

# LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 15 -- ISSUE 4

APRIL, 2019



**BOATING ON BACK**

RE/MAX 23-25

NEWS IN BRIEF



## Get Your Motor Running

Tis the Season for the Classics. Pg. 8



## Above and Beyond

OBPD, Fringe Salon recognize 'heroes'. Pg. 13

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Water Safety Seminar May 11. Pg. 4



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## Crossword

Fill in the blanks on: 26 Solution: 16

# Lodging tax increase could bring big benefit

By Nancy Zoellner-Hogland

Several studies conducted over the past few years show that an eight-field tournament soccer complex at Lake of the Ozark would have a \$75 million impact in spending in the community, creating 900 to 1,000 new jobs with that spending annually.

Some of that economic impact would be produced through the 50,000 to 120,000 room nights that would be booked annually during the spring and fall shoulder seasons – from the beginning of March until the middle of June and then again from mid-August through November.

The Lake of the Ozarks Convention and Visitor Bureau (CVB) and the Lake of the Ozarks Tri-County Lodging Association (TCLA) are proposing an increase in the local county lodging tax from 3 percent to 6 percent in Camden and Morgan counties and from 5 percent to 6 percent in Miller County to help fund construction of the facility, estimated to cost \$20 million to \$30 million. According to the organizations, other funding sources for the proposed project could include local businesses and governmental entities. Bonds would have to be issued for a term of approximately 20 to 23 years for the development of the soccer complex.

“So think about that. We’d invest \$20 million to \$30 million to build a facility which would bring \$75 million in eco-

nomie spending to our community each year,” said Tim Jacobsen, executive director of the CVB. “That’s huge, especially for those small businesses who are hurting and struggling to make it from season to season. We’re trying to bring overall massive spending into the area long term because if we don’t, those little businesses are going to go away. We’ll end up a retirement community with boats if we don’t do something to bring people back to the Lake. The great thing about this soccer park is that it brings families back, it brings them in the shoulder seasons, it’s paid for by the visitor and it’s trackable. Soccer has continued to grow over the years and its popularity is expanding but the real ‘hot bed’ of soccer is in the Midwest, especially in St. Louis and Kansas City. Because of that, several years ago we started looking into the feasibility of bringing a tournament soccer facility here.”

Last year, several organizations and local businesses funded a feasibility study with XO Strategic out of Kansas City, Missouri. After it was completed, public hearings were held to answer questions from interested parties regarding the results.

Part of the study included a cost/benefit Pro Forma analysis that showed the number of potential room nights that would be generated as a result of the proposed complex.

“It’s important to note that

if the voters approve the TCLA lodging tax increase and the tournament complex is built, the additional room nights that are generated in the spring and fall will produce additional lodging tax revenues for the Tri-County Lodging Association to be utilized for the promotion and advertising of the Lake of the Ozarks,” the CVB and TCLA explained in a letter sent to all TCLA accommodation facility owners. “These funds are in addition to the funds currently collected. The soccer tournaments included in this proposal mandate a minimum two-night stay-and-play policy, which means all tournament overnight arrangements will only be made with TCLA accommodation facilities who are current in their collection and remittance of the county lodging tax.”

Jacobsen said a Request for Proposal (RFP) was published in newspapers, shared with several organizations and sent to 26 different property owners in early March to determine the best possible site from the multiple potential sites identified in the study. In the meantime, an advisory board consisting of three representatives from the local business community and the presidents of TCLA and the CVB was established to review each of the submitted sites from the issued RFP.

“Some are quarries, some are in the woods without any amenities and some are along a road and have amenities. We

also contacted developers who have expressed an interest in projects like this in the past. We don’t know who is going to respond to this because it just went out in the beginning of March but we’ve also heard from developers who don’t have land but who have a history with recreational facilities and who could partner with someone who has land. This is going to be a very competitive process so they’re not going to show all their cards at the beginning,” he said. “XO Strategic was contracted to go through this process of fielding the RFPs and talking with these individuals, fine tuning and even negotiating with them to come up with the very best package that can be put together.”

The most viable option would be for someone who owns more property than what’s needed for the soccer complex to donate a piece of the property for the project and then make his or her money by developing the land around it, Jacobsen said, adding that in a best-case scenario, a developer would partner with a municipality or county, using tax dollars to build the facility, then he or she would turn it over to that entity when it’s completed.

The next step would be to hire a professional tournament operator, he said.

“This is not something that a parks manager could run. You have to have a tournament operator that actually books

*continues on page 25*

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Luxury Waterfront Homes  
Lake of the Ozarks

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

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## Armchair Pilot

By Nancy Zoellner-Hogland

**MISSOURI IS NOW** offering REAL ID-compliant state driver licenses. A Missouri driver license, that it REAL ID compliant, will have a star on it in the upper right hand corner. Effective Oct. 1, 2020, residents of every U.S. state and territory will be required to present a REAL ID-compliant driver license or ID card, or another form of ID accepted by the Transportation Security Administration, to board federally regulated domestic flights. Individuals will also be required to present a REAL ID-compliant driver license or ID card, or another form of acceptable ID, to access federal facilities, including military bases and federal courthouses, and to enter nuclear power plants.

**TIJUANA, MEXICO**, which saw 138 murders per 100,000 people, was recently ranked the most dangerous city in the world, according to a report by the Citizens' Council for Public Security and Criminal Justice. Four other Mexican cities, including Acapulco, were included in a list of the most dangerous in the world. At one time, Acapulco and Tijuana were the most popular tourist spots in Mexico. The U.S. Embassy just warned against traveling to the areas because of several dangers including unregulated alcohol, sexual assaults, medical emergencies and a high crime rate. Those who do visit should stay close to friends and protect personal possessions.

**HARTSFIELD-JACKSON** Atlanta International Airport once again hosted more passengers than any other, making it the world's busiest airport for the 21st year in a row. According to a report by the Airports Council International, Beijing ranked No. 2 and Dubai was No. 3 – also no change from the previous year. Atlanta's passenger count was 107.4 million.

**TWO JETBLUE** pilots are being sued by three female JetBlue employees who claim the men drugged, then raped two of the women. The incident allegedly took place last May in Puerto Rico. A story in the New York Post states the court papers indicate the women encountered the pilots on a beach in San

Juan and had beers together after discovering they all worked for JetBlue. The women said the beer was laced with a drug, causing the rest of the night to become a blur. They stated they reported the rape to the airline but JetBlue took no action against either of the men. The women are individually seeking more than \$75,000 in damages.

**VOYEURISM** has gotten so bad in South Korea that sweeps of restrooms to look for hidden cameras are being performed daily in the capital city of Seoul. In a separate incident, authorities recently announced that more than 1,600 hotel guests may have fallen victim to four men who placed hidden cameras in rooms, then recorded or used live feeds to air the footage on a members-only voyeuristic website. The men were charged after allegedly concealing mini cameras in televisions, wall sockets and bathroom hairdryer holders in more than 30 hotel rooms in 10 different cities in South Korea. The website airing the videos had nearly 100 paid subscribers. According to the BBC, more than 500 suspects were arrested and charged with crimes related to hidden cameras in 2017.

**UNITED AIRLINES**, which employs more female pilots than any other airline on the planet, recently sponsored a "Her Art Here" contest for female artists. Two winners will get to paint their designs on Boeing 757s in either New York or California. Ideas had to be submitted by March 24; three finalists are to be chosen by April 9. The public will then be able to cast votes for their favorite between April 10 and 19 on the contest website. One winner will be chosen for the New York design and one will be chosen for the California design. Winners will then work with artist Shantell Martin to create finalized designs that will be launched next fall.

**AMERICAN AIRLINES** passengers can now earn and redeem AAdvantage miles on China Southern airlines. However, none of the China Southern tickets will earn Elite Qualifying Dollars (EQDs) in the program, unless you book a code-share flight with an AA ticket number. AAdvantage members can also redeem AA miles on China Southern flights but they don't come cheap. A one-way SAAver seat in economy class will cost 37,500 miles and a business-class seat will go for

70,000 miles. Flight redemptions can only be booked by calling American Airlines. Online redemptions are not yet available.

American Airlines also recently partnered with British Airways to fund a major facelift and expansion at John F. Kennedy International Airport's Terminal 8. According to a release by American, the project will be funded entirely by the two airlines. The \$344-million project will add more than 70,000 square feet to the terminal, which will feature expanded passenger areas with new gates and retail outlets. The project is expected to be completed by 2022.

**NEARLY 100 MILLION** Americans plan to take a vacation this year. That's according to a travel survey recently conducted by AAA and shared on MSN's Travel Pulse. The study also showed that more southerners (62 percent) would be traveling compared to travelers in the Northeast (35 percent). And a higher percentage (68 percent) planned to travel during the summer rather than the spring (45 percent). AAA said gas prices are averaging 25 cents per gallon less than this time last year and summer gas prices are expected to drop even further. AAA recommends researching and planning well in advance in order to avoid missing out on popular activities. For help planning the trip, the AAA recommends using the U.S. Travel Association's Vacation Planning Tool, available online at [www.ustravel.org/](http://www.ustravel.org/). The planner lets you coordinate calendars and use a custom link to get family and friends involved in the planning. In addition, once days have been determined, the planner allows user to export their plans to Outlook, Gmail or other electronic calendars.

**TOURISM IS BIG BUSINESS** for America. U.S. Travel's answer sheet showed direct spending on leisure travel by domestic and international travelers totaled \$716.7 billion in 2017, the most recent report numbers available. Nearly 3 out of 4 domestic trips taken are for leisure purposes (74%). U.S. residents logged 1.8 billion person-trips for leisure purposes in 2017. Top leisure travel activities for U.S. domestic travelers were (1) visiting relatives; (2) shopping; (3) visiting friends; (4) fine dining; and (5) rural sightseeing.



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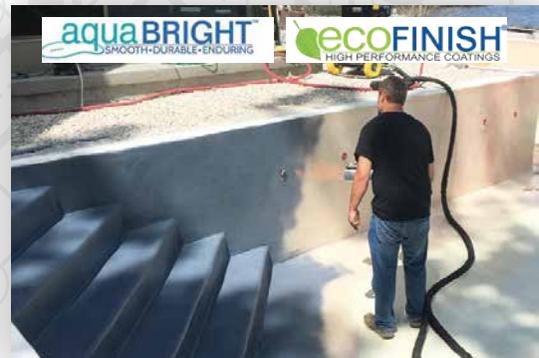
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# Making the Lake of the Ozarks safer

By Nancy Zoellner-Hogland

On July 2, 2010, 13-year-old Alex Otte was sitting on a personal watercraft near her family's dock on Lake Herrington in Danville, Kentucky when a bass boat going nearly 70 mph headed straight for her.

She did exactly what she had been taught in the boater safety course she had taken – she didn't move – thinking the boat would go around her. However, it didn't because the driver and passenger were too intoxicated to even notice her. Instead, the boat slammed into her, throwing her off the PWC. Then the boat's propeller came down on top of her, nearly slicing off her foot. She sustained a severe traumatic brain injury, her jaw, neck, collarbone and legs were broken and her liver was lacerated.

That night, her foot was removed during emergency surgery. The following day, the rest of her ankle up to



her mid-calf had to be amputated. The rest of the week was spent in a coma. Several other surgeries followed.

According to a story in the Kentucky Kernel, a University of Kentucky student newspaper, Alex was not expected to survive. However, her dad, Joe Otte, refused to accept that report. And so did Alex. Today, the young woman, named the Mothers Against Drunk Driving National Activist of the Year in 2015, travels across the country to spread her message about the dangers of boating while intoxicated.

On Saturday, May 11, she'll be sharing her story at the Water Safety Seminar, sponsored by the Lake of the Ozarks Water Safety Council. The event is set for 8 a.m. to noon in the Lake-

**Alex Otte (left) after waking up from a coma at University of Kentucky Children's Hospital. Photo, provided by Laura Otte, was taken from the Kentucky Kernel.**

side Room at Camden on the Lake and will also include other speakers.

The Missouri State Water Patrol and United States Coast Guard will discuss how the agencies are working together to improve safety on Lake of the Ozarks. A representative from Lake Regional Health Systems will talk about what to do if an accident occurs on the water. And Darin Keim will share how a lifejacket could have saved his friend's life.

A continental breakfast will be offered at 8 a.m.; the program will begin at 8:30. Although there is no fee to attend, advance registration is required. Register at [www.lakeregional.com/water-safety/](http://www.lakeregional.com/water-safety/).

Flyers to promote the event have been created. To get one emailed to you to post in your business or share on social media, email [Rebecca@funlake.com](mailto:Rebecca@funlake.com).

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# Planning for the worst, expecting the best

By Nancy Zoellner-Hogland

If Truman Dam was breached, because the dam typically holds back three times the amount of water that's in Lake of the Ozarks, everything but the highest ground between Truman and Bagnell dams could be flooded.

However, the chances of that happening are miniscule, according to Ron Gentry, the head of the Camden County Emergency Management Agency. Gentry and Ann Mott, assistant director of the CCEMA, recently attended a presentation held by the U.S. Army Corps of Engineers to explain a downgrading of Truman Dam's classification.

At the March 15 meeting, Jim Sandberg, operations project manager for Truman Reservoir, said the recent Dam Safety Action Classification (DSAC) placed Truman at a level 2. A DSAC 2 classification specifically states:

Dam could fail during normal operations;

Likelihood of failure during an incident or event is too high; or potential consequences are high. Additional studies

are required.

In a later interview, Mott said Truman Dam received the 2 rating because "potential consequences are high in the event of a breach. Approximately 90,000 people live between Truman Dam and Illinois, which is how far the flooding would stretch. And with properties valued at some \$11 billion in the area that could be affected, the potential for loss of life and property downstream greater than that of other dams. It's just the way they changed the scale and the fact that they're now taking into consideration the population downstream and the distance of the impact."

Gentry expounded.

"Truman Dam is not experiencing structural problems. The only reason they received that rating is because of the effect an extreme rain event that overtops the dam would have. But that would have to be a rain of Biblical proportions – and then some – because at the fullest point it's ever been, there was still another 12 feet to go before that would happen – and 12 feet of water is a massive

amount of water," he stressed, adding that the best way to be prepared for the worst-case scenario is to sign up for the county's text message system.

weather warnings or tornado warnings – not watches – when they are issued for the counties registered. Gentry said emergency broadcasts would also be

the dam."

Part of the focus of the exercise was to make sure all the agencies could work together and get emergency messages



Courtesy Truman Dam

It's free and easy to sign up. Just text your zip code to 888777 from a cell phone or sign up at <http://emacamdenmo.org>. The zip code must be from the Lake of the Ozarks region to be included in the alert. In the event of a flood, users would get texts advising them of the situation. Users will also receive severe

carried by radio and television stations.

Gentry said although an overtopping of Truman Dam is nearly impossible, the day after the public town hall meeting, emergency managers and responders from several different agencies, including the Red Cross, took part in an exercise to prepare for such an event, and the plan that had been developed worked "quite well. The scenario started with a leak developing in the earthen part of the dam. It washed out more and more of the dam until it eventually blew."

He said during the exercise they were told that, although actual flood arrival times would depend on specific flooding and failure conditions, if there was a complete failure, it could take as few as seven hours for the water to reach Bagnell Dam, "but that's to travel the entire length of Lake of the Ozarks so if you lived at the 30-mile mark, the water would be there a lot sooner. And it would bring a whole lot of stuff with it – boat docks, debris, even some houses because the level of the Lake would come up so fast, many structures would simply be swept away. Many of the highways would be underwater and Horseshoe Bend would be cut off. That debris could take out the bridges and would end up lodged up against Bagnell Dam, which would create even more problems. Even with the gates open all the way, the water would overtop Bagnell Dam, causing massive flooding below

out to the public downstream. Gentry and Mott agreed, it all went like clockwork.

"But I want to stress again that the likelihood of that happening is extremely slim. It would be nearly impossible to get that much rain and Truman Dam is monitored and manned 24 -7. Truman and Bagnell dams work together so if Truman was filling up, they would start releasing water and Bagnell would start releasing water to be able to handle the inflow. Truman has protected Lake of the Ozarks more than once by holding back significant amounts of water," he said, adding that Truman has gone as high as 18 feet above its normal pool of 706 feet to protect Lake of the Ozarks. "And they still had plenty of room for more. This was just a 'plan for the worst – expect the best' scenario. I can't say enough that people do not have any reason to be concerned."

According to information provided on its website, Truman Dam and Reservoir, completed in October 1979, encompasses 259 square miles of land and water. The project was initiated for flood control measures and is the largest flood control lake in the state of Missouri. At normal pool the lake covers 56,000 acres, but when the pool is at the top of flood control, the number of acres increases to 200,000, spreading into portions of four counties – Benton, Henry, Hickory and St. Clair.

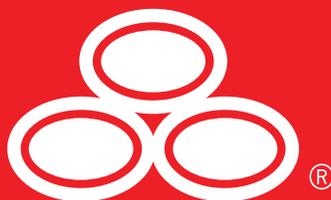


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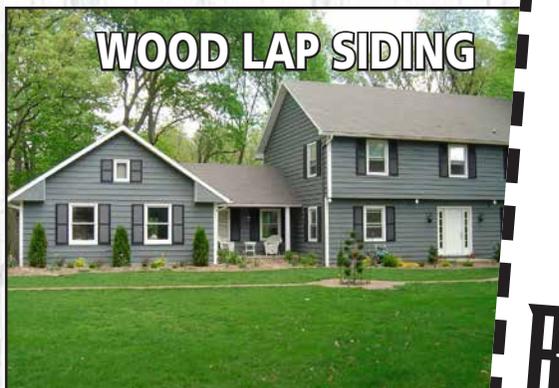
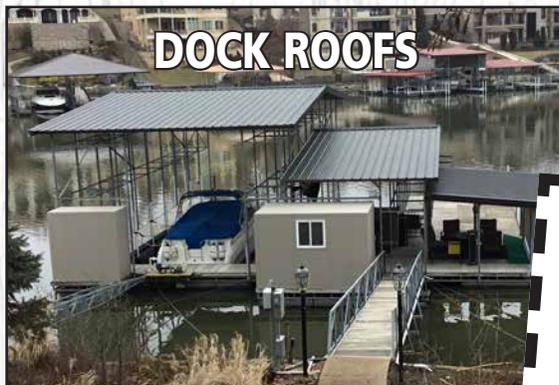
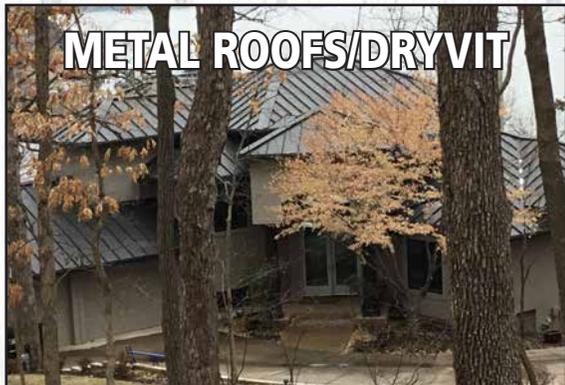
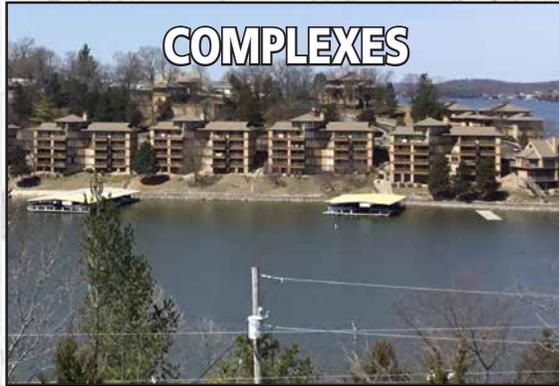
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# Cruise back to the Lake and into summer

By Nancy Zoellner-Hogland

It was a long, cold and snowy winter. But warm weather is finally rolling in, and with it, classic cars!

In fact, nothing shouts "Spring!" like the return of the Magic Dragon Street Meet Nationals and the kick-off of Hot Summer Nights Cruise-Ins on Lake Ozark's historic Bagnell Dam Strip.

The Magic Dragon Street Meet Nationals, set for May 3 thru 5, is Central Missouri's largest car show, welcoming all makes, models, and years of rat rods, street rods, muscle cars, street machines and motorcycles. Now in its 31st year, it's also the only show that gives away a brand new muscle car.

The Lake Ozark Daybreak Rotary will raffle off a 2019 Chevrolet Camaro. Tickets are just \$20 and because the Rotary limits ticket sales to 2,500, chances of winning are a lot better than most raffles. The car will be given away Saturday evening and you don't have to be present to win. However, you'll probably want to be there to enjoy all the special

activities to be offered. Tickets are available now at Hy-Vee and Kwik Kar, both in Osage Beach, and Hulett Automotive in Camdenton.

Last year's show brought 1,000 entries and close to 10,000 spectators. By the looks of things – and the number of entries the Lake Area Chamber of Commerce, the sponsor of the event, had received by mid-March, this year's show will be no less popular.

For more information, visit <http://www.magicdragoncarshow.com/> or the car show's Facebook page – Magic Dragon Street Meet.

Classic vehicle enthusiasts have more than one reason to visit Lake of the Ozarks because Hot Summer Nights will bring hundreds of classic cars, trucks and motorcycles to the Bagnell Dam Strip every month from May through September.

The Hot Summer Nights committee recently announced the themes for this year's events:

The cruise-ins kick off May 10 with a "Summer Warm Up."



Courtesy Funlake.com

"Since 69!" will focus on top muscle cars of the late 60s and early 70s, like this beautiful Camaro.

All classic cars, trucks and bikes are invited to help get the Lake's summer party started.

June 14's "Pony Car Rendezvous" will feature Mustangs, Camaros, Javelins – compact, sporty and stylish cars with a performance-oriented image

that were built with price – and pizzazz - in mind.

July 12's Hot Summer Nights will celebrate "50 years of Hot Wheels and Hot Cars!" Not just car owners but Hot Wheels collectors are invited to attend and show off their stuff! To get more information on displaying your collection, call event organizer Bob Schwartz at

August 9's theme is "Since 69!" Schwartz said they hope to attract some of the top muscle cars for the late 60s and early 70s – cars like the 1969 Ford Mustang 428 Cobra Jet, the 1970 Chevrolet Chevelle SS, and the 1971 Plymouth Hemi 'Cuda Convertible – which all made it to the top of the "Most Popular" list.

September 6's Hot Summer Nights will feature a "Salute to our Heroes – Military, Police, Firefighters and EMTs." In addition to the "regulars," several vintage emergency vehicle collector clubs have been invited to attend. Local first responders have also been invited to show off the latest makes and models used in their lines of work.

Although the monthly cruise-ins are normally held from 6 to 11 p.m. on the second Friday of every month, September's cruise-in will be held at the same time but on the first Friday of the month to avoid a conflict with Bike Week.

Hot Summer Nights is open to everyone and no registration, fees or admissions are

required. Just show up and be prepared to show off your ride to the thousands who appreciate the finer drives in life. Or show up and be prepared to reminisce, visit with others who share your appreciation for the "classics," and enjoy an inexpensive evening outdoors.

Come early to take advantage of the many specials offered by the more than dozen restaurants that line the Strip. And make sure you bring the entire family because the event also includes entertainment for the younger crowd. Clowns, face painters and an assortment of other "characters" will roam the boulevard and kids of all ages are invited to get their moves on at Lake Ozark Live's Dance Party while dancing the night away to the Cha-Cha Slide, the Macarena, the Hokey Pokey and the Chicken Dance! Oldies music will be played over speakers lining the Strip so adults can even get in a few dance moves of their own, if they so choose.

For more information or updates on entertainment to be offered each month, be sure to visit and "Like" the cruise-in's Facebook at [www.facebook.com/cruisehotsummernights](http://www.facebook.com/cruisehotsummernights). And when you're at the Lake, make sure you check out and patronize the great sponsors who make this event possible!

See you this summer! And remember - be there or be square!



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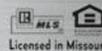
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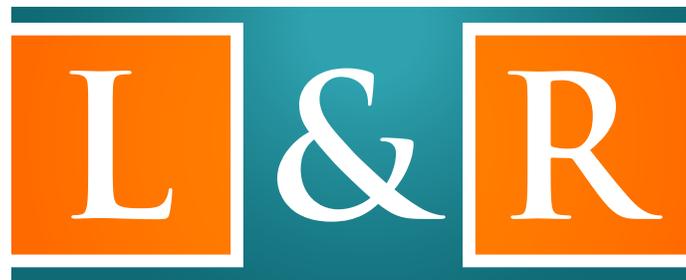


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THE CHOICE OF A LAWYER IS AN IMPORTANT DECISION AND SHOULD NOT BE BASED SOLELY UPON ADVERTISEMENTS.

# Fire officials hope people learn by others' mistakes

By Nancy Zoellner-Hogland

During the first week of March, a gas grill used on the deck of a Compass Point Condominiums unit was blamed for a fire that caused extensive damage to the building. The following week, the condo's home owners' association adopted a policy banning grills on the decks. They since have established a common grilling area for the complex.

Osage Beach Fire Marshal Ed Nicholson said it was a smart move and one that he hopes all condominium projects Lake-wide will adopt.

"I looked up some statistics published by the National Fire Protection Association (NFPA) and they show that gas grills are involved in some 7,900 home fires a year. Statistics also show that one out of every five of those fires is caused by a grill that has not been maintained. The old 'turn it on and let it burn off the accumulation' method of cleaning is definitely not wise. You can turn the grill on and let it heat up, then turn it off and scrape it out and dump



the grease, but you should never burn it off because that's when you get a big fire," he recommended, adding that in the case of the Compass Point fire, either the hose going from the tank to the grill had deteriorated or there was a problem with the connection.

Nicholson said, either way, in interviews with the couple who owned the grill, they reported lighting the grill, then getting distracted while doing other things inside.

"When they went outside a half-hour later, they saw the fire. By that time, it was big enough

that even though they discharged a fire extinguisher on it, they couldn't put the fire out. That's why it's also important to always stay with the grill from the time you light it until the time you are done cooking. And, although it didn't help in this instance, everyone should always keep a fire extinguisher on hand when they're grilling," he said.

The NFPA suggests checking the gas tank hose for leaks at the beginning of grill season by applying a light soap and water solution to the hose. A propane leak will release bubbles. If the grill has a gas leak, by smell

or the soapy bubble test, and there is no flame, turn off both the gas tank and the grill. If the leak stops, get the grill serviced by a professional before using it again. If the leak does not stop, call the fire department. If you smell gas while cooking, immediately get away from the grill and call the fire department. Do not move the grill. If the flame goes out, turn the grill and gas off and wait at least 5 minutes before re-lighting it.

Nicholson also recommended that if single-family homeowners use grills on their decks, those grills should be moved as far away as possible from any combustible material and should not be used in areas with an overhead awning or deck or under low-hanging tree branches.

An ordinance stating those requirements, as well as a requirement to mount a minimum 5-pound extinguisher on the deck, is in effect for condominium complexes in the OB-FPD. However those ordinances do not cover single-family homes.

The blaze at Compass Pointe caused extensive damage, totally destroying the deck and kitchen. A few other units below the one that caught fire received smoke and water damage and an exterior wall in the building was severely damaged by falling, burning debris.

Nichols said the damage could be as much as \$500,000, adding that normally the insurance company of the couple whose grill caused the fire would be responsible for repairing the building and replacing all items that were damaged by smoke and water. Parties responsible for the fire could have also faced charges in anyone had died in the fire. Two of the units were occupied at the time of the fire – a couple who lived across the breezeway and down one floor from the unit were home as was a person who lived on the same side of the building on a floor below. However, everyone escaped without injury.

According to Nicholson, updated building codes have improved safety for condominiums *continued on page 16*

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# Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

## 5 Things to Think About When Buying a Vacation Home



The days are getting longer, the temperatures are going to start warming up, and before you know it - Summer will be here! As you start making preparations for your summer vacation at the Lake of the Ozarks, have you considered purchasing a vacation home? A study was done that showed of all people who own two homes in the Midwest, 40% own a home at the Lake of the Ozarks. This wonderful vacation destination of the Midwest is a great place to own a second home, and NOW is a great time to buy.

### Consider Floor Plan & Room Sizes

Think about your purpose behind the house. Will you be using it as a private getaway for just a few people, or are you planning on hosting fun elaborate get-togethers with many different groups of people? Obviously, this plays a role in the size of home you get, but it can also impact the layout and room total you need to choose. You can also think about how your lifestyle will affect your room choices. Do you want to have a room dedicated to coming in from the Lake? Or maybe you need a bigger garage to house your ATVs or boat.

While it's true that you can knock out walls, add on rooms, and customize spaces, it would be easier if you could find what you are looking for without having to start construction immediately after purchase.

### Yard Size, Shape, and Features

What do you want from your yard? This is an aspect of your home that you generally can't change quickly or easily, and you can't grow it without buying surrounding property. Are you wanting to install an in-ground pool in the next few years? Do you want to have plenty of space for your fur babies to run around? Take a look around the yard, ask questions about property lines, and make sure that there would be enough space to do what you've been dreaming of.

### Think About Available Amenities

Many of the Home Associations around the Lake of the Ozarks offer amenities that make living in that community even better. This can

include playgrounds, pools, gyms, meeting rooms you can use, and more. Having these amenities can be perfect for a vacation home, so take a look at the different items that each community offers.

### Plan for Your Vacation Lifestyle

Finally, think about what you want to do, what you want to be close to, and how you want to enjoy your vacation home at the Lake of the Ozarks. If you and your family live for the Lake life, you will probably want easy access to the water, a dock or boat slip, and a place to store your boat over the winter. If you focus on relaxed family time outdoors, you may want to look for a home with a huge deck, plenty of yard space for games and activities, or even an elaborate outdoor grilling station.

### Time To Buy

There is still time to get your vacation home at the Lake of the Ozarks, and now is a great time to buy. If you are ready to get started, the first step is to get your pre-approval completed, and that's where Team Lasson comes in. Visit our website to get started, or give us a call. We can help you mortgage a vacation home at the Lake of the Ozarks, and can assist you through the entire process. Ready to get started? We are!

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# Fringe Salon and 'friends in blue' recognize heroes

By Nancy Zoellner-Hogland

Tiphni Sullivan from Fringe Salon and Spa has long been a supporter of law enforcement, working with officers on projects and helping with Special Olympics. Early last year, Dililexie Morley, the community services coordinator for the Osage Beach Police Department, stopped by to talk to her about co-sponsoring some sort of community event for kids who might need a little extra positive attention. Sullivan agreed so Morley said over the next few weeks, she sifted through a variety of ideas and finally settled on one that would allow several members of the police department to participate.

The idea – a writing contest for kids – had been submitted by Officer Kelly Lowe, who had recently come to Osage Beach from New Mexico.

“At first, because we didn’t get approval from all entities involved until May, we talked about something for Mother’s Day – why kids thought their mom was the best, or something like that. But after think-

ing about it, I decided that because a lot of kids might not have a mom, we should expand it to allow the kids to write about anyone they felt was ‘the best.’ Because it was so close to the end of the school year and because we definitely wanted to involve the schools, we decided to hold off until this fall,” Morley explained, adding that they settled on a contest titled “Fringe and Friends in Blue 4th Grade Writing Contest” and opened it up to students in both School of the Osage Upper Elementary and Camdenton R-III’s Osage Beach Elementary School, which are both in the OBPD’s coverage area.

In December, 132 essays were turned in to the police department and the judges got busy reading. However, they soon discovered there was a problem. Sullivan had offered to donate six prizes - certificates for a free haircut and style or a shampoo and style at Fringe Salon & Spa – to be given to the students’ “heroes.” But judges couldn’t pick just six favorites so Sullivan bumped it up to 10. In addition, she do-



Osage Beach Police Officers Stephen Riner and Leon Austin and (far right) Dililexie Morley, the community services coordinator for the OBPD, presented award certificates to Hailey Kavanaugh for her mom (not pictured) and Carson Srejma for his grandma, Amy Bowen. Both Hailey and Carson are students in Valerie Test’s class at School of the Osage Upper Elementary. Photo provided.

nated 122 money-off coupons so everyone nominated could get a prize.

In February, Morley and OBPD officers visited the

schools to present the awards. The heroes had been invited to attend but most didn’t know why.

“It was wonderful and very

moving. There were a lot of tears and a lot of laughter,” she said.

Below, we’re sharing some of *continued on page 20*

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### NEXT, GO A LITTLE DEEPER

What publications do they read? What do they listen to? What do they watch? How do they prefer to communicate? Social media activity? (What channels, what time, how often) Income level? What makes them feel appreciated?

Expert tip: If you don't know the answers to these, don't guess. Ask one of your ideal clients!

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What problems/challenges do they have? (Think things like ... lack of time, seasonal cash flow, life stresses, etc.) Who influences them? (Strangers -- AKA reviews, friends, family?) How do they make decisions? (Quickly? Or are they researchers? Do they seek validation before purchase?) Where do their challenges intersect with your expertise? What specific problem can you help them overcome?

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# Which should come first – the road or the shuttle?

By Nancy Zoellner-Hogland

Johnnie Franzekos and Gerry Murawski, the two candidates for mayor in Lake Ozark, both have transportation goals in mind for the city. But those goals could ultimately be at odds with each other because of funding.

Franzekos, who has served as mayor for the past 12 years, said he feels emphasis should be put on repairing Bagnell Dam Boulevard and the other streets in the city that are deteriorating.

“Getting our roads repaired is my top priority right now – and I’ve been told we need to do something soon before they break down so bad they can’t be fixed – but unfortunately, we don’t have enough extra money sitting around to do the work,” he said.

In an earlier interview, Public Works Director Matt Michalik said the city maintains approximately 90 miles of roadway with a total annual budget of approximately \$630,000. In 2017 he got bids to resurface Bagnell Dam Boulevard. One was for \$850,000 and the other was \$1.3 million.

Last fall, Magruder Paving LLC, who began resurfacing Horseshoe Bend Parkway on Horseshoe Bend in March, offered to do the work at a greatly reduced price but City Administrator Dave Van Dee said the city couldn’t accept his offer because they are required to go through a public solicitation process. “And because of the size of the project, we have to have engineered plans. As much as I’d like to have them do it at the price they were quoting, I can’t legally just allow them to do that because I’d be in violation of several state statutes,” he explained.

Van Dee also said the city could not use its Utility Capital Improvement funds or our water funds to do the work and instead would have to borrow money.

“Because we’re a fourth class city, in order to borrow money, we are required to have a vote of the public to approve our use of debt. We also have to have a plan in place in regards to how we’re going to repay that debt. That’s Missouri statute. And that’s why we ordered the transportation

study. We decided if we’re going to do this, we needed to look at the overall picture and fix what needs to be fixed at one time instead of doing this piece-meal,” he said.

Aldermen plan to go over the results of that study, conducted by Cochran Engineering, on Wednesday, April 10. The meeting, which is open to the public, is tentatively set for 1 p.m. and will be held at City Hall.

Franzekos said he’d like to pay the money back with an increase in our sales tax, “because that way, the costs would be shared by everyone who drove the roads – tourists, second-home owners and residents – and not just our property owners.”

However, Michalik said he didn’t know if that would be possible because the city may have hit the maximum amount of sales tax allowed by law. “But that’s something we’ll find out in the April 10 workshop. I imagine funding will be the hot topic of discussion!”

In the meantime, Murawski, who has served as Ward 3 aldermen since 2014, said he also will

be seeking a sales tax increase but his will go to improve a different type of transportation issue. As a private individual and not as an elected official in Lake Ozark, Murawski is proposing the development of a Transportation Development District that will fund a trolley shuttle service that will run from Bagnell Dam to and including Eagles’ Landing, with side routes to Fish Haven Apartments, Woods Supermarket Plaza, and Lakeside Village, a proposed private development at the top of Horseshoe Bend Parkway. The shuttle will also drive down the hill to pick up and drop tourists off at the Lodge at Port Arrowhead.

Murawski is also proposing construction of a multi-level parking garage through the TDD at the lower end of the Strip on property currently owned by Iguana. He said the property, which he described as “literally vertical,” would be leased to the TDD for a nominal fee.

The project is to be funded by an ongoing 1-cent sales tax that would be added to all sales made within the TDD, including sales

made at Menard’s, Kohl’s, Marcus Theater and other retailers in Eagles’ Landing, according to Murawski, who estimated the TDD would bring in \$1 million annually.

He said engineer Rocky Miller would soon begin surveying the land along the route to establish a legal description of the area to be included in the TDD, adding that he hopes it will be completed by the end of July. Then a petition would be circulated among registered voters who live inside the TDD to get the required number of signatures to put the issue on the April 2020 ballot.

“Chris Rohrer, who has agreed to serve as the attorney for the TDD, would finalize the paperwork and submit it to the Miller County Court for approval. Assuming it gets voted in next April, then we’ll set up a five-member commission to control the TDD and oversee the staff hired to drive the trolleys and run the garage. This is not being done by the city and I plan to move forward with this project whether I am elected mayor not,” Murawski stressed.

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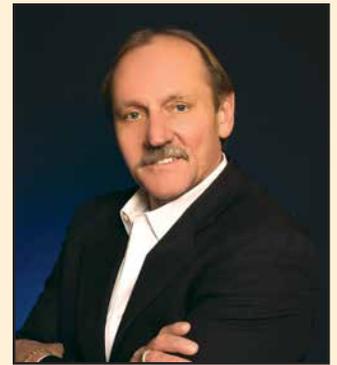


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# As the Lake Churns Lake Market Downturn?



Real Estate and Lake News with C. Michael Elliott

With the lake real estate market as well as the national market seeing a slowdown in the number of homes sold and price appreciation slowing; you may have concerns about what happens next. Having lived (with a career in real estate) through the real estate and overall economy crash starting in late 2007; I understand why you might be nervous about where the market is heading.

Here are my thoughts as to why today's market is not getting ready to tank and is much different than the housing bubble that burst 12 years ago.

Since 2007, short sales and foreclosures accounted for a third of all homes purchased. The Mortgage Banker's Association reported in late February that the percentage of loans in the foreclosure process at the end of 2018 was just .95 percent. This is the lowest foreclosure rate since 1996.

When the bubble burst in 2007, home values started to decrease. Over a four to six-year time frame, homes lost 25-30 percent of their value. Although homes are not appreciating at the rates they were a year ago, they are not depreciating. Appreciation is still continuing, just at a slower pace. I expect home prices to continue rising in 2019.

The number of homes sold dropped dramatically beginning in 2008. Comparing 2018 to 2019, we again have experienced a drop in lakefront home and condominium sales here at the lake. This is not due to a lack of interest or ability on the part of buyers but rather a lack of inventory available to purchase.

Lack of inventory is down to a couple of things. First, homeowners not putting their property on the market. Some homeowners are unable to sell due to the amount owed on the mortgage. Other owners have been unwilling to sell until home values returned to at least the amount they originally paid. Low inventory itself is another cause; owners are holding off putting their home on the market until they find another home to purchase. Some owners are hesitant to move into a larger home and mortgage after previously going through the market crash.

The second major cause is down to lack of new construction. Again, this cause has several subsets. I don't have specific market numbers available

to me, but based on my experience of the market, there are fewer spec homes and new condos being built than I've seen since the early 1980's. I am seeing an increase in both since mid-2018. Builders have also been wary of starting a new venture after experiencing the 2007 downturn where many got caught short. The construction industry has a major labor shortage across the country. Building material prices have escalated making it difficult to compete with even a limited existing home market.

In response to the last housing bubble, lending requirements became much more stringent. While there are still many great mortgage programs available, they are based on much tighter guidelines which will help prevent buyers from overextending themselves. This shows up in the low foreclosure rate mentioned above. The economy and job market are also very healthy, unlike 10 years ago, which increases loan repayment rates. Foreclosures really take a toll on the overall real estate market and that's not happening or likely to happen any time soon.

These are the main factors I point to in saying that today's slight easing in the market is nothing like what we saw occurring in 2007.

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

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# Self-employment tax 101 for small business owners

*Submitted by Bruce Mitchell, Lake of the Ozarks SCORE*

When you've made the transition from someone else's employee to being your own boss, you gain the autonomy to create your own professional path. You get additional responsibilities, as well—including paying self-employment tax.

Self-employed individuals are required to not only directly submit the income tax they owe to the federal, state, and local governments, they must also remit self-employment tax to the IRS.

Who Is a "self-employed individual?"

The IRS defines a self-employed individual as someone who conducts business as a sole proprietor, independent contractor, member of a partnership, or as someone who otherwise is in business for herself or himself.

What is self-employment tax?

According to IRS.gov, "Self-employment tax is a tax consisting of Social Security and Medicare taxes primarily

for individuals who work for themselves. It is similar to the Social Security and Medicare taxes withheld from the pay of most wage earners."

Employees of a company pay half of their Social Security and Medicare taxes

held from paychecks, must estimate their self-employment and income tax amounts due and pay them on a quarterly basis.

Similar to the FICA tax that wage earners working for employers pay, the self-employ-

To pay self-employment tax, an individual must have a Social Security number or an individual taxpayer identification number. Schedule SE (Form 1040) can be used to calculate self-employment tax. Self-employed individuals can deduct the employer-equivalent portion (half of the total self-employment tax) in computing their business's adjusted gross income, reducing the business income subject to income tax.

Tips for staying on track with your self-employment tax

Neglecting to pay your taxes can result in fines and penalties, so it's critical to stay current. Talk with an accountant and/or tax professional for assistance in understanding your tax obligations. This is especially important with the new tax laws in effect for 2018.

Here are some additional tips for consideration:

Talk with an accountant and/or tax professional for assistance in understanding your tax obligations.

**Check the IRS Calendar for upcoming deadlines, and consider**

**setting up reminders, so you're notified of approaching tax deadlines.**

**Keep accurate and up-to-date accounting records to help you more accurately calculate your taxes and budget for them.**

**Visit the IRS.gov website for additional information.**

And for guidance on all aspects of starting and running your business, contact SCORE to talk with a mentor. A SCORE mentor can help you navigate the uncharted territory of being self-employed.

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



(usually withheld from their wages) and the employer pays the other half. As a self-employed individual, however, a business owner must remit the entire amount. Most self-employed persons, because their tax typically isn't with-

ment tax rate for tax year 2018 is 15.3 percent on the individual's first \$128,400 of net income and then 2.9 percent on net income beyond that. The rate consists of two parts: 12.4 percent for social security and 2.9 percent for Medicare.



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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## WE ONCE HAD A HOLIDAY INN

The Lake area experienced a huge surge of development in the early 1960s. When long timers recall the period, much is made of developments such as Tan-Tar-A and Lodge of the Four Seasons. But little is said about the development of Holiday Inn where the Inn at Port Arrowhead

is located today. The accompanying postcard (photo by T. Sidney Harley) shows Holiday Inn at the height of its popularity in the 1970s.

The owners – Wilson and Ziegler—working with architect George Berg began work in the spring of 1962 and completed the development in 85 working days. The builder was R. K. & A.

Jones Construction Company of St. Louis. A sprawling collection of buildings soon covered the 12-acre peninsula. At full completion the facility included three massive buildings with guest units, a building housing Captain's Cove Restaurant and piano bar, a convention auditorium, a game room, an indoor pool area, two outdoor pools, sauna baths,

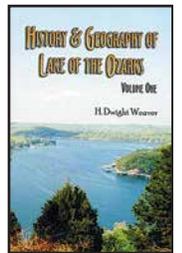
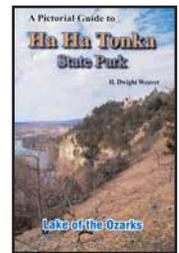
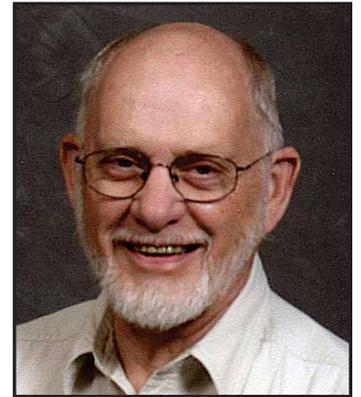
the Hickory House Restaurant and piano bar, a building housing the Thieves Market gift shop, a children's zoo, and an impressive marina that encircled the end of the peninsula. As a guest you had access to free golf, movies and dance lessons, and could rent cabin cruisers, speed boats, and enjoy hiking trails. Children were often surprised to find a children's zoo where, under the supervision of a handler, they could fee baby lambs, baby pigs, puppies and other animals. At the indoor-outdoor swimming pool there was a glass partition. The water was heated and a swimmer could swim out into winter or remain indoors.

Holiday Inn opened on July 1, 1963, with a full house of guests largely from St. Louis, Kansas City and Chicago and had to turn down more than 200 reservations. All good things end sooner or later. Holiday Inn lasted about one decade into the 21st Century.

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

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

Contact him at: [dwightweaver@charter.net](mailto:dwightweaver@charter.net) or call 573-365-1171. Visit [www.lakeoftheo-zarksbooks.com](http://www.lakeoftheo-zarksbooks.com) to obtain more information or to purchase one of his books on line.



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# Managing Rental Property

## Boats

The main reason people visit the Lake of the Ozarks is, well, the Lake. When I was a small boy visiting my grandparents who had a home on the water, I would float on an inner tube about a half mile from the dam and wait for the Tom Sawyer and Larry Don to pass by so that I could ride the big waves they created. Later as a teenager my dad and I would go fishing in a small 14 foot Jon boat but I never really thought about the size of the boat.



**Russell Burdette**

While those days are long in my past, the Lake is still the main attraction that draws over four million visitors to our area each year. We have a playground that includes 1,150 miles of shoreline (more than the state of California), a surface area of 54,000 acres, is located in four counties and has a main channel that stretches about 92 miles from Bagnell Dam to Truman Dam. In fact over the last few years our Lake has been recognized as one of the best recreational lakes in the United States!

Today the boats are a lot bigger than my dad's little Jon boat. And when it comes to vacation rentals, since people are coming to enjoy the lake, many of them are bringing boats and the last time I checked they were not getting any smaller. At one time a 10 x 20 slip would suffice for those bringing their fishing boat or small runabout. Today you almost need a minimum slip size of 12 x 32 to accommodate the majority of boats that guests are bringing.

I get a number of condo owners that either don't have a boat slip with their condo or they are using it for their own boat. Typically 40% of our guests are either bringing a boat

or renting one while they are here during the summer. That means that if you don't have a slip for guests you are essentially telling 40% of the vacationing public that you don't want them at your condo and they will be inclined to look for a condo that comes with a boat slip.

So if you are thinking of purchasing a condo for vacation rentals you need to ensure (beyond having a good location and a nice unit) that you are getting a good sized boat slip with your condo. A 12 x 32 to a 12 x 38 will allow you to accommodate most boats that guests are bringing. Some guests like to keep an eye on their boat, so if you have a choice, try to get a slip that is also visible from your unit and as close as possible.

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

# Lodging tax

*continued from page 1*  
tournaments in order for this to work. There are several out there and of course, we'd recommend that municipalities or counties issue a RFP, but we feel the best one by far, especially in the Midwest, is Heartland Soccer Association. They book more soccer tournaments than anyone else in the world, they get asked to run different facilities – and they've shown an interest in managing the program at Lake of the Ozarks. Shane Hackett is the president of Heartland and has been with the association for some 30 years. Heartland has thousands of connections and works with thousands of teams. Their tournaments are sold out every time they book them. So this isn't one of those 'build it and hope they come' deals – this is 'build it and we're going to know from the beginning exactly the tournaments that would come.'"

Jacobsen said Heartland's stay-and-play policy assures lodging facilities they will see a return on the additional tax that would be collected if the

increase is approved by voters.

"If you want to play in one of their tournaments, you have to stay in one of the hotels that they direct you to. If they try to stay somewhere that's not included, they get eliminated from that tournament. And lodging establishments can participate in any way they choose. Tournaments are typically booked 10 to 12 months out and they require a two-night stay – Friday and Saturday. The lodging facilities can negotiate the rate to whatever they want and it's not a discounted rate. Heartland will add on their small fee, which is used to promote soccer, but it's in addition to the room rate set by the lodging facility," he explained. "Because Heartland's system is all electronic, it's all easily trackable so resorts will be able to look back and see exactly how much business the soccer park brought them."

Because teams sometimes have hours – or a day – between games families will be spending time and money at entertainment venues, renting boats, eating out, shopping – or fishing on the docks at the resorts where they're staying.

Jacobsen said owners of some of the smaller resorts think the soccer park might not help them, "But I think they might be the ones that fill up first. If you're coming from the city – and that's obviously where most of the teams will be coming from – you want to enjoy the 'Lake life.' The kids will want to go out on a boat – even if it's a paddle boat in the back of the cove – and they'll want to fish. Soccer complexes are typically not 'cash cows.' They don't make a lot of money – if any. Instead, the purpose is to generate economic spending for our community. That's why several other communities in mid-Missouri – including Branson – are aggressively pursuing a destination soccer complex so there is some urgency to this. We don't want to lose out on this opportunity."

For more information about the proposed soccer complex, including the study that was conducted, visit [www.lakesoccercomplex.com](http://www.lakesoccercomplex.com). For more information on Heartland Soccer Association visit <https://www.heartlandsoccer.net/>.

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# Fringe Salon Heroes

*continued from page 13*  
the students' thoughts.

Andy Heikes said he nominated his grandma Debbie Heikes for the heroes award because she is always there when she's needed, she cooks for the family and she fought off breast cancer and won.

Brayson Manning said he thinks his dad Jason should be honored because he helps his son prepare for a basketball and because he's a winner, even if Brayson's essay didn't win.

Carson Srejma wrote that his grandma Amy Bowen was his hero because she is a nurse and flies around the world in a helicopter to save people – and because she's nice, sweet, buys him cool stuff and is "clearly good at her job and the best there can be."

Chance Keller Ottens had

high praise for his mom who he said cooks and buys gifts for the family, who took good care of him when she was a baby and continues to take good care of her today, and who made the ultimate sacrifice of carrying both him and her sister in her chest for nine months.

Chris Herring nominated his mom's friend Niky Byler for a heroes award because "She is nice" and babysits his little sister without getting paid. Chris' mom had just passed away in December.

Elani wrote that her mom Tara Keeler is the best because she keeps food on the table, pays the bills to keep a roof over their heads and picks her daughter up when she falls, making her the good person she is today.

Ezekiel Carter said his dad Kevin was the best because he

taught his son how to ride the skateboard, he's preparing him for adulthood and he's strict "to keep me and my sister safe."

Hailey Kavanaugh said she believes her mom is worthy of an award because she is a hard worker both day and night, taking care of seniors – many times even changing diapers at work – then cooking and cleaning for the family at home. "My mom is wonderful. To me she is perfection. My mom is the best in the universe," she wrote.

Katelynn Pryor said she nominated her mom Shannon Pryor for an award, in part, because of her cooking. "My mom cooks a lot of food! She cooks for family dinners and a lot of people come. She cooks for me when I am sick ... She cooks for church families when they're going through a hard time." And when she's not in the kitchen, she's delivering babies at the hospital or trying to keep down the drama between

Katelynn and her sister.

Loreley Ambrocio wrote that her brother Axel Ambrocio should get an award because he's an encourager. He cheers people up when they're sad, he's generous and respectful towards everyone and has a strong work ethic, making it a habit to "Work first, then play."

Morley said everyone involved was touched by the students' obvious love and appreciation for their nominees. "I sincerely believe we need to be more involved in our schools and because the teachers and principals were so supportive, we definitely plan to do this again."



An award certificate was presented to Katelynn Pryor, a student at Osage Upper Elementary, for her mom Shannon Pryor by Osage Beach Police Officer Kelly Lowe and Diilexie Morley, the community services coordinator for the OBPD.



Chance Ottens, also a student at Osage Upper Elementary, was presented an award certificate for his mom (not pictured) by OBPD Officer Kelly Lowe.



Posing for a photo after the awards ceremony at Camdenton R-III's Osage Beach Elementary School were Jason Manning and his son Brayson Manning; Andy Heikes and his dad Ryan Heikes, who was filling in for grandmother Debbie Heikes; Officer Kelly Lowe; Elani Goss; Chris Herring; Kevin Carter and his son, Ezekiel Carter; and Loreley Ambrocio.

# Kilts & Kleats

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# A Matter of Trust

## Is it Time to Review Your Beneficiary Designations?



**Trenny Garrett, J.D., CTFA**

*Senior Vice President*

By this point, you are probably working with your CPA to finalize your 2018 taxes. It's often the one time of the year when you slow down long enough to make sure your finances are in order. It's also a great time to make sure that those you love and care about will be taken care of in the future. So, I ask, when is the last time you reviewed your beneficiary designations?

While a Will or a Trust is important to the transfer of your assets, they do not necessarily control how all of your assets will be distributed to your beneficiaries. You are likely to have designated beneficiaries for specific assets during your lifetime. These assets are sometimes referred to as "non-probate" assets because upon your death, they pass directly to your named beneficiaries without the requirement of going through the Probate process. And just as you review your Will or Trust document, a review of your beneficiary choices for these non-probate assets is extremely important. Some examples of types of non-probate assets are life insurance policies, annuities, IRAs, and retirement plans.

For purposes of discussion here, let's focus on a non-probate asset that is particularly important in the estate planning process: your retirement plan assets (company retirement plans, Keoghs and IRAs). Because your retirement plan assets are likely to be substantial, you'll want to give special attention to integrating them with your overall estate planning goals.

### **Beneficiaries and retirement plan assets**

Your employer or the trustee of your retirement plan will have asked you to fill out a form naming a primary beneficiary and, probably, a secondary or contingent beneficiary

at the time that your account was created. The trustee or custodian of your IRA will also have a beneficiary designation form for you to fill out.

If you haven't revisited the beneficiary designations for your company retirement plan or any of your IRAs in the past few years, you may want to do so—especially if you have divorced, remarried or had children since you became a participant in your company's retirement plan. Perhaps you named a charity as your beneficiary. Is the charity still in existence? Is there another charity that you may want to name as a beneficiary of your retirement plan account?

My point is that life changes. Don't let a lack of proper planning result in an undesirable distribution of your assets. I encourage you to take a moment to review your beneficiary designations or even take the opportunity to sit down with our wealth management professionals at Central Trust Company for a thorough review of your planning needs. Contact Trenny Garrett today at (573) 302-2474 or at trenny.garrett@centraltrust.net.

*The information in this article is not presented as personal, financial, or legal advice and should not be relied upon as a substitute for obtaining advice specific to your situation.*



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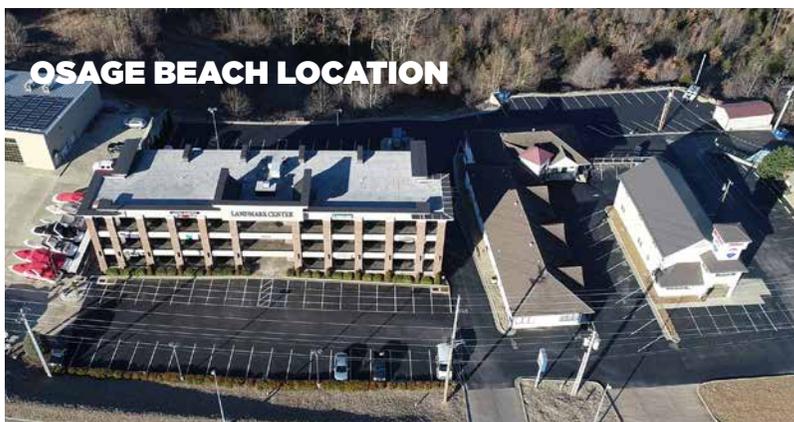
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EXP Realty - 135

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Keller Williams - 64  
EXP Realty - 52

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Four Seasons Realty - 24  
EXP Realty - 15

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RE/MAX LAKE OF THE OZARKS - 368  
Keller Williams - 129  
EXP Realty - 78

**#1 IN LINN CREEK**

RE/MAX LAKE OF THE OZARKS - 57  
Keller Williams - 36  
John Farrell - 15

# Crossword Puzzle

THEME: EUROPE 101

**ACROSS**

1. Wise man
5. Recipe amt.
8. \*Overseas flyer's fatigue
11. Like traditional storytelling
12. Jasmine or university in Houston
13. In an unfriendly manner
15. Log splitter
16. Dashing style
17. Best of the crop
18. \*European Union capital
20. Charged particles
21. \*Like Pigalle or De Wallen?
22. Genetic stuff
23. Jewish village
26. Between a walk and a trot
30. Formula One ride
31. Even though
34. Itty-bitty bit
35. Full of pep
37. \*Artifact from Ancient Greece, e.g.
38. Stir fry
39. Eye part
40. \*Eurosceptic's decision
42. Salon product
43. Ernst to Young
45. Those who chronicle
47. #20 Across, sing.
48. The City of a Thousand Minarets
50. Chip and Joanna Gaines' hometown
52. \*High speed carrier
55. Tibetan priests
56. Small cave
57. Seed coat
59. Skirt shape
60. Theories
61. Human parasites
62. \*Like many European structures
63. \*Black or Ligurian, e.g.
64. Japanese vodka

**DOWN**

1. Soccer \_\_\_\_\_
2. Oman man
3. Wild ox of India
4. Treat badly
5. \*Like many roofs in old Spain
6. Like reptile's skin
7. Montblanc and such
8. Right to a property
9. "Sad to say..."
10. Fitness venue
12. Bring to consignment store
13. Cake layer
14. \*Part of former Yugoslavia
19. Caterpillar hairs
22. i topper
23. \*Bluebill duck in Europe
24. Middle Eastern sesame treat
25. Judge, e.g.
26. Put a hex on
27. \*Paris' Moulin \_\_\_\_\_
28. Weasel's aquatic cousin
29. Chinese weight units
32. Dog nemesis
33. Before, archaic
36. \* \_\_\_\_\_ City, the smallest country
38. Astrologer's concern, pl.
40. \*London's Big \_\_\_\_\_
41. Stupid ones
44. Pirate's necklace
46. Bottom lines
48. Witch's spell
49. Something in the air
50. \*Cold War divide
51. In the middle of
52. Knight's breastplate
53. \*La Scala sound
54. \*American tour guide
55. Pathet \_\_\_\_\_
58. "Fantasy Island" prop

**Solution: Page 16**

CROSSWORD												
1	2	3	4		5	6	7		8	9	10	
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59						60				61		
62						63				64		

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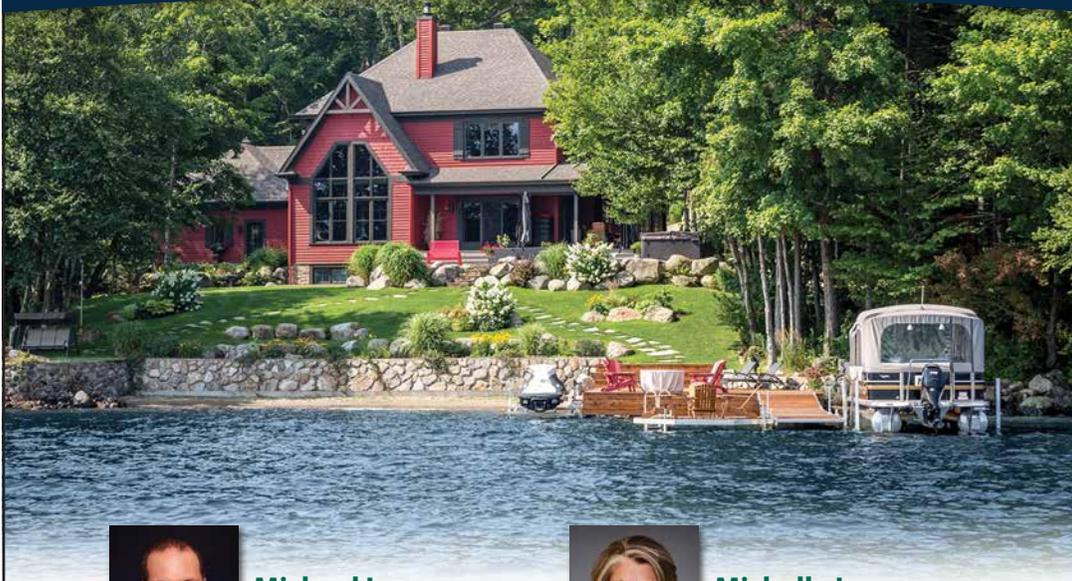
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<b>Bronze Sponsor:</b>	<b>\$400.00</b>	Includes recognition at a designated hole, one player entry fee, one Shootout hat, one Shootout t-shirt and recognition on sponsor board
<b>Silver Sponsor:</b>	<b>\$600.00</b>	Includes recognition at a designated hole, two player entry fees, two Shootout hats, two Shootout t-shirts and recognition on sponsor board
<b>Gold Sponsor:</b>	<b>\$1000.00</b>	Includes recognition at a designated hole, four player entry fees, four Shootout hats, four Shootout Polos and recognition on sponsor board

**For more information on sponsorships call Pam at 573-317-8126.**

*Proceeds benefit 8 Lake Area Fire Departments and 32 local Lake Area Charities.*



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The Lake Area Chamber, Camdenton Chamber and Lake West Chamber recently held a joint ribbon cutting for Hemp Hooray at 3797 Osage Beach Pkwy in Osage Beach. The ribbon cutting took place on March 14th, 2019 at 12:00 pm. Attendees included Hemp Hooray staff members, as well as several Lake Area Chamber staff, board members, and volunteers. For more information, visit them on Facebook or call (573) 355-8138.



The Young Professionals at the Lake donated a check to Citizens Against Domestic Violence from money raised during their annual dodgeball tournament. Each year, YPL donates proceeds from the annual event to a different charity.

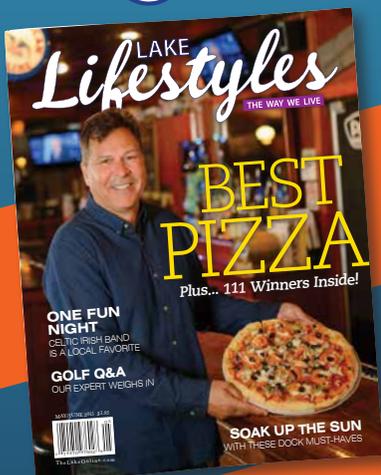
CADV will use the money to directly support clients and their families as they journey out of domestic and sexual violence situations.

CADV is a non-profit organization that provides crisis intervention, a 28-bed shelter, advocacy and support to victims of domestic violence and sexual assault in the Lake area. A 24-hour hotline, safe shelter, Sexual Assault Response Team, court advocacy, a support group, peer support and ongoing advocacy are just some of the services provided. For more information, go to [www.cadv-voc.org](http://www.cadv-voc.org).

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 APRIL 13<sup>TH</sup> 2019

**BEGINS AT 2PM Wicked Willies**  
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Accessories and bottoms provided by Shabby Chic & Beautifully Blossomed will provide shoes



Everyone will receive a complimentary glass of Shootout Gal Rose Wine courtesy of Wicked Willies



1<sup>st</sup>-50 to purchase tickets online will receive a complimentary wine glass from Tiffany Maasen, Weiss Insurance

[www.LakeOfTheOzarksShootout.org](http://www.LakeOfTheOzarksShootout.org)



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## Cool Gadgets and Gizmos for the Geek in All of Us



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### Lenovo Smart Clock

Connected to your Google Assistant, this bedside time keeper can do lots of things, including telling the time. It wakes you up, gives you the current temperature, charges your phone and can even gradually brighten up just before going off. Available soon, for **\$80**. [Lenovo.com](http://Lenovo.com)



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\$105,000 IN BI-HOURLY PAYOUTS		OVER 280 PLACES PAID OUT	

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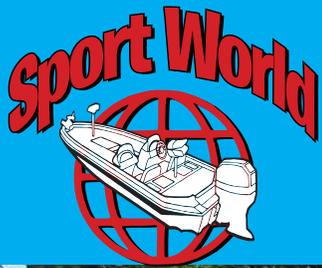
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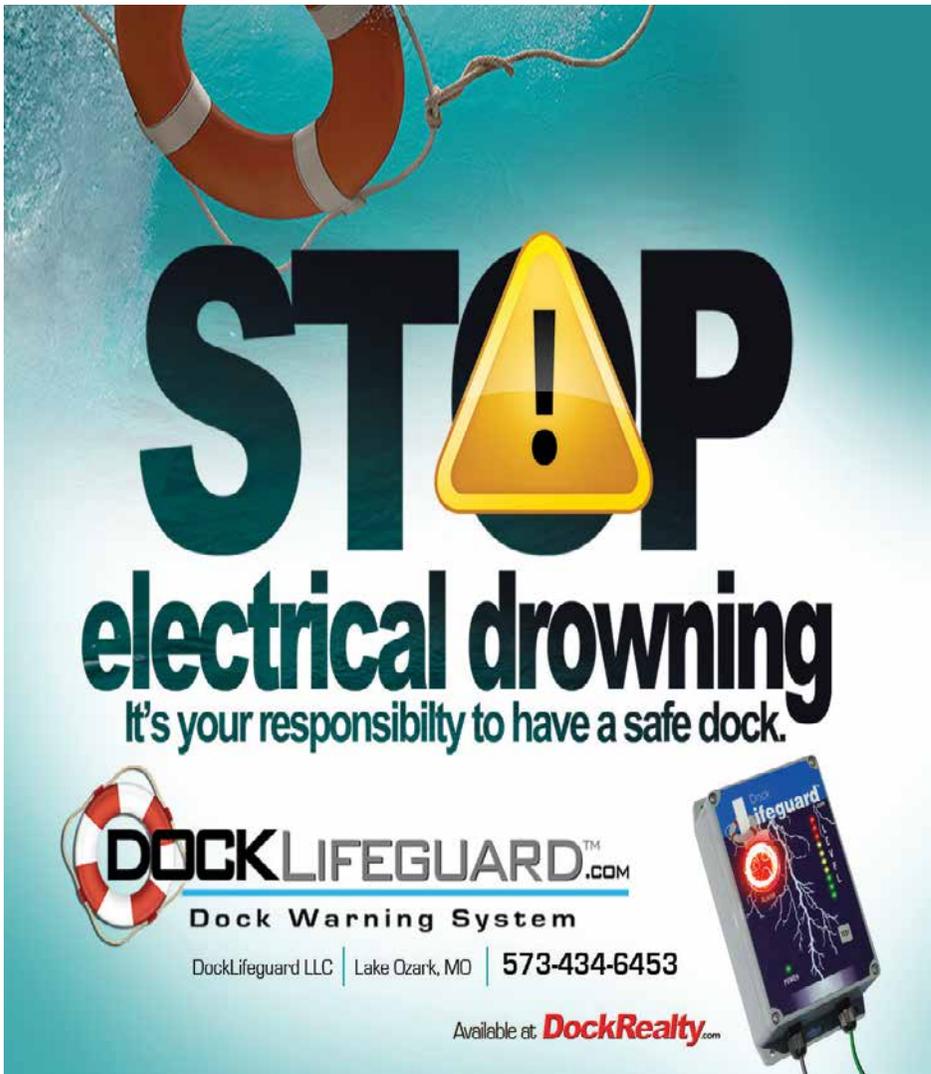


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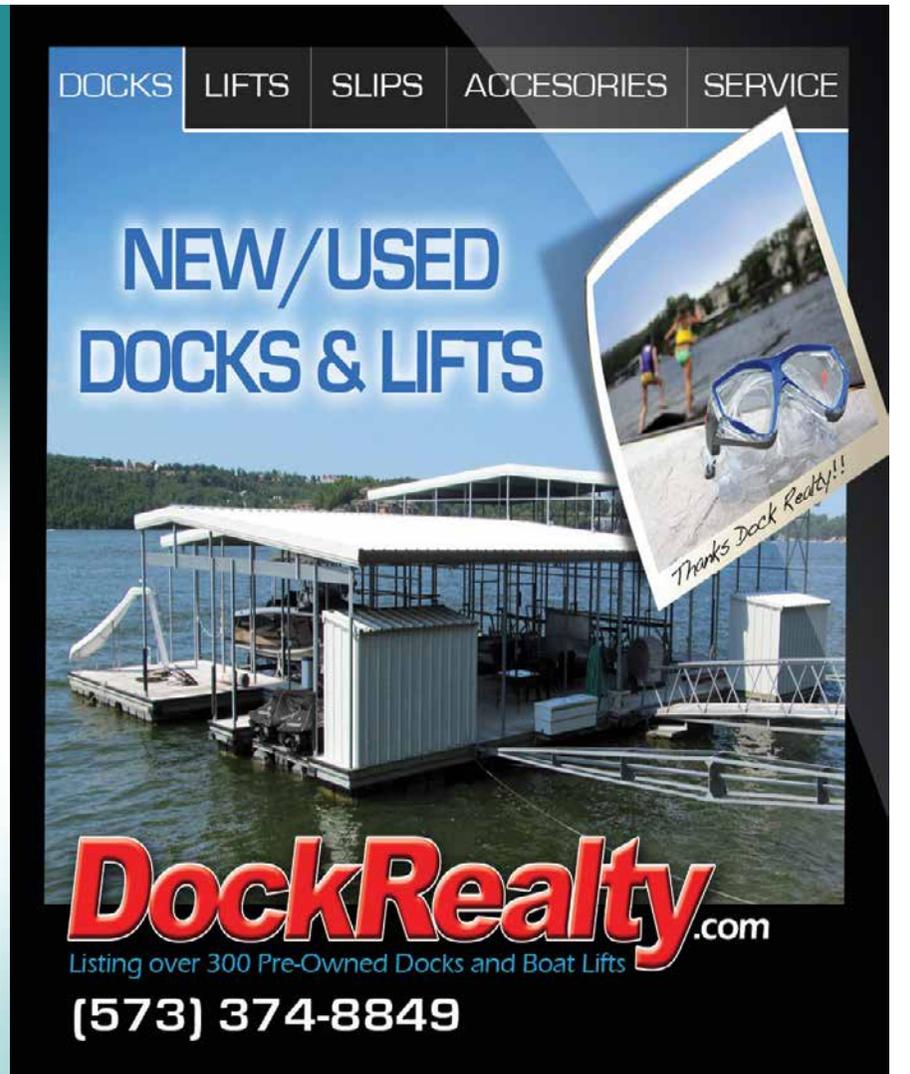
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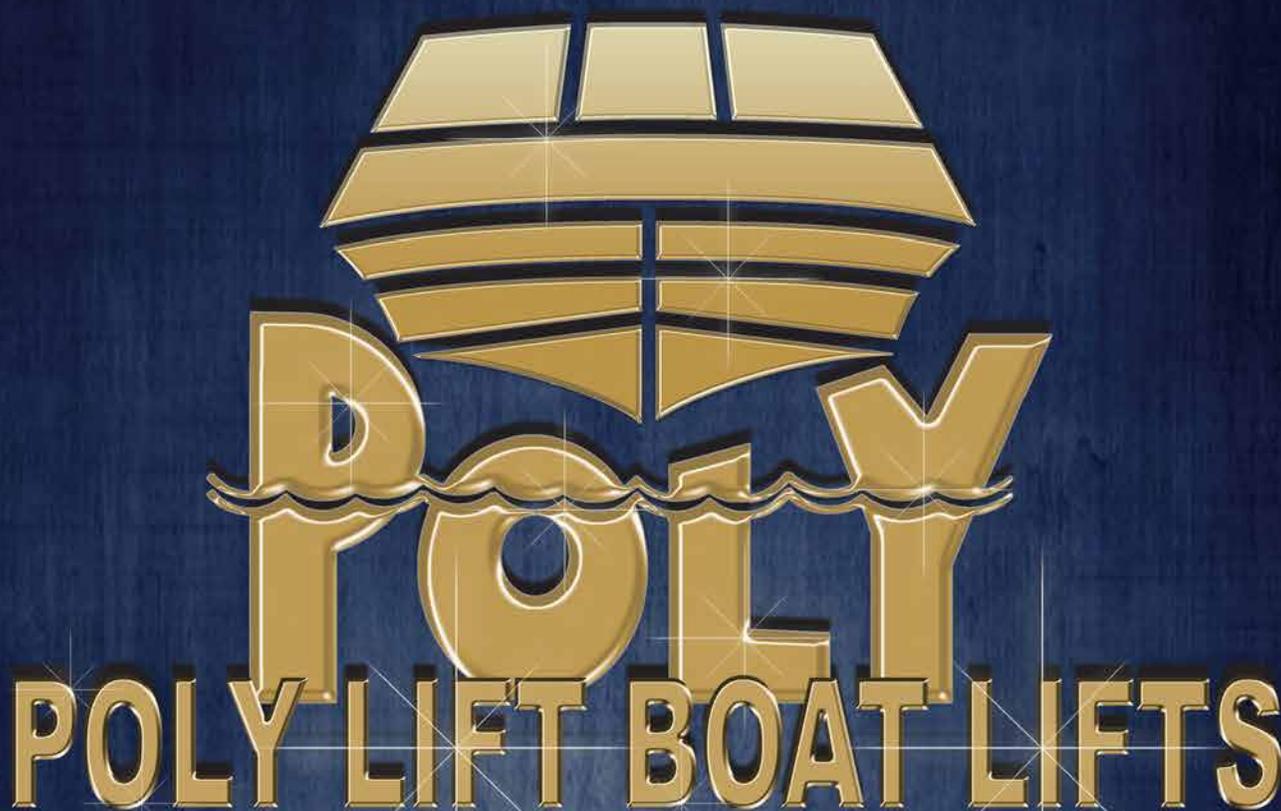
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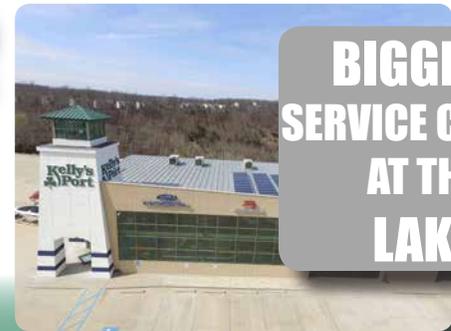
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