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JANUARY, 2016

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FREE OVERLAND PARK BOAT SHOW ISSUE

Boating
Lake of the Ozarks
Volume Sixteen • Issue One • January, 2016



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Commercial project skids to stop. Pg. 10

Be prepared!

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Slow Down

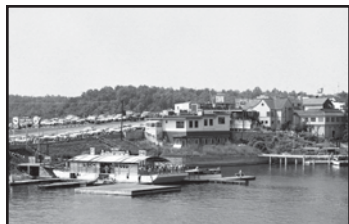
State Rep. pushes for less plowing. Pg. 6

Growing the West

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Crossword

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Housings allows residents to 'age in place'

By Nancy Zoellner-Hogland

If everything goes as planned, construction will begin next spring on the Lake's first senior living complex.

Fish Haven Estates, located off Bagnell Dam Boulevard in Lake Ozark, will include 42 two-bedroom and two one-bedroom apartments, all of which will be located in a three-story building with elevator and community space. The units will be approximately 855 square feet and will feature wide doorways and roomy bathrooms, making the units "wheelchair-friendly." Every unit will come with a parking space and will be outfitted with a washer and dryer.

"We want people to be able to move in and basically what I call 'age in place,'" said Project Developer Pete Ramsel. "My mom is actually the reason we started providing not only washer and dryer hook-ups but also the washers and dryers themselves. I saw that as she and her friends aged, they could no longer go to a common laundry area. We want to make things comfortable and easy and believe by providing washers and dryers in the units, we are accomplishing that."

The project will be funded thru the Missouri Housing Development Commission (HDC) Low Income Housing Tax Credit program. Under that program, federal and state tax credits are sold to investors who typically pay millions of dollars in income taxes. Those investors



The newly completed Fish Haven Apartments, located in the city of Lake Ozark, soon will be joined by a senior living complex. Nancy Zoellner-Hogland photo.

buy the tax credits on a dollar-per-dollar basis and then the state awards that money to projects that are chosen.

The funding was just approved this past December. Ramsel said although they have one more layer of processing to complete, he is hopeful they will have final approval in May so construction can begin in June 2016. The building will be completed and ready for occupancy in approximately 10 months. They will begin taking names of those interested in renting once construction has begun. To be eligible, applicants must meet certain income guidelines and they must be 55 or older. No

children will be allowed to live permanently in the complex.

Ramsel, who has worked as a developer for 40 years, also said that Mayor Johnnie Franzekos was instrumental in getting approval from the HDC.

"He helped us tremendously. A public hearing was conducted in November where representatives from the local communities had an opportunity to express support for the projects. The mayor stated that bringing senior housing to the city has been his goal from Day 1. He made a very personal appeal, basically asking the people of the commission to approve it for him," Ramsel said.

In a later interview, Franzekos said his appeal may have sounded personal because it was heartfelt.

"I told the members of the commission that this is the only place around that doesn't have a place for its senior citizens – and that I not only wanted senior housing, but we need it. The room was packed and some of the cities had senators and state representatives there to speak for their projects. Truthfully, when I saw all the people that were asking for money, I didn't think we'd stand a chance but I gave it my best shot. I'm just glad they agreed with me," the

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Armchair Pilot

By Nancy Zoellner-Hogland

Columbia Regional Airport was ranked among the nation's worst by a travel website. The website, Travelmath.com, used statistics from the Department of Transportation's Bureau of Transportation Statistics to make its determination. According to those statistics, Columbia Regional was 317th out of 322 airports nationwide. Nearly 6 percent of flights between January 1 and August 31 were cancelled, ranking the airport at 20th for cancellations and more than 28 percent of all flights were delayed by 15 minutes or longer, placing Columbia Regional in 16th place for frequency of delays and 13th for length of delays. And when flights did get underway, they spent an average of nearly 15 minutes taxiing, the eighth-longest taxi time in the U.S. Newark Liberty International was last on the list while Canyonlands Field Airport near Moab, Utah ranked best. St. Louis International Airport came in at 206th and Kansas City International was ranked 107th.

It seems that flight delays are becoming the norm – and some are blaming it on a rule designed to keep airlines from leaving passengers stranded on the tarmac for hours on end. The rule, enacted in 2010 by the Department of Transportation, imposes fines of as much as \$27,500 per passenger for tarmac delays of more than three hours on domestic flights. The stiff fines appear to be working. In 2007, 1,654 planes were stuck on the ground for longer than three hours. From 2011 through 2013, that number dropped to 17. However, the study showed that some airlines are now cancelling flights that could be problematic and this has caused even longer delays as travelers scramble to find alternate flights and miss connecting flights. Researchers from Dartmouth College and the Massachusetts Institute of Technology, who conducted the study, suggested a modification to the rule to allow slightly longer tarmac delays and more leniency on when a violation has occurred.

Whether the tension was caused by flight delays, the holiday rush, overspending or just the thought of spending the weekend with the in-laws, those who were flying United out of

Chicago O'Hare, Denver, Houston Bush Intercontinental, Los Angeles, Newark, Washington and Dulles over the Christmas season were provided with a furry, four-legged stress relief. The airline deployed a team of professionally trained "comfort dogs" to visit with passengers as they waited for flights during Christmas week. The United Paws program is designed to bring comfort and joy to travelers and deliver smiles to anyone who needs one, according to the airline.

It sounds like at least one traveler passing through the Austin-Bergstrom International Airport could have used a little comfort and joy. According to a police report, the 23-year-old man, who was waiting in a security checkpoint line at that airport, put a woman, also waiting in line, in a chokehold, saying he was told to "take the devil to hell." The two did not know each other, according to the victim. The man was arrested and charged with misdemeanor assault with injury and was being held on a \$20,000 bond.

A dog of another type also visited Myrtle Beach International Airport over the Christmas holiday – but this one wasn't invited. A wild coyote apparently snuck into the airport terminal through a baggage-loading passage way. Once inside, the 60-pound animal ran through the baggage claim area and was eventually cornered and captured near the Transportation Security Administration screening checkpoint. The event caused quite a ruckus but no one was bitten by the animal during the process of removing it.

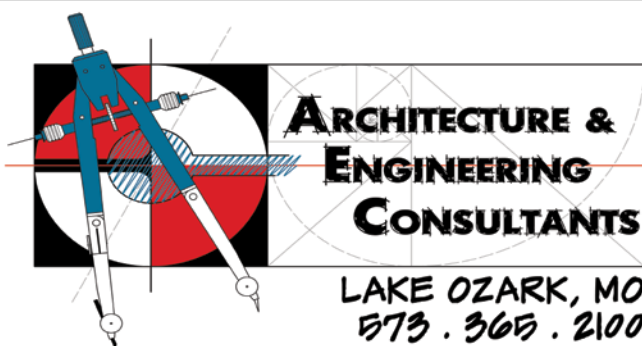
Regular travelers on American Airlines might be happy to learn that this year, the airline will be adding premium economy seating to its international flights. The cabin, which is located directly behind business class, will offer up to six inches more legroom and wider seats as well as upgraded meals, noise-canceling headphones, priority check-in and boarding and the ability to check up to two bags for free. The Boeing 787-9 will offer three rows of premium economy. The upgrade will be added to the majority of the rest of the fleet over coming years.

For the first time in more than 50 years, flights will be restored between Cuba and the United States. Several domestic airlines, including American Airlines, JetBlue, United and Southwest, will request approval to offer flights between the two countries. American, which has

offered charter flights to Cuba since 1991, hopes to begin offering service in 2016 with some 20 flights a day to Havana and 10 to other Cuban cities. Many of the flights are scheduled to initiate in Miami. JetBlue announced it will seek approval for flights from Orlando International, Tampa International, Fort Lauderdale-Hollywood International, Newark Liberty International and John F. Kennedy International to Havana as well as several other Cuban cities. United and Southwest airlines have both begun the approval process but have not yet announced a timeline for service.

Although airlines are now allowed to make regular flights into Cuba, Americans must first apply for permission to travel to the country and then the reason for their trips have to fall into one of several categories including visits to relatives, academic programs, professional research, religious activities, journalistic purposes, public performance or sports competition. Organized educational trips are one of the most popular because they typically come with a full itinerary and hotel accommodations, although they also can be the most expensive way to see the island. Americans are required to keep travel receipts for up to five years after they return and are expected to be able to produce a schedule of activities pertaining to the chosen category of travel. Cruise ships also gained approval to begin offering trips to the island. Taking a cruise to the island might be a better option until more hotels are built. According to Cuba's tourism minister, only about 61,000 hotel rooms are available. The number of bed-and-breakfasts are growing as locals look for new ways to capitalize on the influx of tourists. There's also a shortage of ATMs so taking cash will be the best way to ensure adequate spending money.

Those who got hoverboards for Christmas should forget about taking them on vacation – at least if they're traveling by air. Several major carriers – including Alaska Airlines, JetBlue, Hawaiian, American, Delta and United – have banned the transportation devices from all flights. The 160-watt lithium-ion batteries that power the boards exceed what is permitted on board, according to an airline spokesperson, who said the batteries can overheat and pose a fire risk.



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Arrowhead Centre may be key to stimulating west end economy

By Nancy Zoellner-Hogland

The multi-faceted approach to the design of a major new development in Osage Beach almost guarantees its success, according to at least one city official.

City Planner Cary Patterson said by combining residential with commercial, developer Gary Mitchell will be building a customer base within the 226-acre Arrowhead Centre, located on property formerly occupied by Dogwood Hills Golf Course, not only for the new businesses to be built there but also for those already operating. The development's name and its rustic design were inspired by Arrowhead Lodge on Bagnell Dam Boulevard, originally built when the basin of Lake of the Ozarks was being filled. The original structure was destroyed by fire in 1950 and rebuilt in the same location in 1953. After falling into a state of disrepair, the lodge was demolished several years ago.

"Gary Mitchell (president of Arrowhead Centre Development Group Inc.) is starting out with an assisted living and

nursing facility but his plans also include building townhomes, apartments and even some single family cottage housing. Those are all people who, once the retail aspect of the development starts taking place, will patronize those businesses. They'll be part of the customer draw area – the housing will provide a built-in customer base. In turn, that will also put more roofs within the customer draw area of the businesses already located along the west end of the Osage Beach Parkway," he said, adding that for the past six years, he's pushed for more residential development. "The best way to assist the businesses on this side of town is to put more customers in their draw area. That will bring more people to their front doors. A lot of people think that bringing a big box retailer over here will fix everything when in actuality, none of those places ever come alone. If you bring a Costco over here, it'll possibly come with a Texas Roadhouse or an Olive Garden and then all of a sudden, the restaurants you're trying to help have even



Numerous state, county and city officials were on hand to celebrate the ground breaking of the biggest development ever to be built in Osage Beach. Photo provided by Nathan Bechtold and Lake Expo.

more competition. That's great when you're also bringing more customers to the area, as this development will, but not so great when you're all pulling on the same group of people."

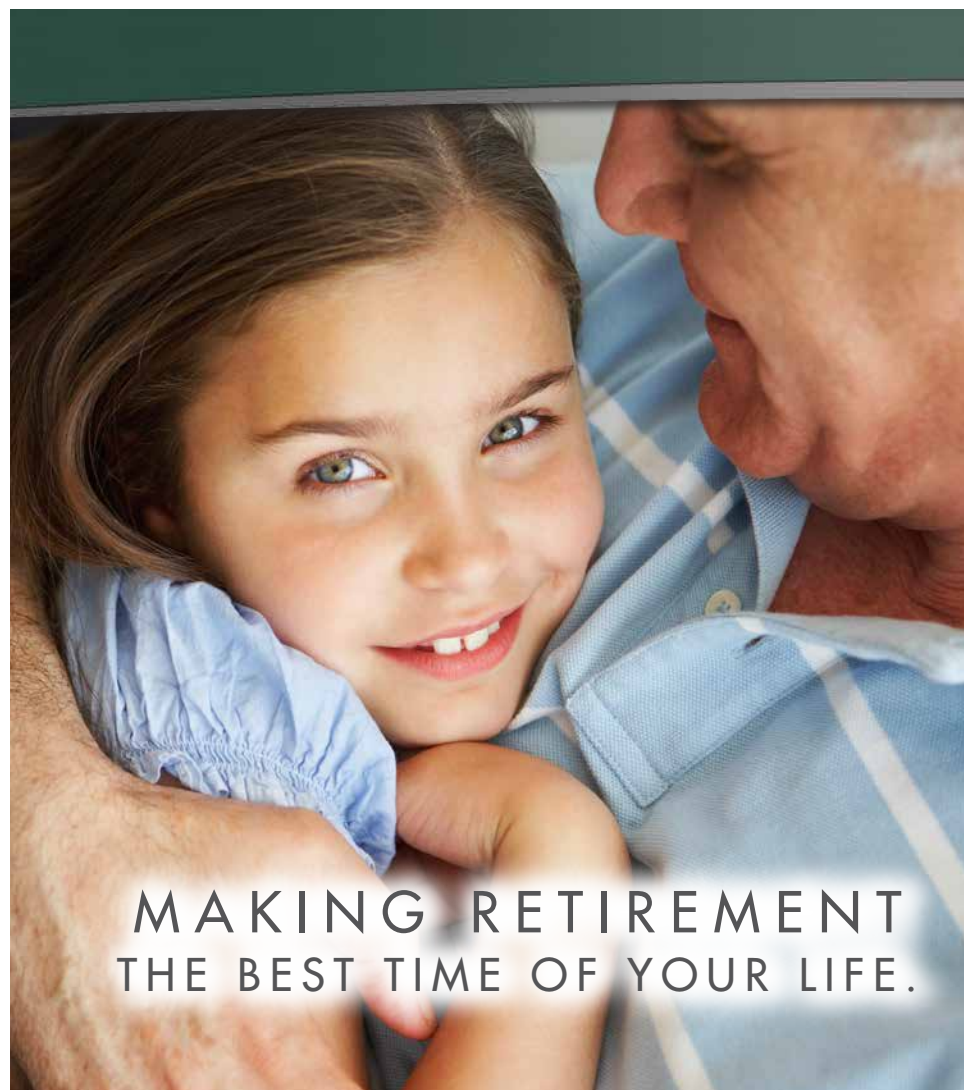
On December 4, a groundbreaking ceremony was held for the Arrowhead Senior Living

Community, the first phase of the eight-phase project. That facility will offer services ranging from skilled nursing, assisted living and Alzheimers care to short-term rehab. The senior living community will be managed by Midwest Health, which owns and operates 48 similar

upscale senior living projects in Kansas, Nebraska, Iowa and Oklahoma.

According to the 345-page plan submitted by Mitchell to the city, in addition to the skilled living facility, the redevelopment projects will consist

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Horseshoe Bend emergency response group seeking members

By Nancy Zoellner-Hogland

In December, media outlets reported on sales of a large quantities of pre-paid cell phones, laptops, box cutter blades and sling shot ammo made at several stores throughout Missouri and thefts of large numbers of propane tanks from three different Missouri locations. Those suspicious sales and thefts of items that could be used to make bombs, combined with the report of a group of "Middle-Eastern-looking" men inquiring about Bagnell Dam, have some people wondering if Missouri – and the Lake of the Ozarks area in particular – is in danger of a terrorist attack.

Ranita Jones, head of the Horseshoe Bend Emergency Preparedness Committee and member of the Village of Four Seasons Board of Trustees, said although members of the community should not be in fear, they should take steps that will help them be prepared for any emergency – whether man-made or acts of nature. That's why she's attempting to get more involvement in the emergency preparedness committee.

"Some people are worried that if Truman Dam would be taken out, water would cover the low spot on Horseshoe Bend Parkway and people would be trapped until the water receded or the road was fixed, if it was undermined. Some say that being this close to Bagnell Dam, we wouldn't see much flooding. Others say we'd all have plenty of notice to evacuate but my feeling is, we need to create a plan so if we are cut off from the rest of the world, we'll be prepared," she said.

That's why she's inviting the public, as well as members of the road district, the head of Camden County's Emergency Management Agency and law enforcement and fire protection officials to attend the next meeting of the Emergency Preparedness Committee.

That meeting is set for 6 p.m. Tuesday, January 26 and will be held at the Four Seasons Village Hall on Cherokee Road.

"If we would have a major disaster of any kind, emergency responders are going to have their hands full and won't be able to respond to every need. We need

to know what resources we have to survive so I'm hoping some like-minded residents will attend our meeting to brainstorm on how we can be better prepared," she said.

Part of Jones' preparedness plan was obtaining an emergency radio from the county and an antenna that would allow them to communicate in the event of a major power failure.

"For instance, if we couldn't get off Horseshoe Bend for a while, we could communicate with others to arrange for emergency helicopter and boat evacuation points and to find out what's going on in other areas," she said, adding that she and Cynthia Lonergan, another member of the committee, are both licensed operations. "I also made contact with a couple other people that are licensed operators in case we would need to man the radio around the clock."

Jones said she also hopes to create packets of information for the public that will include information on the types and amounts of items that should be kept on hand for emergencies and also information on the

Mapping Your Neighborhood (MYN) program, which guides participants through simple steps to help enhance preparedness for an emergency. According to the MYN website, preplanning allows residents to quickly and safely take actions that can minimize damage, protect lives, secure their homes and protect their neighborhoods.

Some of those steps include instructing participants how to:

- Identify the skills and equipment inventory each neighbor has that are useful in an effective disaster response

- Create a neighborhood map identifying the locations of natural gas and propane tanks for quick response if needed.

- Create a neighborhood contact list that identifies those with specific needs such as the elderly, those with a disability, or homes where children may be alone during certain hours of the day.

- Work together as a team to evaluate your neighborhood after a disaster and take the necessary actions.

Ron Gentry, director of the Camden County Emergency

Management Agency, said while the recently adopted Emergency Operations Plan doesn't specifically address breaches in the dams at either end of Lake of the Ozarks, the plan addresses every imaginable disaster that could take place – from tornadoes to earthquakes to hazardous material spills.

"But both the Truman Dam and Bagnell Dam plants have their own contingency plans in place, he said, adding that even if Truman collapsed, residents would have several hours to evacuate so getting trapped probably shouldn't be a concern. "But of course, you'll always have some people who want to stay and that's where we come in. Emergency managers span the gap between 'It's never going to happen to me' to 'We're all going to die!'"

Gentry also said that although there's a plan in place that would utilize media broadcasts to notify the public of such a breach, he's looking into the Integrated Public Alert & Warning System (IPAWS). According to the Federal Emergency

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2015 LAKE AREA CHAMBER SMALL BUSINESS OF THE YEAR

Legislator attempting to reduce boat wake damage

By Nancy Zoellner-Hogland

A bill has been filed to control the size of wakes created by boats on Lake of the Ozarks. Filed by State Rep. David Wood (R-Versailles), the bill primarily addresses larger boats that "plow," creating huge wakes that damage docks.

In November, after meeting with several groups to get input on what problems needed to be addressed, Wood announced that he would be introducing the legislation in the spring session of the Missouri General Assembly. A press release outlined his proposed bill. However, after he was contacted by several residents with concerns, he made changes in the original language.

His newly filed version of House Bill 1885 states cruisers registered with the U.S. Coast Guard "shall not be operated within three hundred (300) feet of the shore at a speed in excess of slow-no wake speed on any portion of a Missouri lake."

In the bill, "Cruiser" is defined as "a vessel measuring over forty-five (45) feet in

length (when) measured from the swim platform to the tip of the bow, with a living space below the main deck."

The bill also states it would be illegal for "boats over 30 foot in length that take on ballast in order to create a wake" to "intentionally plow within 300 foot of a dock, pier or anchored boat."

Originally, the language restricted those vessels intentionally plowing to unpopulated areas of the Lake.

Wood said he changed the wording because the initial version of the bill was too restrictive and would have prohibited even small fishing boats from pulling people on inner tubes close to the shore. He said it also would have forced the smaller boats that use the Coast Guard registration to move away from the shore.

The state rep also changed wording so the bill would apply to all lakes in Missouri - not just Lake of the Ozarks. Wood said that request was made by officials at the Missouri State

Highway Patrol's Marine Division, who felt it would be easier for boaters to have the same rules statewide.

Other provisions of the bill would "require the Water Division of the Highway Patrol to review the policies for No Wake Coves every 5 years beginning in 2016" and also encourages shoreline residents to create a Cove Watch Program that operates similarly to the Neigh-

borhood Watch Programs that have been in place for decades around the Lake.

In his November press release, Wood wrote, "I believe that the property owners need to have a better avenue for communication with the Water Division of the Highway Patrol. I am asking that the Water Division of the Highway Patrol provide the law enforcement representative to any Neigh-

borhood Watch program that wishes to open with the intent of watching a defined area on the Lake. The Water Division of the Highway Patrol is spread very thin and an organized effort to help them provides better communication and enforcement."

The next session of the Missouri House of Representatives was scheduled to convene on January 6, 2016.



Representative David Wood. photo: Tim Bommel, Missouri House Communications

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1220 Lands End-208 Osage Beach



1225 Lands End-735 Osage Beach



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POA puts brakes on commercial project approved by Village

By Nancy Zoellner-Hogland

Although the Village of Four Seasons Board of Trustees approved a rezoning request that would allow a commercial development and boost the Village's sales tax revenues, the homeowners association that governs the land said it's not allowed.

The 1.04-acre piece of property in question is located

along Horseshoe Bend Parkway with some 260 feet of frontage on that road. The site is directly across the Parkway from J.J. LaFatta's Grocery Mart and Gas Station, adjacent to Carl's Village Hardware and catty-corner from Bittersweet Place strip center and Ruthie D's restaurant.

In December, realtor Bob Gattermeir went before the

Village of Four Seasons Planning and Zoning Commission to request a change in zoning for the land from residential to commercial. At that meeting, he said while he had no definite plans for the property, he planned to bring additional services to the residents of the Bend. He discussed several possible uses including a specialty sandwich shop, an ice

cream shop with outside eating area and gas station. His preliminary plans showed two 30-foot-by-70-foot buildings served by two 30-foot-wide driveways, although he said that was flexible.

However, at that meeting, Aaron Ellsworth, an attorney for the Four Seasons Property Owners Association (POA), told the board that subdivision covenant restrictions prohibit commercial use of the land, which is inside POA boundaries, and warned that those restrictions trump any action by the board.

Both he and POA President Mary Bustin said that in order to build anything but homes on the property, Gattermeir will first have to obtain an amendment in the covenants from Peter Brown, the original developer of the Four Seasons Lakesites Inc. He said the restrictions could also be changed by a two-thirds vote of the lot owners within the POA.

Ralph Hennerich, who recently bought a home that he says is less than 200 feet from the back of the proposed development, spoke against the plan. He said he was concerned about what might be built once the property is zoned commercial. However, the P&Z Commission said Gattermeir would have to meet specific zoning regulations and get approval before moving forward with any construction.

Another concerned citizen said he was concerned that development would result in other residential property being converted to commercial. However, the commission said each rezoning request would be handled individually and

each would have to follow the rules set forth in the Village's Comprehensive Plan.

Two members of the commission said they felt controlled commercial development was important to sustain the needs of the community, adding that the POA's restrictions were "road blocks" to growth.

Ryan Gattermeir, Bob Gattermeir's son, who also is a real estate agent, produced numbers to show few properties along the Parkway were sold for residential construction and those that were sat between Bittersweet and the far end of Horseshoe Bend. None of the lots sold for homes were located between Bittersweet and Bagnell Dam Boulevard.

"The highest and best use of the land is not for residential. It's highly unlikely the land will be used for residential," he told the commission.

At that meeting, Bob Gattermeir also said he'd be willing to put a deed restriction in the property to limit its use.

Village Administrator Tom Laird said he had received one letter and two phone calls in support of the project.

After a lengthy discussion, the P&Z board voted 5 to 3 to recommend approval. Soon after the P&Z meeting ended, the Village Board of Trustees met in a special session and unanimously voted to approve Gattermeir's rezoning request.

Village of Four Seasons officials said it would be Gattermeir's responsibility, and not the Village's, to apply for the change in the covenants so the development could move forward.



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<p>Osage Beach</p>  <p>Custom, lakefront home nestled in a cove. Gourmet Kitchen Highlights the open floor plan of the main level. A 3 car garage with HVAC makes the perfect man cave. Gentle lakefront lot makes an easy walk to the two well dock with a swim platform. \$669,900 3109072</p>	<p>Sunrise Beach</p>  <p>Deep water cove w/great protection & wonderful views at the 26MM. Has a cute cabin on the property but the value lies in the lot that is sea walled & has newer septic system. Dock is included. \$125,000 3109416</p>	<p>Sunrise Beach</p>  <p>Lower level family room has 2nd living area w/ another fireplace, wet bar & 3rd bdrm. Another lakeside deck and just a few steps to your 2 well dock. Fenced In Yard and additional storage + 2 car garage. \$310,000 3110331</p>
<p>Four Seasons</p>  <p>This estate sized lakefront home sits on 2 lakefront lots, giving everyone lots of privacy. Enjoy the convenience of your own private pool and air conditioned cabana with a full kitchen. 5+ car garages! \$689,900 3111314</p>	<p>Porto Cima</p>  <p>6BR, 5 FULL, 4 HALF BA, 8,300 sq.ft. Elegant, gated, lakefront home with towering ceilings, marble flooring, 2 full kitchens, private pool dock, wavebreak, and so much more. 3 car garage with bonus room. \$1,899,995 3111752</p>	<p>Porto Cima</p>  <p>On a gentle cove protected deep water lot at the 14MM sits this gracious 5BR 4BA home. Driveway is nearly flat w/circle drive. Inside has new carpet, new appliances, new plumbing fixtures and much more with a huge bonus room. \$800,000 3107422</p>
<p>Horseshoe Bend</p>  <p>Cove protection, no steps into the front door, Lg decks, lg kitchen, 1 car garage & wonderful location. Over 2100 sq ft, living area, a family area, wet bar, 3 BR, 2 BA, comes completely furnished & ready. \$287,500 3111389</p>	<p>Horseshoe Bend</p>  <p>A lodge style home w/Fantastic Lake Views! Granite counter tops, solid core wood doors, new tile, see through fireplace in the family room + a private fireplace in the Master Suite. Lakefront, many upgrades. \$329,900 3109009</p>	<p>Lake Ozark</p>  <p>"Picture perfect views," would be an understatement for this 6800 sq. ft. house located at the 2MM. This spacious home contains 7 bedrooms each with its own private full bathroom. You can start your morning in the granite covered kitchen equipped with SS Viking Appliances ready to help cook you a delicious meal, and end the evening in the hot tub enjoying the postcard-esque sunsets. \$1,500,000 3111900</p>

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Young Professionals at the Lake Elect 2016 Executive Committee

Young Professionals at the Lake (YPL) and The Lake Area Chamber of Commerce are pleased to announce the results of their 2016 Executive Committee Election.

The 2016 YPL Installation of Officers ceremony was held on December 2nd, 2015, after a two week election process by YPL Members. The President elect for the 2016 YPL Executive Committee is Brian Gagnon, with Central Bank Lake of the Ozarks (this will be his second term as President); the Vice President is K.C. Cloke with First National Bank and Secretary is Aubree Knutson with the City of Osage Beach.

YPL had an exciting and eventful 2015 term. With over 30 members and growing, YPL has not only hosted 3 well attended Lunch & Learns addressing topics such as Quality of the Lake Water, Leadership, Time Management as well as Family Owned Businesses at the Lake. Many members have also contributed to the community through volunteer service for local non-profit organizations. The first annual

YPL Dodgeball Tournament is scheduled for February 6th at 9:00 am at the Osage Middle School. Please contact the Lake Area Chamber of Commerce if you are interested in forming a team. A portion of the proceeds will be donated to KIWANIS Club of Ozark Coast.

"There's so many great things coming from this group of individuals! I'm a member of many different organizations but YPL is so fitting for what I like to be involved with. I'm able to be connected with likeminded individuals, contribute to the community with volunteer opportunities and most importantly have an active role in supporting the Lake Area Chamber and focusing on gaining new Young Professionals at the Lake," said K.C. Cloke.

"I am looking forward to carrying the momentum and recognition YPL has received in 2015 into 2016 as we provide a setting for Young Professionals at the Lake to improve professionally while also providing a platform to become involved in the community they live and work in," said Brian Gagnon.



"I am thrilled to have an opportunity to serve the YPL in an active role and to help guide the direction of our organization. The people involved in this group have been so welcoming and bring lots to the table, it's truly rewarding to be a part of it. I'm proud to be involved in a group that contrib-

utes to the betterment of our community and can't wait to meet new young professionals in 2016 that are willing to join our efforts," said Aubree Knutson.

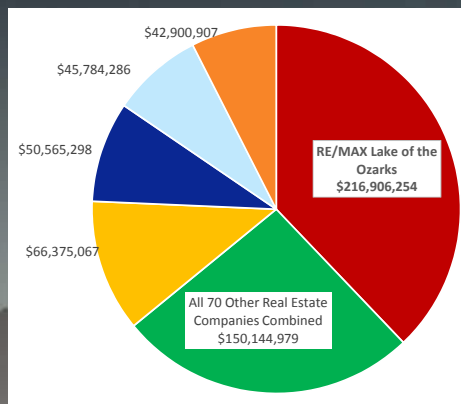
YPL Mission:

Connecting young professionals to foster community engagement, exchange ideas

and support the Lake Area Chamber of Commerce's mission and activities.

To learn more about YPL, contact the Lake Area Chamber of Commerce at (573)964-1008.

Pictured from left to right: Aubree Knutson – Secretary, Brian Gagnon, President, K.C. Cloke Vice President



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Companies by Volume through the 3rd Quarter of 2015, Bagnell Dam Board of REALTORS.

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This bar graph combines all volume (all real estate activity) of all office locations and independent offices of each multi-office or franchise organization identified, which listings were sold by such organization itself, or with the aid of a cooperating broker, according to publications of the Local Board or Multiple Listing Service in the geographic area ((Lake of the Ozarks (Camden, Miller & Morgan Counties))and time period indicated. **Note: this representation is based on data supplied by the Bagnell Dam Board of REALTORS MLS for the period January 1, 2015, to September 30th, 2015. Neither the Board or its MLS guarantees or is in any way responsible for its accuracy. Data maintained by the Board or its MLS may not reflect all real estate activity in the market. Data pulled on 10/13/15



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"Tax Time"

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Business Tax Simplification

After receiving public comments on the appropriateness of increasing the \$500 threshold for deducting capital expenditures, the IRS has released a taxpayer-friendly notice that is sure to help most small businesses. This recent change is designed to reduce administrative burden on business taxpayers. Let's see how it can help you.

On November 24, 2015, IRS released Notice 2015-82 increasing the threshold for deducting capital expenditures from \$500 to \$2,500. A little background will put this in perspective and show you how to benefit from the change.

Tangible property regulations (TPRs) that took effect for years beginning on or after January 1, 2014 impact taxpayers in all industries. The TPRs are regulations which specify in very detailed terms whether expenditures with respect to tangible property are currently deductible or must be capitalized.

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

in the regulations. If your expenditure fits a certain set of rules, it falls into a safe harbor and is deductible. If your repair or expenditure doesn't fit a safe harbor, then you have to run the cost through a series of tests to determine if the cost must be capitalized and depreciated over time, which significantly slows down your deductions.

Contained in these regulations, is a de minimis safe harbor election. A business taxpayer can make an annual election to expense all items purchased during the year that each cost \$2,500 or less. Prior to IRS Notice the threshold was \$500. If a business taxpayer issues an Applicable Financial Statement (AFS) during the year, the threshold is increased to \$5,000. An AFS is an audited financial statement or a financial statement issued to a governmental agency.



Bobby Medlin, CPA

Here is how the safe harbor works. An annual election is attached to the business tax return, including individual taxpayers filing Form 1040 that includes a business schedule. If made, the election allows the taxpayer to currently deduct any item of property costing \$2,500 or less. Examples include a small trailer, a power washer, and a desk. The taxpayer benefits by making this election because these items do not have to funnel through the depreciation schedule, saving time on record keeping. More importantly, the cost of these items does not have to pass the Section 179 expensing election tests including the annual Section 179 limit (which is \$25,000 at the time this article was written). Further, Section 179 expense cannot be used to create or increase a loss in a business, effectively limiting your ability to use purchases in a business to offset retirement or investment income.

This notice is effective for costs incurred during taxable years beginning on or after January 1, 2016. For taxable years beginning before January 1, 2016, the IRS will not raise upon examination the issue of whether or not the taxpayer used the \$2,500 threshold, making this available for 2015 tax returns.

Bobby Medlin, CPA is a founding partner of Bobby Medlin CPA Group, LLC and has been advising businesses in areas of estate planning, succession planning, and tax strategy for over 30 years.

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

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First State Bank Mortgage Voted "Affiliate Of The Year" by Bagnell Dam Association of REALTORS®

Local lender First State Bank Mortgage was named the "2015 Affiliate of the Year" by the Bagnell Dam Association of REALTORS® during their annual Installation Banquet on December 5. This distinction comes to First State Bank Mortgage for the third time in five years.

First State Bank Mortgage was selected as the Affiliate of the Year out of a pool of over seventy affiliates who work

with the Bagnell Dam Association of REALTORS®.

"We are very excited about receiving the Affiliate of the Year award presented to us by the Bagnell Dam Association of REALTORS®," said Michael Lasson, senior residential lender at First State Bank Mortgage. "This award is a great honor, and signifies to us that we are trusted and well-respected by our peers in this community."

First State Bank Mortgage, a

division of First State Bank of St. Charles, offers conventional loans, VA, FHA and USDA loans, condominium and second-home loans, jumbo loans, and other mortgage products.

Interested homebuyers are encouraged to visit the First State Bank Mortgage office, located at 2265 Bagnell Dam Boulevard in the John Elliott Interiors Building across from J.B. Hooks, or call (573) 365-LOAN.

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

Getting a Mortgage When You're Self-Employed

Being your own boss can have its advantages, except when it comes to purchasing a home. While it's not impossible for the self-employed to get a mortgage loan at the Lake of the Ozarks, it can be more difficult. It definitely requires advanced planning. Here are a few tips for the self-employed, to help you through the process:

1. Showing Proof of Income.

Anyone applying for a mortgage has to show proof of income, showing accurate proof of income though, can be difficult for the self-employed. You also want to make sure your income is relatively consistent; while lenders can ignore seasonal spikes, they don't want to see a decrease in income from the previous year. This leads into the next point about choosing your deductions wisely, as these deductions will affect your income that is reported.

2. Don't Take Too Many Deductions.

If you know you're going to apply for a mortgage in the next two years, be careful what deductions you take. The more deductions you take, the lower your income looks on paper. Keep in mind that your Lake of the Ozarks mortgage lender is going to go by what the IRS forms say, not what you say you brought home. While taking deductions for your business has its benefits come tax time, it can pose a huge disadvantage when it comes to getting a home loan. Random business expenses can come back to haunt you in the form of a lower taxable income, which results in a harder time qualifying for a loan.

3. Maintain a Good Credit Score.

Whether you're self-employed or not, your credit score plays a big role in determining your loan approval. You don't want to jump through all the



hoops of proving your income to find out your credit score isn't going to cut it. Make sure to maintain a good credit score in the months leading up to applying for a mortgage, and even after you've applied. Be sure to pay all your bills on time, use as little debt as possible, and don't open too many new credit accounts, especially in the 6-12 months before you apply for a mortgage.

Other tips for anyone looking to apply for a mortgage will also apply to those who are self-employed. While you may have to jump through a few extra hoops, the process of applying for a mortgage is the same as that of someone working for someone else. If you're self-employed and looking to obtain a home loan at the Lake of the Ozarks, give me a call at 573-746-7211. I will work with you every step of the way, providing the first class service you deserve!

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

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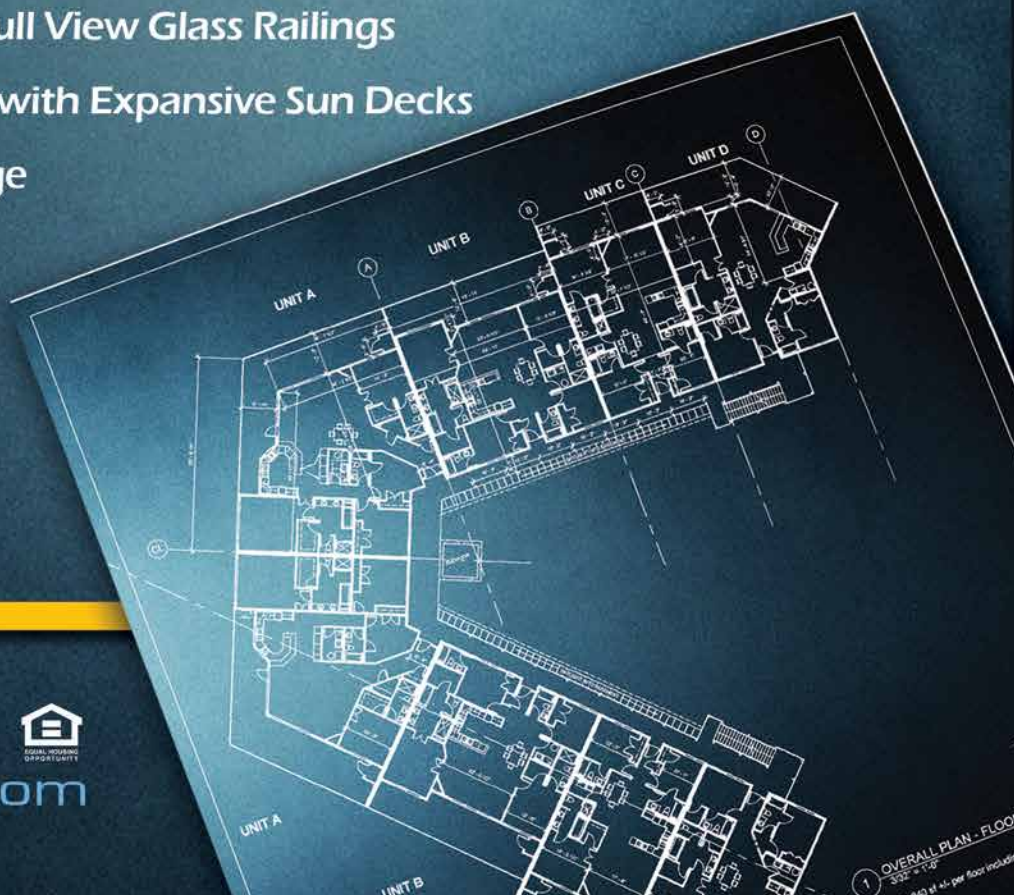
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The Lake Area Chamber recently held a ribbon cutting for Pinnacle Plus at Blinds and More Showroom on Osage Beach Parkway, Osage Beach on December 3rd, 2015. Pinnacle Plus is a professional cleaning company that serves the Lake area. job as cleaning. For more information please call Jennifer Blakely at 314-332-1808 or pinnacleplus@stlouiscleaningco.com. Pictured from left to right: Jody Greenway, Lisa Chapman, Shane Mayer, Jennifer Blakely, Joni Walden and Joe Roeger.



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Blueberries Bistro opens at 3247 Bagnell Dam Blvd. in Lake Ozark. Blueberries Bistro is a family oriented restaurant with a menu featuring both healthy fare as well as selections for all appetites. Catering services will also be available at the restaurant or a place of your choice. Blueberries Bistro opens at 7 a.m. and continues through lunch daily except Sunday. Call 573-693-1200 or email blueberriesbistro@gmail.com or Google Blueberries Bistro Lake Ozark.

A Matter of Trust

with Trenny Garrett,
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Federal estate tax exemption

DEAR TRENNY:

My estate is about \$5 million—do I have to worry about federal estate taxes?

—AFFLUENT, NOT RICH

DEAR AFFLUENT:

You are very close to the boundary for exposure to the federal estate tax. The exemption for 2016 has been increased to \$5.45 million, which would seem to let you off the hook. However, how accurate is your estimate of your estate? Have you included the full value of your home and other real estate? Do you own interests in a closely held business that might be worth more than you realize? Do you own any fine art? Values in some parts of the art market have boomed recently. Getting a precise fix on the value of an estate is not an easy matter. What's more, if your assets grow in value faster than inflation, you could easily find yourself in taxable territory.

On the other hand, are you married? If so, to the extent that your property passes to your surviving spouse, federal estate taxation will be deferred until the survivor's death, no matter how large your estate is when you die. What's more, your surviving spouse may inherit any federal estate tax exemption that goes unused by your estate. That means your spouse won't have to worry about federal estate taxes unless the estate grows to over \$10 million (plus accumulated inflation adjustments).



Trenny Garrett, J.D., CTFA

However, just because federal estate taxes may not be a concern, many reasons still exist to have an estate plan. A well-constructed estate plan will, among other things, address possible incapacity during your lifetime, care for a surviving spouse, beneficiary issues and make sure your assets pass according to your wishes.

Trenny Garrett is senior vice president at Central Trust's Lake of the Ozarks location. You can contact her at 573-302-2474, or visit central-trust.net.

If you're facing a complicated financial issue, Central Trust can help! They have an experienced team of investment professionals that deals with these issues on a daily basis.

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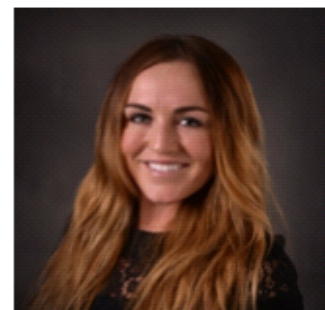
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Horseshoe Bend emergency response group seeking members

continued from page 4
Management Agency (FEMA), that system provides public safety officials with an effective way to alert and warn the public about serious emergencies using the Emergency Alert System (EAS), Wireless Emergency Alerts (WEA), the National Oceanic and Atmospheric Administration (NOAA) Weather Radio, and other public alerting systems from a single interface.

Gentry said, simply put, it's a notification system that would send a message to everyone's cell phones within a designated area, whether they're signed up to receive messages or not.

"You have to be certified to use it and Camden County is one of a very few counties in Missouri to be certified. The only holdback is the cost. The annual fees run about \$15,000 and right now, with all the other needs in the county, I don't believe we have that available," the director said, adding that he plans to continue searching for a way to fund the program – but to fund it on an ongoing

basis. "I don't want to get it up and running for one year and then run out of money."

One of those sources could be the federal Community Development Block Grant funding recently made available to help communities respond to disasters.

In November, Gov. Jay Nixon announced that the Missouri Association of Councils of Government had been awarded \$1.2 million to fund preparedness programs. The funding, which will be administered by the Missouri Department of Economic Development, includes:

- \$935,000 to assist Missouri's 19 regional planning commissions assess critical infrastructure and key resources, and design mitigation plans to strengthen vital infrastructure. The grant will bolster coordination among local governments, businesses and non-profits;

- \$191,000 to strengthen disaster response coordination and efficiency by creating a comprehensive statewide as-

set inventory of deployable resources. This will expand the ability of communities to share key assets not only across regions, but across the state if necessary.

- \$50,000 to develop long-term disaster recovery systems in local communities, including enabling local leaders to plan for rebuilding, business retention and public works projects following a disaster.

In a news release, Gov. Nixon talked about the state's rapid response after a devastating EF-5 tornado struck Joplin and surrounding areas on May 22, 2011, killing 161 people and destroying or damaging 8,000 homes and businesses. Missouri state government quickly brought services directly to tornado survivors, accounted for hundreds of missing persons in a massive 24/7 operation to reassure survivors and the community, and created new recovery programs to ensure the Joplin area's future as a vibrant and growing community. In May 2015, the U.S. Census Bureau released

population figures showing Joplin's population of 51,316 had reached its highest level ever.

"As we saw in Joplin, we must be prepared to respond in unprecedented ways to catastrophic disasters," Gov. Nixon said. "Further strengthening our coordination and planning in advance will bolster the abil-

ity of all levels of government to meet the essential needs of people affected by disasters, as well as the long-term rebuilding and economic recovery development necessary to maintain the vibrancy of Missouri communities."

Building an effective web presence

with Erin Burdette, MSW Interactive Designs LLC

3 Ways to Get People to Sign Up for Your E-Newsletter

E-newsletters are one of the best ways to stay in front of your customers on a regular basis. The good news is that e-newsletter marketing is relatively inexpensive. In order to have a successful email marketing campaign, increasing the number of people that opt-in to your e-newsletter is critical. With the overwhelming amount of email flooding inboxes today, enticing people to sign up for your e-newsletter can be challenging. Here are 3 strategies for getting people to sign up for your e-newsletter.

1. Make it EASY for People—Add a Signup Form to Your Website.

Make sure people know that you have an e-newsletter they can subscribe to. The best way to do this is to place a signup form directly on your website. We recommend this signup form be placed prominently on your home page, with a clear call to action. Tell your website visitors what kind of content you will be offering in your newsletter, and reassure them their email address will only be used for the e-newsletter.

2. GIVE them Something of Value.

Offer something of value to everyone who signs up for your newsletter. Give a coupon, offer a discount on a service or provide them with helpful ideas centered around THEIR needs. For example, a real estate agent might send someone who signs up for their newsletter "Ten Tips to Help Stage Your Home." A potential subscriber is more likely to sign up when they see immediate value. They are likely to stay if you continue to provide that value through your regular e-newsletters.



Erin Burdette

3. ASK for Email Addresses in All of Your Advertising.

Use all your advertising venues to your advantage, including print ads. Just like with social media icons, put something on your print ads to show you have an e-newsletter they can sign up for. When it comes to marketing your business, all of your advertising mediums should work together to cross-promote each other.

A website is no longer enough. Having a great website is important, but building a robust internet marketing campaign that leverages social media, offers a mobile version of your website and attracts new customers via a consistent e-newsletter campaign will give you the greatest return. Start an effective email marketing campaign today by contacting MSW Interactive Designs at 573-552-8403. We can create a personalized e-newsletter solution just for you!

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MORTGAGE

Arrowhead Centre may be key to stimulating west end economy

continued from page 3
of mixed-use commercial and residential development; an apartment complex; a family entertainment center with championship putting courses, driving range, chipping and putting green, batting cages and an arcade center; retail space featuring restaurants, big box retailers, a gas station with convenience store, storage units, a hotel, a winery and nightly rental cottages; and office buildings for medical, bank and general office.

Aldermen recently approved PUD rezoning to allow the mixed use of the property. To be built along State Route KK, an interior road system will serve the properties within the project and will also provide connectivity with Nichols and Dude Ranch roads. Mitchell told the board of aldermen those routes would also assist with traffic created with completion of the new Osage Beach Elementary School.

According to the development plan, upon final completion of all of the redevelopment projects, expected to take place

over the next 10 to 15 years as the market demands, it is anticipated that the redevelopment area will contain approximately 761,014 square feet of retail and commercial, 401 senior living units, 222 residential apartment units and 90 hotel rooms. Upon completion of the plan, it is projected that the total annual sales subject to local sales tax in the redevelopment area will be approximately \$207,075,770 and sales in the redevelopment area will yield an estimated \$6,729,963 in annual sales tax revenue at the current local sales tax rate.

Osage Beach Mayor Penny Lyons said she too believes the Arrowhead development will change the dynamics of the west end.

"This is the biggest development we've seen in this city. Now that there's been a ground-breaking and people can see it's actually going to happen, I know that it's going to create a lot of excitement in this area. I wouldn't be at all surprised to see others interested in locating nearby just to take advantage of the new

customer base this is going to bring," she said.

Patterson said due to the amount of development in commercial, residential and retail, the developer expects the project to bring with it substantial job opportunities.

"I think we're headed in the right direction with this development. It definitely has its own value. I think 2016 is going to be big. I think it's going to be real big – not just for this development but for the city overall. We have some other retail opportunities for this area too, so I think we're going to see a \$60 million to \$70 million construction year unless something crazy happens," he said. "I can't give any details yet but when you put \$20 million into a facility in Arrowhead Centre, that's a good start. I anticipate a pretty substantial jump in both commercial and residential this year."

What, exactly, is 'assisted living'?

The Midwest Health website explains the different levels of care offered at its facilities.

According to that site, assisted living "balances the need for a helping hand and the desire to live life on your own terms. You can feel confident your needs will be met while you have the space, freedom and flexibility to make your own choices and enjoy your life."

The "safe, secure environment" found in Memory Care provides an "encouraging atmosphere with dementia-specific care. By focusing on each resident's needs, we promote individuality, choices, dignity and independence. We provide a supportive environment where advanced care is emphasized."

Skilled Nursing "serves the personalized needs of every resident, including licensed nurses, certified nurse aides, dietitians, therapists, social workers and activity directors. Here, residents are able to enjoy an exceptional setting combined with around-the-clock skilled nursing."

Rapid Recovery Rehabilitation provides care following a stay in a hospital. "Many patients require short-term reha-

bilitation or short-term skilled nursing. Our brand-new, premium facilities are designed to help you or your loved one recover quickly from an injury, illness or surgery and return home or to an assisted living community," the site states.

Independent Living is said to allow its residents to "make this your best year yet, doing whatever it is you enjoy most! Our elegant communities maintain your individuality and independence while providing hospitality, convenience and a sense of community for a worry-free lifestyle."

Company president Jim Klausman and Vice President Joe Perkin, who will directly oversee the new facility, were on hand for the groundbreaking ceremony and addressed the need for this type of senior living at Lake of the Ozarks. "The likelihood of me living in this building some day is probably pretty high," Perkin quipped, adding that likelihood provided him with added incentive to make sure the project was done right.

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The next Master Naturalist certification training course starts with an orientation from 6 to 8 p.m. on Wednesday, February 10 at the Missouri

Department of Conservation (MDC) office in Camdenton. Classes will begin on March 2 and run through May 25. Classes will be held from 6 to 9 p.m. every Wednesday at the Camdenton MDC office. In addition three Saturday field trips are included in the program. Field trip dates have yet to be finalized.

The 50-hour course will teach participants about Missouri's natural resource ecology and management. After graduation participants are asked to provide 40 hours of volunteer service on land management, citizen science, education, and other conservation related projects in the local community and achieve eight hours of continued education annually. To maintain Master Naturalist certification volun-

teers continue to contribute 40 hours of service and achieve eight hours of advanced training each year.

Camden County currently has an active Master Naturalist chapter in place whose membership is comprised of more 90 individuals that have completed the training program over the past four years. To learn more about the local chapter's efforts, visit the website at www.lakeozarkmaster-naturalist.com

You must be 18 or older to enroll. The enrollment fee is \$100. For more information or to sign up for the class contact the Camden County Extension Center at 573-346-2644 or email rasmussenj@missouri.edu.

As the Lake Churns Real Estate Activity

Happy New Year! Here is a review of how the 2015 sales compared to one year ago and 5 years ago as well as what I see upcoming in 2016.

Total number of property sales increased 9.1% year-over-year and increased 44.7% compared to 2011. Total dollar volume closed was up 11% compared to 2014 and 55.8% compared to 2011. Foreclosures dropped again with a decrease of 20% year-over-year and a substantial decrease of 48.9% compared to 2011. Total foreclosures accounted for just 6% of all sales.

2015 Lakefront home sales increased in number by 3.47% above 2014 and were up 36% over 2011. The average sales price increased by 3.55% above 2014 and 4.75% above 2011. Total dollar volume increased 7.13% above 2014 and 42.6% compared to 2011.

Offwater homes sales saw a healthy increase of 7% in homes sold, a 6.2% increase in the average sales price and 13.6% increase in total dollars sold compared to 2014. 2015 Offwater home sales saw a tremendous increase compared to 2011 with a 35.7% increase in number of homes sold, 31.7% increase in average sales price and 78.9% increase in total dollar volume sold.

Condo sales also saw healthy increase in the number of units sold of 16% and the total dollars sold increased 14.4% compared to 2014. Compared to 2011, 2015 total condo sales increased 47.2% and total dollars sold increased 48.3%. While the number of condo sales have increased greatly, the average sales price in each of the past 5 years has remained within a 6% range and 2015 when compared to 2011 average sales price saw only a half percent increase.

Commercial sales were at 67 units in 2015 and 70 units in 2014. 2015 units closed represent an 86.1% increase, average sales price a 19.5% increase and total dollars sold a 122% increase when compared to 2011. Commercial investors and individual business owners are continu-



Real Estate and Lake News with C. Michael Elliott

ing to show confidence in the lake area.

The number of Lakefront lot sales increased year-over-year by 8.7% and the average sales price was up 63.5%, the total dollars sold increased 78%. 2015 numbers compared to 2011 saw huge increases; 86.1% increase in number of sales and 122% increase in total dollars sold as well as 34.7% increase in the average sales price.

My outlook for 2016 is more of the same healthy increases in sales. As I said last year: I am seeing good, consistent increase in the market numbers. I project that as the lake home sales and values continue to rise and good inventory lowers even more; more buyers will turn to lakefront lots. This will include both individuals looking to build their personal home as well as more builders looking to get back into the spec home market.

Lake area sales data has been obtained from the Lake of the Ozarks MLS based on all property type sales over the time frame from January 1, 2011 to December 15, 2015 and all other times represented in the data.

Michael has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like to work with Michael in the sale or purchase of property, contact him at 573.365.SOLD or cme@yourlake.com View thousands of lake area listings at www.YourLake.com \$1 million plus homes at www.LakeMansions.com You can also view each months' article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLakeChurns.com

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DETERRENT**

Four Seasons Realty announces four new agents

Realtor Donna Housewright brings strong attention to detail to her new career at Four Seasons Realty.

Housewright comes to Lake of the Ozarks from Steelville, Missouri with a background as a paralegal and a contract administrator in the aviation field.

"I have a love of detail that served me well in my previous careers and that will be a real value to my real estate clients," Housewright says. "It is

the little things that matter as we work our way to the closing table."

Four Seasons vice president of realty Annette Fox-O'Connor says Housewright is a strong addition to a strong team. "We are always looking for serious people who can help clients with smooth transactions," Fox-O'Connor said. "Donna has the perfect background to be a solid member of our team."

Realtor Caitlin Miller be-

lieves her background in the hospitality industry around the nation will serve her clients well as she joins Four Seasons Realty.

Miller, a North Carolina native, settled on the lake as her home after a career that took her from Florida to California and Oregon.

"I've lived in some beautiful places and when it came time to settle down, the lake was the perfect beautiful place," Miller says.

Annette Fox-O'Connor, Four Seasons vice president of realty, says Miller has what it takes to be a consummate real estate professional. "Caitlin loves to work with people and help them enjoy life and that is what lake real estate is all about," Fox-O'Connor said. "We are lucky have her join our team of professionals."

Realtor Marissa Johnson grew up on Table Rock Lake and brings a love of the lake lifestyle to her position with

Four Seasons Realty.

Johnson is looking forward to opening the door for others to enjoy the lake.

"I have strong family ties and know how wonderful it is to share the fun of lake life," Johnson says. "I'm really looking forward to helping other families and lake lovers find homes where they can share everything the lake has to offer and make their own memories."

Realtor Peggy Albers joins her father Jim and sister Mary in an association with Four Seasons that stretches back to the 1970s.

Albers brings a background in outdoor advertising and condominium sales to her new position. "I grew up at the lake and have been around the real estate industry all my life," Albers said.

"I'm really looking forward to working with my family and the Four Seasons family. I'm anxious to share my lake knowledge with clients as they look for their perfect home."



Donna Housewright



Caitlin Miller



Marissa Johnson



Peggy Albers

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

LOC-WOOD BOAT DOCK VIEW FROM THE LAKE

In 1945, the Union Electric Land and Development Company, a subsidiary of Union Electric (now Ameren Missouri), was dissolved and most of its properties at both ends of Bagnell Dam were

sold. The company then ceased its tourism operations. Included in the sale were several properties at the west end of the dam.

Allen Bowsher, who called his business Bowsher's Excursion Boat Dock, purchased the Union Electric Boat Dock and in 1946-47 sold it

to Glen Wood and John Lauck. They renamed the business Loc-Wood Boat Dock. This operation would survive to about 1985 when the Tom Sawyer Excursion Boat Dock would replace it. The Tom Sawyer Excursion Boat, a paddle-wheeler, continued the tradition of hav-

ing a large double and sometimes triple-decker excursion boat adjacent to the dam. Now, after 35 years, the Tom Sawyer Excursion Boat is for sale and not currently in operation.

In the photo (courtesy of Missouri State Archives) that accompanies this article, circa. 1960, we see the Loc-Wood Dock on a busy summer day. It deck is crowded with customers. Above, the large parking lot at the west end of the dam is packed with cars and you can see the back side of the Casino Restaurant building. Other excursion boats can also be seen in the photo.

The view from the water has changed over the past 55 years but not so dramatically that the some of what used to be there cannot be visualized. The big parking lot still exists but the Casino

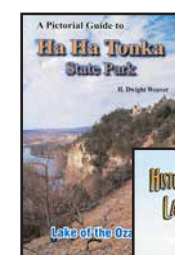
Restaurant building is gone and other structures adjacent to it have been modified so that the view is different. For more history of the landscape at the west end of the dam see the author's book "Historic Bagnell Dam Boulevard, Past and Present" published in 2010.

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

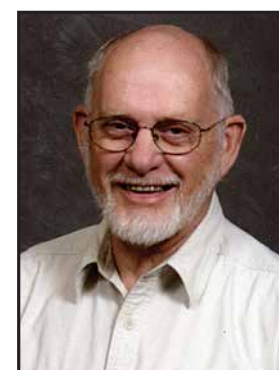
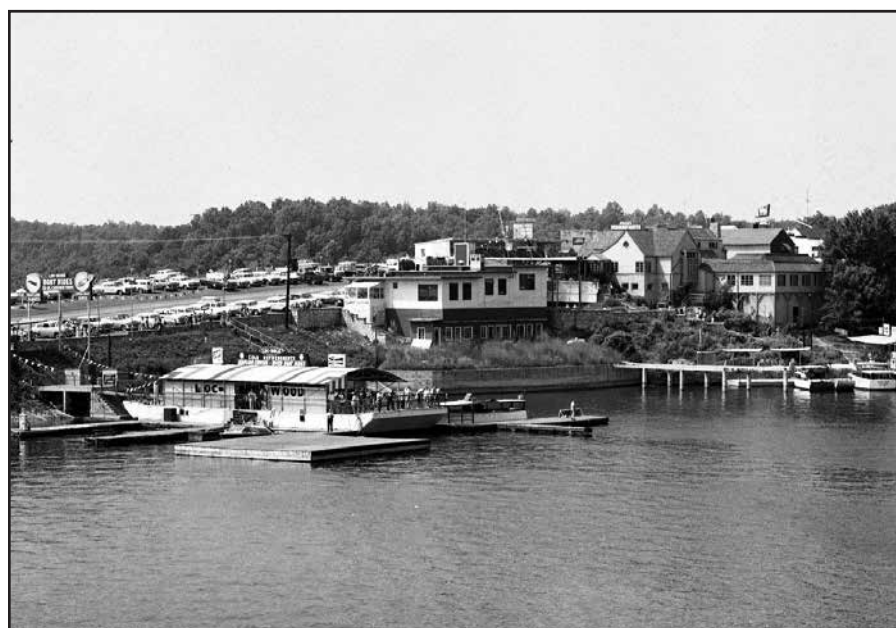
The author's latest book on Lake history – Images

of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Weaver's book "A Pictorial Guide to Ha Ha Tonka State Park" contains more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.

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



books on line.



Youth Art Competition to Illustrate Air Sports In Harmony with Nature

Calling our aspiring artist students in Missouri. Get out your art supplies and create a piece illustrating the theme "Air Sports in Harmony with Nature" for the 2016 International Aviation Art Contest.

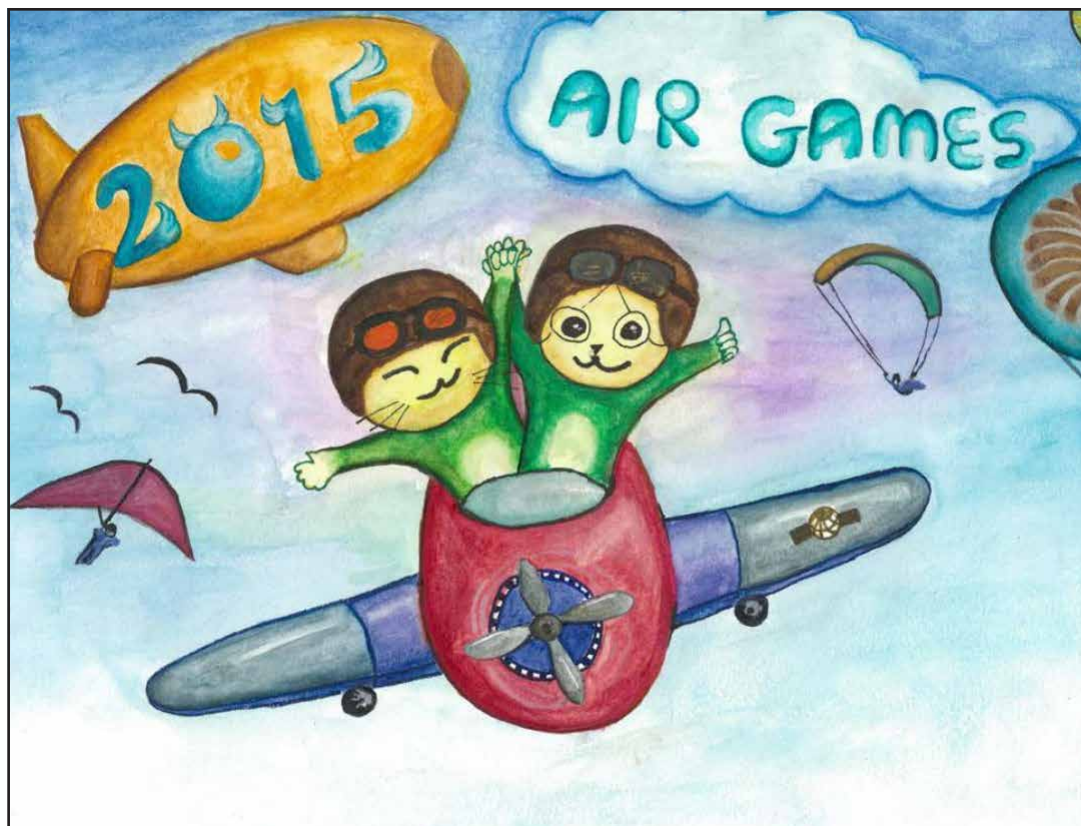
The contest challenges young people ages 6 to 17 to illustrate the importance of aviation through art. The U.S. portion of the art contest is sanctioned by the National Aeronautic Association (NAA), managed by the NASAO Center for Aviation Research and Education and sponsored by many other national aviation organizations.

All artwork must be done by hand and can be in any of the following media: watercolor, acrylic, oil paint, indelible marker pens, felt-tip pens, soft ball-point pens, indelible ink, Crayola or any similar indelible

medium. Entries are judged in three age classes for creative use of the theme. Entries from Missouri youth will be evaluated by MoDOT employees. The winners will advance to national and possible international levels of the contest.

All artwork for the state competition must be postmarked and received by Friday, Jan. 22, 2016. Missouri students submitting artwork should mail to the Missouri Department

of Transportation, Attn: Teresa Hall, PO Box 270, Jefferson City, MO 65102. For more information, call (573) 751-2589, send an email to s.hall@mo-dot.mo.gov or visit the national sponsor's site, <http://www.nasao.org/education/nasao-center-for-aviation-research-and-education/international-aviation-art-contest/>.



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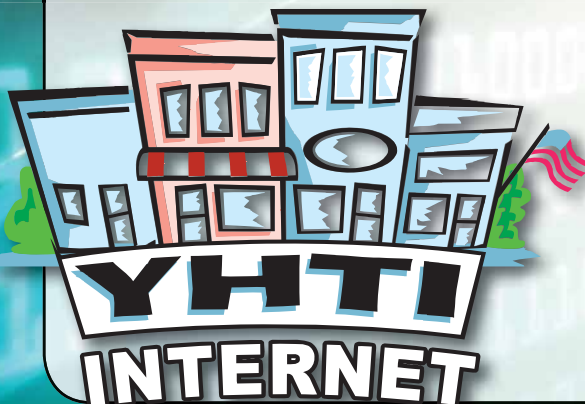
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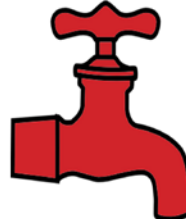
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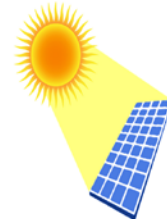
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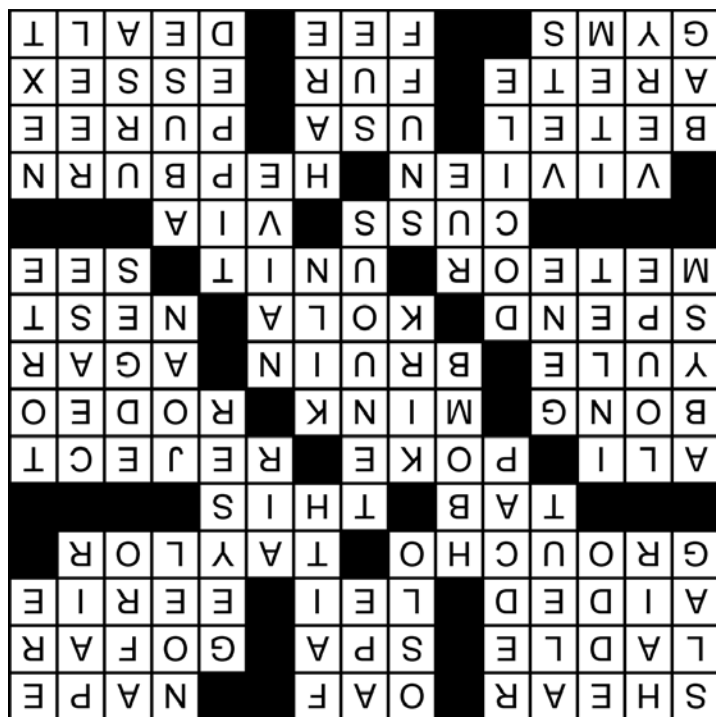
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Housing coming to allow residents to 'age in place'

continued from page 1
mayor said, adding that he'd been trying to bring senior housing to Lake Ozarks since being elected nine years ago.

The senior housing complex will be built adjacent to the newly completed Fish Haven Apartments, Phase I of the three-phase project.

In December, the first two buildings in that project were turned over to the owner for occupancy and the third was scheduled to be turned over in January, according to Ramsel. He said he originally was hoping to have Phase I completed by the summer of 2015. However, a funding paperwork glitch initially caused the development to fall behind schedule. Then the challenges of the terrain brought about additional delays.

The first two buildings contain 24 units each, most of which are two bedroom. The third building contains 12 units. Ramsel said he expects they will fill fast. Before the complex was completed, they already had a

waiting list of some 55 families wanting to move into the units, he said.

He also said income restrictions will apply. The units will be leased to households earning 60 percent of median income and market rate units will be leased to households earning 80 percent of median income which, according to Ramsel, means qualifying income for the majority of tenants will range from \$30,000 to \$42,000.

The complex also includes a clubhouse that includes an office and a community room with kitchen which can be used free of charge by residents for events like birthday parties and anniversary celebrations.

"They'll pay a deposit but if the room is cleaned up, it will be returned. We're not trying to make money on the room – we just provide it as a convenience to our residents. We'll also have scheduled monthly activities there for the residents and we'll be adding a playground in the future – I'm just not sure where it's going to go," Ramsel said,

adding that the apartments were sought after because of the convenient location, the high quality of construction and the beauty of the units. "They're really very nice inside – very attractive."

The developer said he's not yet sure what Phase III of the project will include.

"We're still looking at that but it will probably be determined by total occupancy and need. We believe both properties will fill up immediately – we're not concerned about that at all. But we'll probably wait to see what the greatest need is," he said.

Senior housing project comes with bonus

Mayor Johnnie Franzekos said the MDCD's approval of the project brought with it an added value – a \$1.17-million Community Development Block Grant from the Missouri Department of Economic Development. That grant will fund a new lift station and sewer and water infrastructure that will serve not only Fish Haven

Estates, but the entire area between Business 54, Highway 42 and Bagnell Dam Boulevard up to where the south end of Fish Haven Road dead-ends at 242.

"That grant was just the icing on the cake," he said. "That will make that whole section so much more valuable. The lack of water and sewer there has made it more difficult to market, but that won't be the case any longer."

City Administrator Dave Van Dee agreed.

"This is a tremendous opportunity for the city. I think we're going to start seeing some things taking place very soon."

He also said in an earlier interview that the complex would result in annual real estate taxes of \$20,000. Because no tax increment financing was used, taxing entities will receive the full amount.

Managing Rental Property

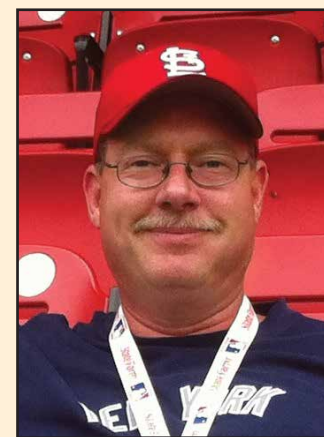
Why?

I have received a number of calls over the past few months from people looking at the option of purchasing a home or condo and putting that property on a vacation rental program. I tell each of them that they have made a great choice in reaching out to a property manager "prior" to making their purchase. Why? Well I have come across a few owners who made the mistake of purchasing a property that either could not be rented or that would be very difficult to rent.

Although we live in a summer vacation area, which in fact was recently voted as the number one recreational lake destination in the entire United States by readers of *US Today*, there are some areas that do not allow nightly rentals. There are also some areas and some properties that just are not very desirable to someone vacationing at the Lake of the Ozarks.

A few years ago I received a call from someone who had purchased a home in an area that did not allow nightly rentals. There was dead silence on the other end of the phone when I explained that they had purchased in an area that did not allow nightly rentals. I can only imagine the conversation they had with their real estate agent. It is possible that they didn't tell the agent that they wanted to use the home as a vacation rental property or that the agent just didn't know that there were restrictions on that type of usage.

I have also had a number of calls from people who have purchased a condo at a complex that just is not very desirable for rentals. The complex may have a really small pool, a lack of boat slips, horrible location or no elevator and they just purchased a fourth floor unit. I recently looked at a condo with a Realtor friend



Russell Burdette

of mine and her client. When you opened the blinds you were looking directly at another building on one side and a large tree with just a hint of water on the other side. Fortunately her client didn't purchase that unit. That would have been a real challenge!

Why do people visit our beautiful area? The Lake! A waterfront home or condo with a good view of the water is possibly the most important selling point that your property can have. We frequently get asked by guests whether the property is "on the water". And while other factors play a part in a guest's choice of properties including location, amenities and how many people the property will sleep, at the end of the day, the single most important fact is that your home or condo be on the water with a good or better yet, a great view of the lake.

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.

"Insurance Talk"

with **Belinda Brenizer of Golden Rule Insurance**

What Do Umbrellas and Insurance have in common?

Just like umbrellas protect us from getting wet during a rainstorm, Insurance umbrellas protect your assets from financial disaster. An Umbrella liability policy covers above all your liability policies including your workers compensation for an added layer of protection. It is the most inexpensive & comprehensive way to add higher limits to your insurance and is a "must" for any business.

A lot of people assume you need to be a large corporation or large business to need an umbrella and that they are expensive. The truth is you don't have to have a million dollars to be sued for a million dollars. It can happen quickly and your livelihood could be affected. Recently we have an individual driving his personal auto down a two lane road. For some unknown reason, he crossed the center lane and hit a car head on killing himself, his spouse and two people in the other car. How much is enough in a loss like this? Costs for auto accidents can easily exceed a standard policy limit leaving you and your business to pay out of your pocket if you are found legally liable. A lot of businesses have employees driving company cars that can easily get into situations similar to this and the company would be responsible. Let's look at contractors and construction companies, injuries due to work you performed or because of a product distributed or manufactured also could result in lawsuits that could jeopardize your company and personal assets as well.

An Umbrella policy provides limits in excess of your general liability, auto liability and employer's liability on workers compensation. It can also cover over your boat liability, airplanes and recreational vehicles. They can be purchased in increments starting at \$1 million and up from there.



Belinda Brenizer, CIC

Umbrella forms do vary so be sure to check out the wording as some are just "excess policies" that will trigger only when the underlying policies are exhausted and some are true umbrellas that will provide true unlimited defense payment and drop down even if no underlying for first dollar coverage on specific situations that you might not have a specific policy underlying and cover a loss that your underlying may not cover. I also so suggest that you place the umbrella with the same carrier that does your underlying auto and liability coverage.

I strongly recommend that everyone carry a personal umbrella. They are inexpensive and cover over your home, your autos and motorized and non motorized golf carts, wave runners, ATV's etc... You can normally purchase \$1 million for less than \$1 a day. I hear customers say I'm not worth a million or they can't get blood out of turnip but technically they can as they will levy future wages and earnings. This is a very inexpensive way to protect you and give some peace of mind.

Managing liability exposures makes good financial sense, no matter how big or small your business and your personal assets.

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



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Crossword Puzzle

Solution page 27 THEME: HOLLYWOOD LEGENDS

- ACROSS
1. Buzz off

6. Dunce

9. Back of the neck

13. Big Dipper shape

14. Rejuvenating spot

15. Succeed

16. Helped

17. Waikiki garb

18. *Like characters played by Lon Chaney

19. *Marx brother

21. *Famously played title role in "Cleopatra"

23. *1950s teen idol, ___ Hunter

24. Not that

25. Thrilla in Manila boxer

28. Friendly jab on Facebook

30. Set aside as inferior

35. Marijuana user's hookah

37. Stole material

39. Cowboy sport

40. Christmas season

41. Boston hockey player

43. Petri dish filler

44. Holiday activity?

46. Caffeine tree

47. Egg holder

48. *1979 Sean Connery and Natalie Wood clunker

50. Newton, e.g.

52. "___ no evil,..."

53. Spew profanities

55. Roman road

57. *Scarlett O'Hara or Blanche DuBois

60. *Katharine or Audrey

64. Asian chew

65. Springsteen's "Born in the ___"

67. Make baby food?

68. Mountain ridge

69. #37 Across, e.g.

70. English county

71. Training spots

72. ATM extra

73. Doled out cards
- DOWN

1. Smelter refuse

2. Age of Aquarius flick

3. Edible root of taro plants

4. Alaska native

5. Train station porter's head gear

6. Northern European capital

7. *Kong, e.g.

8. Country singer ___ Hill

9. Season to be jolly

10. 1970s hairdo

11. *Laurel and Hardy or Abbott and Costello

12. Old-fashioned "before"

15. Old Faithful

20. Edward Teller's creation

22. Lung necessity

24. Lacking substance

25. Deep cavity

26. Jeweler's glass

27. Coastal feature

29. *"Spartacus" star

31. *"Mommie Dearest"

32. Ruler sides, e.g.

33. This and desist

34. Type of dessert

36. *"An American in Paris"

38. Potter's oven

42. Lacking guile

45. Easily handled

49. Poe's "The Murders in the ___ Morgue"

51. Left gratuity

54. Pinch in the nose

56. Bullying, e.g.

57. Extremely

58. Any thing

59. Docs for dachshunds

60. Aesop's race competitor

61. Celestial bear

62. *Where all Hollywood legends' work winds up

63. Sales clerk's call

64. Paper or plastic?

66. Seek damages

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To qualify for AAA Approved Auto Repair status, repair facilities receive an on-site inspection by AAA Representatives during which the quality control, customer service, types of vehicles served, repair order system, equipment, staff qualifications, and insurance coverage areas are examined. Achieving AAA's Approved Auto Repair status means that this facility has technicians that the National Institute for Automotive Service Excellence (ASE) or vehicle manufacturers have certified for each service area offered, and have in place a formal training program to ensure that their technicians remain up-to-date.

AAA also conducts a survey of customers who have previously used the facility to determine customer satisfaction. The garage's record with the Better Business Bureau and Consumer Protection Agency are checked, as is its financial strength. AAA's Approved Auto Repair program enables motorists to identify quality automotive repair facilities, and provides AAA members with guaranteed repairs. AAA members are provided with the protection of dispute resolution where AAA will investigate any dispute arising between an AAA member and an Approved Auto Repair facility.

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ranty or exchange program to be returned to the manufacturer. A written cost estimate is provided and the actual cost may not exceed the estimate by more than 10 percent without prior authorization from the customer. All motorists can benefit from AAA's program as it provides a means for everyone to identify a place where quality repairs are offered.

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Hulett Chevrolet Buick GMC, Inc. is located at 513 N Business Hwy 5 in Camdenton.

Winter Survival Kit

By Dr. Rebecca J. Travnichek

Family Financial Education Specialist in the Camden County Extension Center

Are you prepared for winter traveling? I know I am not! As a University of Missouri Extension Regional Specialist, I travel the roads across Missouri in all types of weather. The Winter Survival Kit will help you find your current location, call 911, notify your friends and family, calculate how long you can run your engine to keep warm and stay safe from carbon monoxide poisoning. The app is available for free on Google Play at <https://play.google.com/store/apps/details?id=md.apps.Blizzard> and at the iTunes App Store at <https://itunes.apple.com/us/app/winter-survival-kit/id482127435>.

You can use the Winter Survival Kit app to store important phone and policy numbers for insurance or roadside assistance. You also can designate emergency contacts you want to alert when you become stranded. If you become stranded, the Winter Survival

Kit app will help you determine your geographic location and contact emergency services. The app's "gas calculator" will help you estimate how long you can run your engine on your remaining fuel. Winter Survival Kit will alert you every 30 minutes to remind you to periodically turn off your engine and to check your exhaust pipe for snow buildup. These alerts are critical in helping you avoid deadly carbon monoxide poisoning.

Winter Survival Kit also provides information on how to put together a physical winter survival kit and prepare your vehicle for winter driving, and how to stay safe when stranded in a winter storm. To prepare your vehicles for wintery weather, go to <http://extension.missouri.edu/p/AGW1010>.

The app was developed by North Dakota State University Extension Service and Devices, and funded with USDA National Institute of Food and Agriculture Smith-Lever Special Needs grants.



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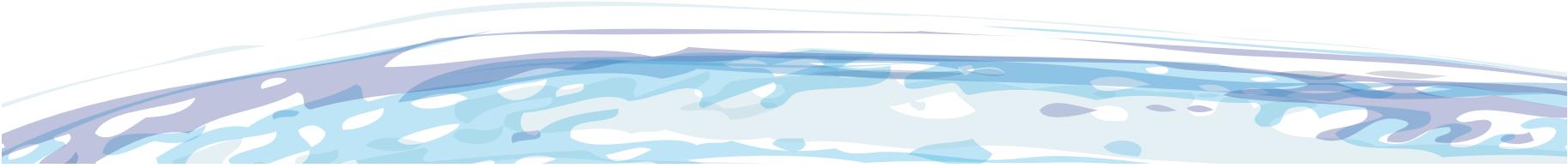
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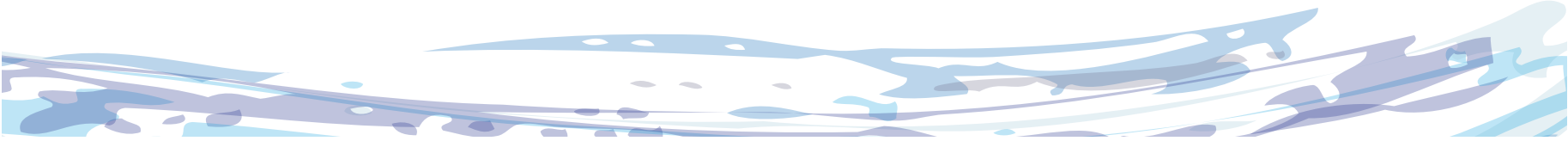
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DECK BOAT	2000 BAYLINER 2659 RENDEZVOUS 5.0 - 250 HRS - WHT - \$14,900
	2001 BAYLINER 2659 RENDEZVOUS - WHT/BLUE - \$13,500
	2001 BAYLINER 2659 RENDEZVOUS - 5.7L B3 - WHT - \$15,500
PERFORMANCE	2008 BAJA 30 OL - 496 - 300 HRS - RD/WHT - \$71,500
	1990 WEBB/CRAFT 30 CONCORDE - T7.4 - WGT/GRY - 500 HRS - \$11,900
	1997 FOUNTAIN 35 LIGHTNING - 500 HP - 250 HRS - \$54,900
	2005 FOUNTAIN 35 LIGHTNING - 496 MAG HO - 116 HRS - \$74,900
	1998 FOUNTAIN 38 FEVER - 500 H.P. - \$72,900
PONTOONS	2011 HARRIS-FLOTEBOTE 250SL - 250 VERADO 4-STROKE - 201 HRS - \$49,900
	2005 BENNINGTON 2550 RL - 225 - 339 HRS - \$34,900
	2008 CREST 250 CARIBBEAN IO - 350 MAG MPI B3 - 52 HRS - \$39,900
	2001 BENNINGTON 2575RL - YAMAHA 150 2-STROKE - WHT - \$26,900
	2005 BENNINGTON 2575RL - MERC 5.0L - WHT/GRN - \$34,900
	2005 BENNINGTON 2550 RL - YAMAHA 225 4-STROKE - WHT - \$37,800
	2005 BENNINGTON 2575 RL - 200 H.P. - YELLOW - \$37,900
	2008 BENNINGTON 2575 RL - 250 4-STROKE - 136 HRS - BEIGE/BLUE - \$44,900
	2013 BENNINGTON 2575 QCV - YAMAHA 300 H.P. - 176 HRS - BLK - \$63,900
PWC	2008 YAMAHA FX CRUISER SHO - 160 H.P. - 70 HRS - \$8,900
	2005 YAMAHA FX CRUISER HIGH OUTPUT - 160 H.P. - 70 HRS - \$8,900

OUR TRADE INS	2008 SEA RAY 240 SUNDANCER - 5.0 - 140 HR - WHT - \$34,900
	2001 MARIAH 2245 JUBILEE - 5.7L B3 - \$17,550
	1993 SEA RAY 250C - 7.4 - 625 HRS - \$10,900
	2008 CREST 250 CARIBBEAN IO - 350 MAG MPI B3 - 52 HRS - \$35,775
	2005 BENNINGTON 2575RL - 5.0L - WHT/GRN - \$34,900
	2005 BENNINGTON 2575 RL - 200 H.P. - YELLOW - \$37,900
	2001 BENNINGTON 2575 RL - 150 H.P. - WHT/GRN - \$26,900
	2005 RINKER 262 BR - MERCURY 350 MAG - BLUE - \$28,900
	1996 THOMPSON 2600 MID-CABIN - 7.4L - \$12,900
	1999 RINKER FL0TILLA 26 - 5.0 - \$7,900
	1999 CHAPARRAL 2830 BR - VOLVO 5.0 GIDP - WHT/GRN - \$28,900
	2007 MONTEREY 298 SS - 350 MAG MPI B3 - 170 HRS - RD/WHT - \$58,900
	2014 CHAPARRAL 298 SSI - TW/350 MAG MPI - RED - \$59,900
	1999 WEBB/CRAFT 30 CONCORDE - T7.4 - WGT/GRY - 500 HRS - \$11,900
	2005 CROWNLINE 316 LS - TW350 MAG B3 - 140 HRS - RD/WHT - \$61,900
	2008 SEA RAY 340 SD - 6.2L - 425 HRS - \$114,900
	2005 FOUNTAIN 35 LIGHTNING - 496 MAG HO - 116 HRS - \$74,900
	1998 FOUNTAIN 38 FEVER - 500 H.P. - \$72,900
CRUISERS	2008 SEA RAY 240 SD - 5.0 MPI B3 - 140 HRS - WHT/TAN - \$34,900
	1993 SEA RAY 250C - 7.4 - 625 HRS - \$10,900
	1999 LARSON 254 CABRIO - 5.7 GXI DP - \$14,900
	1999 REGAL 2660 - T4.3L - 360 HRS - WHT/TN - \$33,900
	1993 BAJA 290 MY - MERCURY 350 - 600 HRS - N/PPL - \$24,900
	2013 CHAPARRAL 327 SSX - T350 - 120 HRS - BLACK - \$184,900
	2014 CHAPARRAL 398 SSI - TW/350 MAG MPI - RED - \$59,900
	2000 RINKER 310 FIESTA VEE - 5.0 - 440 HRS - WHITE - \$34,900
	2004 RINKER 270 FIESTA VEE - MERC 496 MAG - PEWTER/WHT - \$38,900
	2005 CROWNLINE 316 LS - T350 MAG B3 - 140 HRS - RD/WHT - \$61,900

BOWRIDERS	2002 REGAL 3260 - T5.7 - WHT/SAND - \$63,900
	2006 REGAL 3360 - T5.7 - TT/TAN - 190 HRS - \$109,900 SOLD
	2006 SEA RAY 340 SD - 6.2L - 425 HRS - \$114,900
	1993 REGAL 3360 - T8.1 G1 - 360 HRS - \$99,900
	2005 FORMULA 370 SS - T8.1 - WHT - 400 HRS - \$139,000
	2008 REGAL 3760 - T8.1 G1 DP - N/BLUE - 235 HRS - \$159,900 SOLD
	2004 REGAL 3860 - T8.1 G1 - WHT/BGE - 320 HRS - \$164,900
	2002 REGAL 4260 - T8.1 - 630 HRS - \$124,900
	2011 REGAL 42 SC - T8.1 - N/GLACIER - 235 HRS - \$399,900
	2002 REGAL 4260 - T8.1 - 630 HRS - \$124,900
	2007 REGAL 4460 - T8.1 - NTT/BLK - 110 HRS - \$259,000
	1994 SEA RAY 500 SUNDANCER - DETROIT DIESEL ENG. - \$129,900
	1050 H.P. - 1150 HRS, WHT - \$129,900
	2013 REGAL 52 SPORT COUPE - T600 IPS - NTT/BLUE - \$809,000 SOLD
BOWRIDERS	1996 THOMPSON 2600 - 7.4L - WHT/GRN - \$12,900
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	2003 CROWNLINE 270 BR - MERC 350 MAG - 322 HRS - \$34,900
	2005 CROWNLINE 270 BR - 350 MAG - 320 HRS - WHT/MAROON - \$34,900
	2005 SEA RAY 270 - 496 MAG - 415 HRS - RED - \$42,900
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	2008 REGAL 2700 - VOLVO 8.1 G1 DP - 270 HRS - PREMIER BLUE - \$49,900
	2011 REGAL 2700 - 5.7 GXI DP - \$64,900
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	1999 CHAPARRAL 2830 BR - VOLVO 5.0 GIDP - WHT/GRN - \$28,900
	2004 REGAL 2900 - 5.7 GXI - 404 HRS - BLUE - \$39,900
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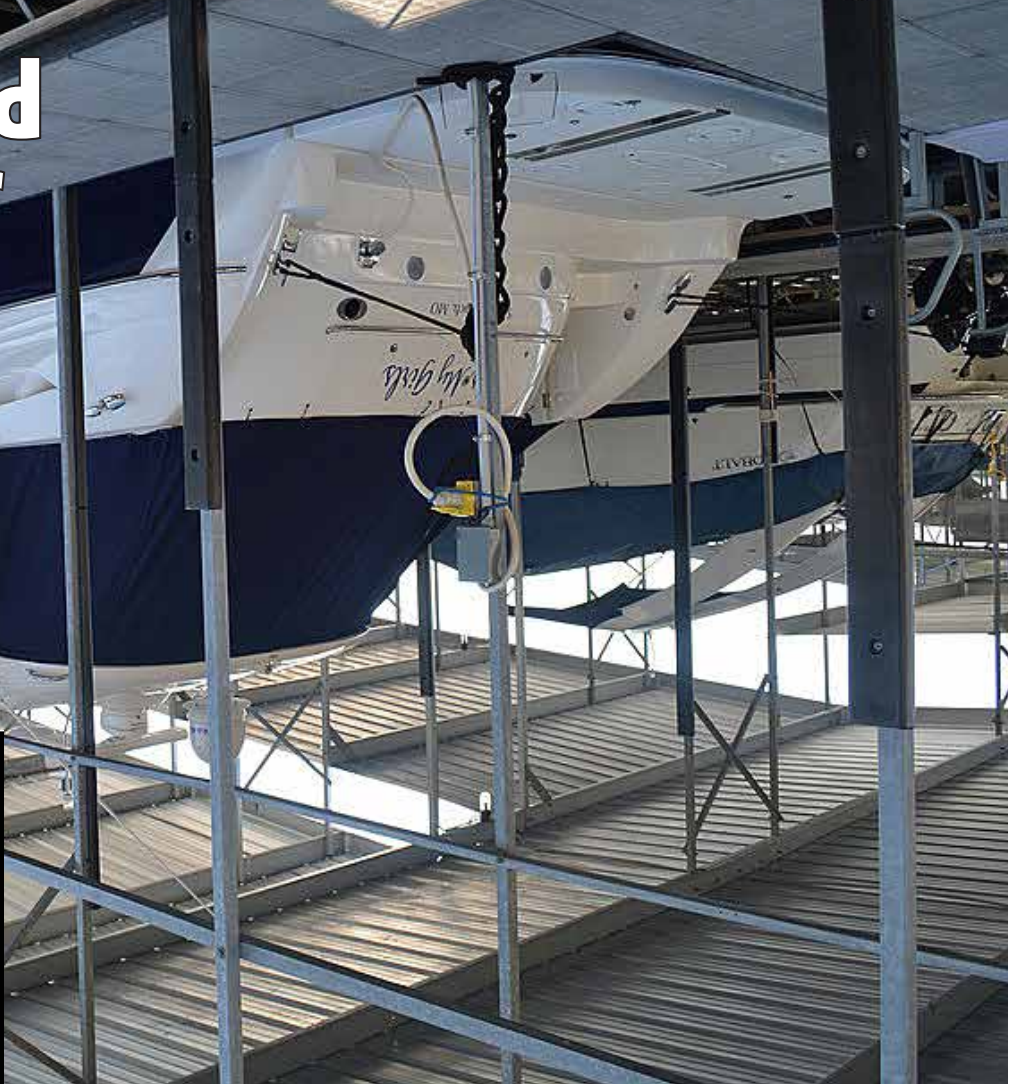




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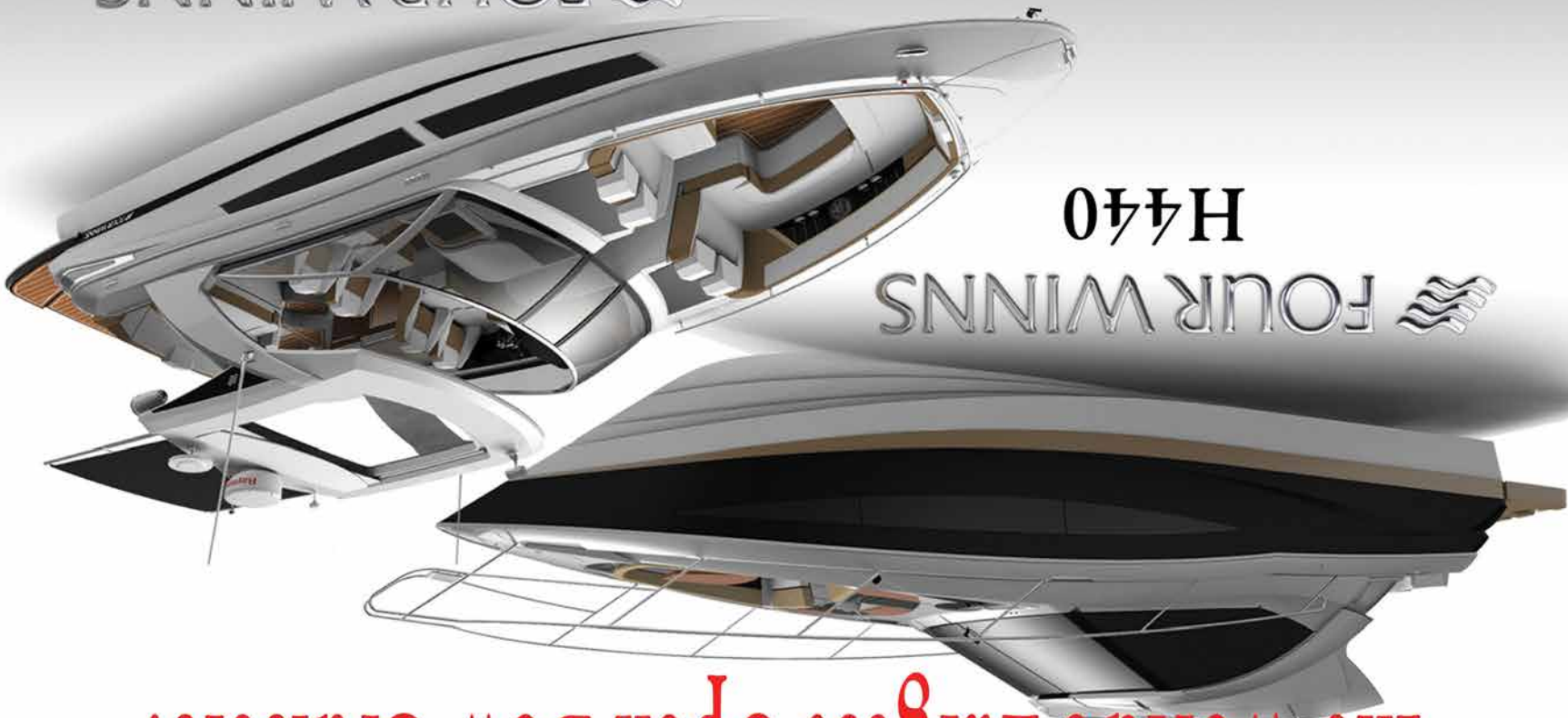
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