is quickly becoming a necessity for effective marketing. In this session, participants will learn how to use their smartphones, a business card holder and \$15 worth of software to produce quality online marketing videos that showcase their business, products and services. The presenter is Michelle West, Chamber Speak.

- Stress Is Not the Problem – Your Response Is. Stress is a part of your daily life but the real problem and biggest danger to you, your health, and your relationships is your response to the stressors. Learn practical strategies to not only better manage the stress in your life but also improve your focus, productivity, decision-making and creativity. The presenter is Vera Massey,

MU Extension.

In addition, at the mid-day luncheon, Gary Pinkel, head football coach at the University of Missouri-Columbia who was named 2014 Coach of the Year, will share his experiences in a presentation titled, "It's About People."

The day will begin at 7:45 with registration. A welcome and brief description of the conference activities will begin at 8:15 and an open sessions are set to start at 8:30. Rasmussen said they made a "conscious decision" to end the event earlier this year in order to allow people to head back to the work place.

The cost to attend the conference, which will be held at Tan-Tar-A Resort in Salon A, Redbud, Rooms 73 and 74, is \$45 per person for members of any of the conference sponsors and \$60 per person for non-members.

The conference is sponsored by the Camdenton Area, Eldon Area, Lake Area, Versailles Area and Lake of the Ozarks West Chambers of Commerce; University of Missouri Extension; Lake of the Ozarks Convention and Visitor Bureau; Tri-County Lodging Association; Lake of the Ozarks SCORE; Young Professionals at the Lake; and Heart of the Ozarks Professional and Business Women. Benne Media is one of the media sponsors of the event.

To view the full conference agenda or to register on-line, go to www.LakeBusinessConference.com or call University of Missouri Extension at 573-346-2644.

Regulating transportation-for-hire

continued from page 3

not less than \$50,000 for bodily injury to any one person and \$100,000 for bodily injury in any one accident and \$50,000 for property damage.

- Permit holders are required to establish fare schedules which must be clearly visible and legible outside of every cab and in the passenger compartment.

- Each driver must, upon request, be able to estimate the charge to the passenger's desti-

nation and provide receipts.

- All taxicabs must be clearly marked with the business name and phone number in minimum of 6-inch letters.

- Taxi drivers must speak English and hold a valid Missouri chauffeur's Class E permit.

Taxicab permit holders will be prohibited from:

- Deceiving passengers or potential passengers regarding fare rates

- Conveying passengers to a place other than requested or

by any indirect route

- Accepting additional passengers without consent of the original passenger

- Carry passengers in excess of the number of installed and working seatbelts in the vehicle.

A copy of the ordinance is available on the Osage Beach website at www.osagebeach.org and on the Lake Ozark website at www.cityoflakeozark.net under the "Press Release" tab.

Building an effective web presence

with Mike Waggett,
MSW Interactive Designs LLC

Blogging Revisited

6 Questions to Ask Yourself Before Your Next Post

Writing a Blog and tying it to your website is one of the BEST ways to improve your website search engine rankings. There are some strategies that can make your efforts even more effective, so we thought we would share some questions to ask yourself before you write your next post.

1. Are you stuffing too many keywords in your Blog?

You should never stuff your blog posts with keywords, but you should include them when they make sense. Possible places for keywords are your title, headings, and the first 100 words of text (Google places more emphasis on the top of the page). Use keywords in context of the content and do research on the most popular keyword phrases for your industry.

2. Are you using internal links?

You can improve the rankings of older blog posts by linking to them in your new post. You should anchor text your keywords in your blog, but don't overdo it...try to link text that makes sense in the natural flow of your writing.

3. Are you adding links to external sites?

Linking to related blogs can help Google identify which blogs are relevant to yours and help it decide what keywords yours should be ranking for.

4. Is your content King?

Content is everything, so work hard at this. If you used content from another source, link and attribute it. Avoid duplicate content as Google's Panda algorithm can penalize you. Length is also important and blogs with 2000 words or more have a better chance of ranking on page 1 of Google. Mediocre content plus keyword stuffing can get you hit with a Google penalty.



Mike Waggett

5. Are you including great visuals?

Adding interesting visuals can improve the readability, and positively affect Google's image ranking via using good Alt tags. Spice up your stock images with a photo editor... these images have better rankings in an image search than stock photos.

6. Are you watching out for the load time for your blogs?

The quicker the blog loads, the higher your Google rankings can be. Optimize your media (images, videos, audio) to load as quickly as possible and use the Google Page Speed tool to check your load time.

By taking a little more time to ask yourself these questions about your blog post, you may see much better results with your Search Engine Optimization efforts.

No Time to Blog? MSW Interactive Designs Can Help

If you have questions about blogging or need help with you social media efforts, give us a call. We are currently helping many local and national businesses with their social media engagement and they are seeing wonderful results!

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Dress for Success in the Workplace

When it comes to professional success, the way you present yourself in the workplace should complement the quality of your work. Whether you're looking to advance your career or simply make a great impression, you can refine your office look and style. Take everything into account, your wardrobe, your accessories and your workspace.

Wardrobe

You may not have the top job yet, but the old adage holds true – dress for the job you want, not the one you have. If budget is an issue, don't sweat it. Online coupons can help you score great deals at mass market retailers. Additionally, discount department stores often sell designer labels at a fraction of the cost.

Be sure to press your clothes even if your office is business casual. Invest in an iron and give yourself a few extra minutes in the morning to ensure clothes are wrinkle-free.

Every season, go through your closet and set aside clothes that no longer fit, are worn out, faded or out of style. Donate these clothes and make room for new ones.

Accessories

Rocking the basics can make a great impression at meetings, conventions and other professional events. Show employers, colleagues and clients that organization is important to you by

carrying a planner and business notebook.

Look for a sleek design, such as those from the AT-A-GLANCE Collection. These products not only keep you organized and track your story, but can act as a highly useful accessory to your professional style. Whether you're looking to stay organized by the day, week or month, a planner won't just help to improve your image; it can also help remind you of upcoming deadlines so you stay organized.

Workspace

Take ownership of your workspace. Your desk, cubicle or office is visible round-the-clock, even when you are off-the-clock, so make sure it makes a great impression.

A few personal items are welcome in most workplaces. Just be sure any personal photos of friends and family that you display are tasteful and appropriate.

Lastly, display a stylish wall calendar on your cubicle or office wall to keep important dates in view. Or if you prefer, a desk pad calendar gives you the same view of your busy month ahead. You want colleagues to know that not only do you have a full plate, you know what's on it.

By fine-tuning your look, you can help yourself reach your professional goals and look great doing it.

Highway department seeks answers for transportation needs

continued from page 12
is no longer providing the needed resources because:

·Fuel tax revenues have become a diminishing revenue stream as cars become more fuel efficient.

·According to testimony of Kevin Keith, director of the Missouri Department of Transportation, before the Blue Ribbon Citizens Committee on Missouri's Transportation Needs on June 29, 2012, under federal law, by 2030, new cars will be required to provide 50 miles per gallon. The amount of gas tax collected, which is based on a set rate per gallon, will decline further as a result.

·The fuel tax rate has not increased in almost 20 years, while the cost of doing business continues to rise.

·Inflation has decreased

MoDOT's purchasing power by more than 50 percent. What was 17 cents (state fuel tax per gallon) of purchasing power in 1992 is now about eight cents and decreasing each year.

·The cost of asphalt, concrete and steel – the staples of the industry – are as much as 200 percent more than they were in 1992.

·In 2004, Missourians approved Constitutional Amendment 3, which authorized MoDOT to sell bonds to make Missouri roads and bridges smoother and safer, sooner. Now they're paying back that bond debt.

·In 2017, Missouri will not have enough money to match federal funds. Federal funds provide a \$4 to \$1 investment that Missouri will lose.

·While Missouri has the sev-

enth largest highway system in the nation, it ranks 46th in revenue spent per mile.

·At the current rate of funding, in 10 years, 18,833 supplementary miles will be in poor condition and 85 percent of primary miles will be in good condition.

·There are currently 483 bridges in poor or serious condition on the state's supplementary roads – bridges that are not on the list to be repaired or replaced. The number of bridges in poor or serious condition will grow to 1,434 in 10 years. It is anticipated that approximately 90 of these bridges will be closed over the next 10 years.

For more information, visit www.modot.org/toughchoiceahead.

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To sustain your small business, you must sustain yourself

By Bruce Mitchell
Chair of Lake of the Ozarks SCORE

Small business owners sometimes take better care of their equipment than they do themselves. They regularly change the oil in their service vehicles, and upgrade computers or smart phones to keep in step with technology. However, they don't always give their minds and bodies the same consideration. If more is better, than more time devoted to the business is a good thing, right?

That's not always a case. The returns of those extra hours will surely diminish as the stresses of work and constant focus take their toll. The occasional stretch or coffee timeout will provide some short-term relief, but your focus and efficiency will fall off over time, along with your mental and physical stamina.

What entrepreneurs need is not just balance, says author and leadership trainer Dr. Will Moreland, but also harmony.

"Balance makes people think that they have to divide their time in equal shares between family, business and personal interest," Dr. Moreland explains. "Harmony is like an orchestra. Every instrument doesn't play at the same time or equal amounts of time, but they cooperate to make a beautiful sound. That should be your goal—that your life makes a beautiful sound."

Dr. Moreland goes on to say that harmony can be difficult to achieve as a business grows, as entrepreneurs take on more responsibilities that require an additional investments of time.

"The key to your success will be learning to hand-off everything that doesn't require you to actually do it," he says. "Whether that is outsourcing, using a virtual secretary, or interns from the local college to do task that free you up to focus on the main part of the business."

Of course, there are some things that you simply can't delegate, which makes time management especially critical. Dr. Moreland recommends these

tools for staying on track and organized:

- Meditating. "The ability to get to a quiet place and think will help you develop better solutions, stay calm, and see things more clearly," he says.

- A planning calendar. Plan your week to ensure you give the right amount of attention to the right priorities.

- A daily "organizing hour." Use this time to organize, review, and file. This will allow you to stay on top of the important things in your life and business.

When you leave work, make sure it doesn't follow you home—or out of your home office. Set aside time to focus on your family, your interests, and yourself. That can be anything from a work out at the gym to a movie night with the family.

Even a so-called "guilty pleasure" is a good thing to have according to small business advocate and author Rieva Lesonsky. She said whether it's keeping up on politics, reading or taking a fishing trip "with the boys," it's important to reward one's self.

"Life's little pleasures can be reinvigorating and keep you sane during especially stressful times," she said. "Communicating with your family about your time availability and identifying some important dates for both your business and family are also important. Decide what is really important to you. I have two young children and being home to see them grow up is very important to me. So, I have made the decision to design my business to accommodate my life, not the other way around."

A wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 12,000 business experts has been made available by SCORE. For more information 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.



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Every company should adopt a dress code policy

By Nancy Zoellner-Hogland

At Lake of the Ozarks, where the “anything goes” attitude is common among some visitors, employers say it’s easy for their employees to get caught up in that mindset and dress inappropriately for work.

According to HR Hero, an employment law resource, despite the fact that employee dress codes have been around for a long time, employment laws are pretty sketchy on the subject. Accordingly, employers have quite a bit of flexibility when writing a policy on employee dress or appearance and establishing a dress code that is business-related and promotes the company’s image needs.

“A common issue that many employers face today is whether to allow tattoos and body piercings. While employers have the legal right to require employees to cover or remove tattoos or piercings, a reasonable approach would be to base your policy on the nature of your workplace and set the grooming standards accordingly,” the site states.

Jackie Rasmussen, business development specialist with the University of Missouri Extension, said establishing policies and adopting an employee handbook are key – and can go a long way toward avoiding problems.

One Lake-area restaurateur said he learned that lesson last summer.

“When we switched over from jeans to shorts as the weather warmed up, we had one server that seemed to wear shorter and shorter shorts every time she came to work. They also seemed to get lower on her waist. Pretty soon, she could have been wearing swimsuit bottoms and gotten more coverage. That may be acceptable for some of the waterfront restaurants but we’re more family oriented and it just wasn’t appropriate,” said one restaurant owner who asked not to be identified.

“Everyone liked the server –

she was pleasant and did a good job – but her dress was horrible. I hate to admit it, but I was reluctant to say anything to her because I worried about the outcome. I didn’t want to get accused of sexual harassment. Fortunately, she left to take another job. That’s when I decided to hold an employee meeting to set some standards so we wouldn’t have to deal with that again. I’ve since developed a handbook of sorts that addresses not only a dress code but also things like smoking at work, calling in sick and cell phone use. It took me a while to put it together but it forced me to look at some things I’d never considered before and to establish some policies that I think will help everyone here,” he said.

Rasmussen said a business consulting service like C. Clarity Consulting can help employers who don’t feel comfortable developing their own handbooks. She also said there are several websites that can help “do-it-yourselfers.”

·The Small Business Administration provides a step-by-step guide that addresses everything from safety and security to leaves of absence. That guide can be found by visiting <https://www.sba.gov/content/employee-handbooks>.

·NOLO Law for All, which can be found at <http://www.nolo.com>, includes several articles on employment law, including guidelines for adopting a dress code.

·C2G provides a list of recommended dos and don’ts when establishing an employee dress code. The list can be found at <http://www.consultants2go.com/how-to-manage-employee-appearance-and-behavior-without-breaking-the-law>.

·HR Hero’s information can be found by visiting <http://topics.hrhero.com/dress-codes-and-employee-appearance/#>.

·The website www.workplacefairness.org looks at dress code guidelines from an employee’s point of view.



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# Business Journal Social Event Photos

Last month's Business Social was Thursday February 12th at City Grill in Osage Beach with our hosts Central Bank of Lake of the Ozarks.

- 1. Kenny Homm mixing up some magic for the guests.
- 2. Always good networking at the Business Journal Social.
- 3. Long-time friends of the Business Journal Frank Petrizze (Kelly's Port) and Angie Petrizze (ReMax LOTO) stopped by.
- 4. Our hosts for the evening, the Central Bank Lake of the Ozark team.



Would your company like to book a BJ social? Contact Glenn for Details at 573-286-4368 or ggoodwin@mix927.com.

March's event is the 12th, at Camden on the Lake in Osage Beach.

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### TWENTY MILES UNDERGROUND

News featuring discoveries and achievements in wild caves rarely make it into local newspapers because reporters are seldom tuned in to what cavers are doing and Missouri cavers mostly report their activities to publications that serve organized cavers.

An exception is when a reporter does a feature story on a cave or cavers whose project has an environmental impact and community help and understanding is needed. An example is the work organized cavers have been doing for the past three years to clean up a promiscuous dump in a large deep sinkhole near Lebanon called Goodwin Sink. This sink was used for over 100 years as a local dump on a county road in Laclede County.

The sinkhole clean-up project, directed by the Missouri Caves and Karst Conservancy (MCKC), began in 2012. The MCKC, with the help of or more than 600 volunteers have removed over 30 tons of trash,



142 tons of trash-laden dirt, 3,197 tons of cleaned dirt, over one ton of metal and more than seven tons of old tires. Why is this important? Water quality! All the surface water runoff that enters Goodwin Sink flows out of Ha Ha Tonka Spring. The project is funded by donations and more are needed. The

MCKC, a non-profit organization, was established in 1993 by the Lake of the Ozarks Grotto, a Lake-area caving club that has been serving the area for nearly 50 years. Grotto members locate, record, explore, map and study caves and sponsor the gating of caves for conservation purposes when necessary.

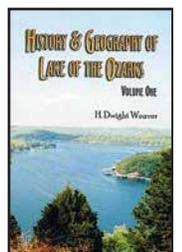
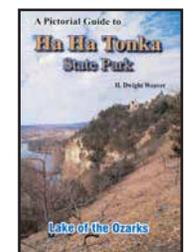
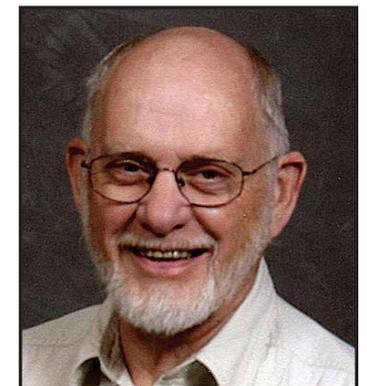
The underground news is that Carroll Cave near Montreal, one of the most significant wild caves in the Lake region, has now passed 20 miles of surveyed underground passage, making it one of the most extensive caves in Missouri. Vintage photo by Oz Hawksley, Paradise Room, Carroll Cave, 1956.

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



## Managing Rental Property

### Investment Property?

I have probably talked more potential vacation rental property owners out of purchasing a property than I have talked them into purchasing something. The first thing I hear is, "I'm looking for an investment property." That usually means that the "investor" needs the property to completely cash flow and pay all the expenses including insurance, property taxes, etc. In this day and age that would be the exception rather than the rule. Having the proper perspective when it comes to owning a vacation rental property will make a huge difference in your overall experience.

ROI or Return On Investment is what most people are looking for. Let's look at the basics when it comes to getting a good return here at the Lake of the Ozarks. Keep in mind that we have a really short vacation rental season compared to other locations like Florida or California. Here we are looking at approximately 90 days and depending on the type of property you are only going to get weekend rentals for the most part, or 15 weekends between Memorial Day and Labor Day. You will also get a few outside of that time frame but more than 80% of your rentals will fall within that 90 day window.

Let's use a two bedroom condo as our model. The average selling price right now for a two bedroom waterfront condo in the Osage Beach area is right around \$123,000.00. Based on a 30 year mortgage at 4.5% interest and 20% down, your payments will be around \$490.00 per month. A typical two bedroom rents for around \$175.00 per night in the summer and you can expect around 40 summer nights and around 10 off-season nights in the \$140.00 per night range. That gives you around \$8,400.00 for the season. Your average cost is going



Russell Burdette

to be somewhere around \$11,000.00 for the year. That would include your mortgage, insurance, taxes, quarterly assessments and electricity. Also over time you will need to set aside some of your earnings to update your property, repaint, replace worn items, etc.

Depending on who you use you are going to give 35% to 40% of your rental income to the management company. That leaves you with around \$5,000.00 to \$5,500.00 in net income from rentals. If you are looking to cover some of your expenses like your electric, insurance and taxes then you are probably going to find the experience a lot more satisfying than if you need your rental income to cover your mortgage and assessments which will total right around \$8,500.00 on a two bedroom condo. Even if you manage the property yourself you will, in most cases, come up a bit short. But your perspective will make all the difference!

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.

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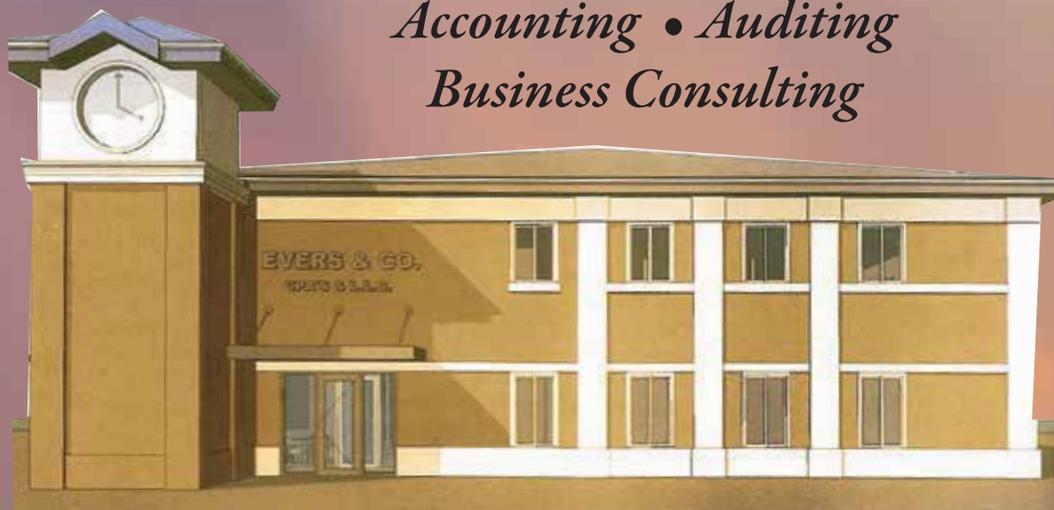
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# Walmart to bump pay for hourly wage earners

By Nancy Zoellner-Hogland

Some 500,000 employees of Wal-Mart Stores Inc., about 1,000 of whom work in Lake-area stores, will soon be getting a pay increase. In February, the retailer announced that beginning in April the company's full and part-time employees will all earn at least \$9 an hour - \$1.75 more than the federal minimum wage and \$1.35 more than Missouri's minimum wage. Employees of Sam's Club, owned by Walmart, will also get the raise.

But it doesn't end there. Walmart promised that another pay bump up to \$10 will take place next year.

A new-hire at one of the local stores said she was pleased to get the news.

"I like working here - they're good about scheduling around my schedule - so I was excited to find out I was going to make more money. That's always good," she laughed.

In a prepared release, Doug McMillon, Wal-Mart Stores, Inc. president and CEO, said the increase was just one facet of comprehensive changes to the company's hiring, training, compensation and scheduling programs, as well as to the store management structure.

"These changes will give our U.S. associates the opportunity to earn higher pay and advance in their careers. We're pursuing a comprehensive approach that is sustainable over the long term," said McMillon, who started with the company as a freight handler. "By realigning our store op-

erational structure, associates can enjoy a closer relationship with their supervisors. In addition, associates will have more control over their schedules. The investment in these initiatives is more than \$1 billion for this fiscal year."

Walmart associates already have the opportunity for competitive health-care and 401(k) benefits, sick leave, and access to bonus incentive opportunities, discounts and educational programs. These benefits and programs will continue to be available to current and future associates.

"Sam Walton knew that an inspired, dedicated team of associates was the way to exceed our customers' expectations," said McMillon. "He often said, 'Our people make the difference.' I feel a big responsibility to carry on what that phrase represents: the care and commitment that Sam had for Walmart associates."

As part of the announcement, Walmart and the Walmart Foundation also committed \$100 million over five years to help increase the economic mobility for entry level workers by advancing their careers. This initiative will benefit the retail and service industries. The Walmart Foundation will work with other foundations, employers, community colleges and non-profit organizations to address what they called "a fundamental challenge in America - how to better train and advance workers in the retail and adjacent sectors."

According to information provided by Walmart, today, more than 15 million people, including 7 million women, work in retail.

"Beyond this commitment, Walmart is also piloting a new, comprehensive on-boarding and training program to create clear career pathways for associates, so they can earn more and seek promotions," McMillon explained. "We're encouraging our associates to continue their education by providing no-cost access for them to complete their high school diploma or GED, as well as free and low-cost college credit to reduce the time and cost of earning a college degree. The skills and training that an associate receives through this program will be transferable outside of Walmart."

"Walmart has represented a ladder of opportunity since Sam started the business, and we want to make sure that's the case going forward everywhere we operate, including here in the United States," added McMillon. "Globally, we have ongoing efforts in place to review our associates' compensation on a yearly basis in each of our markets. We're also proud of the growth opportunities we provide our associates around the world through training and career advancement programs."

Two years ago the company had tried to improve the bottom line by cutting back on staffing. However, that move backfired. Not only was employee mo-

rale low, understocked shelves left customers with a bad taste in their mouths. A survey of some 70,000 shoppers showed that customer satisfaction had plummeted to the lowest level since 2007.

In addition to boosting employee morale, McMillon said the company is now also focusing on improving customer experiences through a variety of measures, one of which includes rewarding associates for better serving customers.

"We have work to do to grow the business. We know what customers want from a shopping experience, and we're investing strategically to exceed their expectations and better position Walmart for the future," he said. "Our first priority is to run great stores and clubs. We will continue to integrate our physical locations with a great e-commerce and mobile commerce business. We're strengthening investments in our people to engage and inspire them to deliver superior customer

experiences. We will earn the trust of all Walmart stakeholders by operating great retail businesses, ensuring world-class compliance, and doing good in the world through social and environmental programs in our communities."

With the pay increase, the average full-time wage will be \$13 an hour, up from \$12.85. For Walmart's part-time workers, the hourly wage will increase from \$9.48 to \$10.

According to the Bureau of Labor Statistics, some 4.6 million Americans work as retail salespeople. The National Retail Federation reported in early February that the industry's employment increased by 34,800 jobs in January, as retailers and merchants held on and even added to their staffs following the holiday shopping season. Monthly gains were witnessed in sporting goods, non-store (e-commerce) and general merchandise stores.

## 3rd Annual Cocktails & Caddies Ladies Golf Tournament

Ladies it's time to get your team together and sign up for the Third Annual Cocktails & Caddies Ladies Golf Tournament, taking place on Friday, April 17, 2015 at Sycamore Creek Golf Club.

This fun ladies-day-out will feature a luncheon where teams made up of three ladies bid on their fourth player/caddy, a male, and their sponsored prize bundle during a live auction.

Lunch will consist of a Tour of the Lake, where local area restaurants will bring some of their best dishes for you to indulge in prior to hitting the green. The caddies have some great prizes lined up for the live auction. Sign up now! This is a fun way to network with some of the Lake's

most influential ladies, while enjoying some delicious treats, great company and a wonderful course.

To register or for more in-

formation contact the Lake Area Chamber of Commerce at (573)964-1008 or visit [www.LakeAreaChamber.com](http://www.LakeAreaChamber.com).



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# Get the Low Down on Low Down Payments

You may have heard the rule of thumb that you shouldn't buy a home unless you can put down 20 percent of the purchase price. However, today's home buyers have many choices when it comes to the size of the down payment.

While this magic number of 20 percent will save you from paying Private Mortgage Insurance (PMI), an added insurance policy that protects the lender if you are unable to pay your mortgage, you can pay considerably less than this if you want.

"Today's consumers persistently overestimate the size of a down payment they need to finance a home," says Christina Boyle, SVP and Head of Single-Family Sales & Relationship Management at Freddie Mac.

According to the results of a recent survey conducted by Zelman & Associates, 39 percent of those surveyed estimated that the minimum down payment requirement for a home is at least 15 percent of the purchase price. The reality is quite different however, as qualified buyers can get a conventional mortgage with a down payment of as little as three percent.

In fact, recent statistics show more than one in five borrowers who took out conventional mortgages in 2014 put down 10 percent or less.

Educating potential homeowners on the rules of down payments – and available assis-

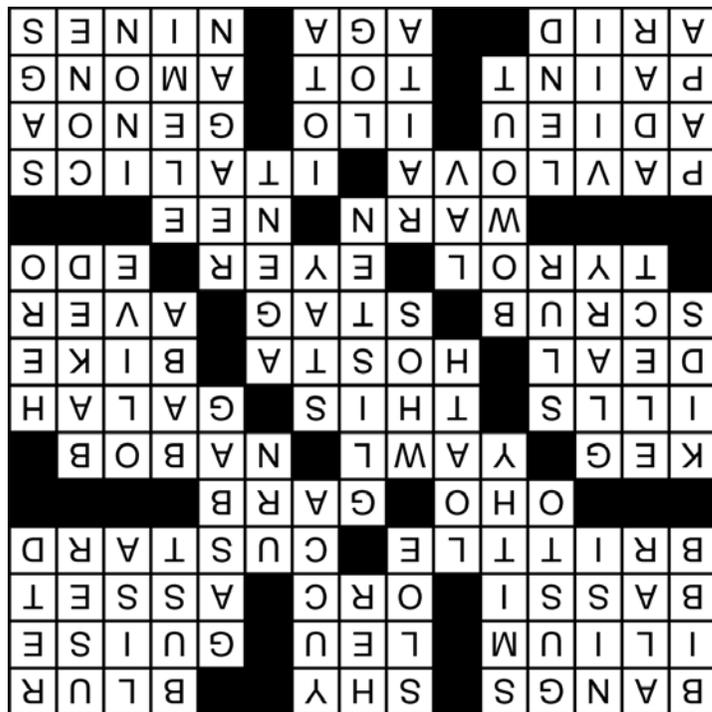
tance programs – plays a large role in getting qualified borrowers off the sidelines and into homeownership, according to Boyle, who also notes that today's historically low mortgage rates, coupled with affordable home prices in many parts of the country, make it an attractive time to consider buying.

"If putting 20 percent down will deplete all of your savings and leave you with no financial cushion, it's probably not in your best interest," she says.

If you don't put down 20 percent, the cost of PMI varies based on your loan-to-value ratio – the amount you owe on your mortgage compared to its value – and credit score, but you can expect to pay between \$30 and \$70 per month for every \$100,000 borrowed. While it's no doubt an added cost, it enables buyers to purchase now and begin building equity versus waiting five to 10 years to build enough savings for a larger down payment.

Additionally, once you've built equity of 20 percent in your home, you can cancel your PMI and remove that added expense from your monthly payment.

New homeownership opportunities are poised to grow. Carefully evaluate your finances to determine how much you can afford and talk with your lender or housing professional about what makes best sense for you and your particular situation.



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# System Mechanic 14.5 Update

by Darrel Willman

Let's face it. We just want our computers to \*work\*. Regular maintenance can help you spend more time using and less time fixing your Windows PC. We're not talking about de-fragmenting here, there's more going on under the hood of your Windows system than you realize.

One of our favorite Windows utilities; System Mechanic, has been updated to version 14.5; and they have added some great new features.

The most important is the newly re-engineered NetBooster—which according to their testing increases internet download speeds by up to 30 percent. Our casual in-house testing did show a remarkable increase in speed over stock out-of-the-box Windows 8 settings. Not bad for just a few registry and TCP/IP settings tweaks. On our system that had already been tweaked for maximum performance, we noticed little difference. This means unless you are very knowledgeable in networking you can see an immediate gain in internet throughput—worth the price of admission alone for most of the users we know.

They have improved PowerSense and made it easier to use, as it adjusts performance based on the types of tasks you are performing. Our impressions are good, with the machine remaining responsive even though several large applications had been launched simultaneously. You can even set up custom configurations to suit your needs.

This is most useful for say, laptop users who want to make the most out of their battery life, and yet get speed on demand for tasks. Desktop users may prefer the CPU at maximum while the PC is in use.

Another revised feature is

Deep Memory Mode: carelessly written programs may not give up all of the memory they have used when exiting them. This module frees up allocated RAM no longer needed after closing a program, and does a good job of it.

There are also improvements to the DriveSense and LiveBoost modules, as described in the release: "Fully Integrated LiveBoost™ - System Mechanic's command center for real-time processor, memory and hard drive performance-boosting is now smartly integrated into the main System Mechanic interface, with streamlined status reporting and new Windows system tray quick controls."

"Early Warning System for Hard Drive Failure - DriveSense™ helps PC users avoid catastrophic crashes with diagnostics that automatically alert users when a hard drive failure is imminent so they can better protect data."

All in all, it is a very worthwhile upgrade for those who are already users, and worth trying out for those who are not - just for the improved download speeds alone.

If you haven't installed a system utility yet, it is time to take better care of your PC, and System Mechanic 14.5 is a great place to start.

### Press Release

System Mechanic® 14.5 Delivers New Ways to Accelerate Internet Speed

System Mechanic 14.5 deploys re-engineered versions of the fan favorite NetBooster® feature that has been proven by iolo Labs to boost Internet download speeds by up to 30 percent.

Exclusive to System Mechanic, NetBooster® automatically optimizes Internet settings and connections to improve overall Internet speed. Understanding

that Internet speed is one of the most crucial factors in any PC user's computing experience, iolo re-tooled NetBooster® to maximize performance in the modern Internet landscape.

NetBooster® achieves optimal Internet speed by allowing users to adjust several hidden TCP/IP settings automatically or manually. Another NetBooster optimization tests a user's current DNS server speed versus other available DNS servers and recommends the faster one. These adjustments also increase bit rate and resolution of videos when streaming and reduce latency in online games that are TCP bound.

System Mechanic 14.5 also introduces a number of other new features and improvements, including:

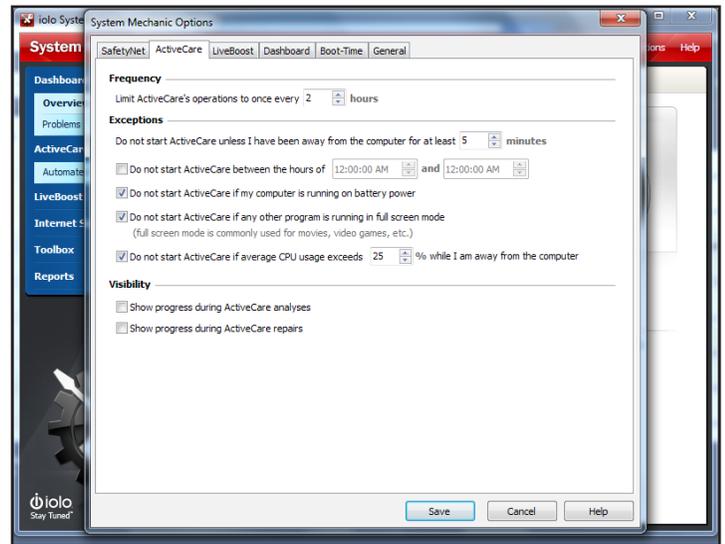
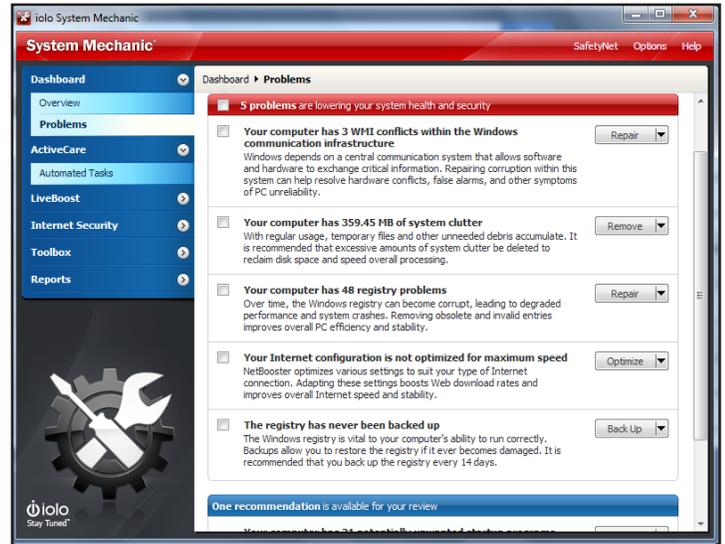
More Processor Control - PowerSense™ technology dynamically adjusts the computer's processor cores and speed based on user needs, and has been updated with:

- Quick Controls - Easy-access system tray buttons for manually switching PowerSense Modes right from the desktop.
- Customize Your Own -

The built-in PowerSense Modes are designed specifically for video and music editing, gaming, graphic design and other common activities that demand different degrees of system speed and stamina. Now, PC users can create new, customized versions of these modes.

Early Warning System for Hard Drive Failure - DriveSense™ helps PC users avoid catastrophic crashes with diagnostics that automatically alert users when a hard drive failure is imminent so they can better protect data.

Re-engineered Deep Memory Mode: Re-architected for Sys-



System Mechanic has easy to understand menus that let you take as much control of the process as you would like.

tem Mechanic 14.5, Memory Mechanic® deep cleaning mode returns with improved RAM optimization.

Fully Integrated LiveBoost™ - System Mechanic's command center for real-time processor, memory and hard drive performance-boosting is now smartly integrated into the main System Mechanic interface, with streamlined status reporting and new Windows system tray quick controls.

System Mechanic 14.5 is available from <http://iolo.com> now \$24.95 (50% off)

The world's leading PC optimization software, System Mechanic® has been used by more than 45 million people to keep nearly 80 million computers in optimal condition since 1998. It is consistently ranked as the #1 best-selling software in its category within the US, Canada, UK, France and Benelux countries by NPD and similar sources.

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# Nation's Longest Recreational Trail

*continued from page 1*

The project generated a lot of attention – so much so that in the fall of 2012, the National Park Service, who had heard about the work – became a partner. Kim Shafer, head of the Park Service Rivers, Trails and Conservation Assistance Program, visited the area to discuss the plans. Partridge said she felt that partnership was instrumental in getting help from the National Civilian Community Corp, which spent five weeks clearing the right-of-way. The Missouri Department of Conservation also got on board, bringing crews armed with chain saws that spent one whole day taking out trees.

Then the project was stalled until a railroad subsidiary of Ameren Electric that owns the line decided to abandon the entire cross-state corridor and turn it over to the Missouri Department of Natural Resources in accordance with the federal Rails-to-Trails Act. Once the legal processes of abandonment and rail banking are completed, the railroad company will come in and remove the rail for salvage and pull up the ties. After that's completed, the land will

be turned over to Missouri State Parks, an entity of the Missouri Department of Natural Resources.

According to a spokesman for MORIT, only rail lines that have been abandoned are part of the project.

Organizers said the project would not only transform Eldon, where about 3 miles of the corridor is located, it has the potential of benefitting every community along the line, potential-

## Donors explain their support of the project

ly raising property values and providing jobs and income. The line runs through Barnett, Versailles, Stover and Cole Camp in the lake area.

"When you look at what the Katy Trail did for little cities like Rocheport, you can understand how important this will be for Eldon, as well as for the other communities along the trail," Partridge said. "We have the key components in place to make it successful – access to Highway 54, a first rate north-south highway; plenty of room for ex-

pansion; an established downtown area with that 'old-town' feel; we're 10 minutes from Lake of the Ozarks and we're in an absolutely beautiful part of the world. I can envision a day in the not-too-distant future where dozens of new businesses will be flocking here to take advantage of the crowds of people that will be traveling through. New businesses mean new jobs and new money injected into our community."

Our vested interest is that we own .6 of a mile of farmland that borders the proposed trail near Owensville Missouri.

In a letter to the editor of the "Gasconade County Republican," which was posted Wednesday, February 18, 2015, Charles and Charlotte Skornia, who agreed to donate land for a trailhead, wrote:

We support the conversion of the Rock Island to recreational trail use. We don't mind sharing the visual beauty of our farm with folks using the trail.

As for recreational use: We believe it will economically revitalize communities along the

trail. We see this along the Katy Trail where there are numerous bed and breakfasts, restaurants, wineries, and festivals that have come into fruition after the development of the Katy Trail. A good festival example is the Hartsburg Pumpkin Festival where 30,000 people roll into that town every fall.

Economic activity will produce revenue that will defray the cost of developing and maintaining the trail.

We believe that an early model of the completed trail can be developed through the Owensville trail corridor. Because Owensville has kept the rail-line clean of vegetative growth, reclamation and access to the trail will be unencumbered. Owensville would be a good choice for a "pilot" portion of the Rock Island Trail. Our property is contiguous with the Owensville corridor, and opposite the public school site. We would cooperate with extending the Owensville trail through our property and thus extending the Owensville portion of the trail another .6 miles.

A big incentive and reason to have an early development of the trail would be to provide

trail access to our public school site. This point was brought up during the January 22 Westphalia trail meeting. In addition to providing a safe path to ride or walk to school, we can foresee the trail being utilized for athletic training (more scenic than running around a circle on a track).

Distance runners often train on roads and highways. The trail would be a much safer place for their distance training. Also, 5-K and 10K runs are popular now and the trail would provide a much safer venue for this activity.

Banking this rail line for future rail use only makes sense. Shipping by rail is the most economic and safest method of land transporting of goods, grain, manufactured materials, large heavy objects, etc. Even though there is presently no need for this rail service, as Missouri continues to grow and develop there likely will be a need in the next 50 to 100 years.

By keeping the rail corridor clean, compact, and open as a recreational trail it will be much easier to convert the rail corridor back to rail service.

## Welsh Promoted To Corporate Chief Credit Officer



ficer. BancStar, based in St. Louis, is the holding company for Bank Star One, Bank Star (Pacific, MO), and Bank Star of the BootHeel (Steele, MO).

A native of Texas, he attended Southwest Texas State University and started his banking career in that state before moving to the Lake area. Welsh has 27 years of banking experience as a commercial lender in the Lake of the Ozarks region. He served for two years as market manager for Bank Star One's branches in Fulton and New Bloomfield.

His service to community includes 10 years on the Board of Directors of the Mid County Fire Protection District in Camden-ton, Missouri, where he makes his home. He was also recently elected to service on the board of the Tri-County YMCA in Osage Beach.

BancStar Inc. has seven retail branches through its three banks with collectively more than \$260 million in assets.

Bank Star One has announced the promotion of Jeff Welsh to Executive Vice President and Chief Credit Officer of Bank Star One. Directors of the bank also elected him to the bank Board. Welsh joined the bank in September of 2012.

According to Chief Executive Officer, Joseph C. Stewart III, In addition to his duties at Bank Star One, Welsh will oversee lending activities of the three state-chartered banks of BancStar, Inc. in his capacity as Corporate Chief Credit Of-

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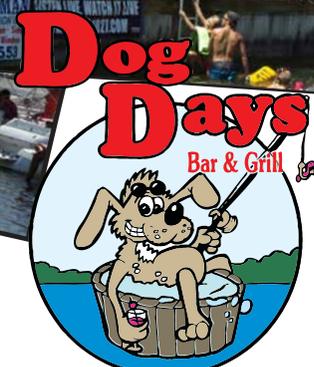
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# Crossword Puzzle

THEME: SWEET TOOTH

Solution page 21

**ACROSS**

1. Face fringe
6. Like a wallflower
9. Something that happened too fast?
13. One hipbone
14. Romanian money
15. Sheep's clothing, e.g.
16. Bassos, alternative spelling
17. Middle-earth creature
18. Balance sheet item
19. \*Peanut \_\_\_\_\_
21. \*Popular pastry center
23. Exclamation of surprise
24. Duds
25. Tapped at parties
28. Two-masted vessel
30. Orient's bigwig
34. Misfortunes
36. Not that
38. Australian cockatoo
40. Done after shuffling
41. Popular garden perennial
43. Triathlon ride
44. Part of surgeon's prep
46. Rudolph, e.g.
47. Affirm
48. Austrian province
50. Ogler
52. Former name of Tokyo
53. Give notice
55. Clinton \_\_\_ Rodham
57. \*Dessert in honor of a dancer
61. Text treatment
65. French farewell
66. Labour group
68. Kind of salami
69. House coat
70. Little squirt
71. In the company of
72. Bone-dry
73. \_\_\_ Khan
74. "Dressed to the \_\_\_\_\_"

**DOWN**

1. Kind of lettuce
2. Having wings
3. Not final or absolute
4. Vigorous enjoyment
5. Blacksmith shop
6. \* \_\_\_ gin
7. Part of H.M.S.
8. New Mexico's state flower
9. Portrait sculpture
10. Mona \_\_\_\_\_
11. One who uses something
12. Short for "retired"
15. Pompous windbag
20. Strongly opposed
22. Funerary vase
24. Shiny from moisture
25. \*Sour Patch \_\_\_\_\_
26. Choose by vote
27. Dazzling
29. "\_\_\_\_\_ Afraid of Virginia Wolf?"
31. \*Rum \_\_\_\_\_
32. Martini garnish
33. \*Alaska's state
35. Hurtful remark
37. Dog command
39. Parade honoree
42. \_\_\_\_\_ provocateur
45. Back down
49. Head or john
51. 40th President
54. \*Indian yogurt staple that can be sweet or salty
56. Fragrant resin
57. Hemmingway nickname
58. Jewish month
59. Henry \_\_\_\_\_
60. "\_\_\_\_\_ your hand"
61. Tiny bit
62. Involved in a secret
63. \*Sugar, waffle or cake \_\_\_\_\_
64. Droops
67. \*Yule \_\_\_\_\_

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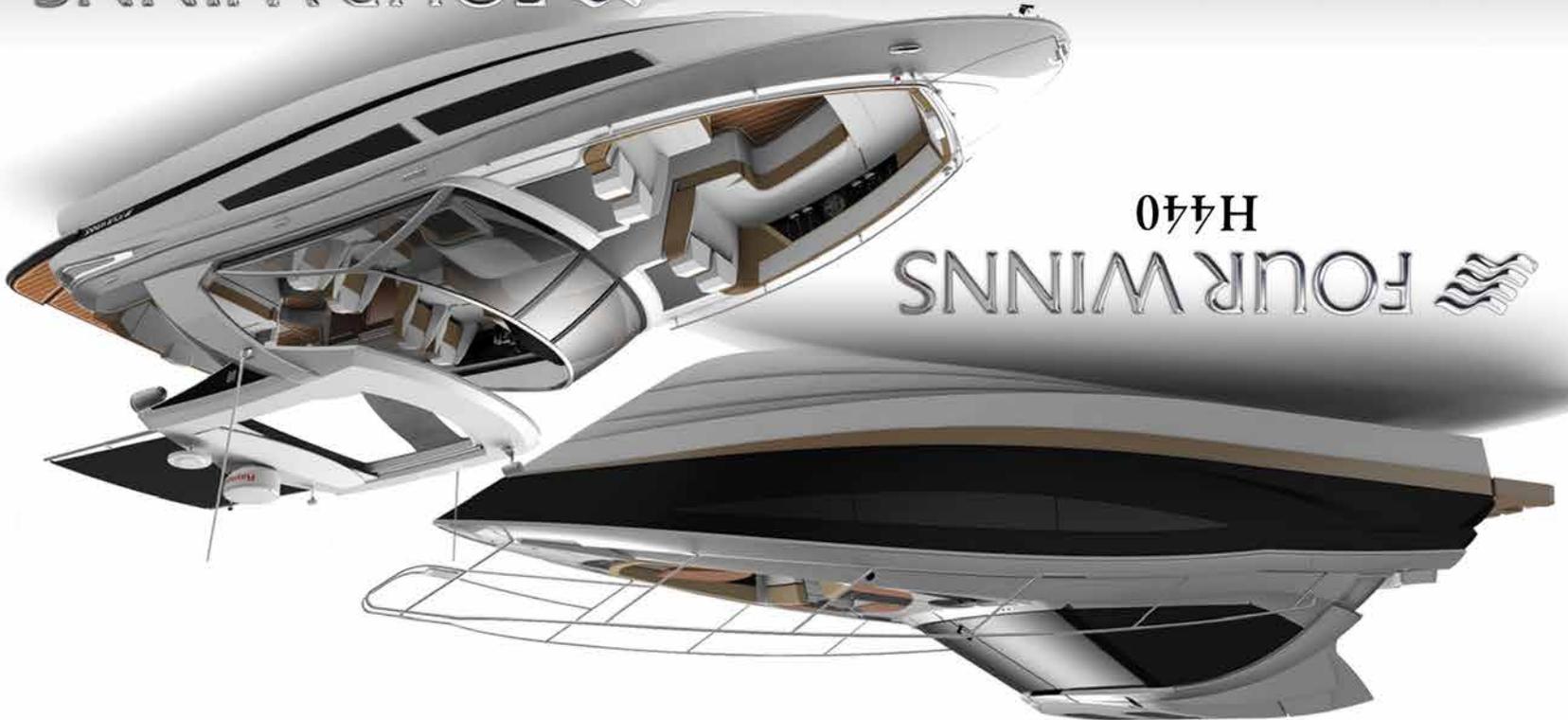
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\*Prices listed are 'as low as', rates vary depending on service. Prices listed are per-month, with no charge for DSL modem use, \$10 monthly for wireless modem use. Never any hidden fees, gimmicks or surprise charges.

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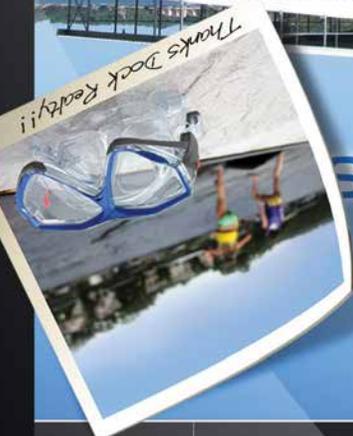
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**April 18-19, 2015**

**October 3-4, 2015**

# OVER \$390,000 COMBINED PAYOUT!

**FALL LAKE OF THE OZARKS Big Bass Bash**

**OCTOBER 3rd & 4th, 2015**

TIME SLOTS ARE FROM: 7-9AM, 9-11AM, 11-1PM, 1-3PM.

25 PLACES PAID DURING EACH TIME SLOT BELOW.

**Win \$70,000 For One Bass**

**OVER \$215,000 PAYOUT**

\*THE 4 BIGGEST BASS OF THE WEEKEND WIN:

1st Place: \$70,000.00  
 2nd Place: \$20,000.00  
 3rd Place: \$10,000.00  
 4th Place: \$5,000.00

**OVER \$94,000 GUARANTEED IN BI-HOURLY PAYOUTS!**

**A TOTAL OF 200 PLACES PAID!**

1st Place \$1,500  
 2nd Place \$1,200  
 3rd Place \$1,000  
 4th Place \$900  
 5th Place \$800  
 6th Place \$700  
 7th Place \$600  
 8th Place \$500  
 9th Place \$450  
 10th Place \$425  
 11th Place \$400  
 12th Place \$375  
 13th Place \$350  
 14th Place \$325  
 15th Place \$300  
 16th Place \$275  
 17th Place \$250  
 18th Place \$225  
 19th Place \$200  
 20th Place \$190  
 21st Place \$185  
 22nd Place \$180  
 23rd Place \$175  
 24th Place \$175  
 25th Place \$175

**SPRING LAKE OF THE OZARKS Big Bass Bash**

**APRIL 18 & 19, 2015**

OFFICIAL TIME SLOTS ARE 6:30am-9am, 9am-11am, 11am-1pm, 1pm-3pm.

20 PLACES PAID DURING EACH TIME SLOT BELOW:

1st Place \$1,200  
 2nd Place \$900  
 3rd Place \$800  
 4th Place \$700  
 5th Place \$600  
 6th Place \$500  
 7th Place \$475  
 8th Place \$450  
 9th Place \$425  
 10th Place \$400  
 11th Place \$375  
 12th Place \$350  
 13th Place \$325  
 14th Place \$300  
 15th Place \$275  
 16th Place \$250  
 17th Place \$225  
 18th Place \$200  
 19th Place \$185  
 20th Place \$175

**OVER \$175,000 PAYOUT**

\*THE 4 BIGGEST BASS OF THE WEEKEND WILL WIN:

1st Place: \$60,000.00  
 2nd Place: \$20,000.00  
 3rd Place: \$10,000.00  
 4th Place: \$5,000.00

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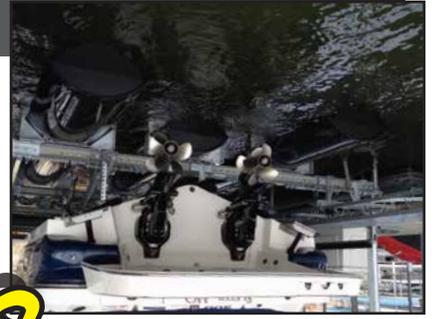
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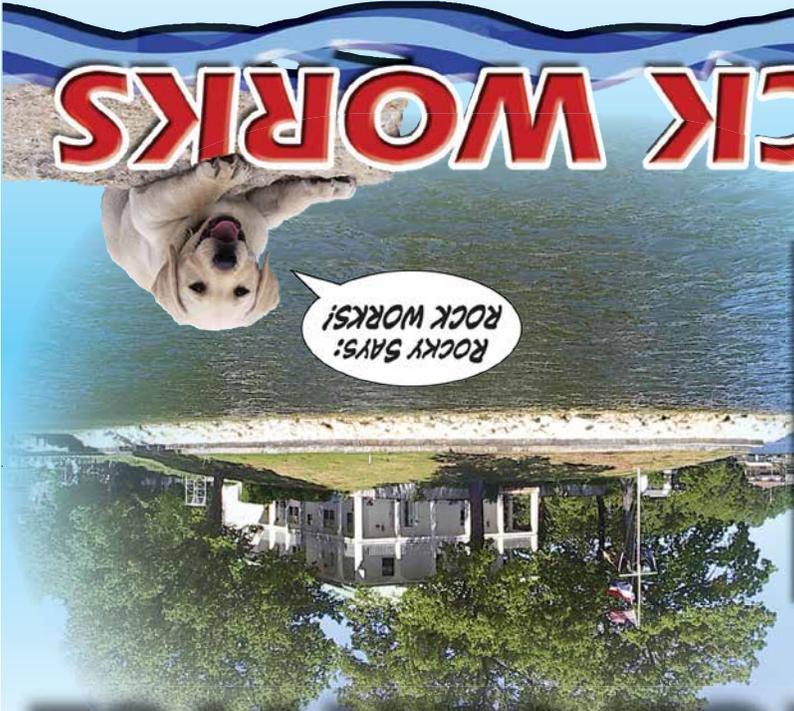
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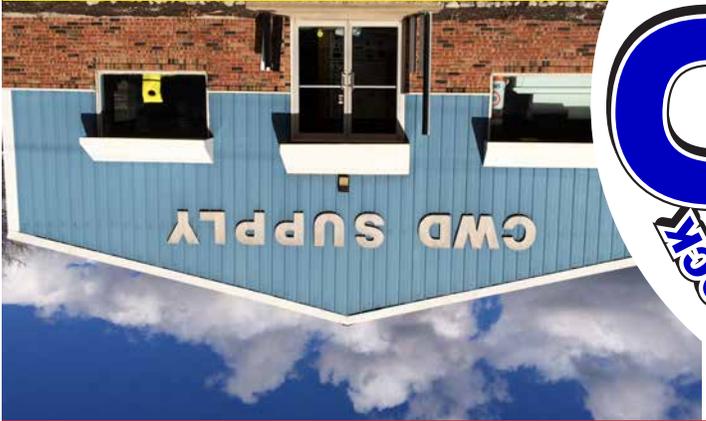
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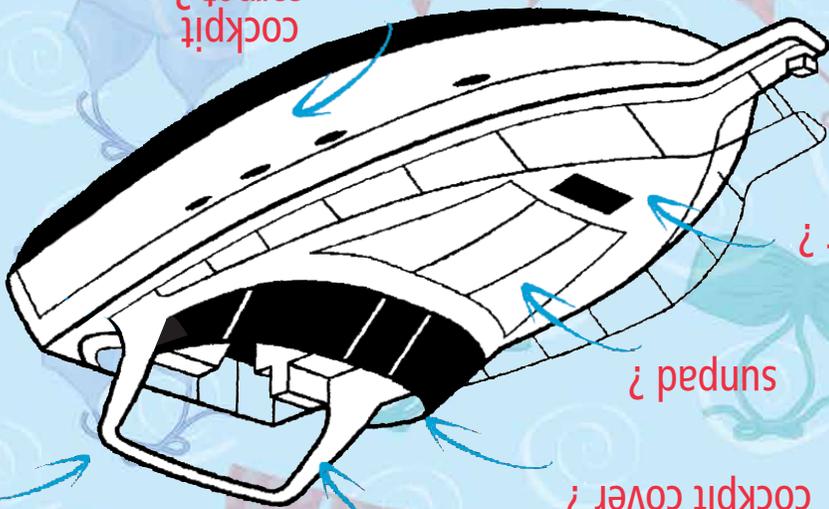
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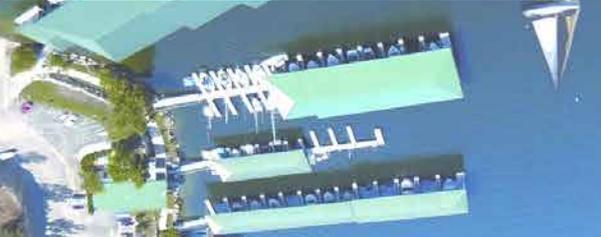
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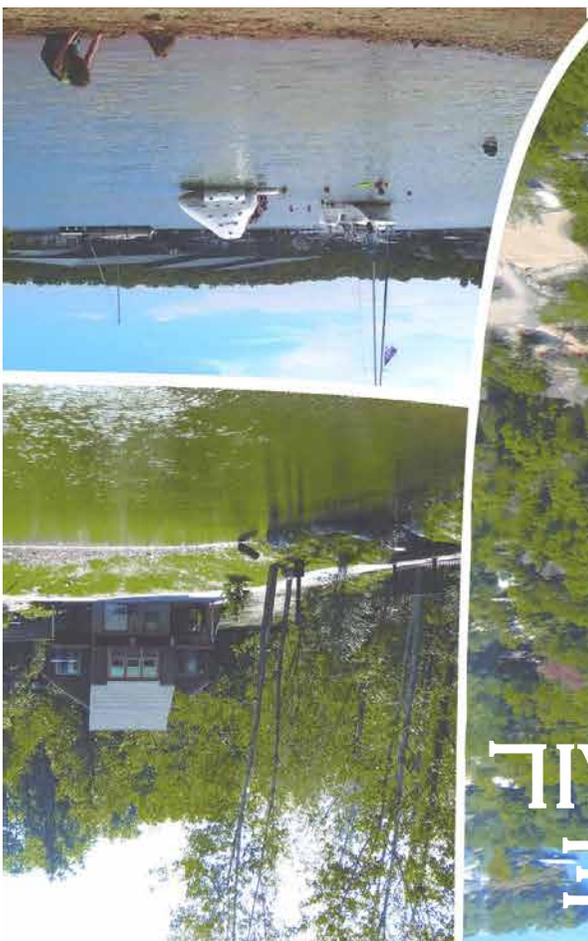
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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Runabouts</b></p> <p>1998 Cobalt 272BR, 7.4L, 310HP ..... \$10,900</p> <p>1999 Nitro 185FS, 115 Merc, 115 HP ..... \$19,900</p> <p>1999 Bay Hawk 18, 90 Evinrude, 90 HP ..... \$7,900</p> <p>2000 Moomba 20 Ski, 5.7L, 250 HP ..... \$15,900</p> <p>2012 Ranger 20, 250 Yamaha, 250HP ..... \$49,900</p> <p>2005 Sea Doo 205 UT, V6 250HP ..... SOLD \$14,900</p> <p>1987 Cobalt 23 BR, 454 CID, 300 HP ..... \$9,900</p> <p>1998 Cobalt 248 BR, 7.4L, 310 HP ..... \$19,900</p> <p>1998 Cobalt 252 BR, 7.4L, 310 HP ..... \$29,900</p> <p>2000 Cobalt 256BR, 5.7L, 320HP ..... \$44,900</p> <p>2006 Chaparral 256BR, 5.7L, 320HP ..... \$44,900</p> <p>2007 Crownline 260BR, 6.2L, 320HP ..... \$44,900</p> <p>1995 Crownline 266 BR, 7.4L, 310 HP ..... \$16,900</p> <p>2005 Crownline 270BR, 350M, 300 HP ..... \$44,900</p> <p>1997 Cobalt 272BR, 7.4L 310HP ..... \$22,900</p> | <p><b>Runabouts</b></p> <p>2000 Sea Ray 26 OV, 7.4L, 310 HP ..... \$29,900</p> <p>1987 Chaparral 285XLC, Tw 5.7L, 260 HP ..... \$12,900</p> <p>2008 Cruisers 300 CXI, Twin 5.0L GXI, 270 HP ..... \$99,900</p> <p>1999 Formula 330SS, Twin 7.4, 310HP ..... \$49,900</p> <p>2001 Rinker 340, Twin 350 Merc, T/300 HP ..... \$57,900</p> <p>2008 Regal 3760, T/8, 1L Volvo, 375 HP ..... \$169,900</p> | <p><b>Cuddys/Cruisers</b></p> <p>1989 Lowe 24PT, 70HP Yamaha ..... \$7,900</p> <p>2003 Lowe 222 FS, 150 Yamaha, 150HP ..... \$12,900</p> <p>2000 Bennington 24TT, 150 OPT, 150HP ..... \$19,900</p> <p>2001 Sea Ray 240 SD, 5.7L, 260 HP ..... \$24,900</p> <p>2008 Sea Ray 260 SD, 6.2L, 320 HP ..... \$44,900</p> <p>2000 Playcraft 26TT, 200 Merc, 200HP ..... \$21,900</p> |
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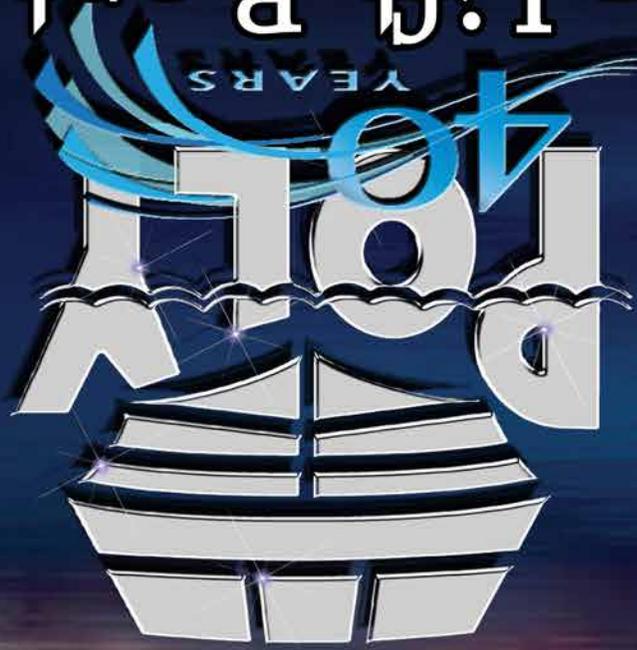
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