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FREE 2019

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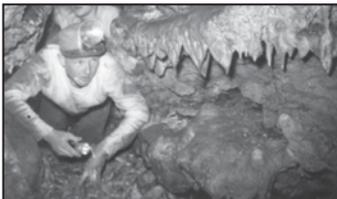
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Crossword

Fill in the blanks on: 24 Solution: 17

Housing shortage could have consequences

By Nancy Zoellner-Hogland

If home sales continue at the same pace they've followed for the past five years – if 857 lakefront homes, 1,042 off-water homes and 843 condos sell next year, as they did in 2018 – and if new home construction doesn't pick up, the Lake will see a critical shortage of homes by the end of 2020. That's according to a report created by real estate consultant Mark Beeler, who said the projected inventory at the end of next year will include approximately 123 lakefront homes, 357 off-water homes and 128 condominiums. Total. In the entire Lake area.

He explained how he came up with those numbers.

"Starting March 31, 2013, we started monitoring the active inventory of all categories of real estate – lots, lakefront homes, off-water homes, condos, etc. We did that for a number of reasons but primarily to look at trends as they might develop in the real estate market. What we started to see that the inventory was not being replaced as quickly as it was being sold. So at the end of 2018, we did a calculation based on the last five years' reduction in inventory at the end of each calendar year to get an idea of what our inventory levels would be at the end of 2020," he said. "We will have a serious shortage and when the inventory gets that low, the economic impact

on the economy is going to be significant because property values will increase significantly."

Beeler shared another set of numbers that showed how the sale price of homes had increased over recent years. In 2014 the average price for a lakefront home was \$306,919. That number jumped to \$360,881 by the end of 2018. The average price for an off-water home in 2014 was \$122,816; it was \$148,864 in 2018. Condos also saw an increase. The average price in 2014 was \$164,008 and by 2018 that number had increased to just \$165,857. However, as of September, 2019, the average price for a condo was \$236,640.

"We talk about not having affordable housing. This is only going to get worse. And if we don't have affordable housing – if we can't provide people who are already living and working here with affordable housing – our labor force is going to continue to deteriorate and decline to the point where we're not going to have the help that's needed for our economy," he said. "From the perspective of an owner, it's great to see your property values go up but the impact is going to be pretty significant."

To change the picture, Beeler said builders will have to be able to more easily obtain financing but he doesn't see that happening overnight – and it needs to in order to

meet the looming crisis.

"I believe that during the recession a lot of lenders were impacted pretty significantly by losses. But there were also a lot of developers and investors whose wealth just evaporated because of the recession. And it takes a while for banks and lenders to rebuild that confidence in the economy and it also takes a while for landowners to restore their financial stability to the point where lenders are comfortable loaning them money. But somewhere along the line we're going to have to find a happy medium," he said, adding that grant programs and tax incentives would also be beneficial. "However, to make this thing work it's going to take a cooperative effort by the Lake area community and the lenders. I don't necessarily want to pull the fire alarm and tell everyone it's time to get out but we have a pretty serious issue here and if we don't address it, instead of sweeping it under the rug or just pretending it doesn't exist, we are all going to be affected."

Beeler said he thinks everyone is going to have to think "outside the box" to get housing numbers where they should be and shared an example of how it might work.

He said he has a client on the Northshore with 11 acres and 1,300 feet of lakefront but the developer hasn't been able to borrow the money he needs to build homes. He also knows

a landowner who owns 10 acres "free and clear" and he is willing to subordinate the land in order for the developer to go to the lender and get money to put the infrastructure in.

"However, the lender said unless the developer had enough cash to put in all the infrastructure and build the first couple homes, they weren't interested. And we've had conversations with all the banks," Beeler said. "However, if we had a coalition of Lake-area banks that would establish a pool so they share the risk, developments like this could move forward. It makes all kinds of sense and they all would benefit borrowing from those banks to buy those homes."

Beeler said the Community Development Corporation (see story on page 4) will be a tremendous tool once it's established, but said it will probably take a couple years to get off the ground educate people about what it can and can't do and what subsidies are available, "and truthfully, it will take more time than we have to avoid this crisis. We need to find a way to get developers and lenders together to get something going – now."

The LOREDC study can be viewed by visiting https://loredc.com/wp-content/uploads/2019/01/2016_10-19-Lake-of-the-Ozarks-Housing-Study_Web.pdf.

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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

THINKING ABOUT A TRIP instead of gifts this Christmas? *Afar* travel magazine has a few suggestions. Honshu, Japan, with more than 330 ski areas and dry powder snow refills nightly, is a must for skiers. Dubai, which touts a 1,200-store mall complete with three-story aquarium, Olympic-sized ice rink, is great for shopping fiends. Shinta Mani Wild luxury camp in Cambodia where guests can zip-line over rushing rivers and waterfalls, visit the on-site naturalist research center, take walks with botanists to look for rare orchids, or “join rangers on motorbikes as they patrol for trespassers and clear the forest of snares set for wildlife,” is on the must-visit list for nature lovers and conservationists. If caroling, roasted chestnuts and warm mugs of mulled wine are your thing, put a trip to Vienna on your wish list. But you’ll want to stash a little money to spend at Christmas Village, Christkindlmarkt Rathausplatz, Vienna’s most popular holiday market, and the Snow Globe Museum, where you can purchase more than 350 varieties of winter wonderlands under glass. If beaches are more your style, consider Sydney, Australia with more than 100 beaches in everything from picturesque coves to pounding surf spots.

PLAN TO DEDUCT travel expenses when filing your income taxes? According to the IRS, those trips must pass four tests. Your trip must include business – you have to meet with clients, attend or speak at a business-related conference or meetings, or must include research for your businesses; it must have the potential to generate revenue; the expenses incurred have to be “ordinary” or typical for your business and necessary to increase profits or expand that business; and every expense must be properly documented. That means receipts should be marked with the name of the client, and all hotel, conference tickets, gas

receipts or plane tickets should include the date and time. In addition, in order to deduct the expense, more than half of your time each day has to be spent conducting business.

AVOID CHECKING LUGGAGE and paying extra fees by following these packing tips from *Jetsetter* travel magazine: Don’t pack more than you need. Staying longer than a week? Plan to spend a couple hours doing laundry. Pack early (last-minute packers tend to take more) and pack light, especially on bulky items like jeans and shoes and take only items that can be mixed and matched so you can get different looks with just a change of a tee or sweater. Trade books for a Kindle. Most airlines allow a carry-on and a personal item so choose your “personal item” wisely – instead of a purse, consider a backpack. Take sample-sized instead of full-sized toiletries. Unless you’ll be vacationing deep in the jungles of Africa, you can buy more if you run out. Then stuff them, along with things like socks and undies inside of shoes to use every available inch of space. Consider rolling thinner items, folding bulky. If all else fails, pop for compression cubes.

NONE OF THAT APPLIES, however, if you are asked to transport food for a friend! A woman was stopped by the Transportation Security Administration (TSA) in October after they found she was attempting to carry “Like 20 bags of Flamin’ Hot Cheetos” on board. According to a story in *Delish*, the woman, who was traveling to South Korea, was taking the snacks to a friend who craved them but couldn’t find them in his country. However, TSA workers thought she might be using the Cheetos to keep the X-ray machine from detecting something. After searching her bag, she was allowed to take them onboard.

AND SPEAKING OF CRAVINGS - you no longer have to waste vacation time, money, gas and/or airplane tickets traveling from town to town, state to state to find the perfect fried round that has been drizzled, dipped or dusted with sweetness. Yelp, which analyzed donut bakeries in every state and ranked them according to an algorithm that

looks at the number of reviews and the shop’s star rating, has done it for you – and *Travel and Leisure* magazine published the results. The story, written by Alison Fox and published October 16, says Missouri’s best can be found at Pharoah’s Donuts in Saint Louis. We think Hurts and Krispy Kreme fans might want to be the judge of that.

ALTHOUGH THERE is something almost magical about donuts – especially when accompanied by a steaming cup of coffee – no one has yet claimed they cure the common cold. That could be why *Smarter Travel* released “Five Ways to Avoid Getting Sick after Flying.” The article states that most studies “show airline carriers are formidable carriers of the common cold.” So – Step 1: Stay hydrated. Drinking plenty of water will not only counter the overall dehydrating effects of air travel, “but can actually fortify your preemptive natural immune mechanisms to function considerably better.” Step 2: Wash your hands often with both soap and hot water. If it’s too difficult to leave your seat, the CDC recommends using hand sanitizer and/or wipes with at least 60 percent alcohol. Step 3: Use germ-killing mouthwash when possible. Just remember to pack 3 ounces or less so it doesn’t have to get tossed before boarding. And pack charcoal activated travel tooth brushes and travel size toothpaste and use them to “kiss that travel cold (and stale breath) goodbye.” Step 4: Take your vitamins. In fact, start taking a standard multivitamin at least two days before traveling and continue several days after getting home. Although there’s no conclusive data proving large doses of Vitamin C will prevent colds, studies have shown it may reduce the severity or duration of symptoms. Step 5: Though maybe not comfortable and certainly not stylish, face masks can prevent infection via airborne germs. If you can’t handle that, at least use your overhead air vent to steer germs away from your face by angling the flow of air so you can feel it on your hands when they’re in your lap.



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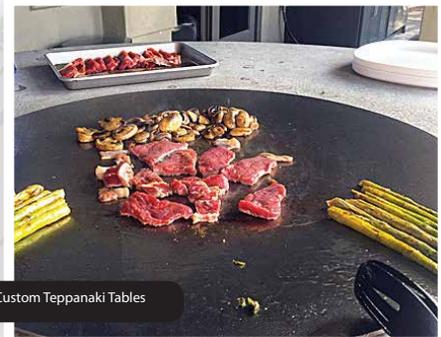
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Stakeholders look for solutions to a housing crisis

By Nancy Zoellner-Hogland

Several stakeholders have come together to form the Community Development Corporation, designed to serve as a “one-stop” resource where builders and developers can get information on special financing mechanisms – grants, tax credits, low-interest loans – any programs that will make it easier to build.

Ed Thomas, the executive director of the Camden County Developmental Disability Resources, which represents individuals with intellectual and developmental disabilities, is serving as an advisor for the CDC.

He said his organization, faces the same issues as everyone else.

“Finding stable, safe, sanitary housing has always been a concern for individuals and their families so we created a Lake Area Housing Initiative to figure out what we can do to increase affordable and what we call universal design concept housing, which takes a little different approach. It is not

ADA. It is simply an approach to designing housing that will be able to adapt to the individual’s needs over time as opposed to the individual having to adapt to the house,” Thomas explained. “There are multiple ways of doing that – there are no steadfast standards – but the housing is designed in a way that it can accommodate an individual in a wheelchair, it may have some technology components. We collaborated with the Lake of the Ozarks Regional Economic Development Housing Task Force and one of the strategic goals was to develop a Community Development Corporation, which can open up the avenues to different streams of funding. That doesn’t mean the CDC will fund, but it can certainly acquire funds for potential housing developments and can also partner with agencies, developers, municipalities and other entities in order to encourage this.”

Lake Ozark Mayor Gerry Murawski, who is serving as chairman of the CDC, said he

envisioned the not-for-profit organization serving not only as a conduit for financing but also as a clearing house, pointing developers to land that would suit their project or connecting developers with investors.

“Because the biggest challenge to building ‘affordable’ housing – something in the \$150,000 range – is the expense of site preparation, the CDC will also be looking into federal grants that could help reduce those costs. Then we’ll also be looking at working with municipalities to cut costs on things like building permits and water and sewer hook-up fees,” he said.

In the meantime, some municipalities are tackling that issue on their own.

In September the Osage Beach Board of Aldermen approved an ordinance that allows the city to reimburse certain connection and building fees on approved projects. In order to qualify, the new residential project must consist of at least 20 new single-family residences priced at \$200,000

or less, or if held as rental property, the monthly rent must be \$1,050 or less, exclusive of utilities. Reimbursements will also be available on a single project of at least 40 multi-family units, each priced under \$175,000 or if held as rental property, rented for \$900 or less per month, exclusive of utilities. In both cases, the developer can’t apply until at least 25 percent of the houses or units have been completed and offered for sale or made available for rent.

Murawski said Lake Ozark has decided rather than adopting an across-the-board policy, they will treat every developer differently based on the set of challenges faced, looking at things like whether water and sewer close by “or is it a case like Route 242 where it’s going to be very costly to bring services. So we’ll be offering reimbursements or waiving fees but the amount would be determined on a case-by-case basis.”

Camdenton City Administrator Jeff Hancock said about a year ago they made their zon-

ing more flexible so commercial and residential could be combined into a planned unit development.

“We’ve also been exploring and have had a lot of discussion about waving water and sewer hook-up fees and even some of our building permit fees to attract developers. We know there’s interest. I’ve recently met with more than one developer about building multi-family but finding affordable land has been an issue, as it is everywhere,” he said.

There is some good housing news on the horizon. Both Osage Beach and Lake Ozark announced they had housing projects coming.

In October, the Osage Beach Board of Aldermen approved a rezoning request that will allow construction of a 384-unit Class A Apartment Home Community. The complex will be built on 22 acres of land along Nichols Road across from the fishery. Olivarri said the developer, Jeff Tegethoff, has already agreed to build a sidewalk

continues on page 21

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Entertainment complex owner addresses concerns

By Nancy Zoellner-Hogland

In October, Camden County Commissioners signed off on a rezoning request that will make the end of Bittersweet Road safer for both motorists and those frequenting the entertainment establishments in that area.

In August, Andy Prewitt, on behalf of Four Wise Guys, LLC and Bayou Rental Properties, LLC, asked the county to rezone two adjoining lots along Sweet William Road from R-1 Residential to B-1 Low Impact Commercial so they could replace buildings that occupied those parcels with a 100-space parking lot. The lot will serve the Lazy and Shady Gators complex.

The request was made as an effort to “address neighbors’ concerns and eliminate a problem,” said a spokesman for the Prewitt family’s businesses.

At the August Planning and Zoning Commission meeting, Andy Prewitt explained that because of the complex’s location, it was difficult to provide adequate parking. He also said that although they pur-

chased undeveloped land a quarter-mile up the road, they went through a lengthy zoning process to create a lighted satellite parking lot there, and they provide continuously op-

pedestrian traffic.

The Gators group also requested rezoning on an adjoining lakefront parcel that sits next to an existing smaller parking lot that serves the

had no intention of expanding Shady Gators.

However, because there was opposition from one nearby resident, the request was tabled and brought back to P&Z

as it was used for additional parking to get people off the street and not to build another entertainment venue.

According to the Camden County Unified Land Use Code, the zoning will not allow another restaurant or bar to be built on the property. Prewitt also promised that the trees located at the edge of the property would be left to create a buffer and storm runoff would be addressed per Missouri Department of Natural Resources guidelines. The Horseshoe Bend Special Road District and the Lake Ozark Fire Protection District will also have to sign off on the project.

The P&Z unanimously approved the request, allowing it to move to commissioners in October, where it received their stamp of approval.

Prewitt said they planned to begin tearing down the structures as soon as possible and would be constructing the parking lot over the winter so it would be ready for the 2020 tourist season.



erating shuttles to and from that lot, many patrons prefer to walk through the adjacent residential neighborhood to get to their vehicles. He also told the P&Z that Camden County Sheriff Tony Helms supported the request, believing it would be a step towards curtailing

complex. The land, which contains a house, was purchased several years ago to be used as a rental property. However, Andy Prewitt said they would no longer be renting the property and planned to turn the building into a kitchen. He assured P&Z commissioners they

in September.

At that meeting, the neighbor withdrew her declaration of opposition and another resident, who lives along the route, said she had witnessed several late-night near-misses, and because of that, was in favor of the rezoning request - as long

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TDD plan modified but still moving forward

By Nancy Zoellner-Hogland

Gerry Murawski's plan to establish a Transportation Development District in Lake Ozark is taking a slightly different route than what was first mapped out.

The original plan called for the TDD boundaries to extend along Bagnell Dam Boulevard from the dam to and throughout Eagles' Landing, and to also include the portion as Fish Haven Road that runs between Bagnell Dam Boulevard and the Fish Haven Senior Center.

However, in October officials from Menard's contacted the city and threatened to pull out of Lake Ozark if they were included in the TDD, which would have required them to collect an additional 1-cent sales tax from customers on everything purchased in the store. Murawski said, as a result, they removed all of Eagles' Landing from the TDD area. The district now encompasses only those businesses along Bagnell Dam Boulevard.

If the TDD continues to move forward, the additional tax collected from sales made inside that district only will be earmarked to fund a trolley shuttle service that will be free to use and that will make stops at the Fish Haven Senior Center, Woods Supermarket Plaza and Port Arrowhead Resort, as well other locations along Bagnell Dam Boulevard. A portion of the money will also be used to build a parking garage on the Strip and to cover the costs of improving Bagnell Dam Boulevard.

To keep the project moving forward, Lake Ozark aldermen will have to pass a resolution that states the city is in support of the project. – "basically saying 'Yes, it's a good thing and we support it.' But it's important to remember there's no involvement or cost to the city," he said.

Then after the paperwork is finalized, a Miller County judge will have to approve it. The next step will be to take it

to the 130-some voters who reside inside the TDD boundaries in April 2020. Murawski said the plan is to pay for a special election that will allow them to mail the ballots, which can just be mailed back or dropped off at the courthouse in Tusculumbia, "And if a simple majority votes in favor of the measure, a TDD commission will be established to control the money that comes in through the tax. And then we'll be rolling!"

Although the loss of revenue from Eagles' Landing will reduce the amount collected through the TDD, if approved, Lake Ozark city officials said before they were contacted by Menards, they learned of the Missouri Governor's Cost Share Program, the first of its kind to allow municipalities to apply for matching funding for local roadway projects. Applications were submitted to both the Department of Economic Development/Missouri Department of Transportation,

which would be reviewing and deciding which requests to approve.

The mayor said although they were competing against approximately 90 other cities for the money, and although about \$90 million had been requested while the state has just \$50 million to give away, he was hopeful that Lake Ozark would get at least some assistance.

"We'll find out on December 12. But my hope is we'll win what we requested and then use funds from the TDD to cover the other half of the cost of repairing Bagnell Dam Boulevard," he said.

Some of his optimism is based on the support the city received from those who were asked to write letters on behalf of the city.

Lake Ozark City Administrator Dave Van Dee said he received more than 30 from Sixth District Senator Mike Bernskoetter; State Rep. Rocky Miller; MoDOT Assistant District Engineer Randall Aulbur;

Linda Conner, executive director of the Lake of the Ozarks Council of Local Governments; Miller County Presiding Commissioner Tom Wright; Tim Jacobsen, executive director of the Lake of the Ozarks Convention and Visitor Bureau; K.C. Cloke, executive director of the Lake Area Chamber of Commerce; Brandon Opie of Opies Transport Inc.; as well as numerous businesses located in Lake Ozark.

Bernskoetter wrote, "The project area supports a large tourist-based economy for the region and also supports a robust entrepreneurial culture with a large number of small businesses that support the region. The most important part of the project is to maintain an environment where both the locals and tourist can drive, walk and use the roadway safely..."

Aulbur stated that in addition to recognizing the importance of revitalizing the *continues on page 20*

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How to Get Smart About Credit

Homeownership rates in the United States have been steadily increasing over the last decade. This is especially true over the last few months as housing prices are doing well and the interest rates have been low. October 17th is Get Smart About Credit Day, and it's a great time to take a look at where your finances are and figure out where they need to be. If you are buying a home at the Lake of the Ozarks, whether it's your first real estate purchase or you are a seasoned buyer, being smart about your credit is always important. Here are a few tips from Team Lasson for ways to improve your credit and give you the best possible chance for success when applying for a mortgage.

#1. Know Your Credit Score

It only takes a few minutes to learn about your credit score, in fact, many credit card companies make it easy to learn about inside your account. Surprisingly, there are many future home buyers who never review their scores or their credit history before submitting a home loan application, and they just assume that they will qualify. Before applying for a mortgage, it's always smart to look at your credit report. Your scores and credit activity can have a major impact on your mortgage approval, and a minimum credit score is required for most loan programs. Several things that can affect your mortgage approval, other than your credit score, are missed payments, frequent late payments, and other derogatory credit information. Take time to clean up your credit history before applying for a mortgage and you could save some time and the additional effort of having to apply again later.

#2. Build Up Your Savings

Having money set aside before beginning your mortgage process can really help your application status. While several lenders have options for a zero-down mortgage loan, having a downpayment can be a huge advantage. The minimums will vary depending on the mortgage that you are applying for, but having money set aside can be a great advantage when starting the application process. Of course, down payments aren't the only expense that you have to prepare for there will also be clos-



ing costs, inspections, appraisal, title search, credit report fees - and other expenses. You can expect that closing costs will be roughly 3%-5% of the mortgage balance.

#3. Stay At Your Job

If you want to buy a home, keeping your job through closing is extremely important. Any changes to your employment or income status can stop, or at the very least, delay the mortgage process. Lenders will approve your home loan based on the information provided in your application. Changing jobs, choosing a lower-paying career, or quitting your job entirely to become self-employed can greatly impact the plans, and lenders will have to reevaluate your finances to determine if you still qualify for the loan.

Getting a Lake of the Ozarks Home Mortgage

Getting your mortgage can feel a little intimidating at first, but when you are working with Team Lasson, we can help you evaluate your finances and establish a good goal to either work towards or to shop for when you start the home search. If you are ready to get smart about your credit and start the mortgage process, visit our website! You can fill out the pre-approval paperwork, and begin securing your Lake of the Ozarks mortgage. We can't wait to begin working with you!

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Soccer complex could be a big win for everyone

By Nancy Zoellner-Hogland

On Tuesday, November 5, voters throughout the Lake's tri-county area will have the opportunity to vote on a lodging tax increase that, if approved, will be used to construct an eight-field destination tournament soccer complex in Osage Beach.

The advisory group formed to study the feasibility of the project said the complex, slated for a 51-acre tract of land at the former Dogwood Hills Golf Course in Osage Beach, will promote tourism by hosting weekend regional and national tournaments in the typically slow "shoulder seasons," resulting in an additional \$75-million annual economic impact on the Lake area. A feasibility study indicates that in the beginning stages, organizers could expect to draw 12 to 14 tournaments that would generate an estimated 70,000 room nights. When fully operational with 24 to 28 tournaments, the complex is estimated to generate 140,000 room nights.

And there's a bonus. In addition to bringing thousands of soccer players, coaches, referees and family members to the area each spring and fall, the complex will also enhance recreational opportunities for area residents by providing additional playing fields during the week for local teams. Osage Beach Mayor John Olivarri said in addition to including a playground, the city would like to build oversized fields that could double as baseball and softball fields, as needed. The complex will also include concession stands, permanent restroom facilities, paved parking areas and a paved access road off Nichols Road.

However, according to Tim Jacobsen, executive director of the Lake of the Ozarks Convention and Visitor Bureau (CVB) and spokesman for the advisory group, the project will move forward only if it has the support of voters in the Camden County Business District.

"In Fiscal Year 2018, which

runs from July 1, 2017 to June 30, 2018, the lodging tax collection was approximately \$1,777,068.03. Ninety percent of that, or \$1,646,466.20, was collected in Camden County; 7.24 percent, or \$128,612.22, was collected in Miller County; and 2.76 percent, or \$47,998.55, was collected in Morgan County. So if only Miller and Morgan counties pass it, it won't work. It has to also be approved by Camden County voters. However, if it's rejected by Miller and Morgan voters but approved by Camden County voters, it will move forward," he said, adding that, according to agreement, if the issue passes, the increase in the lodging tax will begin the first quarter of 2020.

Bonds that will be issued to pay for construction costs would be repaid by revenues from the lodging tax increase but none of the funds from the bonds will be used to acquire the land. Gary Mitchell's Arrowhead Development LLC, pledged to donate the land if the tax passes.

In a town hall meeting in October, David Ficklin with XO Strategic, which completed a project analysis for the proposed complex, explained it this way: "If it only passes in Camden County, a soccer complex can be built. If it passes in all three counties, a better soccer complex can be built."

For those who are concerned that the tax will never sunset, Jacobsen also said the way the ballot language reads, only the 3-percent increase will be allocated to build the complex, but once the bonds are retired that 3 percent will be used to promote the Lake.

For a report on how the lodging tax money is currently being spent, visit <http://www.tri-countylodging.com/lodgingtax.html>.

Once completed, per an agreement between the City of Osage Beach and the TCLA, the complex will be turned over to the city to own and manage. However, Olivarri said because the city is not guaranteeing the bonds, it will have no financial obligation to pay off those bonds should the lodging tax fall short.

Although the city will manage the fields – keep the lights on and the grass cut – the actual tournament scheduling will be handled by an outside entity. XO Strategic recommended Heartland Soccer, which has signed a letter of interest, according to Jacobsen.

Jacobsen also said that although some believe only Osage Beach lodging establishments will benefit, he doesn't believe that's true – for two reasons.

"One – once this gets going, because they're not the only groups that will be down here, there will be more families than rooms available in Osage Beach. And two – we're going to be attracting families from the city who probably don't get to enjoy a lake on a regular basis. I believe the small mom-and-pop lakefront resorts are going to be surprised by the

people who are going to want to stay there so the kids can fish or they can rent a paddle boat or swim – or just throw rocks in the water," he said.

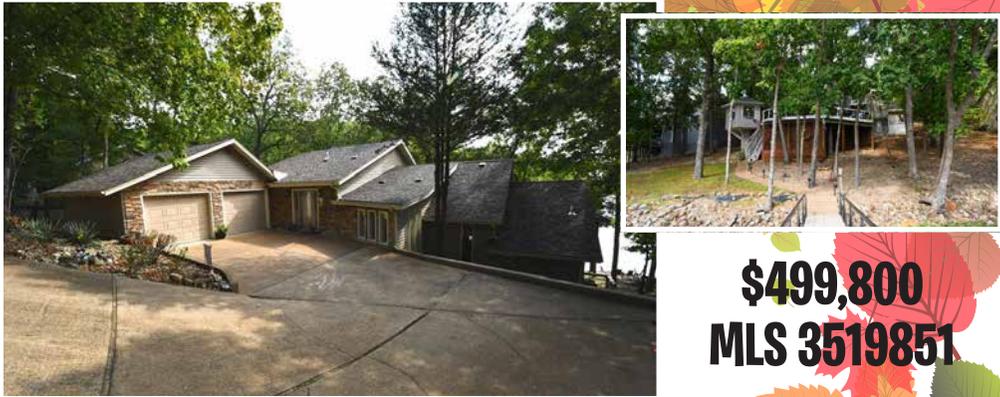
For those unfamiliar with tournament soccer, XO Strategic's report stated that soccer has grown steadily in the Midwest and across the country for the past several decades with 2.3 million boys and girls registered to play. The report states youth soccer is generally broken up into "premier" or club soccer, and recreational soccer. Premier teams generally have paid, professional coaches, play a more rigorous league schedule, and travel to away tournaments on a more frequent basis. It is not uncommon for a premier soccer team to travel 6-8 weekends a year to cities with complexes that feature synthetic playing fields.

Lodging facilities might be interested to learn that youth soccer tournament operators require a "stay and play" registration system, whereby the tournament operator mandates the accommodation where the tournament participants stay. "This is required because of the sheer volume of room-nights required for each weekend tournament, and the necessity to guarantee that all attendees have a place to stay. This practice also guarantees room-nights to the hotels associated with the TSC. Traditionally, all hotels are invited to participate in the accommodation program for the tournaments. In the case of the Lake of the Ozarks, only accommodations current in lodging tax payments will be considered."

XO Strategic representatives also said that an informal survey of several teams found that every one would travel to the Lake to play.

The entire report can be read by visiting <http://www.votelakesoccer.com/documents/18-1204-Final-Lake-TSC-Report.pdf>.

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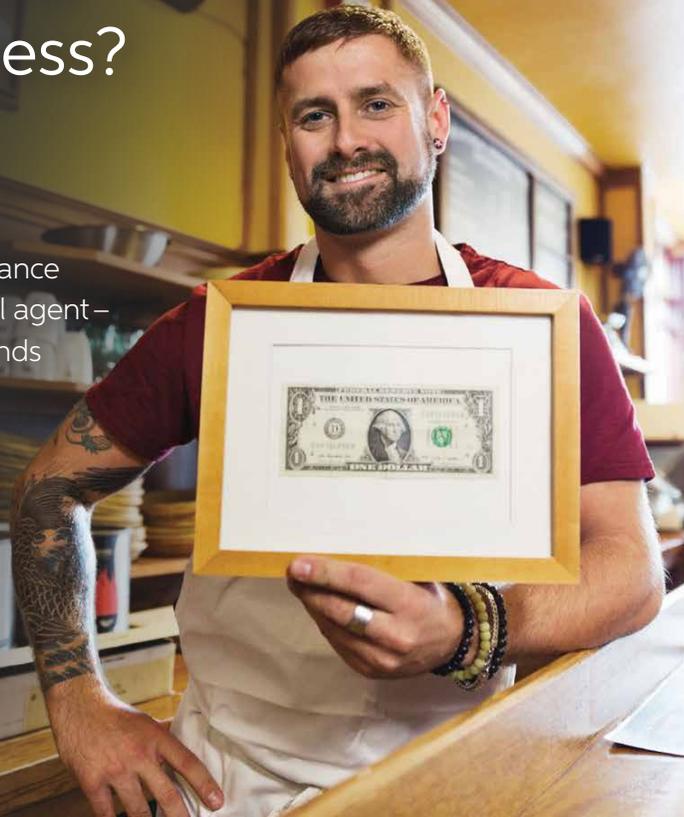
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5 Commonly Overlooked Website Features That May Be Costing You Money



Sandy Waggett

As a web design agency, we counsel clients to ensure they include these important features, but it amazes us how many business websites out there simply don't have them. Leaving these five things off your website can cost you money.

Prominent Call To Action

When someone lands on your website, what action do you want them to take? Most websites don't make it clear. When it's not clear, most visitors don't do anything.

Lead Capture Mechanism / List Builder

Most websites include a contact page that MAY have a form, but this is not an effective way to maximize the leads captured from your website. Your lead mechanism should be on your home page and should incentivize the site visitor to provide basic information in exchange for something of value. A recent study rated an email address at \$10. This means the perceived value of what you are providing in exchange for the email address must be worth \$10 or more to maximize your chances of capturing the lead. Once you have the email, you can work it into your sales funnel to maximize your close rate.

Contact Information On Every Page

If you must have a "contact" page, that's fine. However, the days of people clicking through to another page to contact you are over. Your contact information should be on every page in a predictable and consistent place. Make it easy for your site visitor. Give them options so they can choose their preferred method of communication rather than forcing yours. Perhaps they'd rather send a text message than call ... make that an option.

Clear & Simple Language Above The Fold Describing The Problem You Solve

If it takes you more than two sentences to describe what you do in terms of the problem you solve for your customer, then you risk confusing them. Most websites do not clearly articulate the problem they solve for the customer in two sentences or less, above the fold.

Simple Roadmap Describing How To Work With You

If you've identified the problem you solve for the site visitor and they need to have that problem solved, you should have a short road map that guides the site visitor to what's next. What can they expect and what do they need to do to hire you or purchase your product? This roadmap should be on the home page under the language identifying the problem you solve.

Websites that include these five simple elements will outperform those that don't every time. Clearly articulate the problem you solve, guide the site visitor to the next steps, include a clear call to action, and make it easy to contact you. Offer a free download (of value) in exchange for an email address for those people who need to "think about it more." You can then work them into your sales funnel and stay in communication over time.

Include these 5 things on your website and watch your conversion rate soar in 2020!

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Virginia Kirvan Awarded the Certified Residential Specialist Designation

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Virginia Kirvan is a Broker/Sales Associate with RE/MAX Lake of the Ozarks, Fran Campbell Team. Virginia is a member of the Bagnell Dam Board of REALTORS® and the National

Association of REALTORS®. Virginia also has earned the following Certifications; Resort & Second Home Specialist (RSPS), Accredited Buyers Agent (ABR), Certified Luxury Home Marketing Specialist (CLHMS), and Certified Distressed Property Expert (CDPE).

“I continue to educate myself in all categories of real estate to assist my clients. Exceeding my clients’ expectations is my goal,” said Virginia.



Local REALTOR® awarded SRS designation

Tammy Rosenthal with Fran Campbell Team - RE/MAX Lake of the Ozarks, has been awarded the Seller Representative Specialist (SRS) designation, the premier seller agency designation in the country. The SRS is conferred by the Real Estate Business Institute (REBI) and is an official credential of the National Association of REALTORS®. Tammy joins an elite group of real estate professionals from around the world who have earned the SRS designation. All were required to successfully complete comprehensive coursework in seller representation, demonstrate significant seller representation experience and expertise, and subscribe to the REALTOR® Code of Ethics.

Tammy has been with Fran Campbell Team for 13 years. She has a BS in Biology and continues to educate herself on all matters pertaining to real estate to better serve her clients. In

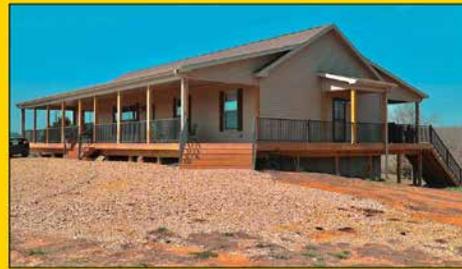
addition to the SRS designation, Tammy has also earned these



designations: Certified Residential Specialist (CRS), Accredited Buyer Representative (ABR), Resort and Second-Home Property Specialist (RSPS), and Certified Distressed Property Specialist (CDPE). Tammy has a deep understanding for her clients’ needs and brings professionalism and knowledge.



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LAI provides meaningful employment while assisting the community

By Nancy Zoellner-Hogland

"Everyone should have the resources and opportunity to put in a hard day's work and earn a paycheck. I think we do a really good job helping to accomplish that."

That's the message Natalie Couch executive director of Lake Area Industries, shared with those who attended SCORE's annual meeting in October. LAI is a client of SCORE, receiving assistance in a variety of areas.

SCORE is a nationwide network of volunteer business mentors whose mission is to provide education and assistance to entrepreneurs.

LAI, located on North Highway 5 in Camdenton, provides jobs for people with disabilities – both developmental disabilities and physical disabilities. And they can provide jobs for people who can remain on their feet for extended periods of time and who can do heavy lifting and they have jobs for those who must sit all day.

Initially the sheltered workshop, one of 92 in Missouri, did that by providing contract packaging and assembly work for partnering businesses both at the Lake and around the state. Today, in addition to the assembly line work, the workshop also runs a retail nursery and garden center, they providing shredding services and they recycle dock foam recycling.

Couch said that work is done by 63 employees who "are some of the hardest workers I've ever met and they're certainly the most fun! First and foremost, we do packaging and assembly. That's about 95 percent of our business. Sometimes it's repetitively filling a bag with different flavored fruit sticks. One bag might get six, another might get 10 but we have the ability to break it down into steps so anyone can do the job. We work on an assembly line and it's pretty fast-paced but everyone has a good time and it's really a lot of fun."

She said they also handle shredding of documents for businesses. That work is done in a separate and secure building equipped with cameras and an alarm system that alerts them whenever someone is en-

tering or leaving. Couch said LAI can even pick up the documents on a weekly, monthly or quarterly basis and transport them to the shredding facility.

"When they arrive, they are sorted by employees who take

one who actually works there," she explained.

The employee, Shelly Jackson, said she had worked more than 20 years in the Lake area as a bartender and server. However, after a knee replacement



Natalie County, executive director of Lake Area Industries, which has received a variety of assistance through SCORE, and Sally, an employee of LAI, addressed those who attended the annual SCORE luncheon.

out staples and paperclips and remove the paper from bindings, then make sure they are shredded. We also recycle cardboard and dock foam, using a densifying machine," she said. The densifier removes any excess water that has been absorbed into the inner beads of the foam, significantly reducing the size so it can be baled and sent off for recycling. The end product is used again as packaging material for TVs and other electronics. "LAI can also densify the type of packing foam used to protect furniture, allowing it to be kept out of landfills. I think we tried three machines before we found the right one for what we had to do but once we got rolling, we processed a whole landfill of foam that had been abandoned in the woods."

Gifted Gardens offers spring and fall flowers and plants, including annuals, perennials, ornamentals, vegetable plants, fresh herbs and more. Customers can even leave their empty planters and their selections can be potted for them.

Couch brought one of the LAI employees to the SCORE luncheon so she could share her story.

"I can tell you all day long what a great place it is but I thought it would have more meaning coming from some-

one who actually works there, she said. "I suffered with depression and anxiety and felt like I wasn't worth anything. But then I started at the sheltered workshop and became a 'somebody.' I felt like part of a family because we all care about each other and all work well together. I can't tell you what a difference it made in my life," she said, adding that although a grand mal seizure set her back, Couch asked if she'd be willing to learn the payroll system as she recovered. "It saved my life. I was told that I wouldn't advance after the seizure – I'd only decline. However, by exercising my mind to learn that system, which actually came to me pretty easily, I recovered completely and have even signed up for school to get a business degree. I can't tell you how important LAI is to people like me."

Couch said that's why it's important that businesses turn to them when they need help. "Although Shelly has been through a lot, she always has a smile on her face and she's representative of all our employees. They want to work! We could employ more people but we need more work for them to do so it's important that you

continues on page 20

"Insurance Talk"

with Nick Brenizer of Golden Rule Insurance

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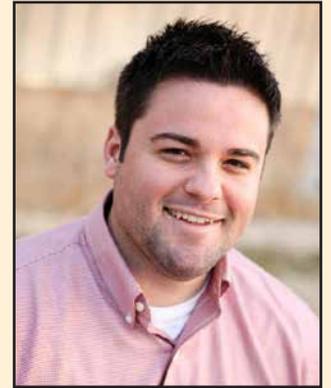
I've never heard of a business existing for pride of ownership or to give the owner something to do. Most businesses exist for one reason: to make money.

Any business that generates insufficient or no income and profit will cease to exist. And that's why business income insurance is the most important property coverage.

Business income coverage protects your company against a loss of income caused by a shutdown in your business operations resulting from a physical loss. This coverage is sometimes called business interruption insurance. It may be written alone or in combination with extra expense coverage.

According to the FEMA US Fire Administration in 2015 there were approximately 104,600 nonresidential and commercial structure fires in the US. This number translates to a commercial fire every five minutes and nearly \$2.7 billion in direct property damage alone. The big number that is not in those figures is the amount of loss of business income for businesses while they are down which would make that number increase four times over.

Although data isn't exact, most data estimates between 25-30% of businesses never reopen following a catastrophic loss, such as tornado or fire. Of those that are luckily enough to reopen 30-40% still fail within five years. This means around 55% of businesses that have a major loss fail. This isn't due to the fact of being under insured on the building or contents, it's due to insufficient limits



Nick Brenizer, AIP, RWCS

or in some cases no coverage at all on business income. The loss of the income is the major factor and everyone usually can come up with a figure for that but what is often forgotten is the extra expenses such as renting a new facility or paying someone else to do your work or make your product while you rebuild. Also bills don't stop because you are temporarily down. Employees still want paid or they start looking for work elsewhere, insurance premiums continue, bank loans, and everything else.

Obviously, the optimal goal is to properly insure the building, its contents and the business income. But of the three coverages, the most important is business income. Even if the building or contents are horribly underinsured, a business could still reopen and succeed in the aftermath of a catastrophe if it has sufficient business income coverage.

Make sure and review your policy and check to see if it has adequate business income and extra expense coverage to cover your business if you were to have a major loss.

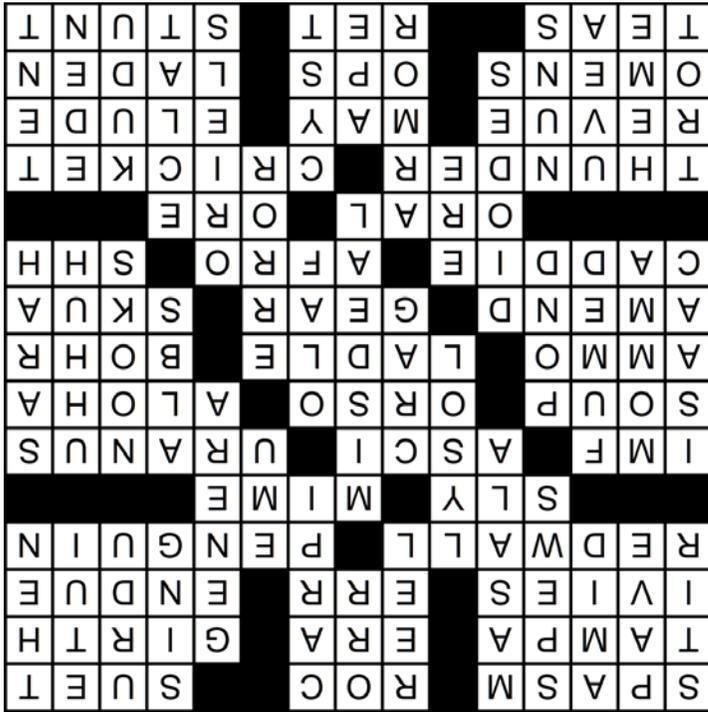
Nick Brenizer, has an AIP & RWCS designations and works for Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com.

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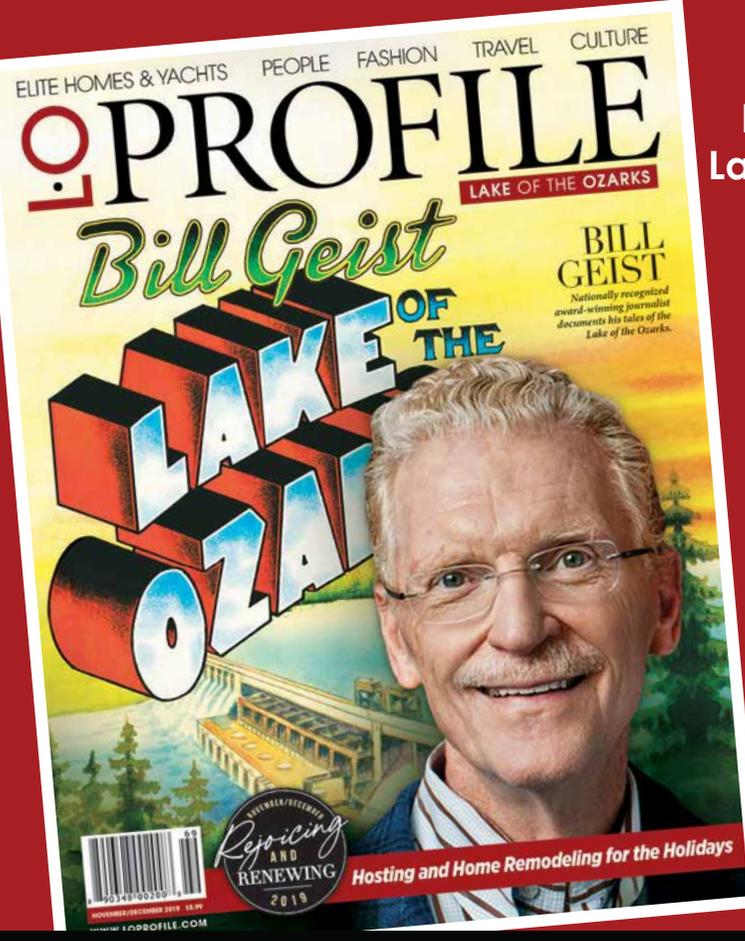


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State Favors its Own Over Local

Submitted by the Missouri Sheriffs' Association

For the third year in a row, the State of Missouri ended its fiscal year leaving Missouri counties on the hook for millions in unpaid debt. At the end of FY 2019 the state owed more than \$35 million to local communities for housing state prisoners (See fig.1) all the while ending the 2019 fiscal year with a surplus balance of \$654 million — the largest amount since an \$895 million balance to close the 2008 fiscal year.

The state has been in arrears for some time, owing more than \$25.8 million at the end of FY 2017 and more than \$34.1 million at the end of FY 2018. The conversation has been that the system for reimbursing local communities for housing state prisoners is not working, that it is broken, that it needs to be fixed or done away with. This sentiment remains alive and well today in Jefferson City.

Missouri Department of Corrections (DOC) Director Anne Precythe has said many times that she wants to do away with the “broken” reimbursement program. However, when pressured on exactly what part of the program is broken, she sidesteps the issue, stating only that there is no interest in appropriating more money to a “broken” program.

In a recent presentation to the House Budget Committee, Trevor Foley, director of Budget and Finance for the Missouri Department of Corrections, said that, “In March 2019, DOC surveyed all 50 states regarding state reimbursements to jails. Thirty states responded and none of the respondent states reimburse for pre-conviction jail time.” What was not mentioned until committee members pushed the issue is the fact that of the 30 states that do not reimburse local communities, several have state-operated jails and there is no cost to local law enforcement jurisdictions. Missouri does not have state operated jails and state law requires all sheriffs and jailers to receive all persons apprehended for offenses against the state. Failure to take and hold these state offenders is a criminal offense. And, if a state prisoner housed in a local jail gets sentenced to prison, that inmate gets credit toward their

state prison sentence for every day housed in the local community jail.

The system is not broken; the state is simply not willing to pay its bill. Former Missouri Supreme Court Justice Mike Wolff said it best, “The state’s interest in its criminal justice system exceeds its willingness to pay the costs,” at least at the local community level, but what about the state level?

State appropriations trends lean toward a priority for funding state public safety organizations over paying the debt to local communities. Since 2005, total appropriations for the Missouri Department of Corrections have steadily increased by more than \$213 million: a net increase of over 27 percent. During the same time period, annual reimbursement appropriations to local community jails decreased to 6 percent of the DOC appropriations, while appropriations to another state public safety organization, the Missouri State Highway Patrol, increased by more than 40 percent. Combined, these two state organizations have seen a total budget appropriation increase of more than 67 percent as local communities are left on the hook for millions.

While its budget appropriation has increased by more than \$213 million, the Department of Corrections has fewer prisons, fewer fulltime employees working in prisons, fewer incarcerated individuals and has benefited from a 12-percent increase in early supervised releases. According to Precythe, since 2017 the prison population is declining. “We believe that has to do with the criminal code revision,” she said, adding that the result of the changes “is fewer people are receiving prison sentences.”

Precythe is referring to the law (SB491) creating the class “E” felony that went into effect in 2017. Since that time more offenders who would have been sent to state prisons are now being sentenced to local community jails for felonies, thereby shifting the number of incarcerated inmates and the cost from the state to local communities. The prison population has declined by more than 6,000 inmates in recent

years.

Since July 1, 1997, Missouri statute has allowed a maximum of \$37.50 per day per prisoner for reimbursements to local communities for housing state prisoners, subject to appropriation. The state has never paid that amount. (See fig 2) Today, the per-day reimbursement rate is set at \$22.58, up \$3.00 from the \$19.58 paid nine years ago. According to Foley, in 2019, the Department of Corrections was able to spend \$71.14 on each inmate per day.

The reoccurring theme is that there simply is not enough money to go around. However, in addition to being able to increase appropriations to the Department of Corrections by more than \$213 million, recently the state was able to save an additional \$21 million per year by closing the Crossroads Correctional Center. “What did we do with that money we saved? We reinvested every dime of it into our corrections team,” said Governor Mike Parson who touted it as the biggest pay raise in the department’s history.

The current starting salary for a corrections officer position with the state is \$31,288. The average starting salary for a jail officer working in Missouri’s third class county jails is approximately \$19,200 a year – \$12,088 less than a Department of Corrections officer. A local jail officer in Barton County supervises custody of a state prisoner on behalf of the state for \$9.23 an hour; a jail officer in Ray County supervises custody of a state prisoner for \$10.45 an hour and in Vernon County the rate is \$10.88 per hour. The state pays a prison officer more than \$15.00 per hour to supervise custody of the same state prisoners when they get to the Department of Corrections.

As part of the 2020 budget signed into law by the governor, the actual realized budget for the Department of Corrections for 2020 is approximately \$802,305,640, an increase of more than \$77 million in the past four years alone. The Department of Corrections will have \$8.3 million for “salary adjustments” for its corrections employees – on top of \$1,050 raises that went into effect last year.

As the Lake Churns

2019 Third Quarter Real Estate Update

Real Estate and Lake News with C. Michael Elliott



2016-2019 Comparison Lake of the Ozarks						
Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%
Residential, Villas & Townhomes Waterfront						
2016	570	\$186,663,616	136	\$327,480		
2017	750	\$254,279,383	132	\$339,040	32%	36%
2018	665	\$228,728,147	122	\$343,952	-11%	-10%
2019	649	\$235,771,989	122	\$363,285	-2%	3%
Residential, Villas & Townhomes Offshore						
2016	727	\$99,116,796	142	\$136,337		
2017	783	\$117,059,712	126	\$149,502	8%	18%
2018	815	\$125,053,397	116	\$153,440	4%	7%
2019	802	\$134,856,104	108	\$168,150	-2%	8%
Waterfront Lots						
2016	41	\$5,982,300	254	\$145,910		
2017	69	\$8,881,850	206	\$128,722	68%	48%
2018	70	\$8,051,150	201	\$115,016	1%	-9%
2019	57	\$7,867,970	126	\$138,035	-19%	-2%
Other Lots & Lands						
2016	166	\$6,911,380	207	\$41,635		
2017	121	\$4,208,111	162	\$34,778	-27%	-39%
2018	181	\$5,697,877	187	\$31,480	50%	35%
2019	212	\$7,210,069	126	\$34,010	17%	27%
Condos & Timeshares						
2016	560	\$87,531,461	145	\$156,306		
2017	687	\$107,660,441	129	\$156,711	23%	23%
2018	676	\$111,347,183	116	\$164,715	-2%	3%
2019	676	\$118,819,923	102	\$175,769	0%	7%
Commercial Properties						
2016	62	\$17,111,201	219	\$275,987		
2017	42	\$12,172,484	337	\$289,821	-32%	-29%
2018	59	\$13,639,600	381	\$231,180	40%	12%
2019	53	\$18,919,632	174	\$356,974	-10%	39%
Farm						
2016	11	\$3,297,400	126	\$299,764		
2017	14	\$3,523,400	85	\$251,671	27%	7%
2018	19	\$6,214,000	105	\$327,053	36%	76%
2019	14	\$3,318,500	119	\$237,036	-26%	-47%
Homes Over a Million						
2016	15	\$20,898,500	135	\$1,393,233		
2017	25	\$36,079,670	139	\$1,443,187	67%	73%
2018	16	\$24,639,000	274	\$1,539,938	-36%	-32%
2019	19	\$27,167,500	139	\$1,429,868	19%	10%

Data obtained from the Lake of the Ozarks Board of Realtors MLS as of 10/7/19 for the first 3 quarters of 2016 thru 2019.

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, you can reach him at 573.365.SOLD or eme@yourlake.com View thousands of lake area listings at www.YourLake.com

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

MINERAL WATER, HEALTH SPAS AND CAVES

Take the road that leads off opposite Tater's Junk & Disorderly Flea Market at the south edge of Eldon and it will lead you through a valley to junction with Highway 54-52 next to a sawmill. The valley next to the Aurora Springs Baptist Church is where the settlement of Aurora Springs used to be. Believe it or not at the beginning of the 20th century that site was the greatest population center in Miller County and considered a potential location for a national park because there were "mineral springs" and popular caves in the vicinity.

Try to find those springs today, which were called Round Spring, Bluff Spring, Healing Spring and Bath Spring, and you'll be disappointed. Most don't even flow today and the once thriving settlement has been swallowed up by Eldon, which was a blip on the road map at that time. There isn't space in this short article to detail the surprising history of Aurora Springs and what

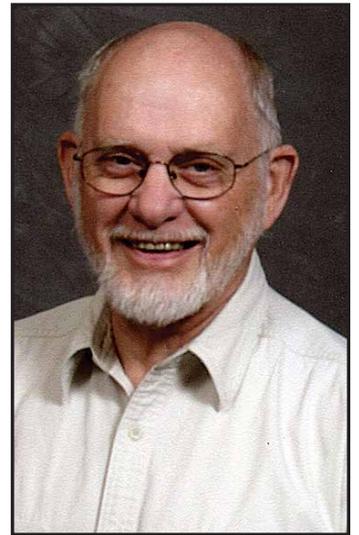
brought about its demise but at that time mineral springs and health spas were all the rage in Missouri.

While the community and springs have faded from sight the caves that characterize the karst hills between Eldon and

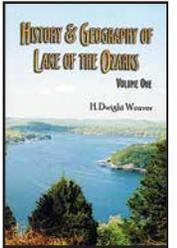
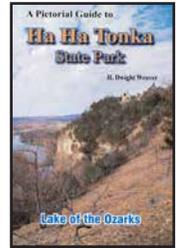
Old Bagnell have not. Stark Caverns, then known as Aurora Springs Cave, has become a unique public attraction featuring, of all things, a spectacular black light tour. Flanders Cave, little known then and today but once commercial, still exists. So does the Ancient Grotto, known originally as Vernon Cave. There are other little known caves in these hills and in fact, a sinkhole fell in among the hills and exposed a pit a few years ago between Stark and Flanders. The photo features Vernon Cave. In the picture are two young cavers, both fellows are now deceased. The photo was taken in 1958 by the author.

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.

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



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.



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The Lake Area Chamber and Camdenton Chamber recently held a joint ribbon cutting for Central Missouri Foster Care & Adoption Association at 4821 Osage Beach Pkwy in Osage Beach. The ribbon cutting took place on August 29th, 2019 at 4:30 pm. Attendees included Central Missouri Foster Care & Adoption Association staff members, as well as several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated the grand opening of their new offices in Osage Beach and their membership with the Lake Area Chamber and Camdenton Chamber and Lake West Chamber. For more information call (573)-298-0258.

TDD plan modified

continued from page 8
 historic Bagnell Dam Strip to enhance growth, the route also serves as an important link to the state highway system and serves as a business route, providing serves to travelers through the area.

And Conner wrote that the city served as a tourist destination for people from all over the world, and the project was located in a prime location for tourism. "Both tourism and jobs are economic drivers within the project area. I would encourage you to consider the economic impact that this particular project will have on the region, state and the future development within the region," she said.

A study completed earlier this year by Cochran Engineering found that during the three days of the Magic Dragon Car Show, an estimated 43,000 ve-

hicles - 597.2 per hour - traveled on Bagnell Dam Boulevard and 41,000 - or 569.4 per hour - traveled the road over Memorial Day weekend.

The report recommended that "due to the current state of Bagnell Dam Boulevard, it is recommended to mill and overlay the road to provide the best driving surface and ability to repair the aggregate base if necessary." The cost of repairing the road between Bagnell Dam and School Road was estimated at \$610,950. To repair the section between School Road and Horseshoe Bend Parkway, where drainage modifications are needed, the city would have to spend an additional \$232,316; repairs at the intersection would cost \$44,893; and to repair the road from the intersection to Arrowhead Estates Road would add \$481,447 for a total of \$1,369,606.

LAI employment

continued from page 16
 get the word out to other businesses," she said.

For more information or arrange a tour of LAI, call Couch at 573-346-7934.

More on SCORE

According to SCORE representatives who spoke at the luncheon, Missouri's involvement in SCORE remains strong and even increased services this year, assisting 11,000 people through four chapters - the Lake of the Ozarks chapter with

offices in Lake of the Ozarks, Columbia, Jefferson City, and Lebanon; Kansas City; St. Louis; and Springfield.

Locally, SCORE served 153 unique clients, provided 238 mentoring sessions and held 39 workshops that resulted in 1,081 attendee workshop hours.

Co-chairman Bruce Mitchell also recognized and handed out certificates of appreciations to sponsors which included the *Lake of the Ozarks Business Journal*.



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Stakeholders

continued from page 4

along the entire property abutting Nichols that extends to the elementary school.

As part of his rezoning request, Tegethoff, a resident of Sunrise Beach, wrote a letter to the city stating that his decision to move forward with the project was due in part to his wife's inability to find "quality housing in Osage Beach in her price range" while working as an occupational therapist at Lake Regional. "After meeting with many of her co-workers that were nurses, physical therapists, occupational therapists, young doctors, etc. it became clear that many struggled with finding long term housing options," he said, adding that this led to discussions with several employers who said they struggled to attract talented employees to the lake area because of the lack of full-time housing options.

And Murawski said he has met with a developer who is in the process of bringing a "tiny home" subdivision to the city.

"I'm not at liberty to divulge possible locations because the developer is still in the process of buying the land. However, I can say the architect is working on the plans and it sounds wonderful. He's building approximately 100 tiny homes. From discussions and the initial drawings that I saw, I believe they will be around 900 square feet," he said, adding that they'll be rentals - not for sale - and the rent will be somewhere in the \$500 to

\$700 dollar per month range. "That's significant because we just don't have much in that price range. As soon as everything comes back from the architect, those numbers could all change slightly, but it's my understanding that's what he's shooting for. Once we get the plans, they'll go to Planning and Zoning. If it meets all our criteria, I expect it will be before the board by the end of the year."

Real estate consultant Mark Beeler suggested that modular homes could also be a solution to the shortage.

Tyler Loftis, owners of Ozark Homes in Laurie, which sells the homes, explained.

"We sell off-frame modular homes. There's no metal under the house and they require a permanent foundation with either a crawl space or basement so there's no sales tax or title like on a manufactured home. Once they're set, they're real estate," he said, explaining that the homes are built to the state's construction and electrical codes in a controlled environment. "Ours are built in Indiana and because they build 15 to 20 houses a week, they purchase materials in mass quantities - from lumber to drywall to appliances to cabinets. That equates to savings for the buyer. For instance, we have a very nice Whirlpool appliance set here that has the French door fridge and double oven - gas or electric, a microwave and dishwasher and it's about \$3,000

for all four appliances."

Another huge biggest benefit is that once purchased and the land is prepared - the utilities are brought in and the foundation is ready - there's a three to four month turn-around time from the day the home is ordered to the day the buyer can move in.

"Your land and your well, septic, foundation, decks and garages are additional but we will come out and meet with those people to make sure everything lines up," Loftis said. "In addition to my service manager having 16 years on the job, we are certified by the state and the Missouri Manufactured Housing Association which means we're required to take classes to stay up to date on regulations and guidelines so we do things right."

Ron Yarbrough, production manager for Prime Lending in Camdenton, said all of Lake of the Ozarks is eligible for no-money-down USDA financing. Home buyers go directly to the USDA to apply. The income limits are based on household size but if the household makes less than \$44,000 per year and they've

got a couple children, they'll be eligible for the low income program. They have another program for very-low income families that make \$28,000 - \$29,000 and if they qualify for that, they can basically buy a home with a subsidized mortgage payment at a 1-percent interest rate on a 38-year term. I'm building affordable new homes and the first one I have is priced at \$179,900 and through the direct loan the payment with zero down is \$800 per month, including taxes and insurance. It's a very affordable program and it's needed to go along with the workforce needs we have here at the Lake," he said.

Yarbrough used Quaker Windows as an example of how important housing is to the area. That window manufacturing company, located in Eldon, is expected to open in 2020 and will have close to 1,000 positions to fill.

"Quaker Windows came here because they could save money on manufacturing when compared to operating in St. Louis. They're paying an average wage of about \$16 an hour. That's great but

those people are going to need someplace to live," he said. "We've got to stop just talking about this issue and actually pull the trigger so we can begin to move forward. Everyone is focused on bringing more industry or more jobs to the area but you can't really bring in a lot of jobs that pay anything if you don't have people here to work. And you can't expect people to live here if they can't find homes."

Because the topic is so broad and can't be covered in one or two stories, in coming issues of the "Lake of the Ozarks Business Journal" we will go into more detail on how the modular homes are actually constructed and we'll follow a home from start to finish. In the meantime, more information is available on the Ozark Homes website Ozarkhomes.com. We will also walk readers through the USDA loan process to show how borrowers can qualify and what they can expect to buy with that financing. We will also follow the progress of the CDC, which is still in the formative stages.

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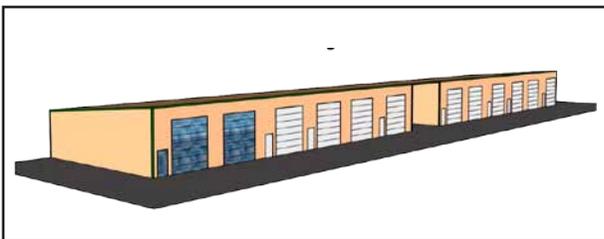
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A Matter of Trust

Avoiding Retirement Surprises



Bart Schulte, MBA, CWS®

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A recent analysis by the Wall Street Journal estimates that 40% of households headed by those aged 55 through 70 are unlikely to have sufficient resources to maintain their standard of living in retirement. For many, this means they will have to work longer to achieve the level of financial independence necessary to retire safely. So, it's worth asking yourself, do you know just how ready you are to retire?

There are many things that need to be taken into consideration. One thing you may have overlooked is the fact that life expectancies are improving. Will you be able to make your money last longer should your retirement last 25 to 30 years? Research shows that one in ten people now live to be 95 years old.

So how much will you actually need?

Developing a realistic retirement budget is an important exercise, one that requires an examination of values as much as resources. Some people enjoy living rather modestly during retirement, but others prefer to maintain a more lavish lifestyle they've become accustomed to. Ultimately, your retirement budget needs to be understood from three perspectives.

Essential versus discretionary spending. Which expenditures could be curtailed, even eliminated, in the event of financial reversals? Food is essential; restaurant dining is not. Is there room in your budget for savings?

Structural versus peripheral expenses. Some costs are binding, not subject to modification, and failure to meet them means a structural change in retirement. If you own property, you must pay the taxes. If you have a mortgage, you must make the payments. If you own a car, you have to pay for routine maintenance. Trips, vacations, and gifts, in contrast, are peripheral expenses.

Fixed versus inflation-prone costs. Inflation has been very mild in recent years, but this may not

be a permanent condition. Most retirement expenses are vulnerable to inflation, while retirement income generally is fixed. The response to inflation may include cutting back on optional purchases or substituting less expensive items for those that become unaffordable.

Understand also that long, modern retirements typically include three phases:

- active retirement, filled with travel and pursuit of deferred dreams;
- passive retirement, typically beginning in the mid-70s, when activities are gradually reduced; and
- final retirement, a period often marked by failing health and a need for long-term care.

A different retirement budget applies to each of these three periods, and depending on your retirement goals, you may need to take different strategies to ensure that your nest egg will be there for each.

One way you can make sure you are prepared for retirement and any surprises along the way is through a good financial plan. Be sure you are talking to your advisor about what type of planning is right for you. Contact Bart Schulte today at (573) 302-2474 or by email at bart.schulte@centraltrust.net.

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

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Crossword Puzzle

THEME: CHILDREN'S BOOKS ACROSS

1. Tetanus symptom
6. *Giant bird of "One Thousand and One Nights"
9. Cooking grease
13. Home to Buccaneers
14. Major division of geological time
15. Dressmaker's measurement
16. Brown, Dartmouth and Yale, e.g.
17. "To _____ is human"
18. Provide, as with some quality
19. *Brian Jacque's fictional world
21. *One of Mr. Popper's visitors
23. Like a fox?
24. Play charades
25. International Monetary Fund
28. Reproductive structures
30. 7th planet from the sun
35. *Arnold Lobel's "Mouse _____"
37. Approximately, two words
39. 50th state greeting
40. Cannonballs to cannon
41. Big Dipper shape
43. Niels _____ of quantum physics
44. Change the Constitution
46. *Hugo Cabret's "wheel"
47. Arctic jaeger
48. *a.k.a. Caroline Augusta Woodlawn
50. '70s hairdo
52. "Be quiet!" - onomatopoeically speaking
53. Like never-written story
55. Mining product
57. *"Roar of _____, Hear My Cry"
61. *"The _____ in Times Square"
65. A variety show
66. *Peter Parker's Aunt
68. Escape
69. Signs of things to come
70. Military activities
71. Burdened
72. Black or green, hot or cold, pl.
73. No longer working, abbr.
74. "Once Upon a Time in Hollywood" trick

Solution: Page 17 DOWN

1. Cookbook direction
2. Make way?
3. In the thick of
4. What Old Faithful does
5. Indian spice mix
6. Movie roll
7. Hockey legend Bobby
8. Plural of carpus
9. Carol on Christmas Eve
10. Pakistani language
11. Evening purse
12. *"That Was _____, This Is Now"
15. Plural of genus
20. Popular disinfectant
22. Second-largest bird in world
24. Error in a card game
25. Babel or Stern
26. *_____ Beaumont in "Savvy"
27. Was furious
29. Rugged rock
31. Priests' robes
32. Located near crannies?
33. Yeah or aye
34. *Plain and tall one
36. *"The Witch of Blackbird _____"
38. *"The Series of Unfortunate Events" villain
42. Fielding mistake
45. Type of semiconductor, pl.
49. *"But I heard him exclaim, _____ he drove out of sight"
51. Bay windows
54. Knight's shiny garb
56. "Bravo! Bravo!"
57. *Mother Goose's "Dame _____ and Her Cat"
58. Part of hemoglobin
59. Iris holder
60. *Miss Clavel and such
61. Benign lump
62. Spiral-horned antelope
63. Biblical paradise
64. Backpacker's shelter
67. *Ivan of "The One and Only Ivan"

CROSSWORD														
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You can make it a holly, jolly Christmas this year

By Nancy Zoellner-Hogland

Although the cold snap in late October made it a little more real, it's still hard to believe that the kick-off to Christmas at the Lake is upon us.

To help locals realize there's no place like home for the holidays and show out-of-towners that the Lake has plenty of fun things to do in the winter, we're providing a list of activities that no one will want to miss.

What better way to get ready for the upcoming season of sweets than by attending the **COOKIE DECORATING CLASS** with Fluffybutt Cookies. The class will be held from 7 to 9 p.m. November 15 in the Anchor Room at Ozark Yacht Club. The \$40-per-person fee will supply you with six freshly made cookies, frosting, tools and tips and trick from the pros! Fluffybutt will also give you three additional decorate cookies to take home. Reservations must be made by November 12. Call 573-552-8401, Extension 4 to sign up.

Would you like a beautifully decorated Christmas tree or a unique handmade wreath for your door without the work? Then visit Wobbly Boots between November 20 and 25 and bid on one or both during the **11TH ANNUAL GALA OF TREES**, where several trees and wreaths decorated and donated by local businesses will be on display. The event kicks off November 20 with a Gala Party where, for \$25, you can enjoy appetizers, buffet and drink. Wobbly Boots is located at 4717 Osage Beach Parkway. For more information, email Christy Janssen at shootoutcj@gmail.com or visit the Shootout website at <http://www.lakeoftheozarkshootout.com>.

If you like looking at Christmas lights, with four free light parks, the Lake is the place to be!

THE VERSAILLES UNITY CIRCLE OF LIGHTS, set up in the Versailles City Park, will operate nightly from dusk until midnight from November 20 to January 2. The holiday light park, which will feature as many as 40 lighted displays some of which are animated, is named after the "Unity Cir-

cle," a monument erected at the park entrance to show cooperation among various entities in the community.

THE ENCHANTED VILLAGE OF LIGHTS at the Laurie Fair-



grounds will be open nightly from 5 to 9 p.m. and 10 p.m. on weekends from November 22 to January 2.

ST. PATRICK'S FESTIVAL OF LIGHTS in Laurie will be open nightly from 5 to 10 p.m. from November 22 to January 2.

THE OSAGE BEACH HOLIDAY LIGHTS in the City Park on Hatchery Road off Osage Beach Parkway will be open nightly from November 30 to December 29.

And then because you're at the Lake, you can also enjoy unique drive-by light displays on the **CELEBRATION CRUISES CHRISTMAS ON THE LAKE**. The ship will operate Wednesday, Friday and Saturday evenings from November 22 to December 29, departing from Bagnell Dam. For more information, visit <http://www.cruiselakeoftheozarks.com> or check the Facebook page at <https://www.facebook.com/CelebrationCruiseLOTO>. Reservations are required! Proceeds will benefit several area lake charities.

If your Christmas wouldn't be complete without carols, make sure you schedule a trip to the **MAIN STREET MUSIC HALL'S ANNUAL CHRISTMAS SHOW**, with performances from November 20 through December 22.

The Lake Area Community Orchestra will also be performing many of your favorites during their **CHRISTMAS CONCERT SERIES**. All concerts are free and start at 7 p.m. except for Eldon's, which begins at 7:30. The orchestra will be performing at the following locations:

December 1 – Community Christian Church, Camdenton

December 3 – First Baptist Church, Eldon * 7:30 p.m.

December 8 – West Lake Christian Church, Route O, Laurie

December 10 – Hope Lutheran Chapel Sokoll Bldg., 5709 Osage Beach Parkway, Osage Beach

December 15 – Versailles Royal Theatre, Versailles

December 17, 2019 – Lake Ozark Christian Church, Bagnell Dam Blvd., Lake Ozark

Your Christmas fun won't be complete with adding **ICE SKATING AT OLD KINDERHOOK!** The season kicks off at 1 p.m. November 28 so swing by for hot chocolate around the fire pits and a few trips around central Missouri's only outdoor ice rink. Get more information or directions by visiting www.oldkinderhook.com. Make sure you also visit the Christmas Village at Old Kinderhook with several fam-

with little girls and boys. Refreshments will be available so plan to enjoy the festivities.

Everyone is invited to attend the Camdenton Area Chamber of Commerce's Annual **CHRISTMAS ON THE SQUARE** on Saturday, December 7. The day begins at 8:30 a.m. with the Running of Elves 5K. Festivities kick-off at 10 a.m. with games, ornament making, prize drawings, craft tables, music, cookie decorating, petting zoo, hot dogs, hot chocolate, cookies, and more! Attendees can register for ham drawings provided by Camden County elected officials. The Hawthorn and Oak Ridge Choirs will perform, the Releve' Dance Studio will show off their skill at 11:15 a.m. and Santa will arrive at 11:30 a.m. School quartets and solos will entertain you from noon to 1 p.m. Although all activities (with the exception of the

exhibits and caroling. Then at 2 p.m. the museum will hold the children's Christmas play, "The One and Only Santa" by Pat Cook. Admission is \$5 per family. Refreshments will be available.

Join the festivities at 11 a.m. Saturday December 14 and noon on Sunday, December 15 at **REDHEAD'S LAKESIDE GRILL WINTER WONDERLAND** in the Performance Boat Center! Your \$10 per person entry fee (2 and younger are free), you will be directly supporting Claus for a Cause, a not-for-profit that provides services to young children in the Lake area who have special needs and developmental delays. While waiting for photos with Santa, you can enjoy face painting, crafts to take home, activity tables and more! The community can also support the CLC Giving Tree with donations, big or small.



ily friendly activities planned. While some activities are free, food, beverage, ice skating, and skate rental fees apply.

No matter the season, everybody loves a parade – especially the **LAURIE LIGHTED CHRISTMAS PARADE**, set to start at 6 p.m. on November 30. The 18th annual parade, with the theme "It's a Holly Jolly Christmas," will feature several brightly lit floats from local businesses and organizations. It will begin at Central Bank and end at Laurie Mall, where Santa has been known to visit

Running of Elves 5K) are free, people are encouraged to bring canned goods for the LAMB House food pantry as part of the Can-Do Challenge. A Can-Do trophy will be given to churches, businesses and clubs/organizations that bring in the most canned goods.

Saturday, December 14 make sure you stop by the **OLD TYME CHRISTMAS IN LINN CREEK** for a full day of fun! From 9 a.m. to 2 p.m. the Camden County Museum will provide kids' crafts, gift ideas, free tours, Christmas

Of course, Christmas at the Lake wouldn't be complete without the **35TH ANNUAL LAKE OZARK CHRISTMAS PARADE**, set for 3 p.m. Saturday, December 14. It will begin at the intersection of Horseshoe Bend Parkway and Bagnell Dam Boulevard and will proceed toward the dam. After the parade, Santa will be greeting all the kids at Iguana Campground below Bagnell Dam. Plan to stick around to enjoy a bonfire, free treats and Christmas caroling.

Full steam ahead for Old Navy



Although modifications in design and the rainy weather slowed construction on Old Navy down a bit, the project will continue as planned with the store opening around the same time everyone will be digging their flip-flops and shorts out of storage.

Osage Beach Building Official Ron White said Old Navy submitted a revised set of plans

(primarily cosmetic) which he approved in late October. "The full permit has been issued and I expect to see movement on that site very soon." The 12,500-square-foot, built-to-order store is being constructed on the plat of land right next to Target in Prewitt's Point. It's one of more than 60 openings planned for locations across the U.S. Old Navy, named af-

ter a bar in Paris, was founded in 1994 by Millard Drexler and has enjoyed international success with more than 1,000 Old Navy stores operating worldwide. Three are located in mid-Missouri – one in Springfield, one in Jefferson City and another in Columbia. Old Navy has several more stores in the Kansas City and St. Louis metropolitan areas.

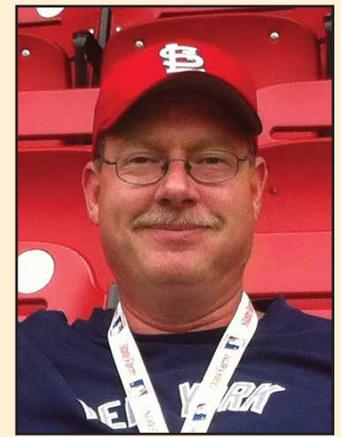
Shootout scores big win



The Lake of the Ozarks Shootout broke records again this year. At the check presentation ceremony it was announced that \$357,000 had been raised for Lake area charities - \$57,000 more than given away in 2018. The Shootout has been going on since 1998. This year Benne Media served as the broadcast sponsor.

Managing Rental Property

How to choose a Vacation Rental Manager



Russell Burdette

You have a second home or condo at the Lake and you realize that you are not using it as much as you thought you would, or you have decided that you want to off-set some of your expenses for that property. Now what do you do?

Finding the right company to manage your vacation rental property can make a big difference in your overall experience. Are you just looking for some additional income or do you want to make as much income as possible? Whatever your situation, you need to make your expectations clear when you are interviewing potential managers.

Obviously experience counts. Find out how long they have been managing property and how successful they have been in renting properties similar to yours? Beware of any company that promises a certain number of rental night's or income; however, a good company will be able to give you potential income/number of rental nights based on their past history with similar properties.

What types of support services do they offer? Do they offer housekeeping, maintenance, interior design; AC & appliance repair or landscaping and yard work and are they available 24/7?

Next you will want to ask how they market their properties. Do they provide plenty of pictures, virtual tours, videos and information about their properties? Do they utilize social media, digital marketing and e-blasts? Is their website easy to navigate and is the presentation professional? In addition to their website, how else do they advertise their properties?

Since damage is always a possibility, how do they screen their potential guests? How do they handle damages? Do they offer damage protec-

tion? Have them give you examples of past damages and how they handled the situations.

Some companies rent their properties on a rotating basis. If you have a nice property or a great location, companies using this procedure should be avoided. Your hard work, décor, amenities and location should be allowed to work in your favor. A company that presents all of their properties in the same manner and allows your features to sell your property to potential renters is your best bet.

Your potential manager should also have good ethics and be truthful about the potential for your property. Do they have a good reputation? Do they belong to other professional organizations? You should be able to get references from current owners as well as from other professionals within the Lake Area community. And finally, you should feel at ease and be comfortable with the potential manager.

Finally a good manager should also be able to give you guidance on which types of properties and which locations rent the best, assisting your Realtor to help find the right property for your needs.

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





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Steve's Pest Control's 5-Star Lake Services are designed to ensure that you, your family, and your lake property are protected year 'round from invading and damaging pests. Our 5-Star Services are not only designed to protect your property (and dock if present) but to also to eliminate and prevent pest infestations before they get started. Steve's 5-Star Services will prevent, control, and eliminate: ants, beetles, boxelder bugs, centipedes, clover mites, crickets, mice, millipedes, mosquitoes, pill bugs scorpions, spiders, springtails, termites, wasp & bees (within 10' of the structure), and other "seasonal invaders". Steve's Pest Control will solve your pest and spider problems... that's a personal promise from Steve!

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OUR TRADE INS

2016 REGAL 27 FASDECK VOLVO PENTA V8 300 DP	69,900.00
2008 RINKER 246 MERC 350 MAG.....	32,900.00
2006 CROWNLIN 270 BR MERC 5.7L.....	34,900.00
2005 REGAL 2600 VOLVO PENTA 5.7 GDP.....	34,900.00
2008 REGAL 2700 VOLVO PENTA 5.7GXIDP.....	41,900.00
2003 FOUR WINNS 240 HORIZON VOLVO PENTA 5.0.....	24,900.00
2005 SEA RAY 240 SUNDECK MERC 350	28,900.00
2009 PREMIER 250 SUNSATION EVINRUDE 200 ETEC	34,900.00
2007 BENNINGTON 2550 RL HONDA 225	32,900.00
2017 PREMIER 270 INTRIGUE MERCURY 300 VERADO.....	73,900.00
2016 BENTLEY 253 LOUNGER MERC 150.....	39,900.00
2014 MANITOU 25 ENCORE SHP V 250 E-TECH.....	32,900.00
2006 BENTLEY 243 MERCURY 115.....	19,900.00

OTHER

2004 FOUR WINNS 234 FUNSHIP MERC 5.7.....	18,000.00
2002 CHAPARRAL 263 DB MERC 5.7	19,900.00
2018 RANGER 1880MS EVINRUDE 200.....	49,900.00
2016 SEA DOO RXT 260	11,500.00
2001 ENVISION 29 COMBO MERC 7.4 MPI.....	23,900.00

BOWRIDERS

2014 REGAL 3200 TWIN VOLVO V8 300 JOYSTICK.....	\$159,000.00
2007 FOUR WINNS 240 HORIZON MERCUISER 350 MAG.....	\$26,900.00
1992 COBALT 252 CONDURRE VOLVO PENTA 7.4L.....	\$13,000.00
2002 RINKER 272 CAPTIVA MERCUISER 6.2L.....	\$24,900.00
2002 CROWNLIN 266 BR MERCURY 5.7L B3.....	14,900.00
2010 REGAL 2700 ES BR VOLVA PENTA 5.7 GXI.....	54,700.00
2016 RINKER 246 BR W/TRL MERCUISER 6.2 B3	54,900.00
2018 CHAPARRAL 267 SSX MERCUISER 8.2.....	109,900.00
2012 SEA RAY 300 SUNDECK MERC 8.2L.....	69,900.00
2011 REGAL 2700 ES VOLVO PENTA 5.7 GI.....	54,900.00
2001 MARIAH 2302 MERC 7.4 MPI.....	24,900.00
2003 REGAL 2600 LSR VOLVO PENTA 5.7 GXI.....	20,000.00
2019 REGAL 3300 VOLVO PENTA TWIN 5.3L.....	209,900.00

CUDDYS/CRUISERS

2012 REGAL 3550 CUDDY VOLVO PENTA 5.7 GXI DUO PROP	124,900.00
1996 SEA RAY 240 SUNDANCER MERCUISER 5.0L.....	16,900.00
1996 SEA RAY 290 SUNDANCER MERCUISER 7.4L.....	26,900.00
2004 REGAL 3560 VOLVO PENTA 8.1 GXIDP.....	99,900.00
2000 RINKER 310 FIESTA VEE TWIN MERCUISER 5.7 EFI.....	36,000.00
1997 MAXUM 4100 SCR MERCUISER 8.2L 502.....	53,500.00
2007 FOUR WINNS 318 VISTA MERC 350 MAG.....	74,900.00
2006 REGAL 3560 VOLVO PENTA 8.1 GI.....	129,900.00

2006 REGAL 4060 VOLVO PENTA 8.1 GXI.....	134,900.00
2010 REGAL 3760 HT VOLVO PENTA 8.1 GI.....	159,900.00
2003 CRANCHI 39 ENDURANCE KAD 300 DP.....	89,900.00

PONTOONS

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2008 SOUTH BAY 917CRIT TWIN OPTIMAX 225	49,900.00
2013 BENNINGTON 2875 QCWIOT VOLVO PENTA V8 DP.....	72,900.00
2013 BENNINGTON 2550 RSR MERC VERADO PRO 250	59,900.00
2017 BENNINGTON 25 QCWIO VOLVO PENTA V8 300.....	79,900.00
2018 BENNINGTON 28 QCWAO VOLVO PENTA V8.....	106,900.00
2011 BENNINGTON 2575 RCWIO VOLVO PENTA V8.....	49,900.00
2004 BENNINGTON 2575 RFS EVINRUDE 150.....	24,900.00
2013 BENNINGTON 28 QCWIO VOLVO PENTA 5.7 GXIDP.....	67,900.00
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