

LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 14 -- ISSUE 12

DECEMBER, 2018



Weather is Frightful

But salt prices are so delightful. Pg. 12



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Crossword

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Shootout continues to grow, evolve

By Nancy Zoellner-Hogland

The Lake's longest-running boat race has also become the Lake's biggest charity fundraiser.

At a recognition dinner in November, the board of directors announced this year's Shootout – the 30th annual race – had raised a total of \$300,000 for 30 organizations and eight fire protection districts. That's \$50,000 over their goal and \$100,000 more than they raised last year. The money raised comes from donations, ad revenue from the official Shootout Guide and fees for events like the golf tournament, fishing tournament, poker runs and treasure hunt.

The board also gave to two scholarship funds – the Mariah Walters Memorial Fund, established in memory of Ron and Nicole Duggan's daughter who passed away just a week earlier, and another established in honor of Jessica and Malachi Brazil, Connie and Dave Weyer's daughter and grandson who were killed in a car accident in March. Connie is a longtime member of the Shootout Board of Directors.

Christy Janssen, who was hired in November 2017 to serve as the executive director of the Shootout, said she's extremely pleased with what they were able to accomplish.

"We certainly surpassed our expectations! But we added several new events this year, which, in addition to allowing us to raise more money, also



Courtesy CVB

meant our partnering charities had many more opportunities to volunteer," she said, explaining that the charities earn money proportionately, based on the number of hours they serve doing everything from setting up at fundraisers throughout the year to tearing down and cleaning up at the end of race day – and everything between. "It's kind of like a job in that they keep track of their hours they volunteer and we keep track of their hours and then at the end of the year, that's how they get their money. It's a good system because it makes sure we have people helping and it allows the orga-

nizations that work the hardest and put in the most time to make the most money."

Monthly charity socials were one of the events added this year. Janssen said the gatherings, which kicked off in April with a Whisky and Wine Cruise on the Celebration Cruise Ship, allow volunteers with the different charities to network and get to know each other. Because the socials are open to the public, it also provides an opportunity for members of the community to learn more about the charities and then hopefully, get involved. "And if a member of a charity shows up at the social, they will get

a portion of the money raised that night, so it's great all the way around."

They also added a pontoon poker run, a crappie fishing tournament, several smaller site-specific silent auctions and a float-in at Larry's on the Lake, where they attempted to break the world record for the number of people floating together on a lake. Janssen also brought in a new line of clothing called "Shootout Gal," that featured items tailored to women and that were sold at Shootout events throughout the year by volunteers from Citizens Against Domestic Violence.

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Luxury Waterfront Homes
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For the Latest Market Status and Real Estate Info, turn to Page 16 for this month's "As The Lake Churns"

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Armchair Pilot

By Nancy Zoellner-Hogland

COLD-WEATHER travel can present packing challenges. Smarter Travel magazine suggests instead of a bulky, oversized coat, opt for a compressible jacket that will still stand up to the cold. If you need something warmer, consider a waterproof, double-insulated version. Wear boots and pack shoes and plan to dress in layers – and one of them should be wool – that can play double duty and that are in colors that coordinate. And always think “waterproof” when selecting jackets and gloves. Nothing is enjoyable when you’re cold and wet.

IF YOU'RE NOT A FAN of cold weather, maybe you should consider taking a warm-weather family Christmas vacation instead of buying gifts this year. Several budget travel sites recommend the Dominican Republic because of its reputation for numerous all-inclusive hotels that offer great prices. Budget travel sites show available 3-star hotels starting at \$94 per night for two people and 4-star hotels starting at \$175 per night. Surprisingly, Jamaica was also included in the list of “cheap resorts,” with 3-star hotels starting at \$62 per night and the same \$175 for 4-star hotels. Some hotels on the island of Puerto Rico, which is still recovering from a direct hit from Hurricane Maria in September 2017, are offering low, low prices to draw tourists and boost the recovering economy. Trip Advisor listed several hotels and apartments with rooms for four – two adults and two children – below \$100 per night and some were below \$70. Want to stay stateside? South Padre Island in Texas, an 18-hour drive from Lake of the Ozarks, while admittedly not as warm as the Caribbean, offers incredibly cheap rooms – some as low as \$50 per night.

AVOID TRAVEL TO MEXICO when you’re looking for a warm-weather destination. That’s from the U.S. State Department, which issued a new travel warning November 15. According to the release, violent crime, such as homicide, kidnapping, carjacking, and robbery, is widespread but particularly bad in the states of Colima, Guerrero,

Michoacán, Sinaloa and Tamaulipas, which is just across the border from Texas. The State Department also suggests travelers reconsider trips to Chihuahua, where violent crime and gang activity are widespread. While most homicides appeared to be targeted, criminal organization assassinations and turf battles between criminal groups have resulted in violent crime in areas frequented by U.S. citizens. Bystanders have been injured or killed in shooting incidents. The U.S. government has limited ability to provide emergency services to U.S. citizens in many areas of Mexico as travel by U.S. government employees to these areas is prohibited or significantly restricted.

FOR ANY TRAVEL OUTSIDE THE U.S., the U.S. State Department recommends using the traveler’s checklist, posted on its website. The department suggests such things as reading the travel advisory and alerts for the countries you will be visiting at travel.state.gov/destination. Review entry/exit requirements, visas, local laws, customs, medical care, road safety, etc. Write down contact details for the nearest U.S. embassy or consulate to carry with you in case of emergency while traveling. You should create a crisis plan that does not rely on the U.S. government and consider buying emergency evacuation insurance. If a crisis occurs while you are abroad, check in with loved ones and update your social media status so family and friends know you are okay. You should also read *Your Health Abroad* and check out recommendations for vaccinations and other health considerations from the U.S. Centers for Disease Control (CDC) and World Health Organization (WHO). Before going abroad, notify your bank and credit card companies of your travel, and check exchange rates. For information about using cash, debit/credit cards, and ATMs overseas, read information about your destination.

WITH ONLY 75 FLIGHTS GETTING CANCELLED and about 375 delayed – out of approximately 30,000 flights per day – nationwide, this year’s Thanksgiving travel got off to a good start. It was a different story for the trip home Sunday, however, when Winter Storm Bruce brought snow and ice to the Midwest, cancelling more than 1,200 flights and delaying another 4,775. Airlines also pre-emptive-

ly canceled close to 300 flights for Monday morning by 10 p.m. Sunday night. The majority of the flights were from airports in Kansas City, Missouri; Milwaukee; Omaha, Nebraska; Des Moines and Cedar Rapids, Iowa and Chicago, where some 790 arrivals and departures were scrubbed. Many major airlines reported they would waive flight change fees.

ALTHOUGH HAND SANITIZER has come under fire lately, you still might want to take a bottle on your next flight – or maybe even wear disposable latex gloves. A report by Canadian Broadcasting Corp’s Marketplace found that nearly half of the more than 100 samples collected from 18 different flights on Canada’s three major airlines contained high enough levels of bacteria, mold or yeast to make someone sick. The most contaminated surfaces were the headrest and seat pockets, some of which contained E. coli bacteria. Flight attendants, who admitted to not having enough time between flights to thoroughly clean the planes, blamed the E. coli on dirty diapers, loose condoms and – if you can believe this – used tampons being left in the seat pockets.

AND FINALLY, from the Ordinarytraveler.com website, 10 of her 30 tips for traveling. 1. Be Flexible. Plan for delays and try not to get upset when things inevitably go wrong. 2. Make a written list of items you don’t want to forget to take. 3. Learn common phrases of the local language. A simple “Please,” “Thank you,” and “I’m sorry” in the local language goes a long way. 4. Don’t forget an extra camera battery (or two) so you don’t miss out on that perfect shot. 5. Always bring a sarong, which can be used as a wrap when you are cold, a towel, a curtain, or a piece of clothing that can be worn dozens of different ways. 6. Always buy travel insurance because a medical emergency can wipe out your savings. 7. Make photocopies of important documents, like passports, and keep them in a different place than the original. 8. Pack extra underwear. They’re small and it’s always a good idea to have a few extra pairs in case of emergencies. 9. Pre-plan your outfits. 10. Put electronics, medications, toothbrush, and an extra pair of underwear in your carry-on. It will save money and time if your luggage gets lost in transit.



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Santa Claus is coming to town!

By Nancy Zoellner-Hogland

It's not too late to register for the 34th Annual Lake Ozark Christmas Parade, set for 3 p.m. Saturday, December 8.

Chairman Kim Miller said while several groups have already signed up to participate, she wants this to be the biggest and best parade yet so she's hoping to get many more entries.

"People can sign up all the way up to the day of the parade – and you don't have to build a big fancy float to participate. Families can ride in their boat, church groups or organizations can walk as a group and businesses can just drive a company vehicle with the name on the side. It's just a great way to join with the community in celebrating the holiday, and because thousands of people attend, if you're a business it's a great way to get your name out in front of people," she said.

There are only a couple rules. No live Santas can be featured on floats – except for the last float with the real Santa – and no alcohol can be handed out or consumed along the parade

route either by parade participants or spectators. Everyone is encouraged to throw candy and Miller said businesses or groups can also hand out business cards or even flyers promoting sales or events. There is a \$30 entry fee which must be paid at the time of registration and while participants are not required to compete, everyone is invited to join in a contest for best entry in three categories – business, civic organizations and youth groups, which includes church floats. A 1st Place ribbon will be awarded in each category and a \$250 "Best of Parade" award and ribbon will also be presented. Judging will be done by members of the community.

The parade line-up will begin along State Route 242 at the intersection of Bagnell Dam Boulevard and will turn right at the traffic light, traveling toward the dam. To participate in the judging, entries must be in place along the route and be ready by 1:30 p.m. The parade, which will be led by the Maine Corp League Honor Guard and the grand marshal, will begin

at 3 sharp, Miller said.

After the final float carrying Santa passes by, everyone is invited to jump in their vehicles and follow the jolly old elf to the Iguana Campground below the dam. There, the Bagnell Dam Strip Association (BDSA) will be sponsoring a free, after-parade party for the community that will include free cookies, hot chocolate, hot coffee and more. A big bonfire will keep everyone warm and visitors might even be treated to a Christmas carol or two while the kids visit with Santa at the "chalet" to share their wish list and get a gift. Parents are invited to take pictures.

For a parade entry form, visit www.lakechristmasparade.com or stop by Phat Sal's restaurant, located at the top of the Strip at 1502 Bagnell Dam Boulevard during normal business hours. Entry forms and fees can be mailed or dropped off at the restaurant.

In the meantime, Miller said she still needs cash donations to help offset some of the costs and to purchase items that don't get donated, and



Everybody loves a parade and community involvement is what makes the Lake Ozark Christmas parade great. Following the parade, everyone is invited to join Santa below the dam for a free community Christmas celebration. This year's theme is "Sounds of Christmas." Nancy Zoellner-Hogland photo.

she could also use a few more volunteers to help with set up, clean up and refreshments. She also said she'd like to line up a church worship team or two to sing Christmas carols.

"Last year we had 37 or 38 entries in the Christmas parade but we usually have 60 or more for the St. Patty's Day parade so I'm hoping that we can get a little closer to that number," she said. I've already been

contacted by six new groups that have never participated before so it's looking good. This is such a fun event but, as the saying goes, the more the merrier!"

For more information, contact Miller at 417-365-0849 or Mike Page at 573-280-4589 or email lakeparadeinfo@gmail.com.

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Put the spark back in your small business

Submitted by Bruce Mitchell, Lake of the Ozarks SCORE

"If it's not broken, don't fix it," is a familiar saying. But just because your small business seems to be just getting by in a challenging economy doesn't mean there's no room for improvement. Flat sales aren't always entirely out of your control.

But does your business need a full-scale makeover to get things going? Or are some

simple tweaks enough to spur activity?

A good place to start is by taking a fresh look at your business plan—something every entrepreneur should do regularly in good times and bad. Regular reviews and updates keep your original start-up research in step with both internal and external changes. After doing some research you may well find that some key assumptions about your cus-

tomers have changed, or that demographic trends haven't panned out as planned.

You may also see the need to address aspects of your marketing strategy. The core messages to customers may still be valid, but perhaps it's time to adjust the wording or even freshen up your logo. Your current advertising and promotional strategy may need to be realigned to channels that show more promise, from print

ads to direct mail, for example.

Keep in mind that you don't have to grapple with these problems yourself. If you have employees, splurge on dinner or some other fun activity and give everyone a chance to unwind. This is a good time to discuss ideas to help the business, but also encourage everyone to think about things on their own and submit their thoughts and ideas to you directly. Studies have shown that group "brainstorming" sessions sometimes backfire because a handful of people tend to dominate the conversation,

Also consult with trusted advisors, friends, and colleagues. Most importantly, talk with your customers. Ask them what you could be doing better, and what changes to products or services they might like. After all, if you don't know exactly what they want, you won't be doing much business with them.

Don't focus just on your business. Ask about the issues they're dealing with, and things that have become important in serving their customers. That may give you ideas for aug-

menting your product or service line. And some customers may even agree to let you "test market" your makeover ideas, and provide feedback for fine-tuning your business stimulation strategy.

For more guidance on business makeovers, contact SCORE "Mentors to America's Small Business." SCORE is a nonprofit organization of more than 12,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners.

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

Christmas Tree Safety Tips

- Choose a Christmas tree with fresh, green needles.
- If you have an artificial tree, make sure that it is labeled as fire-retardant.
- Make sure the tree is at least three feet away from heat sources such as fireplaces or radiators.
- Only use lights that are labeled with the certification of an independent testing laboratory.
- Always turn off Christmas lights before leaving home or going to bed.

Tips from the National Fire Protection Association. For more Christmas tree safety tips, visit www.nfpa.org/education.



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Shootout continues to grow, evolve

continued from page 1

This year's Shootout not only broke monetary records – it also set a new record for the number of volunteers involved. Janssen said more than 700 volunteers worked to make this year's Shootout a success. According to Ron Duggan, who chaired the event for the previous 10 years, said 647 volunteers logged hours in 2017.

At the check presentation ceremony, Duggan said he and the board recognized that the event had grown too big to be handled in their spare time.

“By bringing Christie on and letting her take the reins, it truly exceeded our expectations on where this thing can go. And she’s just getting started. I’m excited about the next 10 years of the Shootout and what it’s going to bring to our community. People come from all over the country for this event. It allows us to showcase Lake of the Ozarks and what we have to offer – and they love it and they keep coming back for more, spending thousands of dollars in our communities and supporting our charities. Several have even bought homes down here. It’s just a fantastic event – there’s nothing else like it and I’m so pleased to be a part of it,” Duggan said.

He encouraged the charities to continue to work closely with Janssen, adding, “She’s going to make you a whole lot more money than I ever could.”

Janssen said she has several new things planned for 2019, but because all the details were not yet worked out, she was only able to discuss three.

“Charity socials will be held every month beginning in January. I’m hoping our first social will feature an ice skating party but I don’t have the date set yet – and the socials won’t be on a set day because we’re going to allow the sponsoring businesses to pick what day works best for them,” she explained.

“I’d like to hold a style

show early in the year to feature the new line of clothing that will be coming out and I’m hoping to move the golf tournament to the spring to allow more golfers to participate. Several people said if it was held at a different time of year, they could play but they just can’t take off any more work because there’s already so much going on in August with the Shootout,” she said, adding, “And of course, we’re excited that Benne Media will be taking over the TV and radio broadcasting! I’m sure there will be a learning curve for all of us but we all know what a great job everyone at Benne Media always does and we have complete confidence that will be the case with the Shootout. It’s going to be a good move that will take us to a higher level and make even more money for the charities. I was talking to someone from the CADV today and they have 28 beds and 26 are filled. A mom with two children, one of whom had been abused, showed up but they had to try to find room for them at another shelter because they didn’t have room. The needs are very real. It’s my hope that we can continue to raise more and more money every year to help meet the needs of agencies like this.”

According to Mike Clayton, program director and morning show host on Mix 92.7, Benne Media is proud and happy to be the new broadcast partner for the Lake of the Ozarks Shootout.

“We already know and work well with all of the board members and the executive director and we understand the importance of this event to the community and the charities it serves. We promise to deliver a product that everyone can be proud of,” he said.

Next year’s Shootout is set for August 24 and 25. Janssen said a printed calendar of events will soon be available and should make it easier for charities and Shootout supporters to plan in 2019.



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The Lake Area Chamber recently held a grand opening ribbon cutting for W Nails at 3924 Jr Prewitt Parkway Unit I in Osage Beach. The ribbon cutting took place on November, 14th 2018 at 11:30 am. Attendees included W Nails staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, call (573)-480-8883



The Lake Area Chamber recently held a ribbon cutting for Lake of the Ozarks Idiots Club at # 1 Willmore Lane in Lake Ozark. The ribbon cutting took place on November, 16th 2018 at 11:30 am. Attendees included Lake of the Ozarks Idiots Club members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The Idiots Club feeds 83 kids in grades 7 – 12 on weekends. They provide scholarships for students in-need to cover tuition for Dual Credit college courses taken while in high school, \$12,000.00 this school year alone. The Idiots Club rents band instruments; buys football cleats, wrestling gear, shoes for others sports, car parts, and cheerleading outfits. They pay participation fees so in-need kids can be involved in school and community activities. Also, they provide tons of new, name-brand clothes and shoes. Look at the Lake of the Ozarks Idiots Club's Facebook Page to see all this Charity does! For more information, visit their website at www.lakeoftheozarksidiotsclub.org or call (573)-280-6873



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Presenter: Sue Kmet, Owner - Kmet Consulting & Missouri Employment Conference

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

Session 2

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

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

Session 3

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

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

Session 4

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

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

Session 5

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

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

Session 6

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

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

Let it snow! Road crews are ready

By Nancy Zoellner-Hogland

According to the Old Farmer's Almanac, winter in the Midwest will be milder than normal, with above-normal precipitation.

However, the persimmon seed forecast tells an entirely different story. Splitting a persimmon seed will reveal one of three images – a spoon, which, according to folklore, indicates a winter with an abundance of wet, heavy snow; a fork, which means light and powdery snow; or a knife, which forecasts bitter, icy-cold winds but no snow. This year, 99 percent of reported persimmon seeds contained spoons.

Road crew supervisors say “bring it on,” because they're ready no matter what kind of weather this winter brings.

“We have 400 tons each of salt and sand on hand. That should get us through the winter,” said Kevin Luttrell, superintendent for the Horseshoe Bend Special Road District (HBSRD). “Of course, it all depends on what kind of weather we get. We'll burn through quite a bit more if we have ice.”

For the past few years, they've purchased salt in the spring when it's less expensive. According to Sarah Amsinger, office manager for the district, the lowest paid over the past couple years was \$73.50 per ton. Sand has been running \$8 per ton. She said the low bidder takes a little longer to get the salt to them so they've been forced to use another company, which bid at \$101 per ton, for emergencies because they get the salt to them usually within 24 hours.

However, Luttrell said that in the future he said he expects to get an even better price because they will be bidding and buying with other entities.

Matt Michalik, public works director for the city of Lake Ozark, said that cooperative procurement agreement used by Lake Ozark, Osage Beach, Eldon and Camden County Road and Bridge got his city's salt for the 2018-2019 season at the low bid of \$51.18 per ton from Independent Salt Company in Kanopolis, Kansas.

“Right now we have about 100 tons on hand, which will

get us through a couple storms, but I've got another couple hundred tons on standby that's just a phone call away. That should take care of us,” Michalik said. “It's a great deal! I like to fell out of my chair when I saw it because we had been paying \$120 per ton.”

Eric Hibdon, public works supervisor for the city of Osage Beach, which took the lead on the cooperative agreement, said they currently have about 1,000 tons of salt on hand, but plan to purchase a couple hundred tons more.

“It may sound like we have a lot but one year when there were multiple winter storms across the Midwest, our low bid came in astronomically high - around \$150 per ton - but because we have a large salt storage facility we could pass and wait until the price came down,” he explained. “Some winters we've used 200 to 250 tons but other years we've used 500 tons. It just depends on what we get. We use some sand but not much so we just bought about 20 tons this year.”

Luttrell said the HBSRD mixes 33 percent salt and 66 percent sand to provide better traction. In icy conditions, more sand is added. Although there's no set criteria, he said he generally keeps an eye on surface temperature and air temperature to determine when to start salting the district's 170 miles of roads.

“It's always a gamble but we error on the side of safety because a lot of our guys live pretty far away and we need to get them here before the roads get bad,” he said. Bunk beds, a bathroom with showers and a kitchenette and eating area are available at the road district headquarters for times when snowplow drivers aren't able to leave. “And Camden on the Lake, which is very close to our headquarters, has also offered us a great deal on lodging if we need it.”

Hibdon said he is currently in discussions with a company that can provide the city with pavement temperature forecasting.

“We're on the fringe of the Springfield, Pleasant Hill and

St. Louis National Weather Service radars, and that makes it hard to forecast weather. With this company, if something changes within a two-hour window - if a storm is going to arrive sooner than expected or if the pavement temperature starts dropping - they will notify us so we can bring in our crew accordingly,” he said.

Hibdon learned some of the science behind snow removal at American Public Works Association Snow Conferences.

“For instance, if the temperature won't dip below 25 or 26 degrees, salt works phenomenally. However, when pavement temperatures drop lower, liquid calcium chloride, which lowers the freezing point of water and prevents ice from bonding to the pavement, is your best option,” he said, adding that the show included a presentation of a plow that allows eight lanes to be cleared with one swipe.

Because plowing, albeit with a much narrower blade, will always be a part of snow removal, all road crew supervisors said it was important for residents to keep vehicles off the roads and right-of-ways when it snows and to keep children far from the road's edge. Luttrell said drivers have accidentally knocked side mirrors off cars parked on shoulders and Michalik said he's had children dart across the road in front of him when he's been driving a plow.

“And kids like to build igloos in the mounds of snow piled along the road. I've even heard about kids getting killed when a plow hit the pile so I tell my guys to steer clear when they see them, but it would be much better if parents would just keep their kids completely away from the road as long as snow removal is going on,” he said.

Luttrell explained that when the wind is blowing that snow up and over the blade, it's very difficult to see, especially at night, “and those blades can throw heavy loads of snow - and chunks of ice - and cause damage. I know we have a lot of steep driveways here at the Lake and people want to park close to the top so they can get to work but we need them to find a better place to park because parked cars can even prevent our trucks from getting down a street. Then nobody can get out.”

A Matter of Trust

Moving Targets: Increased Retirement Plan Contributions



Trenny Garrett, J.D., CTF

Senior Vice President

\$18,500 to \$19,000. This category includes plans such as 401(k), 403(b), most 457 plans, and the federal government's Thrift Savings Plan. The catch-up contribution limit for employees age 50 and over for these plans remains unchanged at \$6,000.

SEP IRA: “Simplified Employee Pension” (SEP) plans allow an employer to contribute up to 25% of each employee's net earnings. For 2019, the maximum contribution increased from \$55,000 in 2018 to \$56,000 in 2019. SEP IRAs can be set up for self-employed individuals as well, subject to a separate set of rules.

SIMPLE IRA: A “Savings Incentive Match Plan for Employees” or SIMPLE plan allows for both employer contributions and for employee voluntary contributions. The employee maximum salary contribution was \$12,500 in 2018 and is \$13,000 for 2019. Please note, if a SIMPLE IRA plan employee participates in any other employer plan during the year, the combined total the employee contributes to ALL employer plans cannot exceed the \$19,000 allowed for Employer Contribution Plans. Plus, those over age 50, can make SIMPLE IRA catch-up contributions of \$3,000, unchanged for 2019, while the Employer Plan catch-up maximum is \$6,000. Be careful you don't over contribute and run afoul of the intertwined rules if you are eligible for two employer plans.

At Central Trust Company, we work with clients to create retirement goals and investment management plans to meet those goals. Contact Trenny Garrett today at (573) 302-2474 or at trenny.garrett@centraltrust.net.

The New Year will bring you an opportunity to save more in your retirement accounts! The IRS announced, beginning in 2019, you will be allowed to contribute more to your IRA, Roth IRA and to various Employer Contribution Plans. Contributing the maximum to your plan is one way to edge closer to a successful retirement.

IRS maximum contribution limits change, generally in increments of \$500 or \$1,000, only when the cost of living adjustments accumulate to hit certain benchmarks. This actually makes sense as who wants the maximum to be some forgettable number like \$5,562.37 or to change every year? The major changes to the most common plans are discussed below. You will need more than the highlights here to understand the general rules, your specific eligibility to contribute, and the benefits or drawbacks of the different types of plans as not all tax rules apply to all situations. Below are some highlights of the 2019 changes.

IRA or ROTH IRA: The IRA and Roth IRA maximum contribution limit has been \$5,500 since 2013. The new IRA and Roth IRA maximum is \$6,000 for 2019. Plus, those over age 50, may elect to contribute an additional \$1,000 as a catch-up contribution. This amount did not change as it is not subject to cost of living adjustments.

IRAs have income ranges for determining eligibility to make tax-deductible contributions. If your income is too high, non-deductible IRA contributions are allowed. Roth IRAs also have income limits for determining who is eligible to contribute. By design, Roth IRAs are not tax-deductible. Generally, the main differences between an IRA and a Roth IRA are an IRA usually has tax-deductible contributions and withdrawals are taxable while a Roth IRA contribution is not tax-deductible but withdrawals are tax-free. Tax rules have exceptions! Be sure to check the potential tax consequences prior to any withdrawal.

Employer contribution plans: The annual contribution limit for some common employer plans went from

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

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COMMERCIAL LITIGATION



CONDOMINIUMS

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“Insurance Talk”

Do I Need Insurance for My Small Business?



Jeff Bethurem

Unforeseen circumstances are the worst enemy of any business. Fire, theft, employee accidents and lawsuits can destroy a business and possibly even the owner’s personal finances. Although there’s no way to know for certain what obstacles your business may face, it’s smart to make plans now to protect your future.

In addition, most businesses are required by law to have some form of coverage, and the idea of preparing for the worst is cost-effective when you think big picture.

How You Can Afford Business Insurance

Insurance costs should be factored in to any business plan. Before an individual even starts a new business, it’s wise to budget money for insurance. Nobody enjoys paying premiums, but having to make restitution or pay out-of-pocket for claims can cost much more money in the end. One unforeseen issue, big or small, can cause the demise of a small, uninsured business.

A common misconception among the uninsured is that small business insurance is expensive. Annual premiums are minimal in comparison to not having insurance when things go sour. Packaged insurance solutions cover basic property and liability risks at affordable costs. Opting to pay a higher deductible also can lower premiums. This results in higher out-of-pocket costs when an owner needs to make a claim, but expenditures linked to large claims will be adequately covered.

How You Can Keep Insurance Costs Manageable

Risk management is the key to successfully controlling insurance costs. Determining the probability of claims, recognizing potential areas of concern and focusing your coverage on those areas will prevent unnecessary insurance expenditures. Identifying potential risks in the

workplace for employees and consumers can prevent frequent claims. Additional safety precautions, regular monitoring and claim evaluations will help prevent future claims. Reoccurring claims should not be ignored -- this should be an early warning sign that risk management needs to be addressed. If something in your business continues to cause injury, property damage or any other claim that costs you money, it should be identified and corrected.

Vulnerability to other situations, such as embezzlement and fraud, also should be factored into this process.

What Types of Insurance You Should Carry

Each business is different. There is no textbook answer to the types of insurance a business should carry. As a business owner, you are liable for what happens in the proximity of your business. Therefore, at the very least, you should have some form of liability insurance to protect your personal assets. Workers’ compensation coverage should be in place not only to cover employee medical and disability expenses, but also to buffer the complications associated with handling employee claims. The keys to managing your Workers’ Compensation are good safety practices and good claims management.

Jeff Bethurem, RWCS, is a licensed insurance agent at Golden Rule Insurance. To learn more about insurance for your business, contact him at 573-348-1731 or jeff@goldenruleinsurance.com.

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Tis the season for funny money

By Nancy Zoellner-Hogland

Business owners – do you and your employees know your money? You should, because the lack of knowledge could find you singing the blues instead of Christmas carols this holiday shopping season. That’s because counterfeit bills are still being passed at Lake of the Ozarks.

all the way to the bank before being discovered. “The paper they used to print the bills was just a little thicker than normal.”

In Osage Beach, the bills were used to make purchases at the Walmart Supercenter and at the Casey’s across from Dierbergs and were caught by cashiers, “but you can even get

the police department immediately. “Hopefully, we can get there before the person leaves but if not, we can still preserve video evidence because a lot of the systems overwrite themselves after a few days. The quicker we can get there, the better,” he said.

In the meantime, O’Day suggested that all business owners print the money identification chart provided by the Secret Service and keep it near the cash register.

“It’s especially important now that the holiday shopping season is here. People passing the bills will take advantage of a busy checkout line to pay with counterfeit money and they’ll be gone before you even realize it,” he said.

The three-page chart provides detailed descriptions of the different currencies, both old and new, including Federal Reserve notes. It can be found by visiting <https://www.secret-service.gov/data/KnowYourMoney.pdf>.

In an interview with Fox Business, Alex Reichmann, counterfeit money expert and CEO of iTestCash.com, said customers and business owners should look out for the following:

- **Examine the feel of the bills. If they feel extra thick or thin, they may be fake.**
- **Compare and contrast. If something doesn’t look or feel right, compare it to another bill of the same denomination and examine the feel and security features that are on the bill.**
- **Inspect the printing quality of the bills. Real bills should always have the same color hue and the ink should look clear and not smudged or off color.**
- **Analyze the portraits, which should look very clear and stand out from the background. The portraits of fake bills sometimes blend into the design.**
- **Study the rim of the portrait of the bill, which has “THE UNITED STATES OF AMERICA” repeated along the sides. Reichmann said it can be difficult to replicate the print because of its intricate nature.**

Obviously, people still try. According to the Federal Reserve, there was approximately \$1.69 trillion in counterfeit bills in circulation as of September 26, 2018, of which \$1.64 trillion was in Federal Reserve notes.



According to Lt. Michael O’Day with the Osage Beach Police Department, in the late summer, fake bills in denominations of \$5, \$20 and \$100 were being circulated in Osage Beach. During the police department’s investigation they learned the bills were also used in other areas outside their jurisdiction so they turned the matter over to the Secret Service for continued investigation and prosecution.

“In that case, which also involved the Lake Area Narcotics group, I believe they got the people they felt were responsible because they found the machine being used to print the money, but phony \$100 bills are still floating around so someone is still out there making them,” he said, adding that in the case turned over to the Secret Service, the bills were so realistic, some of them made it

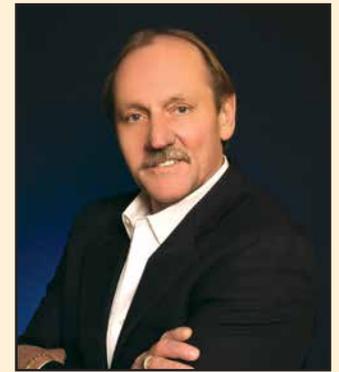
them at your bank and not even realize it,” O’Day said.

“Most of the time, the banks catch them but not always. Anyone that handles money should know which presidents are on which denominations, they should check for the security strip and they should use the pens to check larger bills. However, sometimes that doesn’t work because counterfeiters ‘wash’ the money – basically bleach it and then turn it into a higher denomination bill. But if they get to that point, the counterfeiters are pretty high tech. Most of the counterfeit bills we see out here have been printed on regular copy paper or paper they’ve ordered online.”

Counterfeit money is also sold online over the dark web.

He said when store clerks or business owners suspect the bills they’ve been handed are counterfeit, they should contact

As the Lake churns Sales Report



Real Estate and Lake News with C. Michael Elliott

Sales of all property types year to date at the end of October 2018 are up just slightly over one half percent compared to 2017. The total number of new listings on the market is down by 10.69 percent so far this year. The average sales price has increased 1.09 percent and the overall average days on the market has decreased 4.45 percent.

Lakefront home new listings have decreased 13.6 percent in 2018 and the number of homes sold has also fallen by 8.64 percent. The average sales price has continued to rise, with a 5.59 percent increase from 2017. Average days on the market has decreased by 8.92 percent from 2017. In 2018 the average time on the market is at just four months.

The average time on the market for offshore homes has also decreased by 9.75 percent and is currently at three months and three weeks. 2018 average sales price has increased 2.88 percent and the number of homes sold increased 7 percent in 2018.

The amount of new condo listings hitting the market in 2018 has decreased by 15.7 percent from 2017 with the amount of sold units also falling 3.7 percent. The average sales price has increased 5 percent and the time on the market has reduced by 9.64 percent.

Lakefront lots saw an increase of 6.7 percent in average sales price this year with the number sold falling 4.9%. New lakefront lot listings has decreased 9 percent from 2017 and the average days on the market increased by 7 percent.

Offshore lot sales increased substantially by 45 percent in 2018 with just a 2 percent increase in the

amount of new listings made available. The average sales price also increased by 5 percent and the average time on the market rose 18 percent and is slightly over six months.

Sales of farms increased 5.9 percent in 218 with a 20 percent increase in new listings on the market. The average sales price increased by almost 3 percent and the time on the market rose 39 percent but is still low at about a three and a half month average.

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

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like to work with Michael in the sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway. View thousands of lake area listings at www.YourLake.com. You can also view each month’s article, ask questions and offer your opinion on Michael’s real estate blog, www.AsTheLake-Churns.com

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Building an effective web presence

with Mike Waggett,
MSW Interactive Designs LLC

CONSUMERS ARE BUYING

But are they finding YOU and CHOOSING you over your competitors?

Let's face it, in today's world, consumers are in control. Sales people are not. They have searched on Google, gone to Facebook and Instagram, checked multiple review sites, and asked for validation on their choice from their friends. This is BEFORE they ever call a company.

If you've worked consistently on your search and social reach, they probably found you in the mix. Are they choosing you in the slew of other worthy choices?

Your social media presence sends a message. The question is, what KIND of message?

Don't have a social media presence?

That's a very loud and clear message. The consumer thinks: "What?? How can you not be on social media? That's where everyone is - that's where I am. Probably not a good company - they're probably afraid of what people will say about them."

Have a Facebook page, but don't do much with it?

Yep, that's a message, too. The consumer thinks: "Hmm. They haven't posted in three months. There's no reviews. I wonder if they are still in business? Probably not a good choice. I'll keep searching."

Have a Facebook page, and post "buy from me" messages all the time?

There's a message here. The consumer thinks: "That's pretty annoying. Unfollow."

Consistency & Value Messages Win

In a newsfeed full of political rants, baby photos, food images, bad news, competitors' spammy sales messages, and other "junk", it's the consistent value messages that win and keep a business top of mind.

It's the messages that resonate with the prospective customer because they provide something relevant, timely, useful, humorous, or meaningful. Business-



Mike Waggett

es who do this consistently and do it well are the ones who win in the online marketing arena.

Think about these value messages as small, consistent deposits in your online presence. This analogy comes from Jeffrey Gitomer, and has resonated with us since the first time we heard it. The deposits never go away, they earn online interest, and massively grow your social reach and influence over time. Ever heard of the power of compound interest? This is what you're building with great social media marketing.

Bottom Line Take Away

David Arvin, Author of Visibility Marketing, articulates it best. "You have to market to two different audiences consistently: For the ones who know and like you, you need to increase frequency. For the ones who don't know you, it's all about awareness."

This is where the power of social media comes in. You can easily market to both effectively.

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Thrift shop hopes to be 'reliable source' for diaper assistance

By Nancy Zoellner-Hogland

A desire to help struggling families has grown into a full-blown, not-for-profit organization established to fund a diaper bank for low-income residents of the area.

The non-profit thrift shop, Bottom Dollar Bootyque, was recently founded by Jessica Rozier. Five local people sit on its board of directors: Dr. Jason Hagely, a pediatrician with the Lake Regional Health Care System; Shane Landis, a long-time friend who agreed to serve as secretary; Melissa Mihalj, a friend and accountant who volunteered to serve as treasurer; her husband Brad Rozier; and Jessica Rozier.

The thrift store will be located inside Little Learners Discovery Center in Stonecrest Mall, which donated space inside their facility. Rozier said they will sell donated items such as maternity clothes; infants' and toddlers' clothes, shoes and toys; and larger items like strollers, swings, high chairs and bassinets - anything that has to do with mothers and young children. If all goes as planned, the shop will be open for business by the end of the year. In the meantime, donations of new or gently used items can be left at Little Learners during normal business hours.

It's Rozier's desire to staff the shop with volunteers so all proceeds can go towards purchasing diapers, which will then be distributed through programs such as Parents as Teachers and other local charities.

"A couple years ago, I had a business called 'In Touch Moms' that offered breastfeeding support. Through that, I got close to a lot of young families in the area and it opened my eyes to the needs that weren't being met. I'm a mom with two little boys but I've been fortunate enough to never have been in that situation so I didn't realize there was no assistance for diapers. And after visiting homes and talking to the moms, I realized that was a big problem," she said, adding that although families have told her that they could pay the electric bill or

buy a coat for an older child because they didn't have to buy a box of diapers that month, she also decided to conduct an independent survey of approximately 200 area families to get a better understanding of the need.



On December 14 and 15, the Osage Beach Hy-Vee will once again be holding a diaper drive. To date, the drive has helped provide some 26,000 diapers for low-income families in the area.

According to that survey, more than half had to choose between diapers and food, about 20 percent said they had to miss work due to not having enough diapers for daycare and about 25 percent said they have to leave their babies and toddlers in soiled diapers longer than desired to keep costs down.

That convinced her the need was real so to meet it, she first met with managers of the Osage Beach Hy-Vee and asked if they'd be willing to help her by holding an in-store diaper drive. They agreed, so she also met with representatives with the School of the Osage Parents as Teachers (PAT) program to ask if its parent support professions would be willing to facilitate distribution. She said because they're in homes, meeting with parents from pregnancy until the child turns 5, they would know best who could use the assistance,

"and that would save the families from having to go somewhere to ask for help."

Since PAT also supported her idea, she set up a Go Fund Me account. Through that and donations from those who supported the cause, over the past two years, she has been able to purchase some 26,000 diapers.

In the meantime, another diaper drive is set for December 14 and 15, again at Hy-Vee.

"Because there's no markup on diapers, we have to wait until manufacturers offer a special 'buy' to get them. Hy-Vee has been great about keeping me updated and then placing my orders during that time and also by helping me load the diapers into vehicles when they come in," she said.

Rozier said once the shop is operating, she hopes to be able to expand the coverage area and to make purchases monthly from Hy-Vee with proceeds from the store. However, the room they'll be using for the thrift store previously housed Bootlegger's kitchen and the floor needs work before they can set up. She's currently in the process of trying to obtain needed flooring for free or at a greatly reduced price and is also trying to find someone to do the work or help them do it, again for free.

For more information about Bottom Dollar Bootyque, to make donations, to volunteer or to help get the shop ready, email Rozier at jessica@bottomdollarbootyque.com or visit the store's Facebook page.

According to the National Diaper Bank Network:

- Nationwide, 5.2 million children under 3 live in poor or low-income families.

- 1 in 3 U.S. moms report suffering from diaper need.

- Missouri's under-3 population is 224,469.

- 31 percent of children 3 and younger live in poor or low-income families.

- 66 percent of Missouri's mothers with infants are in the workforce.

- Most child care centers require parents to provide a day's supply of disposable diapers.

- Diapers can cost \$70 - \$80 per month; babies need 6-10 diapers per day.

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

2018 Lake of the Ozarks Shootout shatters fundraising records

As the largest unsanctioned boat race in the Midwest, each year the Lake of the Ozarks Shootout draws hundreds of racers and support team members and thousands of spectators from across the nation.

This year, it also raised a record \$300,000, which is \$50,000 over their goal and \$100,000 more than the amount raised last year. The money was distributed to 30 Lake-area charities, eight fire protection districts and two scholarship funds at a dinner and check presentation ceremony held November 4 at the Stables in Sunrise Beach. Checks were awarded by Shootout Executive Director Christie Janssen (second from left) and (left to right) Shootout board mem-

bers Connie Weyer, Kent Morris, Karie Maasen, Mark Maasen, Frank Scarpino and Ron Duggan, who volunteered as the race chairman for the past 10 years. See the story on page 1 for more details.

All photos were provided by official Shootout Photographer George Denny.

Because not all charities could be represented at the dinner, we've provided a list of the recipients and the amounts they earned below:

Make-A-Wish: \$39,714.43

Coffman Bend Fire Department: \$27,016.44

Sharing & Caring: \$19,550.36

Idiots Club: \$19,383.51

Laurie Elks Osage Lodge #2705: \$17,829.27

Children's Learning Center: \$16,143

Lake of the Ozarks Watershed Alliance: \$15,086.06

Northwest Fire Protection District: \$14,270.18

Mid-County Fire Protection District: \$13,786.60

Lake West Chamber: \$12,043.88

Kids' Harbor: \$12,225

Knights of Columbus: \$11,565.62

DD & FF Fire: \$6,403.85

Greenview Elks: \$6,377.87

Rotary Club: \$5,314.27

Jessica Brazil & Malachi Foundation: \$5,000

Forget Me Not Horse Rescue: \$4,912

Camdenton Optimists: \$4,272.51

LOSA: \$3,954

Osage Beach Fire District: \$3,722.04

Citizens Against Domestic Violence: \$3,316.92

Missouri Naturalists: \$2,954.00

Water Safety Council: \$2,498.24

Kiwanis: \$1,846.25

Boy Scouts: \$1,287.12

Ivy Bend Food Pantry: \$1,147.84

Mariah Walters Memorial: \$1,000.00

Rocky Mount Fire District: \$506.40

The Shootout was started in 1989 by a group of boater owners all vying for the right to be named "Fastest Boat on Lake of the Ozarks." For the first few years, the race was headquartered at Shooters 21, a restaurant and nightclub located at the 21 Mile Mark of the Osage. In 1995, Jeff Dorhauer, chief of

the Osage Beach Fire Protection District, took over the race, which was renamed the "Governor's Cup." Most of the volunteers came from the Osage Beach, Sunrise Beach and Lake Ozark fire protection districts, who split proceeds to purchase needed water rescue items. In 1997, the event was again renamed, this time to "Lake Fire Rescue Shootout," with more fire districts and departments coming on board to help out. Then in 2008, Duggan came on as chairman, moved the race headquarters to Captain Ron's at the 34 Mile Mark, and expanded the list of activities to benefit more areas of the Lake. It has continued to grow ever since.







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8 Clever Gift Ideas for People Who are Hard to Please

Struggling to find gifts for picky recipients can make anyone feel like a Grinch. Avoid the holiday shopping blues this season with this list of go-to gift ideas, all of which are available on such shopping sites as Amazon.

Whether shopping for an indecisive relative or your incredibly particular best friend, you can rest easy knowing you're covered with presents that appeal to everyone.

1. Tile

Perfect for those who can never find their car keys or constantly lose track of their phones, this Bluetooth tracker, paired with Tile's intuitive app, makes it easy to find everything. Gift it to your niece to keep tabs on her favorite stuffed animal or to a friend who always forgets where she parked.

2. "Good Housekeeping" Cookbook

Featuring 1,200 recipes, the newest edition of the "Good Housekeeping Cookbook" is great for every type of cook, from serious home chefs to kitchen novices. This culinary bible is one food guide friends and family will actually want to use... and maybe they'll test out their newly mastered recipes on you!

3. ME to WE Neema Necklace

The holidays are the season of giving, so consider selecting something that gives back to a bigger cause, like this necklace from ME to WE. Homemade by a woman in Kenya, your purchase gives healthcare access to a mother or child in the same community where the necklace is made, helping them live full, healthy lives.

4. Arbor pulldown kitchen faucet with MotionSense Wave

Whether it's for your friend who's constantly baking delicious -- but messy -- brownies, or your tech-obsessed uncle, this Moen faucet is the ideal present. Its touchless activation allows users to easily turn water on and off with the wave of a hand, providing added convenience and some serious cool factor in the kitchen.

5. Instant Pot

A smart choice for everyone from foodies to busy parents, this handy device does the work of nine common kitchen appliances and can prepare almost anything, from cake to rice to yogurt. Plus, it cooks up to 70 percent quicker than other devices and its functions make mastering one-pot meals a breeze.

6. Nespresso Creatista Plus

A coffee lover's dream, the Creatista Plus not only makes stellar coffee, but comes with a milk frother, too (a non-negotiable for many java addicts). It brews everything from an espresso to a mocha cappuccino with the touch of a button.



For picky gift recipients, consider a touchless faucet.

7. Amazon Echo

For the techie who dreams of a connected smart home, the Amazon Echo is a perfect place to start. It can play music, make calls, set alarms and timers, start a digital shower and control smart home devices via voice command -- just ask Alexa.

8. Osmo Genius Kit

This award-winning game system aims to turn any 5- to 12-year-old into a genius. It transforms a tablet into a hands-on learning tool to foster social intelligence and creative thinking. Those kids spend so much time on their devices anyway, they may as well learn something!

For additional inspiration, visit amazon.com/shop/GH-Tested.

We all have those friends or family members who are notoriously hard to shop for. With these gift ideas, you're sure to have them wondering "How did you know?" *Statepoint*

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Managing Rental Property

Taking Advantage of the Off-Season

It's that time of year again when the rentals have slowed down and you can take a moment and reflect on the past rental season. We had our best year in our 33 year history! Much of our success is due to the marketing campaigns of the Tri-County Lodging Association and our local Convention and Visitors Bureau. Thanks to their efforts and those of our visitors the Lake of the Ozarks was just named by the USA Today/10 Best as the second best place in the United States to view "Fall Foliage".

Off-season facts: Between Labor Day and Memorial Day only 15% of our yearly guests will stay with us. However it is between Labor Day and Memorial Day that we will book 77% of all our yearly reservations. So we try to use this slower time to our advantage. This is the time when we can take a look at our properties and see if there is anything that can be improved. Do any of our properties need painting, new furnishings or maybe they need to get a flat screen TV, Wi-Fi or other amenities that will help them make their property more attractive to renters.

Basics: At this point (2018) you must have Wi-Fi, all flat screen televisions and at least one Blu-ray DVD player (think Christmas Sales!). If not, then you are missing rentals because they will be booking the properties that have those features. Also now might be the time to "cut the cable" not only at home, but also at your rental property. With so many other options, having a Smart TV, Roku, or other similar service will give your guests plenty of options for



Russell Burdette

television as long as you have a decent internet service. This will save you approximately \$500.00 per year in box fees if you have three televisions at your rental property.

Add a DVD library! These days you can go to a pawn shop, thrift store or yard sales and pick up DVD's for a dollar or so. For \$20.00 you can start a nice library of movies for your guests to watch on rainy days (it does rain once in a while here at the Lake) or when they just want to relax at your home or condo.

Add games! Same thing here, go to a pawn shop, etc. and purchase some board games. Having a least a few games, a DVD library and maybe some books on hand could be the difference in someone renting your place or someone else's! A \$30.00 to \$50.00 investment would be well worth the effort, then update your listing and advertise the fact that you have these items!

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

Autumn leaves: Beautiful on the trees, not in the ditches

By Nancy Zoellner-Hogland

While road districts are preparing for the coming winter weather, they're also dealing with a challenge today - falling leaves.

Horseshoe Bend Special Road District Superintendent Kevin Luttrell said people from one end of Horseshoe Bend to the other have been blowing the leaves into the ditches and then leaving them. That causes culverts to clog and ditches to overflow. Sometimes it even causes flooding.

"If people want to blow them into the ditch and then burn them, that's perfectly fine. We just ask that they keep them 2 to 3 feet off the edge of the pavement because fire will damage the asphalt," he said, adding that the district does use a leaf vacuum to remove leaves left on riprapped right-of-way by "Mother Nature," but they do not use it to suck up leaves left by homeowners. "Because of the number of homes on Horseshoe Bend, we don't have the money in the budget - or the time. That would be a year-long process."

The City of Lake Ozark discontinued its leaf pick-up program quite some time ago. Only Osage Beach provides leaf pick-up service for its residents who live on city streets. Public notices will go out prior to the beginning of the pick-up to allow residents time to rake leaves to the edge of the property - either to the ditch or road side - so the leaf pile is accessible to the city's leaf vacuum. Leaves can also be bagged in special environmental leaf bags. However, residents should call the public works department at 573-302-2020 for more details before bagging.

Crews will begin the leaf pick-up at Lazy Days Road and work their way towards Mace Road. However, weather will play a large role in the timing.

Leaf burning is allowed in most communities but call your local government entity before lighting the fire to make sure. And those in Lake Ozark, Four Seasons and Osage Beach must call 573-365-6407 for a burn permit before striking the match. To determine if conditions are favorable for burn-



Nancy Zoellner-Hogland photo

ing, visit the Lake Ozark Fire Protection District website at www.lofpd.com and click on the "Burn Conditions" tab.

The following requirements must be met in order to burn:

- You must call for a burn permit on the day you wish to burn. You cannot call to request a permit the day before you plan to burn.

- The wind must be below 10 miles per hour.

- Humidity must be above 30 percent.

- The temperature must be below 95 degrees Fahrenheit.

- The fire must be attended at all times.

- The person must have a hose and rake with them to attend to the fire.

- You can only burn yard waste. This includes leaves, branches and untreated wood. No plastics or other hydrocarbons can be burned.

- The fire must be out by dark.

- When Red Flag conditions are announced by NOAA or the Missouri State Fire Marshal's Office issues a statewide burn ban, these will supersede all other requirements.

- Subjects are responsible for their controlled burn.

- Fires must be at least 25 feet away from any structure.

- If there are any complaints by neighbors or citizens, the fire will be extinguished by either the subject or the fire district.

The leaves should not be burned on the shoreline because, according to Ameren and the Lake of the Ozarks Watershed Alliance, burned leaves are acidic and can damage water quality.

Blowing or raking the leaves into Lake of the Ozarks is also discouraged and, in the case of commercial or industrial businesses, it is a violation of the Missouri Clean Water Law (Section 644.051.1(1)). That section of the law states that it is unlawful for any person to cause pollution to any waters of the state to place any water contaminate in a location where it is reasonably certain to cause pollution to waters of the state.

Although the constantly flowing Lake, which has a storage capacity of approximately 1,927,000 acre feet and occupies a surface area of approximately 54,000 acres, environmentalists say that while leaves naturally falling into the lake under normal conditions do not cause water pollution, abnormally large amounts of leaves being blown or placed in a cove can produce anoxic conditions as they decompose. The rotting leaves can cause a build-up of deposits on the lake bottom and those that stay suspended can travel to the dam and get stuck in the fish barrier net just upstream of the dam.



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La Roca Club offers something new in nightlife

By Nancy Zoellner-Hogland

Lake of the Ozarks has long been known for hosting lots of spots where (mostly) young partiers, often times dressed in barely there bikinis, could get crazy, drinking and dancing the night away.

However, it hasn't been known for offering many adult "hangouts" – after-dinner places that provide more sophistication and less craziness – at least until the La Roca Club opened on Airport Road in Osage Beach.

The elegantly designed nightclub and event venue offers a bar with a full range of mixed drinks, wine and a signature martini menu; a huge dance floor; music provided by a D.J. or occasionally a live band; seating at comfortable couches or stylish tables and chairs; and a pool table you can play without a pocketful of quarters. It's the perfect place for a holiday part for employees, for a businessman or woman to entertain a client or for couples to come after dinner to enjoy a drink and a quiet game of pool before heading home to

the kids – or grandkids.

"We even have a couple TVs so you can keep tabs on the score of your favorite sports team, but we're not a sports bar. And we're also not a dance studio," owner Amy Hernandez said. "Because we were a dance studio for so many years, a lot of people think they have to know how to ballroom dance or tango to visit us, but nothing is further from the truth! We still teach dance during the day by appointment and we offer free – and fun – mini lessons at the nightclub in the evening for those who want to

join in, but we're no longer a dance studio. We're an upscale event venue and social club – an 'after-dinner place.' We've built an elegant, 5,000-square-foot event venue where people can just enjoy the atmosphere while visiting with old friends or making new ones. The comments we get are that it's comfortable, clean, relaxed and it feels so safe. Because of that, we frequently find ourselves hosting girls' nights out."

In fact, La Roca Club just hosted a Holiday Girls Night Out on November 30. For a \$12 cover charge, attendees got

to sample cocktails from the new holiday menu, munch on snacks, enjoy a free dance lesson and buy some unique holiday gifts from Blair and Company.

The La Roca Club can also be rented for showers, birthday and anniversary parties, bar mitzvahs, bachelorette parties, weddings – or any other type of celebration. And those who rent La Rocca won't need to spend a lot of money on decorations because the facility, with its vaulted ceilings, crystal chandeliers and mirrored wall, is very elegant and very beautiful just as it is. As soon as spring rolls around and weather permits, guests will also be able to enjoy a recently completed 4,000-square-foot private, outdoor courtyard that's surrounded by hydrangeas and features a covered gazebo where live music will be presented on the weekends. Hernandez said it will also be the perfect place for outdoor weddings.

"In fact, we already have a couple booked for next year. They'll be holding the wedding

outside in the courtyard, then coming inside for the reception," she said.

Hernandez, who has also worked as a wedding and event planner for more than 15 years, said she and her husband Peter owned and operated a dance studio at the Landing on Main Street in Osage Beach for 10 years before purchasing the Airport Road property. Back then, they discussed renting their space for events because it wasn't being used a good portion of the time.

"When we bought this building, we decided this was the time and place to do that, in part because we wanted the Lake to have a place for people to dance. Otherwise, why should anyone take dance lessons? For 10 years, our students, who ranged in age from youngish couples to retirees, would ask where they could go to dance and we didn't have an answer for them. Now we do," she said.

For more information about La Roca, visit their Facebook page or their website <http://larocadanceclub.com/>.



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Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

10 Mortgage Terms Defined

Like any industry, there will be a specific set of terms and abbreviations that are used to quickly communicate something important. If you are not a part of the "club," though, it can seem hard to keep up. The Lasson Team doesn't expect you to learn the mortgage lingo - so we take time to explain everything to you. We want you to understand exactly what your vacation home mortgage at Lake of the Ozarks will mean and how it will affect your finances afterward. If you like to learn about new terms - we've explained a few of them here so you can show off at our next appointment together!

ARM (Adjustable Rate Mortgage)

This is a mortgage in which the interest rate is adjusted up or down. The time frame that it is adjusted by is based on a pre-selected index. ARM products have interest rates that may increase after loan consummation.

Amortization

This is the repayment of debt with periodic payments that include both the principle and the interest. The loan is to be paid off at the end of a fixed period of time.

DTI (Debt-to-income ratio)

This ratio is explained as a percentage, and it explains what a borrower's monthly payments will be on long-term debts divided by his or her gross monthly income.

Escrow

This may also be called "impounds" in some areas. It is the money that is collected by a lender as part of the monthly mortgage payment. It is then used for the purpose of paying a homeowner's real estate taxes and insurance obligations.

Loan Estimate

This summarizes the terms of your loan and the estimated costs and is issued after your loan application. The processing of your loan starts when you submit the Intent to Proceed form that is issued along with the loan estimate.

Closing Disclosure

This provides the actual costs and terms of your loan. You will receive it at least three business days before closing.



LTV (Loan to value ratio)

The ratio is expressed as a percentage, and it results from dividing the amount being borrowed by the appraised value or selling price of the house.

PITI (Principal, Interest, Taxes & Insurance)

This is pretty self-explanatory. The principal, interest, real estate taxes, homeowner's hazard insurance, and if applicable, private mortgage insurance or flood insurance. This is also known as your monthly housing expense.

PMI (Private Mortgage Insurance)

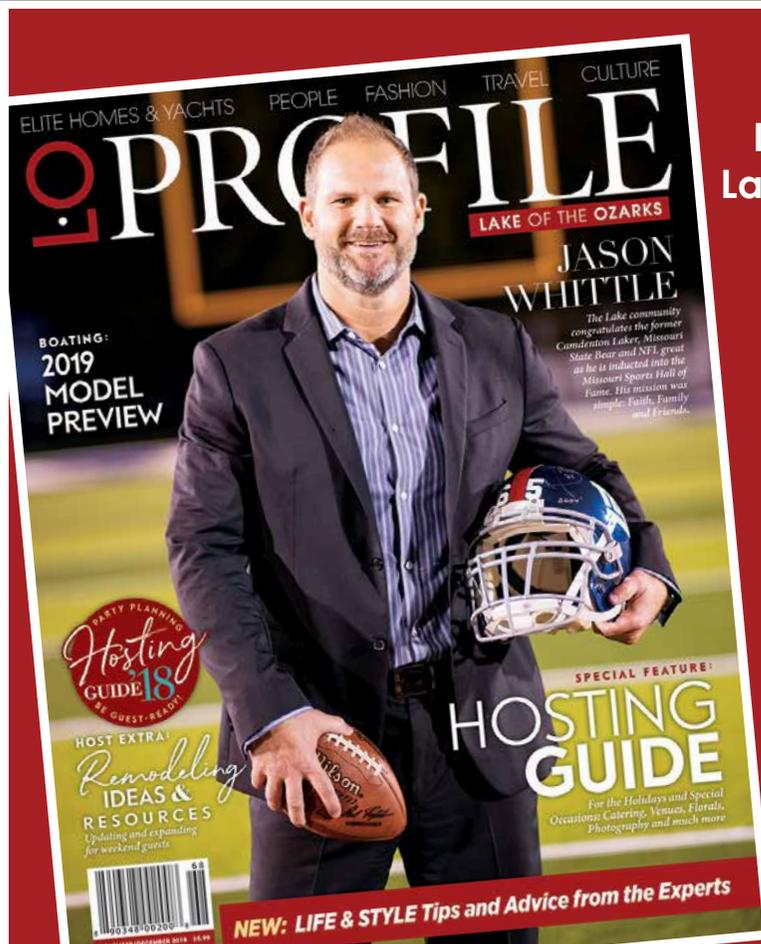
PMI is an insurance policy that allows a mortgage lender to recover part of its financial losses if a borrower defaults on a loan.

Underwriting

The underwriting department is responsible for approving mortgage loan applications. The underwriting procedure includes evaluating and verifying the information provided on the applications and supporting documentation to determine if the client has the capacity to repay the mortgage loan.

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

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

Crossword Puzzle

THEME: DISNEY

Solution page 14

ACROSS

1. *Store princesses
6. Pop-ups
9. Violin's Renaissance predecessor
13. Relating to axis
14. *Like Cinderella Castle at night
15. Lowest part of a ship
16. Easily irritated
17. North American country
18. Ticked off
19. *Mighty Ducks home base
21. *Disney vacation
23. Philosophical system
24. Epidermis plus dermis
25. School group
28. Consideration
30. Vandalize
35. Performing _____
37. Air of allure, slang
39. Tiptoe around it?
40. Pro _____
41. Revealed
43. Cleopatra's necklace
44. Tibetan ass
46. Dog nemesis
47. Any number multiplied by _____ is zero
48. Brett Favre's 297 consecutive starts, e.g.
50. Shipbuilding wood
52. Spot command
53. *Hannah Montana to Miley Cyrus
55. Farm sound
57. *Mickey's predecessor
60. *Princess of Agrabah
64. Japanese-American
65. African migrator
67. Inverted circumflex above certain letters
68. Hipbone-related
69. Slippery sort
70. Related on mother's side
71. More to some?
72. *Walt's brother
73. Civil unrest, pl.

DOWN

1. Facts and figures
2. A yoked pair
3. Actress Kudrow
4. Policeman's club in India
5. Trickiest
6. Reunion attendee
7. *NYSE acronym
8. Library storage
9. One of English Henries
10. Misfortunes
11. Curved molding
12. Was ahead
15. Black or brown haired guy
20. Idealized image
22. Free
24. _____ of limitations
25. *Disneyland and Disney World, e.g.
26. Characteristic
27. Perfume obtained from flowers
29. *Mickey Mouse organization
31. Fiddle with
32. Medicinal plants
33. Wispy clouds
34. *a.k.a. Permanent World's Fair
36. Of sound mind
38. *Mom, to Gaston or Lumière
42. *"The Fox and the Hound," e.g.
45. Stinking rose?
49. Ornamental carp
51. Like "Hebrew National" hot dog
54. Fashion designer Hervé
56. Yemeni's neighbor
57. _____ E. Coyote
58. Terrorist org.
59. Grassy land tracts
60. 31 days
61. International Civil Aviation Org.
62. Profit
63. Augments
64. Zip or zilch
66. New prefix

CROSSWORD														
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71						72				73				

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

OBSERVATION TOWER, HOBBY SHOP AND RESTAURANT (PART 2 OF 2)

This interesting business was once located at the corner of Bagnell Dam Boulevard and the start of the original Fish Haven Road adjacent to Morrow Chiropractic and the Lake Ozark Roadside Park. It was a combination 4-story observation tower, gift

shop and restaurant. Built about 1950 by Fred and Mable Smith, the owners used the observation tower as an attraction to lure early lake visitors off old Highway 54 to their gift shop and restaurant. There was no charge to climb the tower but few visitors could resist plunking some coins into the powerful Tower Optical Telescope to view the Lake and the

few other structures that reached above the canopy of treetops of the dense vegetation that surrounded the Lake

The gift shop (see photo by Corwin Agency) was well stocked with top of the line Ozark souvenirs. Chief among them were locally woven Ozark baskets, colorful hand-made pottery from the Missouri and

Arkansas Ozarks, corn cob pipes, locally-made cedar souvenirs and all kinds of humorous novelties. In the 1950s and 60s a couple could open a gift shop along the highway, stock it with locally made gifts and souvenirs and other popular items and make a good enough living to support a family of four. Such gift shops were generally found where Lake Roads branched off the main highway. There were several cedar novelty companies in the Lake of the Ozarks area such as Stanton Novelty, Pryor Novelty, Blair Cedar Novelty Works and J.B. Deere Cedarcrafts. J. B. Deere was in fact within easy walking distance of the Tower along the highway on the south side of Fish Haven Road.

The Tower Restaurant, operated in the late 1970s by Edith Case, was a good place to eat. The author's daughter, Karen, was a waitress there the summer before she graduated from School of the Osage.

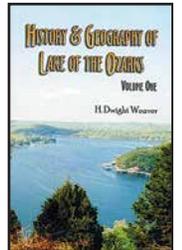
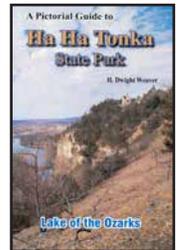
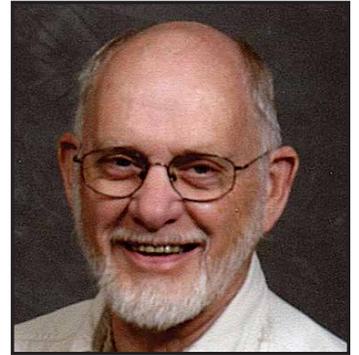
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

The author's latest book on Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Contact him at: dwightweaver@charter.net or call 573-365-1171.

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



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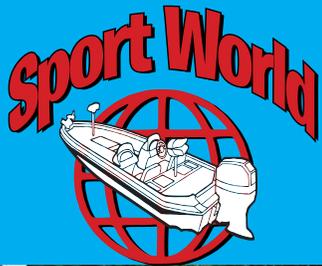
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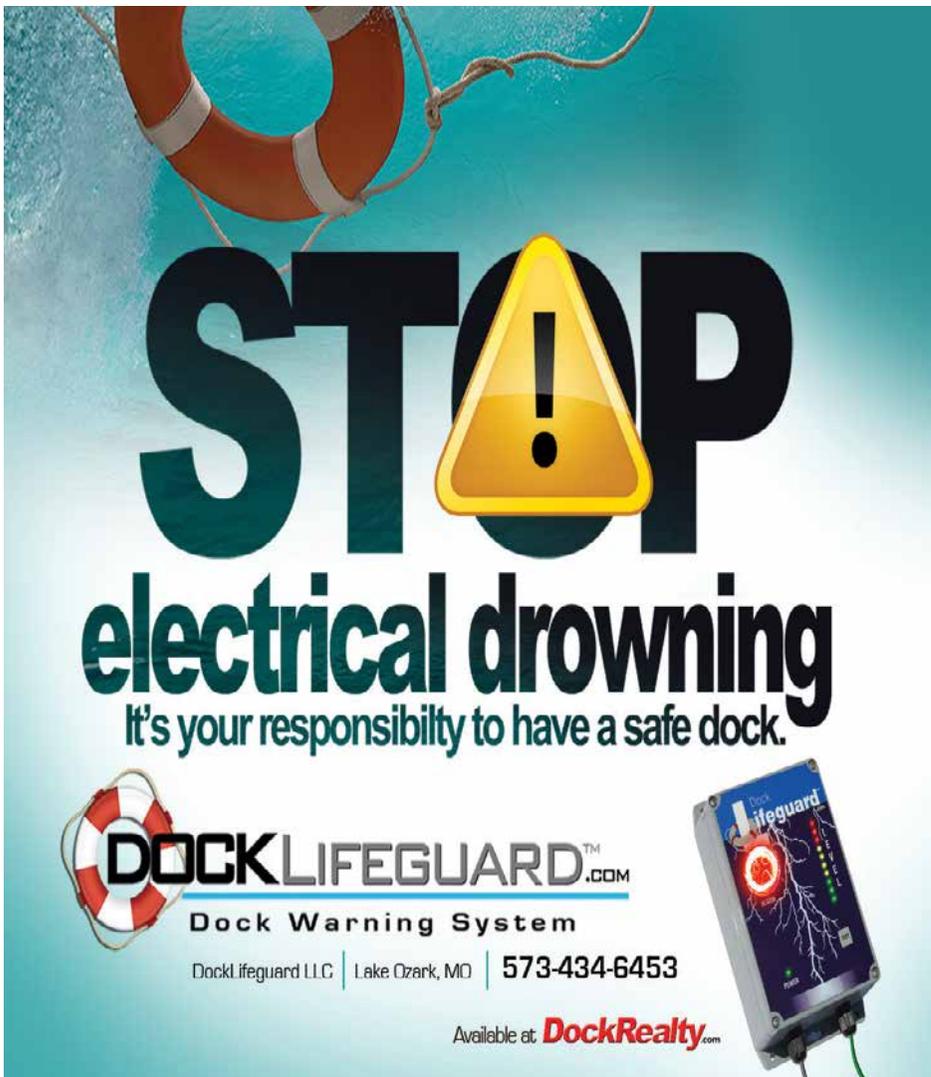
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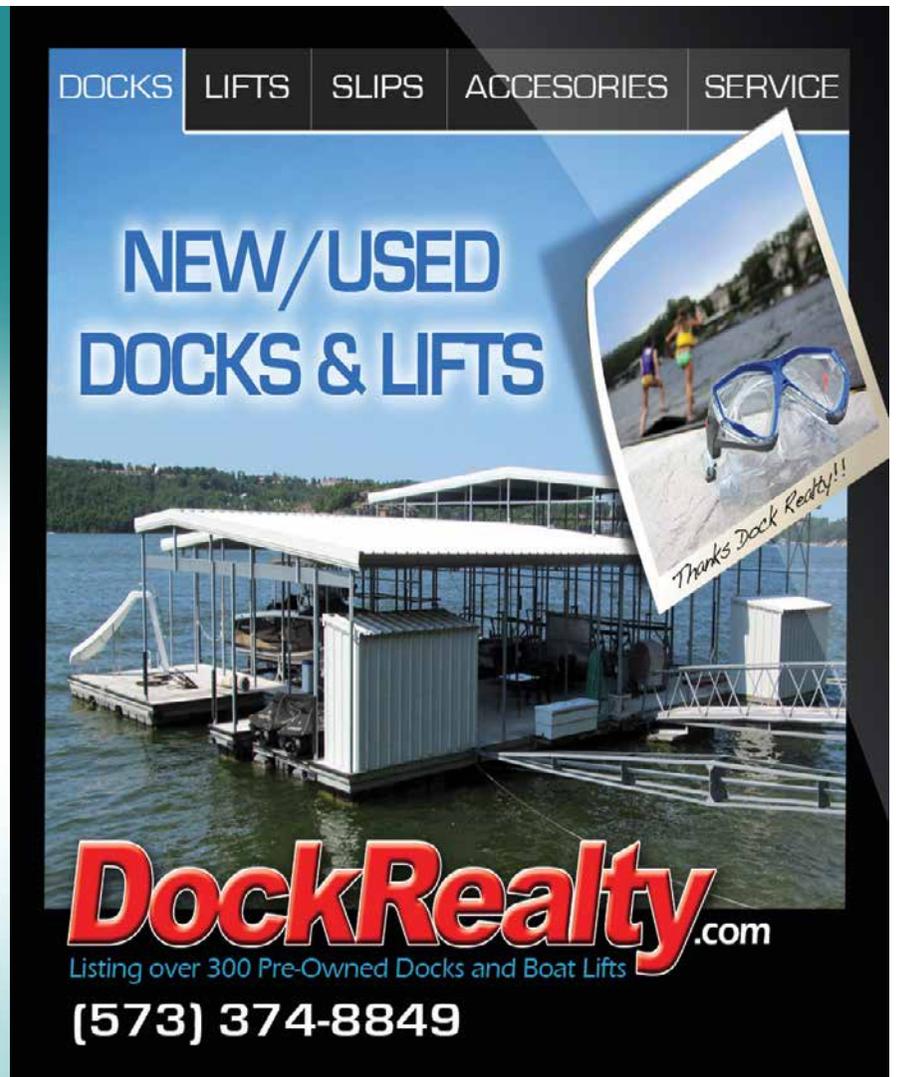
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