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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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JANUARY, 2017

BOATING ON BACK

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Boating
Lake of the Ozarks
Volume Seventeen • Issue One • January, 2017



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Park It!

Now it will be easier to do. Page 8



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Glimpses of the Lake's Past

Dwight Weaver's look back. Page 18



Crossword

Fill in the blanks on: 24 Solution: 10

Hitting the Trail

Second cross-state, rail-to-trail project is underway

By Nancy Zoellner-Hogland

The first section of the Rock Island Trail has been completed. It was dedicated December 10 with a ribbon cutting at Pleasant Hill. Missouri Gov. Jay Nixon made the ceremonial snip. That 47-mile portion of the trail, which runs between Pleasant Hill and Windsor, connects to the 240-mile Katy Trail and provides a path from St. Louis to suburban Kansas City.

"When I met with the head of State Parks in July 2015, one of the things we talked about - and this was even before we knew the 47-mile section was going to be built - was that it could take a while to get the whole 191 miles done. But they, along with the communities along the trail, moved quickly and in a year and a half, did the first 47," said Greg Harris, executive director of Missouri Rock Island Trail, Inc., formed to promote development of the trail. "We're thrilled that happened but we don't know how long the rest will take. We suspect that they'll complete the easy and inexpensive sections first - the areas that don't have any bridges."

The salvage of rails and ties is half completed on the 144-mile section from Windsor to Beaufort, near Union. If all goes as planned, in late 2017, the corridor will be rail-banked under the Rails to Trails laws and Ameren will donate their interest to Missouri State Parks.

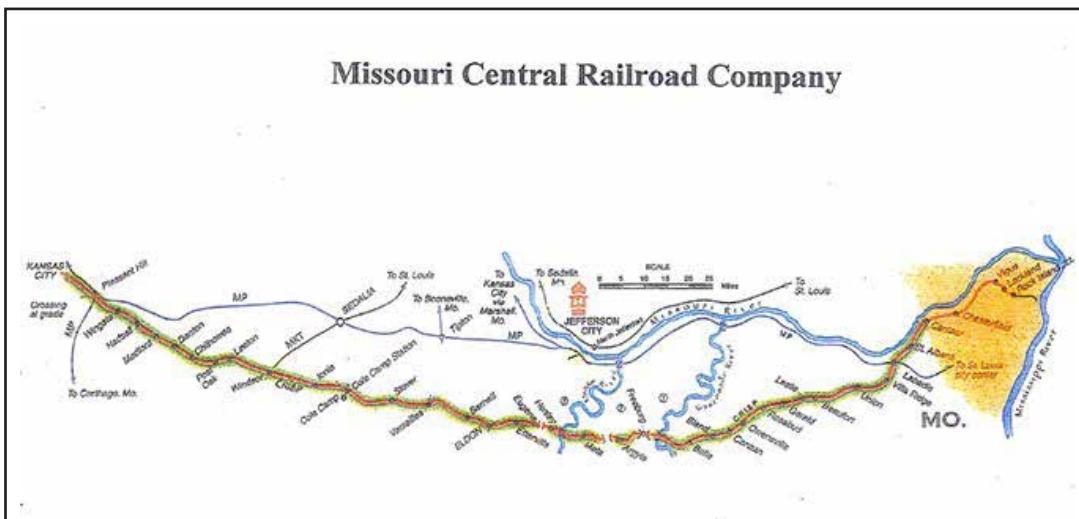
He also said that while the

rest of 144-mile trail, currently owned by a subsidiary of Ameren Electric, will remain under the control of Ameren until late 2017, a special agreement, brokered by MoRIT, will allow work to begin soon on the one-mile section that runs through the

2017 and other towns and counties are considering agreements to maintain the corridor or allow its use now as a primitive trail.

Harris said because the section west of Eldon is relatively simple and without bridges - and because the community has gotten behind the project - he expects that section to also be done quickly as well. In fact, Eldon has requested responsibility for the three miles of the corri-

the trail and a former manufacturing facility is being renovated as a senior care center. Both of those health care facilities were located to take advantage of the trail as a new community asset for transportation and exercise for their patients," he said, adding that the benefits of the Rock Island Trail, which also runs through the lake-area communities of Versailles, Stover and Cole Camp, are many.



When the rest of the Rock Island Trail is completed, users will be able to travel between St. Louis and Kansas City, then back again on two separate trails that total 431 miles. The trail will include three tunnels, one of which is some 500 yards long.

historical railroad town of Belle. Eighty percent of the funding is coming from a Recreational Trails Program grant. A 20-percent local match will come through construction by city personnel and use of city equipment. Belle plans to renovate its former MFA as a welcome center.

According to Harris, Owensville is also discussing an interim agreement with Ameren to construct three miles of trail in

dor that runs through their city limits. He said a donor with local ties has given Eldon \$150,000 in matching money to rebuild a former railroad depot as a welcome center, museum and offices for their chamber of commerce.

"It will be at the front door of downtown Eldon near its community center. Lake Regional Health Center is developing an outpatient care facility next to

According to a 2012 economic impact report, the Katy Trail State Park has positively affected both the state coffers and those of the local communities along its route. The report stated the Katy Trail has been a catalyst for tourism development. Many small businesses - from wineries, restaurants and shops to bed and breakfast inns, hotels and

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Who's representing YOU at the negotiating table?

For the latest market stats and real estate info turn to Page 20 for this month's "As the Lake Churns"

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Armchair Pilot

By Nancy Zoellner-Hogland

AFTER THE TRAGIC EVENTS of September 11, 2001, many travelers were expressing deep anxiety about flying. To take the edge off, a volunteer chaplain at Mineta San José International Airport began bringing his certified therapy dog to the airport. The idea caught on and airports around the nation began inviting handlers to bring their therapy dogs to terminals to greet passengers. Last month, those flying through the San Francisco airport got a new animal to pet – LiLou, a small, 2-year-old spotted pig. She is the first pig certified in San Francisco's Animal Assisted Therapy Program and so far, seems to be a big hit. To the delight of passengers, she performs a variety of tricks including waving, twirling and playing a toy piano.

ACCORDING TO the J.D. Power 2016 North America Airport Satisfaction Study, albeit a small increase, travelers' overall satisfaction with airports is on the rise. The survey results, released in mid-December, showed that this year's traveler overall satisfaction averaged 731 on a 1,000-point scale as opposed to 725 in 2015. J.D. Power said in a release that the 8-point increase was significant because it comes at a time when airports are seeing a 5 to 6 percent annual increase in travel. The survey asks participants to rate airports based on six factors (in order of importance): terminal facilities; airport accessibility; security check; baggage claim; check-in/baggage check; food, beverage and retail. The study included responses from 36,465 people who traveled from January to October. Portland International Airport ranked highest in satisfaction among large airports for the second consecutive year, with a score of 786. Indianapolis International Airport ranked highest among medium airports, with a score of 794. Missouri's two major airports, ranked in the "Medium Airport" class scored somewhat lower. Kansas City International had a score of 744; Lambert-St. Louis International had a score of 728. Only four other medium-sized airports, of the 33 that were included in the survey, received lower scores than Lambert.

AMERICAN AIRLINES decision makers probably will be watching this year's weather forecasts a little more closely. The airline recently was fined \$1.6 million for leaving dozens of planes on tarmacs for more than three hours without allowing passengers to depart. The fines covered delays from 2013 to 2015 at Charlotte, Dallas/Fort Worth and Shreveport airports. Although the majority were directly related to bad weather conditions, the Department of Transportation (DOT) ruled that the carrier failed to anticipate the situations and/or take appropriate action to prevent the delays. According to a release from the DOT, \$905,000 will be credited to American for steps they took to compensate passengers and to remedy situations at two of the affected airports; the remaining \$695,000 was to be paid within 30 days of the ruling.

IF YOU FLY, you better follow the rules. In November, a woman who first refused to comply with boarding and baggage check procedures, and then refused to leave a plane flying from Detroit to San Diego, was pulled off the plane by police and arrested. According to a travel blogger, police tackled the unidentified woman after she "rushed through the terminal and onto the Delta flight without checking in." The woman, described a "mouthy" and having a "big attitude," allegedly said she wanted to make sure she got overhead bin space. The blogger also reported that police may have used a taser to subdue the woman. A press release issued by Delta stated that once the woman was removed, the flight "continued without further incident."

DO YOU DREAD the day phone calls are allowed on planes? You might want to consider sharing your views. The DOT plans to soon require airlines and ticket agents to disclose in advance to consumers if the carrier operating their flight allows passengers to make calls using mobile wireless devices. Although the Federal Communications Commission currently prohibits the use of mobile devices on certain radio frequencies to be used onboard aircraft, the rules don't cover calls made with WiFi. U.S. Secretary of Transportation Anthony Foxx said not informing the traveling public about that capability could be considered an unfair

and deceptive practice. Many travelers have expressed opposition to voice calls on the grounds that they are disturbing, particularly in the confined space of an aircraft cabin, and flight attendants have asked for a ban, arguing that they could disrupt safety briefings, cause conflicts between passengers and potentially aid terrorists. Members of the public can share their opinions at www.regulations.gov, docket number DOT-OST-2014-0002.

AIR TRAVEL TIME between Kansas City and Austin, Texas will be cut substantially when Southwest begins nonstop service between the two cities. The daily flight is scheduled to begin March 13, 2017 and will be operated with Boeing 737 aircraft. According to Aviation Director Pat Klein, with nearly 100 travelers a day, Austin has been the largest destination from KC without nonstop service. In November, Southwest launched nonstop service to San Antonio.

IN MID-DECEMBER, Alaska Airlines completed its merger with Virgin Air, making it the fifth largest airline in the U.S. According to the travel site Smarter Travel, travelers will reap several rewards. Combining forces results in a network of some 1,200 daily flights to 118 destinations on a fleet that, with an average age of 8.1 years, is the youngest of the top five airlines. Members of both airlines' loyalty programs may earn miles on both airlines' flights and "elite" members of either program will get priority check-in and boarding on the other airline.

A LITTLE MORE than a year ago, JetBlue announced that Amazon Prime members could stream Amazon video inflight. Last month, the companies announced that members of JetBlue's TrueBlue program could start earning three points for every \$1 spent on eligible Amazon purchases. Although the "eligible" purchases list isn't a long one, it does include some wireless services, products sold through the Amazon Appstore for Android, some restaurant takeout and products sold by companies linked to the online retailer from Amazon.com. TrueBlue members must access Amazon's site via their TrueBlue accounts to earn points so those purchases can be tracked and points awarded.

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Some taxpayers can expect refund delays in 2017

Taxpayers claiming the Earned Income Tax Credit (EITC) and/or the Additional Child Tax Credit (ACTC) need to be aware of a new law requiring the Internal Revenue Service (IRS) to hold refunds until mid-February in 2017. This new law is a safeguard for taxpayers claiming the two identified credits. The IRS has put in place several safeguards to provide taxpayers with new identity theft and tax refund fraud protections. This means that some tax returns will receive additional review.

According to the Insurance Information Institute, a 2016 Identity Fraud Study, released by Javelin Strategy & Research, found that \$15 billion was stolen from 13.1 million U.S. consumers in 2015, compared with \$16 billion and 12.7 million victims a year earlier. In the past six years identity thieves have stolen \$112 billion.

According to Rebecca J. Travnichek, family financial education specialist with University of Missouri Extension in Camden County, this new

law may upset taxpayers initially, but overall, the taxpayers' refunds will be less likely to become subject-to-fraud and/or subject-to-identity-theft. She also advised taxpayers who count on receiving the refund early to rethink their holiday spending process because this new law requires the IRS to hold the entire refund – even the portions of the tax return not associated with the EITC and ACTC – until mid-February – at the earliest. This gives the IRS more time to help detect and prevent fraud and identity theft, she said.

IRS Commissioner John Koskinen called the new law “an important change.”

The IRS will accept and process tax returns once the filing season begins. Although payments will be delayed, the IRS advises taxpayers to “file as usual. Tax return preparers should submit returns as normal. The IRS wants to remind taxpayers that most refunds will be issued within the normal timeframe; usually less than 21 days after the tax return has been accepted and

processed by the IRS.”

For more information, visit the Where's My Refund? tool on the IRS.gov website and/or download the phone app IRS-2Go to check the status of your refund.

Koskinen said criminals have stepped up efforts to steal identities and commit fraud, and provided a list of warning signs to watch for. He said some of the most prevalent IRS impersonation scams include:

Requesting fake tax payments: The IRS has seen automated calls where scammers leave urgent callback requests telling taxpayers to call back to settle their “tax bill.” These fake calls generally claim to be the last warning before legal action is taken. Taxpayers may also receive live calls from IRS impersonators. They may demand payments on prepaid debit cards, iTunes and other gift cards or wire transfer. The IRS reminds taxpayers that any request to settle a tax bill using any of these payment methods is a clear indication of a scam. (IR-2016-99)

Targeting students and par-

ents and demanding payment for a fake “Federal Student Tax”: Telephone scammers are targeting students and parents demanding payments for fictitious taxes, such as the “Federal Student Tax.” If the person does not comply, the scammer becomes aggressive and threatens to report the student to the police to be arrested. (IR-2016-107)

Sending a fraudulent IRS bill for tax year 2015 related to the Affordable Care Act: The IRS has received numerous reports around the country of scammers sending a fraudulent version of CP2000 notices for tax year 2015. Generally, the scam involves an email or letter that includes the fake CP2000. The fraudulent notice includes a payment request that taxpayers mail a check made out to “I.R.S.” to the “Austin Processing Center” at a Post Office Box address. (IR-2016-123)

Soliciting W-2 information from payroll and human resources professionals: Payroll and human resources professionals should be aware of

phishing email schemes that pretend to be from company executives and request personal information on employees. The email contains the actual name of the company chief executive officer. In this scam, the “CEO” sends an email to a company payroll office employee and requests a list of employees and financial and personal information including Social Security numbers (SSN). (IR-2016-34)

Imitating software providers to trick tax professionals: Tax professionals may receive emails pretending to be from tax software companies. The email scheme requests the recipient download and install an important software update via a link included in the e-mail. Upon completion, tax professionals believe they have downloaded a software update when in fact they have loaded a program designed to track the tax professional's key strokes, which is a common tactic used by cyber thieves to steal login information, passwords and other sensitive

continues on Page 21

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6 Social Media Marketing Mistakes (And How To Avoid Them)

Maintaining a successful social media marketing campaign is an essential way to reach today's customer base. As with most things, there are certain strategies that lend themselves to developing a strong social media presence - and certain pitfalls that should be avoided. Don't fall victim to these common errors!



Bailey Puppel

1. Focusing Exclusively On Selling Your Products And Services

Do you know someone who only talks about himself? It usually doesn't take very long before listening to him drone on about his own personal accomplishments becomes less than interesting. The same logic applies to companies on social media. Rather than constantly publishing "salesy" posts, mix up your message by including tips, advice, behind-the-scenes pics, and other information that will appeal to your target audience. You can also share relevant content from other companies.

2. Abruptly Quitting Your Campaign

Social media is all about building strong relationships with your customers to establish loyalty and trust. A social media campaign requires a significant investment of time and energy in order to become (and remain) successful. If your campaign ends abruptly, you will leave your followers wondering why you disappeared.

3. Not Responding To Your Customers' Messages

One of the best things about social media is that it enables communication with your customers to become a two-way street. You can deliver sales messages and reveal behind-the-scenes pictures of office shenanigans, and your customers can provide feedback and ask questions. Check your notifications regularly so that you can respond to your customers' comments and messages in a timely fashion.

4. Using Excessive Hashtags

A few effective and properly placed hashtags can make the difference between a good social media campaign and a great one. However, not only will using excessive

or irrelevant hashtags not propel your marketing campaign to the next level - it may actually hurt your cause! Most people find the #use #of #excessive #hashtags #annoying. Instagram is the only channel where multiple hashtags may be beneficial. For all other channels, we recommend using 2-3 hashtags per post.

5. Giving Up Too Soon

Successful social media campaigns take time to develop. "Overnight" successes are often the result of months of patient planning and strategizing to build the foundation for an effective campaign. Don't sell yourself short by giving up on your campaign before it has a chance. Most campaigns require a minimum of 6 months (and sometimes longer) before they become successful.

6. Shirking Your Proofreading Responsibilities

Nothing ruins a reputations faster than typos and grammatical and spelling error. (See what I did there?) Publishing posts and/or blogs that are littered with typos, grammatical inconsistencies, and spelling errors is a guaranteed way to hurt your company's credibility. Proofreading your posts and blogs multiple times before hitting "publish" is absolutely essential.

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Slowly but surely, parking is being added to Strip

By Nancy Zoellner-Hogland

Visitors to the Bagnell Dam Strip should have an easier time finding a place park in the future. Sixty-some public parking spots will have been added by next May, bringing the total number of spaces to around 410.

In 2015, a decorative island in front of the Lake Ozark Christian Church was removed and 15-some spaces were added.

With financial assistance from George Tucker, owner of Tucker's Shuckers Oyster Bar who donated \$10,000 to the cause, over the summer, the old Lake Ozark Police Department building was demolished and the land was converted into a public parking lot. According to City Administrator Dave Van Dee, approximately 15 more spots were added there.

Although the city was able to use the existing concrete floor by tying it into asphalt, the price tag was still steep because asbestos was found in the building, he said. Removing it and tearing down the building cost the city ap-

proximately \$33,500. However, that didn't deter the city. Down closer to the dam, public works employees have been working to remove the curb line to create an additional 30 or so diagonal parking spots.

"After doing a little research, we found that our right-of-way extended further back than we thought it did. We realized that we could put some public parking in to help the businesses in that area and we felt we should do that," Van Dee said.

Phase 1 – the section above a landscaped island, was completed late last year. Phase 2 – a section below the island, is slightly more involved, he said, and will require a little more time.

"We'll have to take the curb up, make some cuts and add some asphalt to taper it back in but we're hoping to have it done before the car show at the beginning of May," Van Dee said, adding that the cost for both projects was minimal. "The cost of the curb drops came to about \$1,300. Otherwise, the rest was just our regular labor costs – and the city is paying the

workers whether they're grinding a curb down or patching the streets, so it's just absorbed as operational expense."

He said with completion of the last phase, the city will have hit their limit on adding parking spaces.

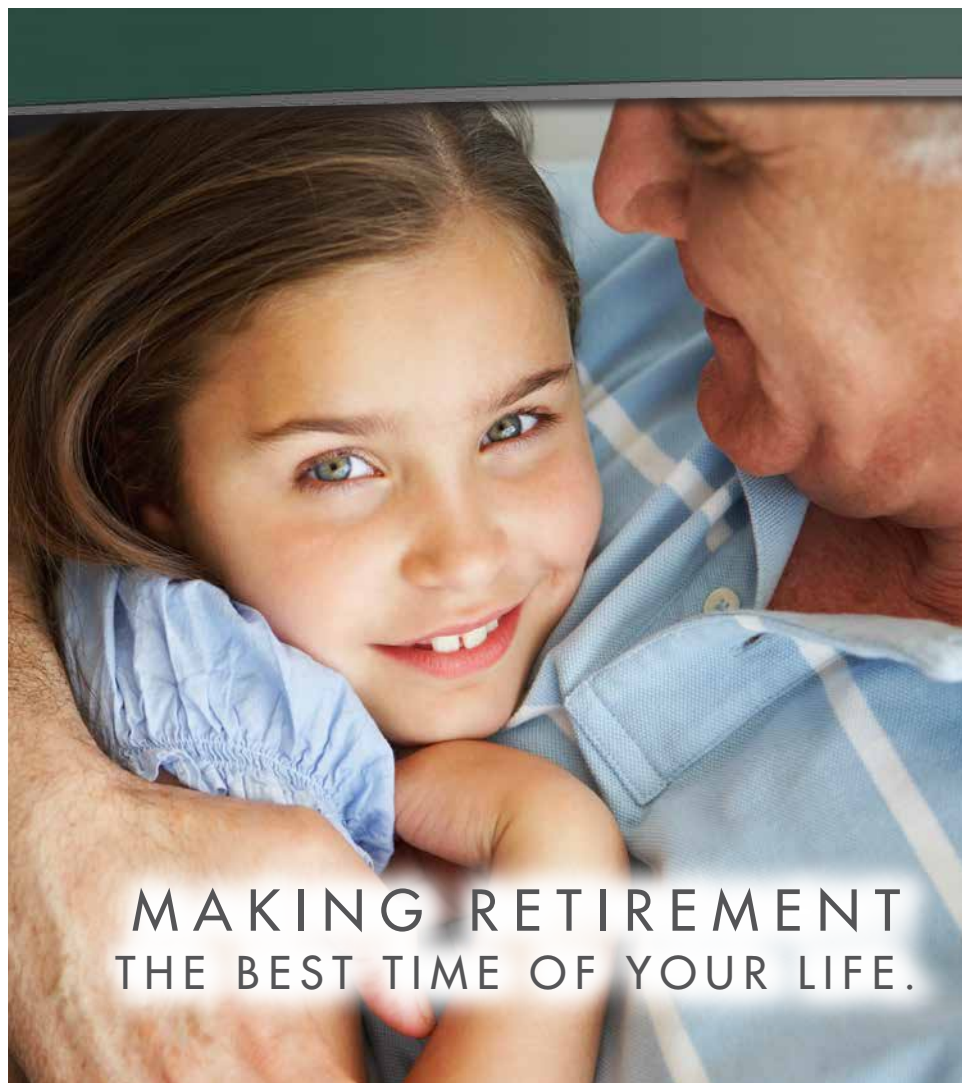
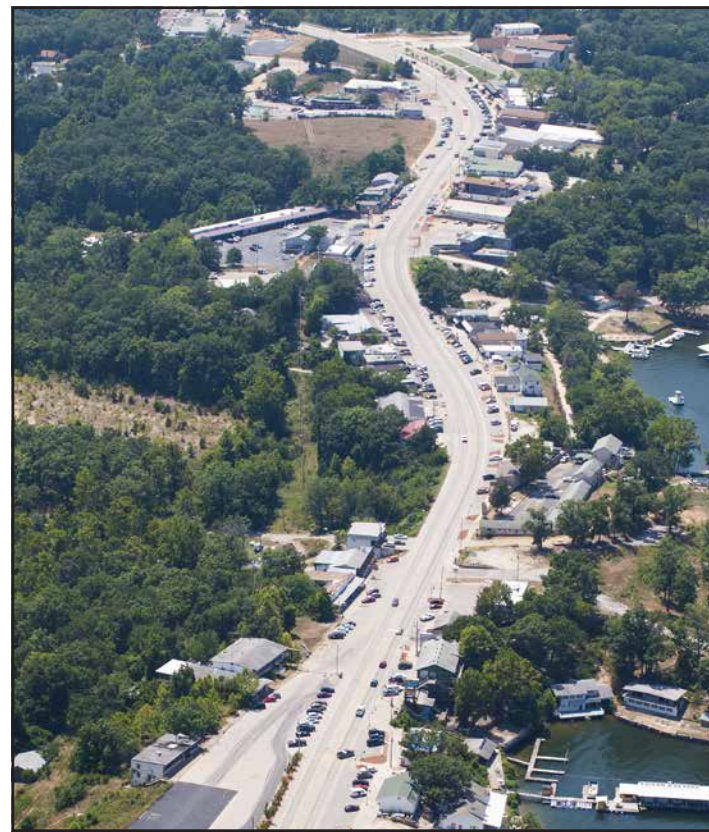
"We have one more section that we could tap into but it would be a very expensive fix because it has some drainage issues. I don't see that work happening – at least for a year or more," Van Dee said.

In the meantime, the city is still in conversation with Igwana, who purchased the Don Feese property at the top of the Strip. In 2015, Feese blocked access to 35 parking spaces and a private parking lot at the top of the Bagnell Dam Strip after a judge ruled that he – and not the city – owned the spaces.

In 2015, several business owners joined together to form the Lake Ozark Parking Improvement Group, to do just what their name implies. They were able to create approximately 100 additional public parking spaces however, at that time, they said many more

were needed. Not only is the Strip busy every weekend from May thru September, thousands flock to the area during special events like Hot Summer

Nights, held monthly from May to September, the Magic Dragon Street Meet, the Shootout Meet and Greet and the Lake Race.



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IT issues didn't delay taxing process

By Nancy Zoellner-Hogland

The Camden County Collector's office was able to get this year's real estate and personal property tax bills sent on time, but it was accomplished only "by the skin of their teeth," as the proverbial saying goes.

The county's computer system had been offline or operating with minimum accessibility since Monday, September 19, when the county's internet, information systems and phone networks were deliberately cut off. That step was taken because a security breach was allegedly discovered by someone working under contract for the County Clerk's office. The Camden County Sheriff's Office called in the Missouri State Highway Patrol Criminal Justice Information Services (CJIS) and the Federal Bureau of Investigation (FBI), which seized much of the county's computer equipment as part of their investigation.

Presiding Commissioner Greg Hasty said in late December that although the investigation had not yet been com-

pleted, the county's computer system was "finally back up, fixed and running like a top."

"But things were pretty tense. The only requirement is that the tax bills are to go out before the first of December and we got them out on like November 30," he said. "With



Commissioner Greg Hasty

regard to a breach, we're not going to know anything about that for about six months. But what was discovered was that we had a huge number of both software and hardware issues

that popped up in the middle of all this and had to be addressed. Fortunately, we were able to work through all of those and we've finally got everything running. But it's been kind-of a nightmare."

Collector Vicky Burns said "nightmare" doesn't come close to describing the situation.

"The whole process caused us a lot of delays. And then the gentleman that they hired after letting our entire IT department go didn't seem to understand our system. It was a real mess," she said, adding that for years, her office had worked with a specialist from Huber and Associates, an information technology company, on her office's AS 400 system. That computer system allows people to pay their bills online, she explained.

"It's a great system but the man the commission hired wouldn't allow our rep from Huber to have remote access. He lives in Mount Vernon so that caused even more delays because he had to spend more

time up here. He has other clients he works with too. It caused us great anguish. We didn't even know the county's IT people were leaving until they were already gone. We didn't know anything. I've been stomping a hole in the floor because of the timing," Burns said.

She said it was particularly disturbing because this was the year a new program was to be implemented that would allow taxpayers to go online, pay their bills in real time and then, at any time, print out a receipt that could be used at such places as the Department of Revenue.

"For the past three years, I had been working with Keith Thornton, one of our former IT guys, to develop that program and it was 90 percent complete. Keith had been working closely

with people at Central Bank to write the Thrift codes, but when the breach happened, he was gone – as was his computer. Now we're back at square one. All the work – all the codes that he used – it's all gone. And it's on our tax bills that we'd have that service available this year. Huber is working on it for me, and it's my goal to get that done in the next few months, but there are so many other issues that it's not a priority anymore," Burns said. "I've been very frustrated with how this whole thing happened."

In the meantime, Hasty said Huber and Associates had been hired on an hourly basis to temporarily handle all technology issues. The temporary IT person hired in September to help straighten out some of the computer problems, was fired in late November. Hasty said that in January, they would be putting that work out to bid.

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**with Michael Lasson of First
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4 Tips to Finding the Perfect Home

Are you in the market for a new home? Whether you're a first-time home buyer, looking to downsize or find something larger, there are a lot of things to consider before you start your search. In today's blog, your favorite mortgage lender at the Lake of the Ozarks offers a few tips to help you find your dream home!

1. Know Your Budget.

One thing that can really put a damper on the home buying process is finding a home you love, only to find out you can't afford it. When purchasing a home at the Lake of the Ozarks, your first step should be to get a loan pre-approval. Once you know how much you're able to borrow, you'll be able to create a realistic budget. In addition, you'll want to consider how much you can afford to pay monthly. Just because you get approved for a large loan amount, doesn't mean you can comfortably make those payments each month. The price of the home you purchase is a large factor that should be considered carefully.

2. Find a Great Real Estate Agent.

If you don't have a real estate agent in mind, your Lake of the Ozarks mortgage lender can recommend one. While you may feel like you can find a home on your own, a real estate agent brings expertise in the industry that you don't have. They are familiar with the local market, have access to properties just coming on the market, are good at negotiating and can walk you through the entire process, avoiding added stress during your home search. With the help of a real estate professional, you'll find the perfect home in no time.

3. Make a Features List.

After price, features are the next thing you'll want to consider. It's unlikely that you will find a home that has everything you want within your price range. Therefore, it's a good idea to create a features list before you start your shopping. You'll want to divide this list into sections: features you require and features you could do without if you had to. Consider the size of the home, the number of bedrooms and number of bathrooms. Be sure to keep your



interests top of mind throughout the home buying process.

4. Consider the Location.

While the house itself may be most important, you'll also want to consider where it's located. How far is the home from your work? What school district is the home in? Is it considered a "safe" neighborhood? Consider the distance of the home from various activities you like to participate in. Do you want a home within walking distance to a park? Location is an important factor to be considered. Long commutes can add extra expenses that could possibly be avoided when purchasing a home in a different location.

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Village moves forward with plan to guide growth

By Nancy Zoellner-Hogland

Henry Ford once said, "If everyone is moving forward together, then success takes care of itself."

The Village of Four Seasons Board of Trustees said they felt in order to move forward as a community and achieve success, they first needed to develop a blueprint – especially since the Village's last comprehensive plan was created in 1993.

In November, they voted unanimously to spend \$15,750 for a new plan.

The project will be headed up by Jason Ray, the director of Missouri State University's Center for Resource Planning and Management (CRPM), a research center with a statewide mission and part of the university's Department for Geography, Geology and Planning. He has a degree in Community Regional Planning from that university and previously served as the deputy director of the Regional Planning Commission in Joplin, where he said he gained a lot of "hands-on experience" rebuilding the area after the catastrophic EF5-rated multiple-vortex tornado in 2011.

"One of the functions of our center is to administer the Southwest Missouri Council of Governments (SMCOG), a regional planning commission. We provide technical planning assistance to cities and counties in that area just like the Lake of the Ozarks Council of Governments does in this area. Linda (Conner – executive director of LOCOLG) reached out to us because at the time she didn't have staffing that could take on a project like this. However, they will be assisting us in this project," Ray told the board of trustees at a special work session.

Village Trustee Jim Holcomb will oversee the process, expected to take approximately 10 months, according to Ray. However, he said the timeline would be directly related to the planning committee, who will help craft the plan, and the time they're willing to devote to the process. The Village currently has 15 members on its planning and zoning commission and, according to Holcomb, many are interested in serving on the committee and

are willing to attend meetings twice a month, if needed. Trustees suggested Holcomb also invite representatives from other organizations like the Horseshoe Bend Special Road District, Ozark Shores Water Company and Four Seasons Property Owners Association to participate on the committee.

Ray also said that although the state of Missouri puts the authority and responsibility of writing up the comprehensive plan on the planning and zoning commission, trustees have the final say on the plan's adoption.

According to the contract timeline:

Months One to Two will be spent on organization and information gathering. The CRPM staff will work with city staff and other local organizations to gather information pertinent to the planning effort. Staff and student workers will collect demographic and socioeconomic data through public sources such as the Census Bureau. The planning committee will also be established during this phase, estimated to take 140 work hours.

Month Two will also include holding a public meeting to inform the community of the general purpose and process of planning. Staff will present relevant data collected to date, and they will finalize a public survey to be distributed to residents of the community. Ray said the community could be available in Village Hall as well as distributed in a newsletter and online. Staff will create base maps to use throughout the planning process. It is estimated this portion of the study will take 60 hours.

Months Three and Four will be devoted to reviewing survey results and developing a SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis to identify community goals. This portion of the study is estimated to take 40 hours.

Months Four and Five will include a Land Use Planning and Goals meeting where possible future land use scenarios will be discussed. The committee will be asked to develop a future land use map and the group will also begin the process of setting simple and concise goals for the community,

based on survey results and other gathered information. This phase is also expected to take 40 hours.

Months Five and Six will include setting objectives and strategies for each goal, building off the previous meeting. This process is estimated to take 35 hours.

Months Six and Seven include an opportunity to continue discussion of any remaining topics not covered in previous meeting and to fine tune all of the objectives and strategies. Just 30 hours will be needed to accomplish this phase.

Months Seven and Eight will be used by the CRPM staff to write the full comprehensive plan document. That process is estimated to take 100 hours.

Month Eight will include a public open house where the draft plan will be reviewed and comments will be received. Revisions to be made based on public input will also take place in this phase, expected to take 30 work hours.

Months Nine and Ten include a presentation to the Village Planning and Zoning Commission for their comments and endorsement. Thirty hours have been set aside for this portion of the study.

The final step includes a presentation to the Board of Trustees for their adoption. Ray said it would be up to the Village's attorney to draft the ordinance needed to officially adopt the plan.

Board Chairman Arnold Sandbothe said he hoped the Village would be able to look at rezoning some of the land in the process to allow development of revenue-producing commercial establishments as well as senior-friendly housing.

"We have a lot of people who are getting older and who don't want to own a big home and take care of a big yard any more but there's really no place in our community for them to move to because everything is zoned R-1," he said, adding that he would like to find an area in the Village that would be suitable for garden homes. "We also need a mixture of people that includes millennials and many of them can't afford a half-million-dol-

lar home. I think we need to be sensitive to that need as well."

After the meeting with Ray concluded, all the trustees agreed that a new comprehensive plan was long overdue.

"The plan was to be reviewed in 1997 and then updated in 2003 but none of that

happened," Holcomb said. "As a community, we can't just sit still. We can all sit around here and talk about things that should be done but we need someone with some expertise to lead us in the process. I think we've found that."

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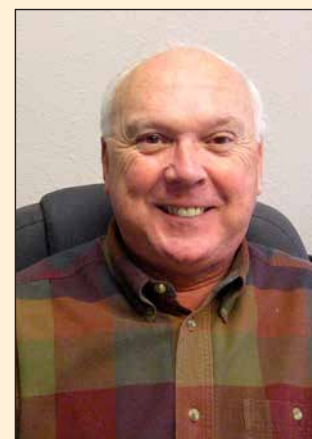
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Stakeholders seek road to economic development

By Nancy Zoellner-Hogland
Bring. More. Traffic.

That message was loud and clear at the last Parkway West Study workshop, held in early December.

The workshop was conducted by HDR, Inc., an engineering, architecture, environmental and construction services firm, on behalf of the city of Osage Beach. It was organized to gather input from stakeholders who are interested in enhancing economic development on the city's west side.

The project got its start last fall when Alderman Jeff Bethurem suggested that aldermen look at redesigning the section of the Parkway between the Grand Glaize Bridge and Lazy Days Road, incorporating a "boulevard-style" roadway with more green space, decorative landscaping and bike lanes. He said he felt the change would reflect the more residential tone of the west side and would also attract more boutique-type businesses and residential-service

businesses to that area. The board agreed and in December 2015, voted to spend up to \$70,000 on the study.

The first workshop was held this past November. A third was to be held in January 2017, however, at the latest meeting, representatives with HDR said they felt they had enough information to develop a plan of action.

"Up to and including this latest meeting, the consultant was information gathering to determine what the people want. A lot of things were discussed – beautification, more directional signs, but, in a nutshell, people are interested in just about anything that will increase traffic on the Parkway. Now that HDR knows that, they can put together recommendations to accomplish that goal," said City Administrator Jeana Woods.

Ideas to quickly increase traffic counts included improving curb appeal at exit ramps to attract more attention, installing improved signage on the Expressway to

better inform travelers, and adopting a more aggressive marketing plan. That plan could include targeting families, who would be more likely to spend time at attractions and shopping.

Long-term goals included attracting a big box store or sports complex to the city's west end. Some felt that providing quality housing would bring more residents – and potential customers – to the area, while others expressed support for an economic development plan that would attract quality jobs to keep more young people at the Lake after graduation.

Loftier goals included finding a way to keep traffic on the Parkway instead of allowing it to flow on to the Expressway once it crossed the Grand Glaize Bridge and opening the west end of the Parkway where it currently dead-ends at Lazy Days Road.

Few, however, expressed an interest in collecting a special tax to help fund some of those plans and Woods said some of

the ideas were either outside the scope of the city's responsibility or the city's budget.

The Missouri Department of Transportation (MoDOT) already offered to tackle one of the plans but was turned down. Their proposition came some three years ago.

In November, 2011, the section of the Expressway running west/south from the Grand Glaize Bridge to western edge of Osage Beach opened. Accidents began occurring soon after. A fatal crash on April 28, 2012 at Key Largo prompted MoDOT to close the intersection to all traffic leaving Osage Beach Parkway. The combination of the opening of the Expressway and the closure of the intersection greatly reduced traffic on the west end of the city.

Business owners west of KK, who said the road closures and resulting lack of traffic in the area was crippling business, began putting pressure on the city to find a solution. At a Board of Aldermen meeting, Mark Beeler with RE/MAX

Lake of the Ozarks said 20 businesses west of the Grand Glaize Bridge were for sale at the end of August, another seven were in foreclosure and property values on the west end of town had dropped to \$1.13 to \$3.26 per square foot compared to \$9.40 to \$13.75 on the east side of the bridge.

In response to the complaints, MoDOT held a town hall meeting to discuss three turn options - right-in, right-out only from U.S. 54 and at Key Largo, Runabout Drive and Spring Valley intersections; right-in, right-out, with the left-ins only at Key Largo from northbound traffic on U.S. 54; or a full-access intersection from the Key Largo but a right-in, right-out access from the Osage Beach Parkway side.

At a Board of Aldermen meeting some months later, MoDOT presented an option showing a slip ramp that would tie in with a roundabout to be located near the intersection of Osage Beach Parkway

continues on page 21

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It's the time of year for exhibitor marketing

Submitted by Bruce Mitchell,
Lake of the Ozarks SCORE

When it's too cold outside to do much boating, landscaping or home remodeling, the next best thing is to dream about it – and to attend trade shows to find new ideas and products to make those dreams come true.

To help business owners take advantage of the opportunities that will be presented at these shows, several organizations have partnered to present a workshop this month. (See information below.)

SCORE has also put together a list of guidelines to answer one of the questions we're most often asked by business owners at this time of year, "I am going to be exhibiting in several business in the coming months. Do you have any hot tips for more profitable exhibiting?"

The answer is a resounding "Yes!" The following hints and techniques will all help you obtain more profitable exhibiting:

•Guide your actions by the answers to these questions: (1) Why are you going to the show? (2) Who is your target audience, (3) When you engage a target, what do you want to communicate to them? 4) When the show is over, what is your measure of success?

•Everyone involved in the outcome of the event, especially sales and marketing must be involved from the get-go. Marketing may be responsible for the event, but they need to include the other functions to make it work for all involved.

•The work of managing trade shows is not administrative, it is strategic.

Trade shows must be looked upon as a venue for business opportunities. Most events fall short of their goals, since there is no closed loop lead follow system.

•Generating a return on your trade show investment starts with business objectives. Then, create supporting strategies and tactics. If your objective is leads for sales, then what are you going to do to generate leads (strategies) and how are you going to do it (tactics)

•What you use to attract, is who you will attract. Food attracts hungry people, not qualified prospects. Find the attraction that will draw your target audience, then create a plan around the attraction.

•Be open to welcome and talk to everyone, but don't get bogged down with someone who cannot help you meet your exhibiting objective(s). Determine what characteristics determine a qualified attendee and ask good questions before committing to spend any more than a few minutes with someone. Time is your competitor.

•Go professional. If you show up with a table and wrinkled banner pinned to the drape, you don't look like you are in business. Invest in a lightweight display with high quality graphics. There are many sources of great graphics on the Cape.

•Pre- and post-event communication is critical to attract the right visitors and to reinforce the messages delivered at the show to the audience.

•Divide and conquer - don't sit with your team mates, eat with show attendees. You are there to network with customers and potential prospects. What better way than the "break bread" together.

•Measure everything – number of leads, value of leads, number of people that stop to talk to you, sales generated from the show leads.

•Train your staff - prepare them to work the show by transitioning skills from the field to the show floor.

•If generating leads is your objective, determine who will be responsible for lead follow-up before you go to the show. If personal follow-up is required, bring a calendar and make an appointment while the attendee is at your exhibit.

•Differentiate yourself. Make your exhibit, your staff and your presentation stand out so that visitors will take notice and remember you.

•Promotional products can deliver higher quality returns than most forms of advertising. Industry research has

found:

84 percent of respondents said that a branded promotional gift increases brand awareness

66 percent of respondents said they could remember the brand on a promotional product for at least a year.

87 percent said they kept a promotional product longer than 12 months

79 percent said they would likely do business with the company in the future

Effective giveaways are not a last minute decision. They need to be part of the overall plan. They are part of the promotions planning.

•The first job of your exhibit is to attract attention. The second is to be the stage upon your staff does their work in engaging, qualify, communicating and closing on a commitment.

For more information on how to enhance your trade show experience, plan on attending a free workshop "Be A Tradeshow Standout-Tips and Tricks From Successful Exhibitors" from 10 a.m. to noon on Tuesday, January 10 at the Lake West Chamber of Commerce, 125 Oddo Dr in Sunrise Beach. The workshop is sponsored by the Camdenton Area, Lake Area and Lake West Chambers of Commerce, University of Missouri Extension, the Lake of the Ozarks Marine Dealers Association and Lake of the Ozarks SCORE. You can register by calling the Camdenton Chamber at 573-346-2227. The workshop is free to members of sponsoring organizations and \$20 to all others.

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A Matter of Trust Estate and Gift Taxes in 2017



Trenny Garrett, J.D., CTFA

The amount exempt from federal estate and gift taxes goes up to \$5.49 million per decedent on January 1, 2017, an adjustment for 2016 inflation. Married couples have two exemptions, so they can shield \$10.98 million from transfer taxes. However, in the minority of states that continue to have estate and/or inheritance taxes, the amounts exempt are generally much lower.

The federal gift tax annual exclusion continues to be \$14,000. No adjustment will be made to this threshold until the accumulated inflation pushes it to \$15,000. Married couples who split their gifts (that is, treat a gift by one as made equally from both of them) may give \$28,000 to each of as many persons they wish, without putting a dent in their \$10.98 million combined lifetime gift/estate tax exemption.

However, there is a real question concerning how much longer the federal estate and gift taxes will stay on the books. A majority of Republicans as well as many Democrats are on the record as favoring the end of these complicated taxes, as the revenue they raise is not significant in the federal budget. Some have defended these transfer taxes as a barrier to the accumulation of dynastic wealth, but history suggests they have not succeeded in meeting that objective to date.

President-elect Trump included elimination of the federal estate and

gift tax in his tax reform proposals during the campaign. This is likely to be a lower priority than reformation of the corporate tax, which has a far greater impact on economic growth. Still, if the tax-reform train pulls out of the station in the spring, modification of estate and gift taxes is likely to be one of the cars.

Even if the taxes are repealed, however, that won't mean the end of planning for "death taxes." It appears likely that in place of the estate tax we could see a return of carryover basis, as happened in 2010 (the year the estate tax was optional). Alternatively, unrealized capital gains might be subjected to a capital gains tax at death, as is already done in Canada.

As we start the New Year, it is always a good idea to talk to your accountant or estate planning professional about the year ahead and any goals you may have. Please contact Trenny Garrett today at 573.302.2474 or trenny.garrett@centraltrust.net.

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Missouri takes the lead in job creation

A newly released report shows with 57,100 new jobs, Missouri is leading in job creation over the last 12 months. Missouri also ranks in top 10 for the nation for job creation during that period. Gov. Jay Nixon said the report is "more proof that hard work pays off."

In late December, he shared

the state-by-state numbers released by the U.S. Bureau of Labor Statistics showing Missouri's net gain of jobs over the last year led all eight of its neighboring states. The same data showed Missouri was tied for the largest statistically significant decrease in the nation in the unemployment rate in

November.

"On my very first day in office, I pledged to turn Missouri's economy around and create good jobs for working families across our state," the governor said in a prepared release. "Over the last eight years, we've cut our unemployment rate in half, revital-

ized our manufacturing industry and made Missouri an internationally-recognized center of high-tech innovation and entrepreneurship. This report showing Missouri leading the region in job growth is more proof that hard work pays off. By balancing budgets and making smart investments in our students and workers, we've positioned Missouri to compete and win in the global economy."

The BLS report also showed Missouri's nonfarm payroll employment grew by 1,900 jobs in November, reaching a new record high for the state with 2,842,200 jobs. The state's unemployment rate for November also went down by four-tenths of a point to 4.7 percent.

In August, Missouri was named the 6th best state in the nation for its annual advanced manufacturing industry job growth in a new report from the Brookings Institution. The same report also found that Missouri is the eighth best state in the nation for output growth of its advanced manu-

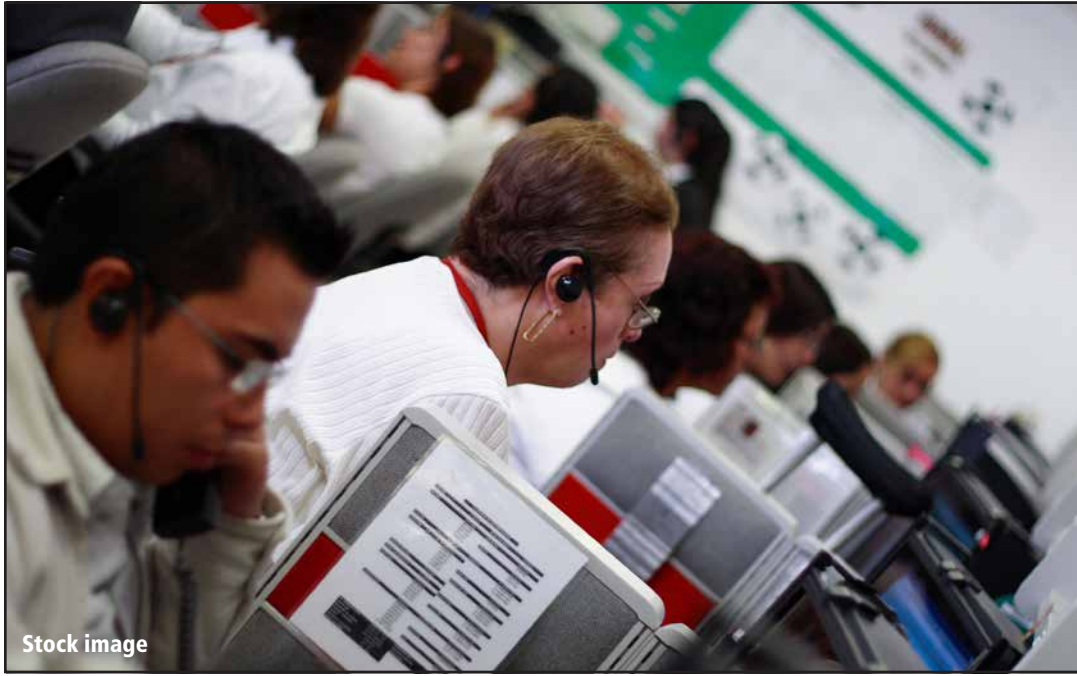
facturing industry.

More good news came from the University of Missouri Extension Business Development Program showing that from 2014 to 2016, the BDP assisted Missouri companies with technical assistance and education resulting in the following outcomes:

- **23,927 jobs created or retained**
- **\$900 million in sales increases**
- **\$436 million in new investment**
- **\$1.1 billion in government contracts.**

This represents one job created or retained for every \$844 in funding, and \$120 of economic impact for every \$1 invested. This is a return of \$2.43 billion for a federal, state and local investment of \$20.2 million.

The nearest BDP is located at the Camden County Extension. For more information on services offered, contact Jackie Rasmussen, international trade and business development specialist, at 573-346-2644.



Stock image

Wine, Dine, & Unwind

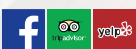
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Backwater Jacks customers in the swim of things

By Nancy Zoellner-Hogland

Although the thought of taking a dip in an outdoor pool would probably send shivers down most people's spines at this time of year, it's putting a smile on the face of a local developer.

Gary Prewitt, the registered agent for Grand Teton Mountain Investments, LLC, the parent company for Backwater Jacks, was just given rezoning approval that will allow him to build a sizable entertainment pool with swim-up tiki bar on an 8.69-acre piece of vacant commercial property adjacent to the restaurant. Although the exact dimensions haven't yet been determined, a spokesman for the project said the pool depth will be shallow – designed more for sunbathing and splashing than swimming. Extensive deck space for sunning and mingling will surround the pool, which will provide a zero entry for easy access and in-water tables and seating, new to Lake of the Ozarks. A boardwalk will run between the pool and the Lake.

"The pool project combined with last year's significant im-

provements will make sure Backwater Jacks continues to be one of the Lake's best dining and entertainment destinations. We look forward to a great season and a great future as part of the Osage Beach business community," Prewitt said.

In the winter of 2015-2016, he greatly expanded the indoor dining space, added a new kitchen facility and new restrooms and gave the restaurant a completely new look. He also added 105 new parking spaces.

The soon-to-be-built addition will not only provide another entertainment option at the Lake, it will also provide additional employment opportunities. Prewitt's spokesman said that in 2016, Backwater Jacks employed 76 people and generated more than \$160,000 in sales tax revenue. He said the addition of the pool will provide another dozen or so jobs and is expected to greatly increase revenues.

Work on the property, which is currently vacant, will begin in January – weather permitting. Prewitt plans to have the pool open and ready by the start of

the season.

According to Osage Beach city officials, the rezoning took the property from Agricultural to C-1 General Commercial with an E-1 Entertainment Overlay. Per the Land Use Chapter of the City of Osage Beach Municipal Code, no live music will be allowed at the outdoor venue and any additional lighting must be shielded to direct light inward

and not increase light intensity on adjoining properties.

In addition, the rezoning did not increase the number of docking facilities or boat slips allowed for the property. According to the city's rezoning paperwork, any additional customer base will come via the roadways, "meaning additional impact to the cove in which the subject property is located

should be minimal."

The Planning Commission unanimously recommended approval at their meeting on November 8. No one spoke for or against the proposal at a public hearing in December.

"We have come to a good solution with the city that allows us move forward," Prewitt stated in an earlier prepared press release.



GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

BURIED BUT NOT FORGOTTEN

There are many interesting rock features along the shores of Lake of the Ozarks. There were even more before the Lake existed. Unfortunately, no one bothered to photograph them before 1931 so their images could be preserved. They still exist but are inundated. The odds that anyone living today will ever see them are slim because the Lake will probably be around as long as Bagnell Dam exists. Even divers are out of luck because visibility beneath the Lake surface is extremely poor.

If you think unique shoreline rock features above the water today are safe from development, think again. Today they blow hill-sides away and decapitate hills to build condos and for other reasons. Rock formations can still be destroyed, buried or inundated when they get in the way of progress. The photo that accompanies this article was taken by the author in 2005 before the Highway 54 Expressway was built. It features a rock formation that is the product of Osage River erosion over eons of time. It stood in the



cove just east of the former Potted Steer Restaurant at the west end of the Grand Glaize Bridge. Most people driving by before the Expressway was built probably never even saw it although it was in plain sight. It roughly resembles a hand with all fingers folded except for the index finger which points skyward. Its highest point was probably 15 feet above its base. A high-water mark rings it.

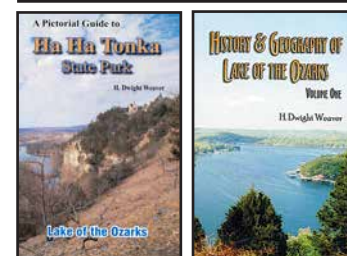
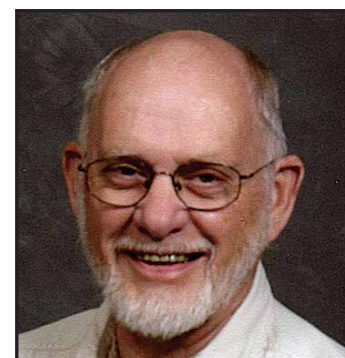
Alas, this remnant of geologic antiquity withstood the ravages of the ages doing battle with all that nature could throw at it, but it couldn't withstand the designs of man. The formation now lies beneath many tons of rock and soil fill that make it possible for the Expressway to swing around the old Potted Steer building that is itself now being demolished.

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



Hitting the Trail

Second cross-state, rail-to-trail project is underway

continued from page 1
campgrounds – benefit from the ongoing stream of customers. The economic impact study found that trail-related expenditures made by these customers in 2011 generated nearly \$18.5 million a year in economic impact for the state, and supported 367 jobs with a payroll of \$5.1 million. The overall economic impact to the local trail communities from visitor spending is \$8.2 million. For every dollar spent by Missouri State Parks to operate Katy Trail State Park, Missouri's economy saw an \$18 return on investment.

"The Rock Island Trail will have even greater usage and impact per mile because it goes through the middle of towns where it will be used as transportation for school and work, and for recreation. The longer trail system will attract even more bicycle tourists. Stores and restaurants along the Rock Island Trail are already in place,

portation safety and efficiency will also improve along 93 miles of highways because the trail will provide an alternative for non-motorized vehicles and pedestrians. Examples include the 60 miles paralleling Highway 52 from Windsor to Eldon and the 33 miles along Highways 28 and 50 from Belle to Beaufort. State park planners want to allow horses and buggies on the trail in the Versailles area where large numbers of Groffdale Conference Mennonites now use Highway 52.

A safe route to school will be created by the trail at Owensville.

"Their schools are just east of Highway 19 and the town is mostly to the west, so students have not been allowed to walk or bicycle to school for safety reasons. The completed trail will pass under Highway 19 and will also provide a safe route," Harris said.

The salvage of rails and ties is

communities are working on alternative routes for the four-to-five-mile "Greenwood Gap," where there is no rail corridor available from Lee's Summit to Pleasant Hill. For more information on that project, visit <http://www.jacksongov.org/776/Rock-Island-Rail-Corridor-Authority>.

He said that in St. Louis, two organizations are eager for the Rock Island Trail to approach their regional trail network. The Katy Trail is just a few miles away at Washington, where the new Highway 47 Bridge over the Mis-

souri River will be bike-friendly. Further east on the Katy Trail, the Highway 64-40 Boone Bridge connecting to Chesterfield Bottoms is also bike-friendly. For more, visit <http://greatrivers-greenway.org/> and <http://trail-net.org/>.

Springfield also wants to connect their 35 mile <http://www.friscohighlinetrail.org/> ending at Bolivar to the Rock Island Trail. The route will include Warsaw, connecting its trail system to the Rock Island Trail at Cole Camp. Jefferson City is dis-

cussing connections between the Katy and Rock Island Trails at Eugene or Eldon.

More than 4,000 people follow the Rock Island Trail's Facebook page, with more than 20 being added each week. Harris said followers are evenly split between male and female. While ages are varied, 49 percent are between 35 and 54, 18 percent are 55 to 64, and 9 percent are 65 or older.

Visit www.rockislandtrail.org for more information or to join MoRIT online.



in sight from the trail and they are open most days, not seasonally or on weekends. Windsor is already seeing new tourism revenues," Harris said, adding that economic development is a major motivator for the towns that grew due to the Rock Island Railroad and were hurt from its decline. "Missouri will attract more international bicycle tourists when they can ride a loop of the Katy Trail along the scenic Missouri River, and the Rock Island Trail, with its three spectacular bridges and three tunnels that are two to five football fields long. In addition, many different loops will be possible that include Kansas City and St. Louis."

Harris said that rural trans-

half completed on the 144-mile section from Windsor to Beaufort, near Union. In late 2017, the corridor will be rail-banked under the Rails to Trails laws and Ameren will donate their interest to Missouri State Parks. To track the progress, visit <https://www.powerforwardmo.com/rockisland>.

According to Harris, several communities are planning to connect to the Rock Island Trail. Kansas City's Jackson County purchased 17.7 miles of former Rock Island Railroad corridor from the Truman Sports Complex on I-70 through Raytown and Lee's Summit. A trail will be constructed in 2017-18, with longer term goals of adding commuter rail and/or buses. Area

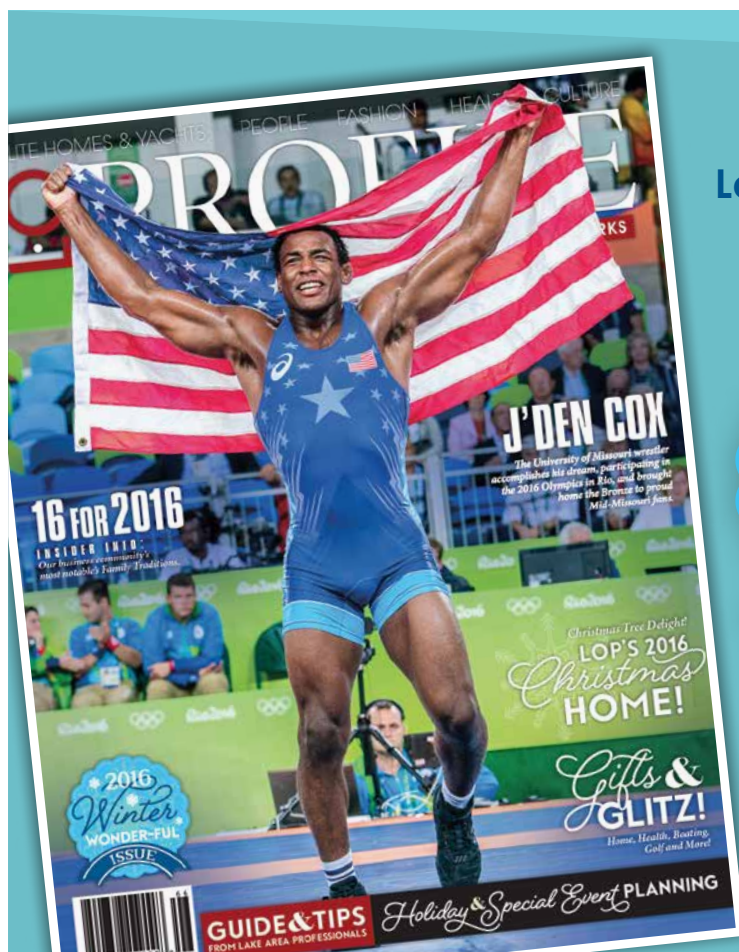


Lake Area Ribbon Cuttings

The Lake Area Chamber recently held a ribbon cutting for First State Bank Mortgage at their new location at 4655 B Osage Beach Pkwy in Osage Beach. The ribbon cutting took place on Oct. 19 at 4:30pm, with First State Bank Mortgage's lake lending team of Michael Lasson, Bob O'Steen and Michelle Lasson, other First State Bank Mortgage staff as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, please call 573.365.LOAN (5626).



Lake Area Chamber Holds Ribbon Cutting for Shear Bliss Styling Salon. The Lake Area Chamber recently held a ribbon cutting for Shear Bliss Styling Salon at their new salon at 1667 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on Dec. 5 at 4:30 pm, with owner Allison Lamb, several Shear Bliss staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. Please call (573) 693-1675, or visit their Facebook page at Shear Bliss Styling Salon.



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As the Lake Churns Surveillance Systems



Real Estate and Lake News with C. Michael Elliott

With the progression of inexpensive technology; many homes now have video and audio surveillance systems that record the information to a local hard drive or a remote server. The ease and convenience of these systems can go a long way toward providing peace of mind about keeping your home safe and secure. They are also a great way for second homeowners to keep an eye on their property. If you are a homeowner who has your home for sale; can it also be a great way to see what buyers think about your property?

Before you choose to do this, please consider the laws in your state. I am not an attorney and what is legal versus illegal when recording people without their knowledge differs from state to state. You should consult an attorney with specific questions before you do anything along these lines. I will share with you a summary of what I have researched regarding these laws in Missouri.

Per The Digital Media Law Project: Missouri's wiretapping law is a "one-party consent" law. Missouri makes it a crime to intercept or record any "wire, oral, or electronic communication" unless one party to the conversation consents. In Missouri, you may record a conversation or phone call if you are a party to the conversation or you get prior consent from one party to the conversation, unless you are doing so to commit a criminal or tortious act. Missouri also prohibits the disclosure or use of the contents of any wire communication obtained in violation of this section. Violation of the Missouri law is a class D felony, punishable by imprisonment and fine. In addition to subjecting you to criminal prosecution, violating the Missouri wiretapping law can expose you to a civil lawsuit for damages by an injured party.

This law only extends to oral communications which are "uttered by a person exhibiting an expectation that such communication is not subject to interception under circumstances justifying such expectation." You may be able to record in-person conversations occurring in a public place where there is no reasonable expectation of privacy without consent.

My opinion from researching the law and taking ethics into consider-

ation is that a buyer should be made aware if a home they are viewing has recording devices. I think any advantage you may gain is not worth the possible repercussions. I also believe disclosing this to the potential buyer is the honest and right thing to do!

My suggestion to buyers and their agents is to be mindful that homes may have recording systems and be conscious of your conversations while viewing a home. You can also make a habit of inquiring whether a home you are considering has such a system.

Disclosure of surveillance systems should be easily accomplished by posting a sign at your entrance stating that this home has an audio and video recording system. I also believe that this disclosure should also be made to other agents conducting showings either via the MLS or other form of communication. If the system is to be included in the sale of your home, this could be a plus to the buyer. If you would prefer not to disclose this information, I suggest turning off the devices during showings. The reason owners are asked to leave during showings is so buyers can have privacy and feel comfortable while looking at a home. To record them without their knowledge seems like an invasion of privacy and lack of respect, in my opinion, even if it is your home.

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

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Stakeholders

continued from page 15
and Lazy Days Road. MoDOT also proposed construction of a 2.75-mile-long, two-lane, two-way outer road that would extend Osage Beach Parkway and hook it up with the existing service road running from Route Y to Lamar Advertising. The board voted to ask MoDOT for both the slip ramp with the roundabout, on a 50-50 cost share basis, and the outer road, with one-third coming from the city and the other two-thirds coming from MoDOT. If land owners along the proposed route donated the right-of-way needed for construction, that would be considered an 'in-kind' donation and the city's share could drop even lower.

Soon after, members of the Westside Business and Property Owners Coalition attended

a meeting and argued against the proposed remedy because, according to a spokesperson for the group, it would not resolve the problems that caused businesses to close and property values to plummet. Instead, they asked the city to consider sharing the cost of an economic impact study before settling on any long-term fix.

Aldermen expressed surprise at their lack of support, and then decided to drop the project altogether. During the budgeting process, aldermen redirected money that would have been used for the outer road to widening Nichols Road. In coming months, the Missouri Highways and Transportation Commission reported that falling revenues, tied to state and federal fuel taxes, meant all new projects would be put on hold indefinitely.

Refund delays

continued from Page 4
data. (IR-2016-103)
"Verifying" tax return information over the phone: Scam artists call saying they have your tax return, and they just need to verify a few details to process your return. The scam tries to get you to give up personal information such as a SSN or personal financial information, including bank numbers or credit cards. (IR-2016-40)

Pretending to be from the tax preparation industry:

The emails are designed to trick taxpayers into thinking these are official communications from the IRS or others in the tax industry, including tax software companies. The phishing schemes can ask taxpayers about a wide range of topics. E-mails or text messages can seek information related to refunds, filing status, confirming personal information, ordering transcripts and verifying PIN information. (IR-2016-28)

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Managing Rental Property

Useful Items for Your Rental

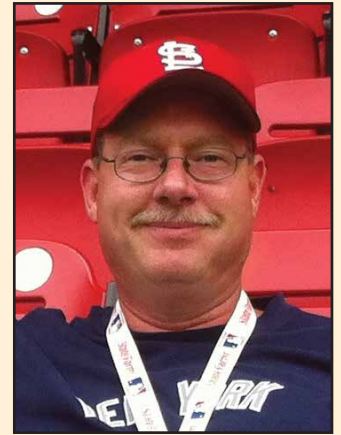
Happy New Year!

The subject this month is what sort of items you should have available to make your rental stand apart from the rest of the pack, especially in a market with over a thousand vacation rental properties. So here are some of the things that we suggest to our owners to help them attract more renters.

First there is the obvious. You must have Wifi in today's environment. If not you will miss out on a large number of potential renters. You should also have a large (40 inches or more) flat screen tv in the living room, family room or entertainment room. Any other tv's in your home or condo should all be flat screens and appropriate size for the room. If you have any box tv's you need to get rid of them asap. They make your property look dated in your pictures and potential guests will move on to the properties with flat screen tv's.

Along those lines, get rid of your old VHS player. The only reason that you would keep a VHS player is if you have a large library of VHS tapes for your guests. Otherwise all it does is date your property. You might as well install an 8 track or cassette player to go with it! If you have a VHS/DVD combo, that is acceptable. Also your main tv you should have a blu-ray dvd player, which plays regular and blu-ray discs. Having only a regular dvd player limits what your guests can watch.

Another item that you should have is usb ports around the home or condo. The kitchen is a good spot or some of our owners have attached them to the lamps in their bedrooms, which is another great idea. This is a great convenience for your guest since most charger cords



Russell Burdette

attach to usb ports.

In the kitchen you should have at least a four hole toaster and a coffee maker that makes enough cups of coffee compared to how many guests your property sleeps. Also make sure you have items like a pizza pan, blender, mixer, etc. so that your guests can cook a variety of things. The advantage of having a well equipped kitchen is so that your guests can save money by not eating out every meal.

In the Master Bedroom you should always have a king bed. If guests have one at home, they want one on vacation and if they don't have one at home, well, they want one on vacation. You would not believe how many guests demand a king bed.

Finally if you don't have keyless entry you are behind the times. Get with the program and update your property to prepare for the 21st century! Happy renting!

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



Listen each Weekday Morning 6 am - 10 am!

Wobbly Boots Roadhouse hosted the 2016 Gala of Trees Nov. 17- 19

Wobbly Boots Roadhouse was proud to host the Gala of Trees for the first time. This Lake area annual event has been so successful for local charities. The Barrett Restaurant group welcomed the chance to host the event in its 8th year. "What a spectacular event for local charities right before the Christmas season kicks off & loved how so many in the community came out to support the Gala of Trees!" said Mark Barrett, co-owner of Wobbly Boots.

The Gala of Trees brings

local businesses and local charities together. Lake Regional Hospital donated undecorated trees and wreaths for local businesses to pick up and decorate in any fashion they choose. These trees were then displayed at Wobbly Boots Roadhouse for the Silent Auction. On Thursday November 17th Wobbly Boots Roadhouse hosted the kick-off party food and drinks were provided along with a chance to win the Gala Christmas Wreath with a purchase of a \$20.00 ticket. The decorated

trees and wreaths remained on display until Saturday November 18th at which time, the bidders enjoyed entertainment from Dale Blue with The

Fish & Company. While they anxiously waited to learn, if they were the high bid and won their Gala tree or wreath. All proceeds raised are distrib-

uted to Candyland through Lake Area Rotary and The Idiots Club. These local charities purchase toys for local children to be distributed for the Christmas Season. This year's Gala of Trees raised \$11,327.00 that was distributed evenly to both charities.

Special thanks also goes to our local sponsors, which helped make this event possible: Lake Regional Health System, Benne Media, LOWE's Schmidt & Associates Marketing, The Fish & Company, Wobbly Boots, Dog Days & Shorty Pants (Barrett Restaurant Group donated all the food & a free drink from Casa de Loco Winery for Opening Night of the event!)

"You make a living by what you make, you make a life by what you give!", feels Christy Janssen. "She really appreciated all the local businesses & people that came out to support the event, either through decorating trees and wreaths or purchasing these items for the children in need in the Lake area."



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Crossword Puzzle

Solution page 19 THEME: WINTER FUN

- ACROSS
1. *e.g. "A Winter's Tale" by Mark Helprin

6. Bag in Paris

9. *Cold-weather lip trouble

13. Speak one's mind

14. "What?"

15. What phoenix did

16. Used a lot in sports

17. ____ of Aquarius

18. Misrepresent

19. *Troika ride

21. *Has two eyes made of coal

23. Beluga yield

24. Found in a wall

25. Reggae precursor

28. Whiskey without water

30. Mother of Calcutta

35. What little kittens did with their mittens

37. Computer operating system

39. Ascetic holy Hindu

40. Hippocrates' promise

41. Chemically induced waves, pl.

43. Good obtained illegally

44. Garment fold

46. Sandwich alternative

47. Northern freshwater fish

48. No, they don't really crawl in one's ear

50. Substance abuser

52. Neither

53. Type of tide

55. Jamie ____ Curtis

57. *Popular cold weather fabric

61. *Desired winter destination, pl.

64. Don McLean: "Drove my chevy to the ____"

65. *Elf on the Shelf, e.g.

67. *Remove its furniture in winter?

69. Like a Harvard building?

70. Call to Bo-peep

71. Painter Degas

72. Mrs. Lincoln's maiden name

73. Weary traveler's destination

74. Lofty homes
- DOWN
1. Us, in Mexico

2. Prefers

3. Tiny bottle

4. "C'mon in!"

5. Wound

6. Persian king

7. Precedes Sep.

8. Maiden's "hope" storage

9. Captain's team

10. Islet in a river

11. Half-way around the world

12. Part of a hammer

15. Residences

20. "Faster!" to a horse

22. *Roast a chest ____ over an open fire

24. Cavalryman's foot holder

25. #61 Across, sing.

26. Bear Down Under

27. In the Asteraceae family

29. Again

31. Wood file

32. Buzz Aldrin's first name

33. Plumed military headdress

34. *Ice Angler's drill

36. *Warm winter day occurrence

38. *Winter Holiday, for short

42. Abracadabra, e.g.

45. Preserved in a can

49. "Fancy that!"

51. Go back into business

54. Cover story

56. Horace's poem

57. Dart

58. Prefix in levorotary

59. Like a zealous fan

60. Pauper's permanent state

61. Bridge

62. Units of work

63. Cut and run

66. *Gingerbread creation

68. 60 mins., pl.

CROSSWORD														
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Top Tips for Understanding and Paying Back Your Student Loans

With an estimated \$1.3 trillion in student loans outstanding, it's safe to say student loan debt is a reality for millions of Americans. While this figure may sound daunting, experts say that greater financial literacy can help students and graduates better understand their loans and pay them back.

"The reality is, people out there are hungry for information. They want to understand the facts when it comes to paying back student loans and the best way to do it," says the educator turned hip hop artist Dee-1, who celebrated paying off his student loans by writing the song "Sallie Mae Back."

To help students get on the right track, Dee-1 has teamed up with Sallie Mae to educate students on financing college, paying back

sible. Know your monthly payment amounts and due dates.

- Separate wants from needs. Managing your money means managing your lifestyle. Prioritize payments you must make every month, and make sure your student loan is one of them.

- Exceed your own expectations. Pay more than the minimum amount due each month. If you get a raise or tax refund, use part or all of it to increase your monthly loan payment. The faster you pay off your loan, the less you'll spend in the long run.

- Confront reality. If you run into trouble, don't hide from it, don't be embarrassed by it, and don't give up. Stay positive, focused, and look for solutions. Call your lender or touch base with your cosigner, if you

"We hope his excitement and his direct, doable tips help newly minted graduates get into the rhythm of repayment."

For more information, visit SallieMae.com, a one-stop resource that includes monthly budget worksheets, loan repayment calculators, and information about pay-

ment options -- including the company's Graduated Repayment Period, which allows graduates in good standing to make 12 months of interest-only payments before transitioning into full principal and interest payments.

New tech tools also are making managing loans eas-

ier than ever. For example, Sallie Mae recently unveiled a new mobile app — available for Apple and Android — to help customers manage their accounts, access loan information, and make payments from smartphones.

Don't let the prospect of paying back student loans overwhelm you. Financial literacy is a game changer and can position you to move up in the workforce on good financial footing.

(StatePoint) Photo: PointImages - Fotolia.com



loans, and managing finances. They are offering the following tips from the top of Dee-1's paying back student loans playlist:

- Know who you owe and how much. Understand if your loan is from the federal government—about 93 percent of all loans are— or a private lender like Sallie Mae. If you are unsure, call your lender or check your credit report. Be respon-

have one.

- Get excited about your future! Be passionate about managing your money wisely and effectively. You can't make your student loans disappear magically overnight, but you can make a plan for paying them back.

"The exhilaration Dee-1 expresses in paying off his student loans is contagious," says Martha Holler, senior vice president, Sallie Mae.

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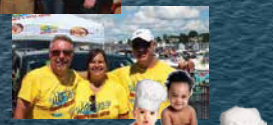
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Families are Tapping More Scholarships and Grants to Pay for College

Families spent less out-of-pocket for college in academic year 2015-16 compared to last year, as they took advantage of more scholarships and grants to foot the bill, according to "How America Pays for College 2016," the national study from Sallie Mae, the country's largest private student lender, and Ipsos, a global independent market research company.

Scholarships and grants covered 34 percent of college costs, according to the report, the largest percentage of any resource over the last five years.

Approximately, half of families used a scholarship or grant to help pay for college.

"Families wrote smaller checks for college this year as they looked less to their wallets and more toward free money to make college happen," says Raymond Quinlan, chairman and chief executive officer, Sallie Mae, a company focused on helping families save, plan and pay for college. "Scholarships and grants have become an increasingly important part of the pay-for-college mix, and it's encouraging to see organiza-

tions, schools, and the government stepping up to provide them."

• Bachelor's: the new norm: Families are firmly in agreement on the value of college: 98 percent believe it's an investment in their student's future and 90 percent expect their student to earn a bachelor's degree. What's more, 54 percent of families expect their student to earn a graduate degree.

Families are putting their money where their mouth is -- the vast majority are willing to stretch financially to make col-



lege happen.

• Making college more affordable: Nearly all families took at least one cost-saving measure, while most took five or more. These measures include cutting personal spending, working while in school, living at home, and taking accelerated coursework to graduate faster.

Additionally, four in five students attended college in their home state, and one in three started at community college. Eighty-five percent of families completed the Free Application for Federal Student Aid (FAFSA).

• Borrowing not a forgone conclusion: Fewer than half of families borrowed last year. In fact, the proportions of funding from family savings and income and scholarships and grants were twice as high as the proportion of funds borrowed. Student borrowing paid 13 percent of all college costs, down from 16 percent last year.

• Cost important, but not top factor: Sixty-seven percent of families narrow college choices based on cost, but when it comes to making the final decision, this takes a back seat. Primary reasons in choosing a college are split evenly be-

tween academic program and personal choice, which includes campus culture, extra-curricular activities and student population. Cost ranked third at 27 percent.

• Planning still pays off: Only 40 percent of families have a plan to pay for college — but in families with plans, students are more likely to pursue bachelor's degrees, there is more willingness and ability to spend on college, and students borrow 40 percent less than those from families without plans.

For the complete report, visit SallieMae.com/HowAmericaPaysForCollege. Join the conversation using #HowAmericaPays. To learn more about planning for college, visit SallieMae.com/PlanforCollege.

"The results of this important annual study shed light on critical financial decisions families are making for and with their college-bound students," said Julia Clark, senior vice president at Ipsos Public Affairs. "The changing roles that college cost, borrowing, and savings play in this process are essential to understand as key factors in the broader higher education landscape."

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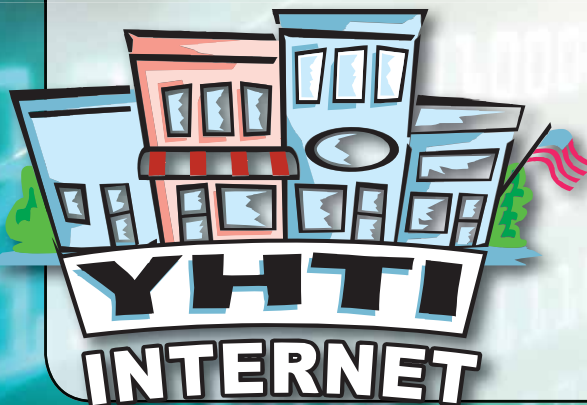
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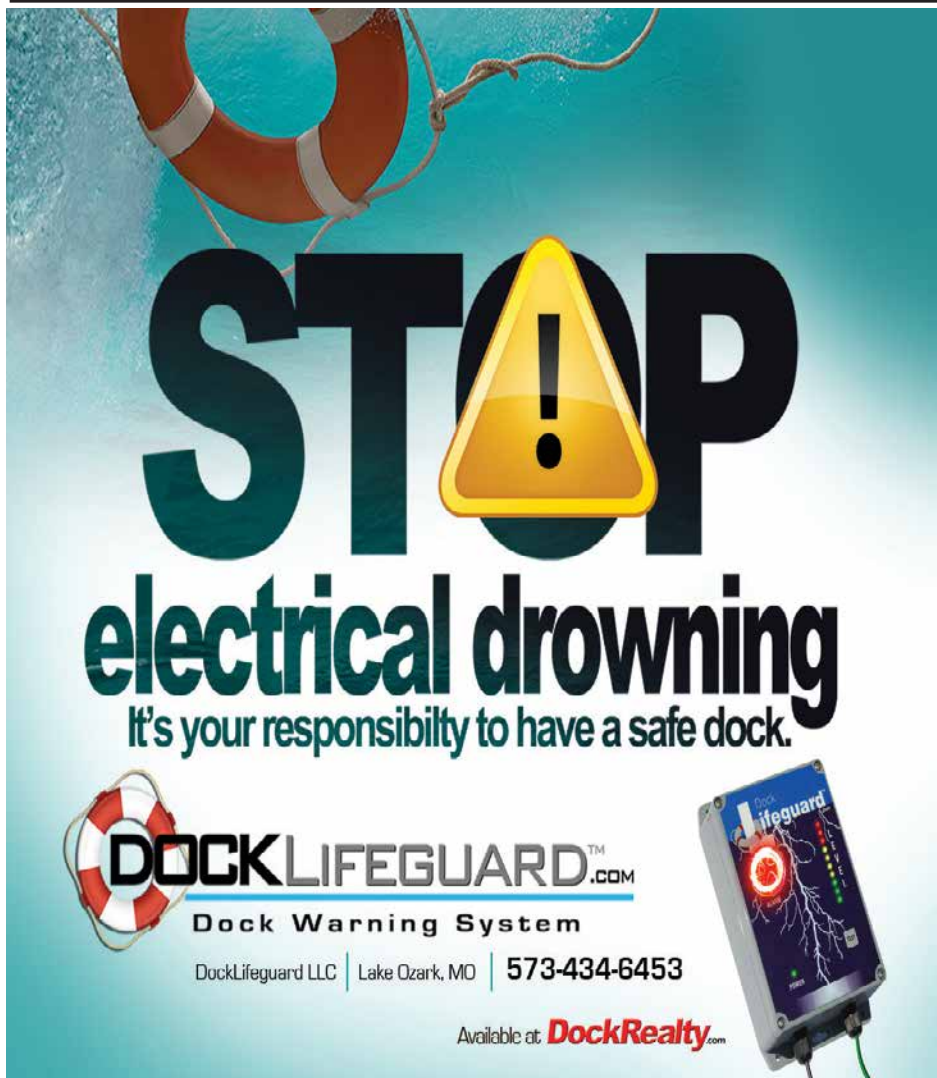
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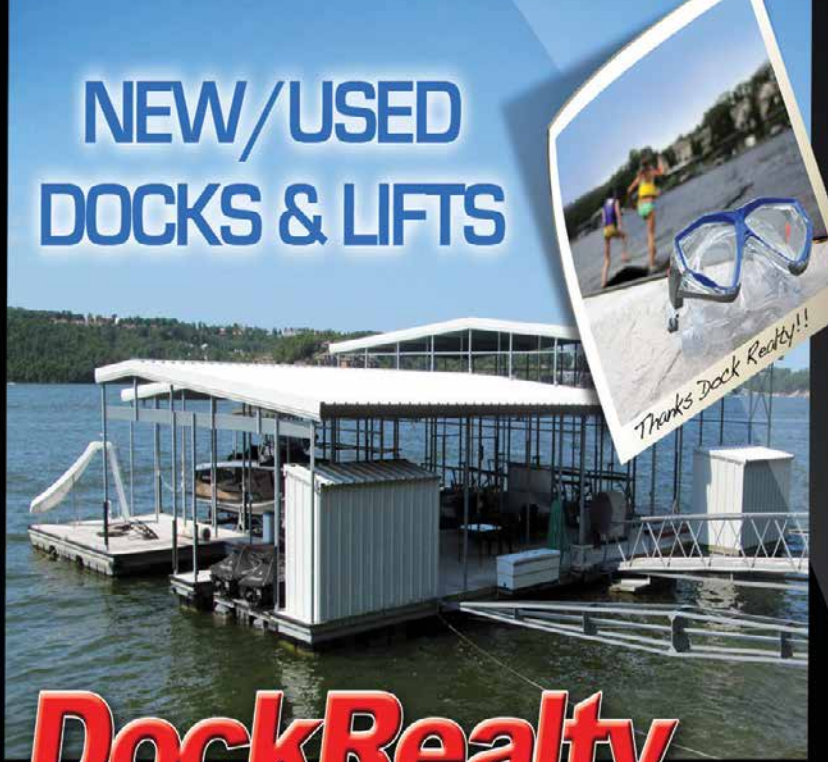
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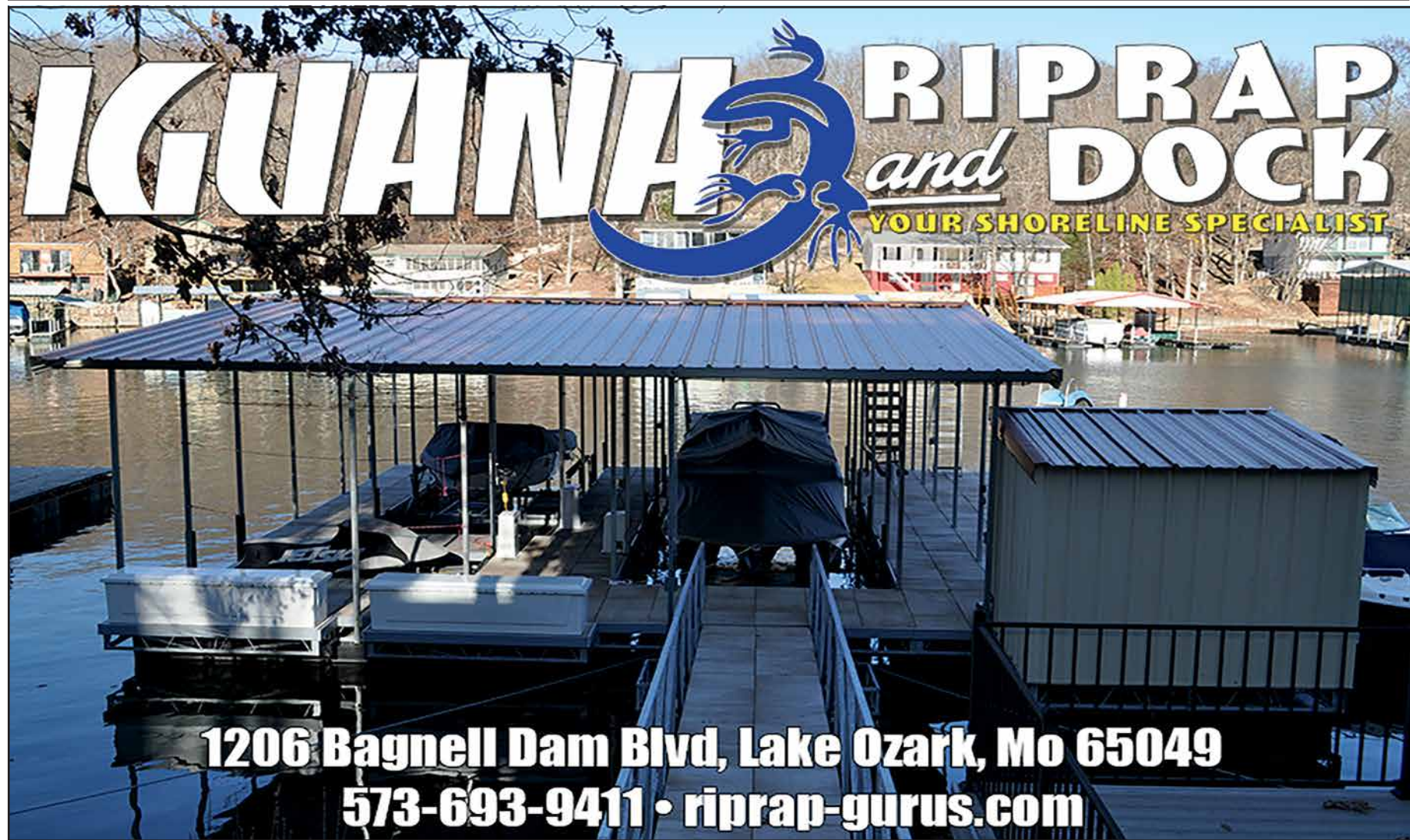


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MARCH 9th - 12th, 2017
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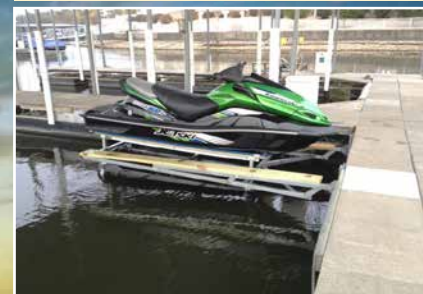
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2005 BENNINGTON 2550 RL - 225 YAMAHA	\$34,900
2005 BENNINGTON 2575RL - MERC 5.0L - WHT/GRN	\$29,900
2005 BENNINGTON 2575RL - 350 MAG B3	\$34,000
2009 BENNINGTON 2575 RCCWIO 5.7 Volvo DP	\$38,900
2015 BENNINGTON 25 RSRR - 250 MERC	\$62,900
2005 JC TRITON 266 - 350 MAG B3 - 180 HRS - WHT/BLUE	\$28,900
2008 FOUR WINNS 260 BR - 5.7GXI - 318 HRS	SOLD
2009 REGAL 2700 ES - 320 - 756 HRS	SOLD
2002 SEA RAY 290BR - 496 MAG - 485 HRS	SOLD
1999 CHAPARRAL 2830 BR - VOLVO 5.0 GIDP - WT/GRN	\$24,900
1999 REGAL 2850 - 350 MAG	\$22,900
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2016 CHAPARRAL 287 SSX - MERCURY 8.2 B3 - BLK/WHT/RD	SOLD

CUDDY

1997 REGAL 8.3 - 7.4 GLDP - WHT/BLUE	\$14,900
1999 REGAL 2850 - 350 MAG	SOLD
2005 REGAL 3350 - TE5.7 - 550 HRS	\$74,900
2011 REGAL 3350 - TW5.7GXI DP - 275 HRS	\$104,900
2011 REGAL 3350 - TW5.7 GXI DP - 350 HRS	\$99,900
2011 REGAL 3350 - TW/5.7 GXI - 350 HRS - WHT/BLK	\$109,900

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2005 FOUNTAIN 35 - TW/496 MAG HO - 150 HRS	\$89,000
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2001 SUNDANCER 240 - 150 OPTIMAX - BLUE/WHITE	\$13,900
2015 BENNINGTON 25 RSR - 250 MERC	\$62,900
2005 BENNINGTON 2550 RL - 225 - 339 HRS	\$33,900
2002 BENNINGTON 2550R - 225	\$23,900
2001 BENNINGTON 2575 RL - YAMAHA 150 2-STROKE - WHT	\$22,900
2005 BENNINGTON 2550 RL - YAMAHA 225 4-STROKE - WHT	\$34,900
2014 BENNINGTON 2550 QCW - MERCURY 250 - 71 HRS - BLACK	SOLD
2011 BENNINGTON 2874RCW I/O - 5.7GXI	\$59,900
2016 BENNINGTON 28QCWWA I/O - V8 - 12 HRS	\$99,900

DECK BOAT

1995 BAYLINER 2659 RENDEZVOUS - MERCURY 4.3 - WHT/BLUE	\$12,900
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CRUISERS

2005 CHAPARRAL 260 - 350 MAG B3 - TRL - WHT/BEIGE	\$44,000
1999 REGAL 2660 - T4.3L - 360 HRS - WT/TN	\$28,900
1993 BAJA 290 MY - T/MERC 350 MAG A1 - WHT - 800 HRS	\$24,900
2007 FOUR WINNS 318SC - MERC 350 MAG - 276 HRS - WHT/BLUE	\$84,900
2013 CHAPARRAL 327 SSX - T350 - 120 HRS - BLACK	\$169,500
2009 FORMULA 350SS - TW/496 MAG AXI - 190 HRS	\$184,900
2006 REGAL 3560 - TW/8.1 GXI DP - 220 HRS - WHT	\$119,900
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CRUISERS

2005 CHAPARRAL 260 - 350 MAG B3 - TRL - WHT/BEIGE	\$44,000
1999 REGAL 2660 - T4.3L - 360 HRS - WT/TN	\$28,900
1993 BAJA 290 MY - T/MERC 350 MAG A1 - WHT - 800 HRS	\$24,900
2013 CHAPARRAL 327 SSX - T350 - 120 HRS - BLACK	\$169,500
2009 FORMULA 350SS - TW/496 MAG AXI - 190 HRS	\$184,900
2006 REGAL 3560 - TW/8.1 GXI DP - 220 HRS - WHT	\$119,900
2010 REGAL 3760 - TW8.1 GI EVC JYSTK - N/TAN - 221 HRS	\$199,999
1998 SEA RAY 400 EXPRESS - 705 HOURS - WHITE	\$79,900
2008 REGAL 4060 IPS - TW 8.1 IPS - 540 HRS - HRS - WHT	\$199,900
2011 REGAL 42 SC - T8.1 - N/GLACIER - 235 HRS	\$349,900
2007 REGAL 4460 - T/8.1 - NTT/BLK - 110 HRS	\$259,000

BOWRIDERS

22007 CROWNLIN 240 LS - MERCURUISER 350 - 290 HRS - BLK/WHT	SOLD
2011 REGAL 2700 ES - 5.7 GI DP - T/SAND/BLK - 200 HRS	SOLD
2012 REGAL 2700 ES - 320 DP - NTT/SAND 130 HES	\$72,900
2009 REGAL 2700 ES - 320 - 756 HRS	\$54,900
2002 SEA RAY 290BR - 496 MAG - 485 HRS	\$42,900
1995 REGAL 8.3SE - 7.4 GL DP - 210 HRS	\$19,900
1999 CHAPARRAL 2830 - 5.0 GIDP	\$24,900
2003 REGAL 2900LSR - 5.7GXI - 278 HRS	\$35,900
2013 REGAL 3200 BR - TW5.7 GXI DP - N/BLK	\$139,900
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