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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 13 -- ISSUE 2

FEBRUARY, 2017

BOATING ON BACK



NEWS IN BRIEF

Music to their ears

Venue won't sing summertime blues. Page 4

Causing waves

MSWP looks for Shootout solutions. Page 18

Retailers' love story

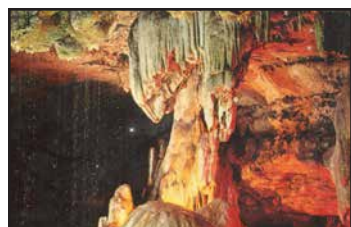
Lots of ways to profit from romance. Page 10



Full o' Blarney

St. Pat's Day parade coming soon. Page 8

Monthly Features



Glimpses of the Lake's Past

Dwight Weaver's look back. Page 18



Crossword

Fill in the blanks on: 24 Solution: 23

Missouri Minimum Wage increases

By Nancy Zoellner-Hogland

But some may be exempt

The state minimum wage for 2017 has increased to \$7.70 per hour – a 5-cent increase over 2016. The new wage went into effect January 1. Per state law, the minimum wage rate is calculated once a year and may increase or decrease based on the cost of living as measured by the previous year's Consumer Price Index.

However, some Missouri business owners may not be aware that not all employers are required to pay that amount. According to state statute, employers engaged in retail or service businesses whose annual gross income is less than \$500,000 are not required to pay the state minimum wage rate. "Annual gross income" is described as the amount of money earned annually from all sources before any deductions take effect and before taxes.

According to the state's Department of Labor, employers not subject to the minimum wage law can pay employees "wages of their choosing." However, at Lake of the Ozarks, many employers – even small business owners – pay more. A check with employment placement organizations found that many jobs – even those requiring no special skills or training – start at \$9 per hour or more.

Missouri law also requires that tipped employees must be paid half of the state minimum wage rate. However,

if the tipped employee does not make up the other half of the minimum wage in tips, the employer is required to pay the difference so that the tipped employee is paid minimum wage per hour.

While the Division of Labor Standards (DLS) does not have the authority to legally compel employers to pay employees the wages they are owed, a DLS spokesperson said they do investigate all wage complaints filed by employees.

A statement on the DLS website encourages workers who feel they have not been properly compensated to file a wage complaint.

"It is the employees' right, however, to take legal action and seek relief through the courts. If the amount due in back wages is less than \$5,000, workers may file their claim in Small Claims Court, where costs are less and it is easier to proceed without hiring private legal counsel. Individuals attempting to recover amounts above \$5,000 should pursue a private right of action in circuit court," the site states.

However, even if an employee expected to be paid at a rate higher than the minimum wage rate, DLS can only determine back wages due to the employee based on the difference between the wages actually received and the statutorily required minimum wage rate. And if the Prevailing Wage Law applies, then DLS can only calculate the wages

due based on the difference between the wages actually received and the applicable prevailing wage rate.

"For example, suppose an employee expected to receive \$500 for 40 hours of work (12.50 per hour), but was paid only \$250 for that 40 hours of

es," according to the DSL.

History of minimum wage

According to a study of hours, wages and working conditions published in 1927 by the U.S. Department of Labor, when minimum wage laws were first adopted, they covered only women and mi-



work (\$6.25 per hour). When DLS determines the back wages due to the employee, it may only calculate the back wages due based on the difference between the minimum wage rate and the wage rate actually paid (\$6.25 per hour). The employee may still have a basis (such as an employment contract requiring payment at the higher wage rate) to pursue a private legal remedy on his/her own with regard to the remaining wag-

nors. A study conducted by the federal government from 1907 to 1910 revealed that those two groups were receiving payments considered "shockingly low." Public opinion was aroused. The result was that adoption of laws designed to provide a wage sufficient to supply the necessary cost of "proper living in America."

The report states, "To the American mind, state regulation of men's wages and
continues on page 26

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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

IN THEIR BEST David Letterman style, the Transportation Security Administration (TSA) recently counted down some of the craziest items they confiscated from passengers' carryon bags in 2016. No. 10 was a hand grenade trailer hitch cover, followed by a pink plastic Hello Kitty handgun, barbed-wire-wrapped baseball bat, gold-plated hand grenade, replica exploding vest, a finger sword/letter opener, bottle of dead sea horses, skeleton-like fingers and hand on a stick, gas mask and No. 1 – a full-sized, mummified person movie prop. For a full list of what you can – and can't – take onboard, visit www.TSA.gov.

ONE THING TSA AGENTS won't be confiscating any longer is breast milk. The new Bottles and Breastfeeding Equipment Screening (BABES) Act, signed into law in December, requires the TSA to better accommodate parents traveling with breast milk, infant food and feeding equipment. Previously, agents had forced parents to dump the milk out if it was more than 3 ounces. According to the new law, TSA agents will soon begin receiving training on how to screen those items. Parents can thank Bébé Voyage, an online community for traveling parents, who led the push to get the legislation enacted by the end of the year.

BEFORE FLYING WITH CHILDREN, you might want to also check out the website Around-the-World-With-Kids.com. In addition to travel advice written specifically for families, the site also provides information on airline "friendliness" toward children. According to the site, many airlines offer travel kits for kids that include coloring pages, crayons, puzzles and more. Others, like Virgin Atlan-

tic, have attachable bassinets available. That airline even offers complimentary bottles, diapers, baby food and for the older child, dedicated seat-back entertainment and special meals. JetBlue also offers seat-back entertainment for kids but Mid-east carrier Gulf Air probably wins the prize for "Most Parent Friendly" with several specially trained nannies on long-haul flights that watch the little ones while parents get some sleep.

AND SPEAKING OF SLEEP – travel experts have several different tips to help fliers get some shut-eye. They all agree that avoiding alcohol is at the top of the list. Studies have shown that alcohol disrupts sleep patterns. Caffeine is just as detrimental to sleep so avoid that quick cup of coffee while waiting to board. Opt for herbal tea instead, which promotes sleep and soothes nervous tension. Elevate your feet whenever possible, using your carry-on as a footstool and avoid sitting in the front of the plane or near the restrooms and galley, which all see the most traffic – and noise. Wear loose-fitting clothing when flying and always bring a small pillow (inflatables are a good choice) and throw to cover up. Sleep masks are also suggested because they not only block the light, they usually keep chatty neighbors quiet.

TO SAVE ON AIRFARE, one travel site suggests checking fares regularly. In addition, by signing up on websites such as farecompare.com, farecast.com, yapta.com and travelocity.com, travelers can get notifications if fares change. Also explore non-U.S. airlines for international travel. Some offer fares at a fraction of the price of major domestic carriers. Or consider using a budget, no-frills airline. Traveling in the off-season, when fares are lower, can also substantially reduce costs – not only on airfare but on lodging as well.

THOSE LOOKING for a great

place to stay might want to check out TripAdvisor's 2017 Travelers' Choice awards for hotels. Rankings were based on millions of reviews collected from TripAdvisor users worldwide – which didn't seem to consider low rates. The Nantucket Hotel and Resort in Nantucket, Massachusetts, at an average rate of \$465 per night, was ranked the No. 1 hotel in the U.S. The Charmant Hotel in La Crosse, Wisconsin, with a rate of \$212 per night, was No. 2; coming in third was the Oxford Hotel in Bend, Oregon, with an average nightly rate of \$318; the Stephanie Inn in Cannon Beach, Oregon, with an average rate of \$468 per night, ranked fourth; and the Inn at Lost Creek in Mountain Village, Colorado, which goes for an average \$306 per night, was No. 5. For the complete list, visit www.tripadvisor.com and click on the "Best of 2017" tab.

IF YOU'RE LOOKING for lodging that's a little less expensive, you might want to check out SnapTravel, a new hotel booking service that's been described as "half-bot, half-human." Reviewers say SnapTravel can secure some of the lowest negotiated hotel deals around, and then send them right to your Facebook Messenger inbox. According to SmarterTravel, the secret to its speed is a bot but the secret to its ease is that it "also uses actual people to guide the process and even to get you an upgrade."

WHAT IN-FLIGHT behavior most annoys passengers? According to Expedia's annual Airplane Etiquette Study, it's chair-kicking. Sixty-four percent of the 1,005 Americans polled put seat-kickers in the "most infuriating" category. Inattentive parents and "aromatic" passengers – either those with poor hygiene or who doused in too much cologne – also ranked high on the list, followed by the audio insensitive, the boozier and chatty Cathy rounding out the top five.

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Another Lakefront venue to feature outdoor music

By Nancy Zoellner-Hogland

Patrons of Redhead Lake-side Grill will be able to enjoy live music on the deck this season. That's because in January, the Camden County Planning and Zoning Commission approved an amendment to a previously approved Conditional Use Permit (CUP) and that amendment allows the

outdoor entertainment. The vote of the six-member board was unanimous.

The decision can be appealed in writing to Camden County's Board of Adjustment within 30 days of its approval. However, that appeal must be accompanied by a \$500 fee. As of deadline of this issue of the "Lake of the Ozarks Business

Journal," the decision had not been appealed.

The restaurant, located off Three Seasons Road by land and the 21 mile mark of the Osage by water, is allowed to remain open until midnight on weekends and 10 p.m. during the week. The outdoor music, however, will have to stop at 8 p.m. Sundays through Thurs-

days and at 9 p.m. on Fridays, Saturdays and holidays. Live entertainment can be presented indoors until closing. The pool area can stay open until 11 p.m. on the weekends and holidays but must close at 10 p.m. during the week.

Kim Willey, Camden County Planning and Zoning administrator, described the hours as the "most conservative" of any other restaurant/bar CUPs that have been approved. Lazy Gators, for instance, is allowed to present live entertainment from noon to 11 p.m. on weekdays, from noon to midnight Friday through Sunday, and from noon to 1 a.m. on holiday weekends.

Willey said Redhead owner Mark Waddington first requested the CUP in February 2014, before she was employed by the county. At that time, he told the commission that he planned to construct a restaurant with outdoor restaurant seating and two swimming pools with swim-up tiki bar next to the existing Red Head Yacht Club. Willey said the restaurant was allowed under the

B-2 General Commercial zoning on the property. However, the CUP was required for the pools and live music outdoors.

During Waddington's original request, several residents spoke against the CUP, expressing concerns about excessive noise and activities that could take place in the pool. To address those concerns, the facility was redesigned and several sound abatement measures were incorporated into the design.

The pools were approved but the outdoor music was denied. However, because of a mix-up on the transcription of the meeting notes, Willey said the Decision of Record, which is supposed to be an accurate accounting of what happened at the P&Z meeting, stated that outdoor entertainment would be allowed until 10 p.m.

The restaurant opened in July 2015. In September, when Waddington contacted the county to request a change to the CUP to include live music outdoors, Willey told him the Decision of Record said it was

continued on page 23



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Composing The Perfect Title Just Got Easier

Choosing the perfect title for your blog, email, article, and other online content is an incredibly important step in the writing process. The title will have a huge impact on the number of people who read your content, so it is worth taking the time to compose the right one. The goal of your title is to provide readers with an accurate representation of the content contained in the article while still piquing their interest enough to entice them to open your article. Often, the ideal title will be concise, honest, engaging, and intriguing.

Composing the perfect title can be daunting, but it gets easier with practice. Scroll down to find a few simple tips to help you get started.

How do I know what counts as a "good" blog title?

What is considered a "good" blog title is entirely subjective. Ultimately, it will depend on what gets you the best results. The best titles will get more page views and generate more likes, comments, and shares on social media. If you find a strategy and/or formula that work for your brand, stick with it!

Tell the Truth

Avoid click baiting or exaggerating just to get more people to read your blog. Your title should give an accurate representation of the content in the article.

Get Creative – Spice it Up!

Being accurate doesn't mean you have to be boring! Feel free to play with alliterations, bold statements, and unique, clever, intriguing



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adjectives.

Consider SEO

Including keywords in your blog title can be a great way to boost search engine rankings. Don't force it though...if it doesn't come easily, don't stress over it.

Keep it Short and Sweet

The ideal length for a blog title is 8 words or less. While longer titles have their time and place, using a short and concise title is typically more effective.

Write your Content First

If you are having trouble coming up with a title, don't be afraid to start creating content. Often, the perfect title will come to you once you begin grappling with the content.

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Businesses start planning for 'Wearin' of the Green'

By Nancy Zoellner-Hogland

Following the tradition of not holding the annual St. Patrick's Day Parade after the holiday, the Bagnell Dam Strip Association's event will be held a little earlier than normal. This year's parade, which will travel the length of Bagnell Dam Boulevard in Lake Ozark, is set for 1 p.m. Saturday, March 11.

Organizer Jeff Carroll said that's why he's trying to get the word out early to businesses and civic organizations that are thinking about participating.

"Deadline for registration is March 6 so I wanted to give everyone enough time to plan. We'll have first, second and third place awards in both the business and civic organization categories and we'll also have an overall best float award," he said, adding that because he had not yet confirmed the selection of grand marshal, that announcement would be coming later.

This year marks the 33rd anniversary of the parade, which, drawing a crowd of several thousand spectators, has

come to be one of the largest in the state. Last year, more than 135 floats took part in the festivities. Carroll said he's hoping to meet that number again this year.

He also said that while anyone – including individuals running for office – can participate, decorations are required on all vehicles.

"We don't require people to follow a theme other than St. Pat's Day and we don't demand they do anything extravagant, however, everyone in the parade does at least need to have something more than one green balloon tied to their car," Carroll said, adding that because the city of Lake Ozarks has an open container law on the books, alcohol will not be allowed.

In 2013, after several parade participants were seen drinking alcohol – and even distributing canned beer and Jello shots to the crowd – parade organizers were told by the police chief that neither would be tolerated any longer and that anyone caught would be banned from all future pa-

rades.

"We want everyone to have a good time but we have to follow the law and remember this is a family event," he said.

Carroll also urged motorists to be careful while driving down Bagnell Dam Boulevard before the event when floats will be lining up and participants, which include large

numbers of excited children, will be boarding those floats.

He also advised affected residents to remember that on the day of the event, Bagnell Dam Boulevard will be shut down around 12:45 p.m. and won't reopen until around 3 p.m. Those traveling on and off of Horseshoe Bend will be routed using State Route 242

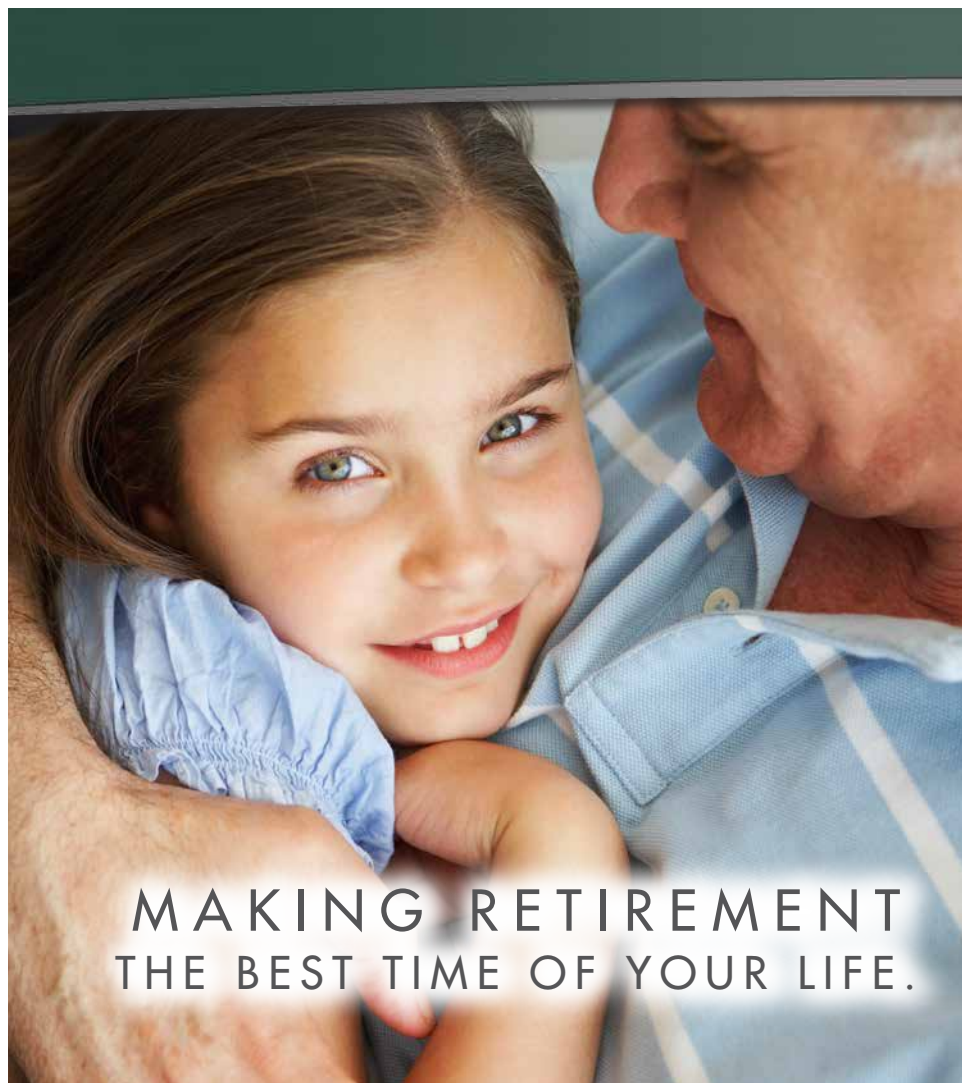
and will be let through at gaps in the parade.

Check-in the day of the parade will begin at 10 a.m. at Quality Inn. All participants must be in their designated spots by 12:30 p.m.

For more information or to obtain a registration form, visit www.lakestpatsparade.com.



After the St. Patrick's Day parade, the party continues at many restaurants and bars on the Bagnell Dam Strip, some of which offer specials on corned beef and cabbage. Photo provided.



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Love in the air can lead to cash in the pocket

By Nancy Zoellner-Hogland

Nine out of 10 people involved in a romantic relationship buy some sort of gift for their partner on Valentine's Day. It's not surprising then that in 2016, a reported \$19.7 billion was spent on Valentine's Day gifting, hitting an all-time high and making the holiday a very lucrative time for retailers.

Interestingly, men spend almost twice as much on their sweethearts – and they don't go cheap. According to a survey by the National Retail Federation, last year, men spent an average of \$196 on a gift for their romantic partner while women spent \$100.

Although, according to a pre-holiday survey that polled 7,293 consumers, a night out topped the Valentine's Day wish list, jewelry was the item most-given with \$4.5 billion spent on necklaces, bracelets, rings and the like. The "night out" came in as a close second with \$4.4 billion spent on dinner and a movie, followed by clothing at \$2 billion, flowers at \$1.98 billion, candy at \$1.76

billion, and gift certificates at \$1.68 billion. Greeting cards were responsible for \$1.14 billion in sales.

Some might be surprised to learn that 25 to 34-year-olds spent the most, with average purchases totaling \$234. Those 35 to 44 came in second with expenditures averaging \$187; 18-to-24-year-olds ranked third with average expendi-

tures of \$148; and those 55 and older came in last, spending an average of \$95.

The NRF survey also showed that consumers spend an average of \$27.79 on other family members like children and parents, \$7.08 on children's classmates and teachers, and \$5.83 on co-workers.

This holiday shopping can mean a good February bottom

line for savvy retailers.

An ecommerce site suggests that because Valentine's Day shoppers are notorious for making "last-minute" decisions, retailers should consider employing some "last-minute" marketing strategies. Those strategies should include radio spots that air in the late afternoon and during the evening commute to catch people who are shopping on their way home from work.

Numerous other sites offer a variety of marketing tips. Five Stars suggested inviting customers to share "sweet stories, poems, or pictures that represent love, romance, or friendship on Facebook or Instagram. Be sure to have participants include a specific hashtag or include your business name on the post," they wrote.

Ad Week reminded business owners not to forget marketing to owners of pets, who spend more than \$7 million each year on Valentine's Day gifts for their furry friends.

Another blogger suggested

offering free perks to customers – free gift wrapping, shipping or delivery – or holding a sweepstakes for customers. Prizes can be small to large, depending on the budget.

Several sites said specific gifts should be suggested in ads – especially those ads targeting male shoppers.

Business owners who want to get exposure without spending any money upfront, should consider providing coupons to be included in gift bags given to couples at Bridal Cave's annual Renew Your Vows event.

The renewal service, usually attended by more than 225 couples, is not only offered at no charge, brides are provided with free bouquets donated by Janine's Flowers, Lindsey Webster Photography will take a wedding portrait available for download online and all couples are given a lifetime pass to Bridal Cave and a "goodie bag" filled with discount coupons from Lake area business owners. This year's renewal ceremony is planned

continues on page 19



Bridal Cave's Wedding Vow Renewal event is a popular one, attracting a couple hundred couples each year. These five couples renewed their vows at last year's ceremony. Photo by Lindsey Webster.

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7 Tax Deductions Every New Homeowner Should Be Aware Of

Along with the new year comes tax season. Did you know that as a homeowner at the Lake of the Ozarks you have the opportunity to take some deductions? In today's blog, we discuss some of the possible tax deductions you might be eligible for. Keep these in mind when preparing your taxes this year.

1. Mortgage Payment Interest Deduction

When you own a home that you're paying a mortgage on, you can deduct the interest paid on up to \$1 million worth of loans. This deduction is particularly beneficial to new homeowners because you pay more interest in the beginning. In order to claim this deduction on your tax return, you'll need to file an itemized tax return. Your loan provider should send you a Form 1040 shortly after the tax year ends that shows how much you've paid in interest for that year.

2. Mortgage Points Deduction

Many homeowners overlook the deduction of points that may have been paid to secure the mortgage loan in the first place. Since mortgage points are prepaid interest, they also qualify for a deduction. While interest rates are currently low, buying points is still one of the best tax breaks available to new homeowners. The return on investment is two-fold because you get to deduct the cost of the points and the amount paid in interest in the same year as the home purchase.

3. Tax-Free IRA Withdrawals

As a first-time home buyer, you are able to pull funds from an IRA to help come up with the downpayment on your home without paying the typical penalty. Those funds can then be used to cover a downpayment, the closing costs and other expenses associated with becoming a homeowner for the first time.

4. Real Estate Tax Deduction

Taxpayers who itemize their deductions are also eligible to deduct real estate taxes paid on both their primary and secondary residences, as long as they were paid within the year for which you're filing. This deduction is only available for homes you own; you can't claim taxes you paid for someone else's property.

5. Home Improvements Deduction

There's a possibility that you can claim a deduction for home improvements made over the past year as well. You can qualify for these deductions one of two ways. First, if you use a home equity loan or other loan secured by your home to finance the improvements, those loans will qualify for the same mortgage interest deduction discussed above. Second, when you sell your home, you can include the cost of improvements when determining your capital gains or losses on the sale. If your home sells for more than you paid for it, that extra money is considered taxable income; however, you can lessen your tax liability by writ-



ing off those home improvement costs. Make sure you keep track of any home improvement costs by keeping all your receipts so you can prove the costs you claim.

6. Home Office Deduction

If you work from home, you can take a deduction for the room or space used as your office. This can even include working from your garage if you have your own repair business. The deduction can include expenses like mortgage interest, insurance, utilities and repairs, and it is calculated on the percentage of your home devoted to your business activities. Just make sure that the workspace information you provide to your tax preparer is as accurate as possible. There are specific requirements for taking this type of deduction.

7. Home Energy Tax Credits

When you take steps to make your home more energy efficient, you can offset those improvement costs with the Residential Energy Efficiency Property Credit. You could save up to 30% of the total cost of installing certain renewable energy sources in your home. Keep all receipts and contracts from the installation to prove your claim on your tax return.

Be sure to talk with your tax professional to see what tax deductions you might qualify for. If you have yet to become a homeowner, talk to a mortgage lender at the Lake of the Ozarks about financing. Maybe next year you can take advantage of these deductions and credits, while also living in your dream home at the Lake of the Ozarks! For all your Lake of the Ozarks mortgage needs, give us a call at 573-746-7211.

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You may qualify for the Earned Income Tax Credit

Tax season is almost here, and many working individuals are eligible for the Earned Income Tax Credit, or EIC. It's worth looking into. According to Dr. Rebecca J. Travnichuk, Family Financial Education specialist with University of Missouri Extension, households that qualify for the EIC could receive a tax refund of up

to \$3,400. Families with one child who earned less than \$39,617 (or less than \$45,207 for married workers) in 2016 are eligible for a credit of up to \$3,400.

Families with two children who earned less than \$45,007 (or less than \$50,597 for married workers) in 2016 are eligible for a credit of up to \$5,616.

Families with three or more

children who earned less than \$48,340 (or less than \$53,930 for married workers) in 2016 are eligible for a credit of up to \$6,318. Workers at least age 25 and under age 65 without a qualifying child who earned less than \$15,010 (or less than \$20,600 for married workers) in 2016 are eligible for a credit of up to \$510. Families can claim this credit by completing Schedule EIC along with their tax returns. Many people pay tax preparation services to do their returns, not knowing that they might be eligible for free tax assistance. The Volunteer Income Tax Assistance (VITA) program provides IRS-trained volunteers to prepare and e-file returns for free for qualified individuals and families. This service can help individuals and families save money and bring extra



to \$6,318.

She described the EIC as a "powerful work incentive and the single most effective anti-poverty program in existence. It's money that families can use to put food on the table... move into better housing... invest in education... save for the future... and contribute back to the community."

Many Lake-area residents may qualify for the EIC. The income guidelines are:

children who earned less than \$48,340 (or less than \$53,930 for married workers) in 2016 are eligible for a credit of up to \$6,318.

Workers at least age 25 and under age 65 without a qualifying child who earned less than \$15,010 (or less than \$20,600 for married workers) in 2016 are eligible for a credit of up to \$510.

Families can claim this credit by completing Schedule EIC along with their tax returns. Many people pay tax prepara-

tion services to do their returns, not knowing that they might be eligible for free tax assistance. The Volunteer Income Tax Assistance (VITA) program provides IRS-trained volunteers to prepare and e-file returns for free for qualified individuals and families. This service can help individuals and families save money and bring extra

money home. VITA sites became available beginning January 23 and they will continue to April 18, 2017. Free tax preparation is available in Camdenton February 2, 3, 5, 26 and 29; March 28; and April 4, 6 and 11. To schedule an appointment or to get more information, call 573-319-9053 and leave your first and last name. Travnichuk said she will return the call to set up an appointment time.

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"Insurance Talk"

with Nick Brenizer of Golden Rule Insurance

Liquor Liability & Who Needs It?

Specializing in business insurance, I run across a lot of misconceptions about it. One of which is Liquor Liability Coverage. Liquor liability is a type of insurance which covers businesses in the event that claims related to liquor are made against the business.

Classically, such claims involve damages as a result of the actions of an intoxicated person, such as a lawsuit filed by someone involved in a crash caused by someone who was drunk. Although damages in such suits can be substantial, businesses often lack adequate liquor liability coverage and this can expose them to very large liability suits.

Businesses which manufacture, sell, or serve alcohol can be held liable for the actions of drunken patrons. For example, if someone gets drunk at a bar and is involved in a car wreck, the bar can be liable for the drunk's activity, and the bar could potentially be forced to pay a very high liability claim.

Businesses are liable for injuries their intoxicated patrons do to themselves, as when someone who is intoxicated falls down a flight of stairs, and for accidents which are determined to be the fault of someone who was drunk. If the business does not take action to protect patrons from being intoxicated.

We work with a lot of the bars and restaurants here at the lake and one of the things we hear all the time is "we don't need liquor liability coverage because Missouri is not a dram shop state." The only truth to that statement is Missouri does not have a dram shop act or law. As we all know, any law or act is judged on a case by case basis and it is up to the judge and jury to decide whether you were liable for someone leaving your establishment intoxicated and killing someone with their vehicle.

According to www.law.com "statute (Dram Shop Act) or case law in 38 states which makes a business which sells alcoholic drinks or a host who serves liquor to a drinker who is obviously intoxicated or close to it, strictly liable to anyone injured by the



Nick Brenizer, AIP

drunken patron or guest".

If you have any exposure of selling of liquor at your business you should talk to your agent about getting a quote for liquor liability. There are many companies available to get liquor liability from and there are two different ways to get it. The first way is to put an endorsement into your general liability policy making you share your liability limits for both general liability and liquor liability. That of course, is the cheapest premium but you are sharing your limits so if you had a claim you would not have much left over for any other liability claims on the year.

The second way to cover it is how we normally cover it for our restaurants, bars, marinas, and any other package liquor stores. That is to have a separate policy for liquor liability. It usually doesn't amount to a big price difference but you would not share your limits for two different exposures. As you can tell this exposure is not strictly kept to only bars/restaurants, it also includes c-stores, groceries stores, marinas, gas stations, and the big one people forget is special events such as weddings and other social events where you either sell liquor or provide the liquor for free. Either way, you become liable for those patrons consuming alcohol.

Check with your agent today about purchasing liquor liability coverage for your business or event. If not, you could lose everything you have worked hard to build all for a drink.

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

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Bagnell Dam getting more 'muscle'

By Nancy Zoellner-Hogland

Next month, crews will start installing a series of new anchors – 68 to be exact – and 66,217,500 pounds of concrete – equivalent to more than 5,500 Asian elephants – on the downstream side of Bagnell Dam.

Warren Witt, director of hydro operations at Ameren Missouri, said the new post-tension anchors will help hold the dam to the underlying bedrock, and the concrete, to be added between the highway piers, will add weight to the dam. A new concrete overlay will replace worn and cracked concrete on the east and west sections.

The 18-month construction project is all part of major structural update – the first done since the early 1980s when 277 post-tensioned anchors were installed.

“These post-tension anchors were the best technology at the time,” Witt said. “They have performed very well since they’ve been installed and the dam remains structurally sound.”

As part of its safety protocols, Bagnell Dam, which pro-

vides power to 42,000 homes, is inspected annually by an independent safety engineer. According to Witt, the \$52 million project plan was reviewed and certified by independent engineers as well as the federal government.

“Osage Energy Center just marked its 85th year in service. Work we’re starting in March will ensure it operates reliably and safely, affording the quality of life for hundreds of thousands who enjoy all that the Lake of the Ozarks has to offer each year,” he said.

Witt also said construction was scheduled for weekdays and no long-term road closures were scheduled for the area. The work will have no effect on the energy generating capacity of Osage Energy Center.

By the Numbers

- Bagnell Dam is classified as a concrete gravity dam.
- 600 billion gallons of water are held back by the Bagnell Dam.
- Construction of Bagnell Dam began on August 6, 1929,

and was completed in April, 1931.

- The Lake of the Ozarks be-

gan to fill on February 2, 1931, and reached spillway elevation on May 20, 1931.

• Ameren Missouri has been providing electric and gas service for more than 100 years.

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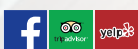
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The storm that wasn't

Although the predicted ice storm never really packed much of a punch in the Lake area, Gov. Eric Greitens' decision to declare a State of Emergency helped road districts keep the streets safer for those that did venture out. Horseshoe Bend Special Road District Superintendent Kevin Luttrell said the lessened traffic allowed their trucks to more easily get around and keep the streets treated. The only problems they encountered were a few cars parked too close to the road. "We know everyone that lives on a hill wants to park at the top of their driveways or just off the road but they need to stay back far enough that we don't wipe out their side-view mirrors," he quipped. Although their salt supply remains plentiful, winter's not over yet – and some of Missouri's heaviest snowfalls have come in February. In 1906, 1912, 1914, and again in 1945, more than a foot of snow was reported in the mid-Missouri area during the month. In 1975, 1993, and in 2013, winter storms again brought measurable snowfall amounts – sometimes alternating with sleet – to the area. Nancy Zoellner-Hogland photo.

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With this in mind, we often get asked, what is a fiduciary? It's a really good question, and perhaps one of the most important things you should know about a trust company. "Fiduciary" is a legal term that describes the duties that one party owes to another in a business relationship. A fiduciary duty is the highest duty of care in the U.S. legal system, and has been a standard element of trust practice for decades.

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Proposed legislation addresses vacation rentals

Lake area officials come together to work out the kinks in the law

By Nancy Zoellner-Hogland

In January, two bills were filed in the Missouri House of Representative that could change the way nightly rentals of private homes will be handled in the future. However, to gain full support of Lake-area officials, a few changes will need to be made in one of the bills.

As it is currently written, House Bill 632, filed by Rep. Diane Franklin (R-Camdenton), requires real property used for both a personal residence and as transient housing to be assessed as only residential property. The Camden County Assessor's office had been assessing those rental properties at the commercial rate of approximately 32 percent instead of 19 percent assessed on residential. The decision to change the rate was based on the opinion of the Missouri Tax Commission.

According to Camden County Presiding Commissioner Greg Hasty, commissioners from Camden, Miller and Morgan counties, realtors, homeowners and representatives from other tourism-related organizations who attended a special meeting in mid-January largely supported the verbiage of that bill, which can be read by visiting <https://legiscan.com/MO/text/HB632/2017>.

However, he said they had a couple concerns about House Bill 608, filed by Rep. Sonya Anderson (R-Springfield) and co-sponsored by Rep. Rocky Miller (R-Lake Ozark). That bill prohibits political subdivisions from enacting or enforcing ordinances that prohibit or unreasonably restrict residential dwelling rentals (RDRs), or that regulate the rentals based solely on their use as a residential dwelling rental. The bill can be read by visiting <https://legiscan.com/MO/text/HB608/2017>.

HB 608, defines a residential dwelling, or any part thereof, as a place where "four or fewer guest rooms are offered for rent to transient guests." A "guest" is defined as "any person who rents and occupies a guest room in the same residential dwelling rental for a period of less than 31 days" and who does not have a lease agreement. Time share units and lodging establishments are not included.

Hasty said they disagreed with the definition of a "Residential dwelling rental," on Line 7 of the bill which describes a rental as "a residential dwelling or any part thereof where four or fewer guest rooms are offered for rent to transient guests."

"We want this clarified so we're not talking about the number of guest rooms. Instead it should be treated as one residential unit – one nightly rental – because they're renting a whole house. The number of rooms shouldn't apply," he said.

Hasty also said those at the meeting were concerned with a portion of the bill beginning on Line 32, which states that political subdivisions can impose regulations on such things as "fire and building codes, health and sanitation, transportation and traffic control, solid and hazardous wastes, and pollution control." He said because the bill is covering residential rather than commercial properties, the phrase, "as it relates to a residential dwelling," needs to be added.

"Unless that is changed, they're opening up an unbelievable can of worms," he said, adding, that they all agreed there was one big problem with the entire bill. "The truth of the matter is, there are probably a thousand rental properties in Camden County and quite frankly, unless we get a county court – unless we have a means of enforcement without litigation – this is all a moot point. You can enact all the rules that you want but we don't have a framework or a means by which we can enforce them. This does give a municipality that has a municipal court the authority to enact rules if they choose to do so. But in the areas of the county outside municipalities, where we have hundreds and hundreds of shoreline, we have no means by which we can enforce any of this."

At least two municipalities in Camden County have already adopted laws governing nightly rentals. Because the bill would not prohibit entities from applying and enforcing any ordinance or law in effect prior to January 1, 2018, laws in place in the Village of Four Seasons and the city of Lake Ozark would still be in effect. The Village adopted a law in 2004 prohibit-

ing homeowners from renting out their homes for less than 30 days at a time after learning that a homeowner had started renting to entire fraternities and sororities. Lake Ozark adopted a similar law in 2013 after 25-or-so weekenders disrupted a neighborhood.

At the time, the city administrator said it wasn't the first time they had dealt with complaints about parties – it was just the time that convinced aldermen "enough was enough."

HB 608 also states that tran-

sient guest shall pay and an owner shall collect and remit any applicable taxes imposed by the state or by the municipality, county, or local taxing entity in which the residential dwelling is located, "whether the tax imposed be a sales tax, hotel tax, occupancy tax, tourism tax or otherwise."

If an owner uses a facilitation platform such as Expedia or VRBO, that platform would be required to collect and remit on behalf of the owner any applicable taxes. The market-

ing platform is also required to disclose in its terms of service the obligation to pay any applicable taxes, to require as a term of service that the guest and owner acknowledge the obligation to pay those taxes, and to maintain records of rentals for a period of three years for audits.

Hasty said both of those measures were supported by the local officials present at the meeting.

The bill also requires the platform or owner to post in the *continues on page 21*

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Shootout organizers, public look for solutions to problems

By Nancy Zoellner-Hogland

Imagine Memorial Day, July 4 and Labor Day all rolled into one on the waters of Lake of the Ozarks. According to some, that's the effect of boaters traveling to and from the Shootout, the largest unsanctioned boat race in the country, during peak-attendance time on Saturday. Each year, several thousand boaters tie up to the flotilla that lines the course. An estimated 9,000 boats lined the course last year.

The Missouri Highway Patrol's Water Patrol Division hosted a public meeting in January to discuss potential solutions to increase safety and decrease damage to docks that line the stretch of the Lake where the race against the clock is held.

The meeting was led by Capt. Matt Walz, director of the MSHP's Water Division, which issues the permit needed to operate the Shootout and establishes and enforces boating restrictions for the event.

In addition to more clearly marking where the no-wake zone begins and ends and pro-

viding more officers to slow the traffic, Walz said the Patrol is also considering expanding the no-wake area to include a 10-mile stretch from around the 36-mile mark to the 26-mile mark. Last year, the no-wake area stopped at the 30 mile mark. Walz said they also considering a plan to extend the hours that boaters will have to abide by the rules.

"We think if we extend the no-wake to 2 p.m. to 5 p.m. on Saturday, you'll get some people who will leave at 2 p.m. to avoid the no-wake area, then you'll get some that will travel downstream in the no-wake area, and then you'll get some people that will stick around until 5 p.m. and exit the event then so we think it may potentially spread out the traffic that's leaving the event. It may be a matter of trial-and-error, but we'll see what works and what doesn't work from year to year," he told the crowd, reiterating that the extended hours for the no-wake area would be limited to Saturday, "the more popular day of the two."

Residents who spoke at the

meeting said something had to be done. A resident at the 29-mile mark complained that during the Shootout weekend, he couldn't get out of his cove. "We had severe damage three years ago and we have no recourse," he said. Other residents in attendance shared similar stories.

Some suggested holding owners of cruisers, which have large wakes, responsible. As part of a public awareness campaign last year, Walz published a letter stating, in part, that "Missouri law requires a vessel to stay at least one hundred feet from docks while operating above idle speed, but creating an excessive wake while traveling more than one hundred feet from a dock may still violate state law. Traveling at a speed (plowing) which creates an excessive wake in the vicinity of docks may endanger property or other persons and could be considered a violation."

At the recent meeting, Walz said Water Patrol officers could find it difficult to enforce the law because of the number of

boats traveling in the area at the end of the Shootout.

He also explained that when approving regatta permits, the Water Patrol considered three things – if the event creates a danger to participants, if it creates a danger to spectators or if it unduly disrupts navigation.

One resident, who said she felt the Shootout violated all three, suggested moving the event to the Osage River.

Ron Duggan, Shootout organizer and owner of Captain Ron's, which hosts the race, said too much is at stake to ignore the issues. In addition to the estimated \$4-million to \$8-million economic impact of the event, which draws tens of thousands of spectators and racers from around the world, nearly \$1 million has been donated over the years to 40-some different organizations.

A spokesman for the Coffman Bend Fire Association supported that statement, adding that the money they receive from the Shootout accounts for about one-third of their annual budget.

Other changes are also in

the works.

Walz said they also are considering changing the Shootout hours to 10 a.m. to 4 p.m. both days of the event.

In addition, in response to increased horsepower and speeds of the boats that attend the events, the Lake of the Ozarks Shootout Committee, in conjunction with organizers of the Grand Lake of the Cherokees Performance Boat Challenge Shootout and the Texas Outlaw Challenge, recently announced they had decided to shorten the shootout courses for 2017 to three-quarters of a mile. This is the first time in the history of the local race that the course has been shortened.

The Lake's Shootout began in 1988 as a way for locals to claim "bragging rights" on who had the fastest boat. As years passed, the event grew and began to raise more and more money, which was given to Lake-area fire departments for water rescue equipment. As the event grew, volunteers from other organizations began to get involved.

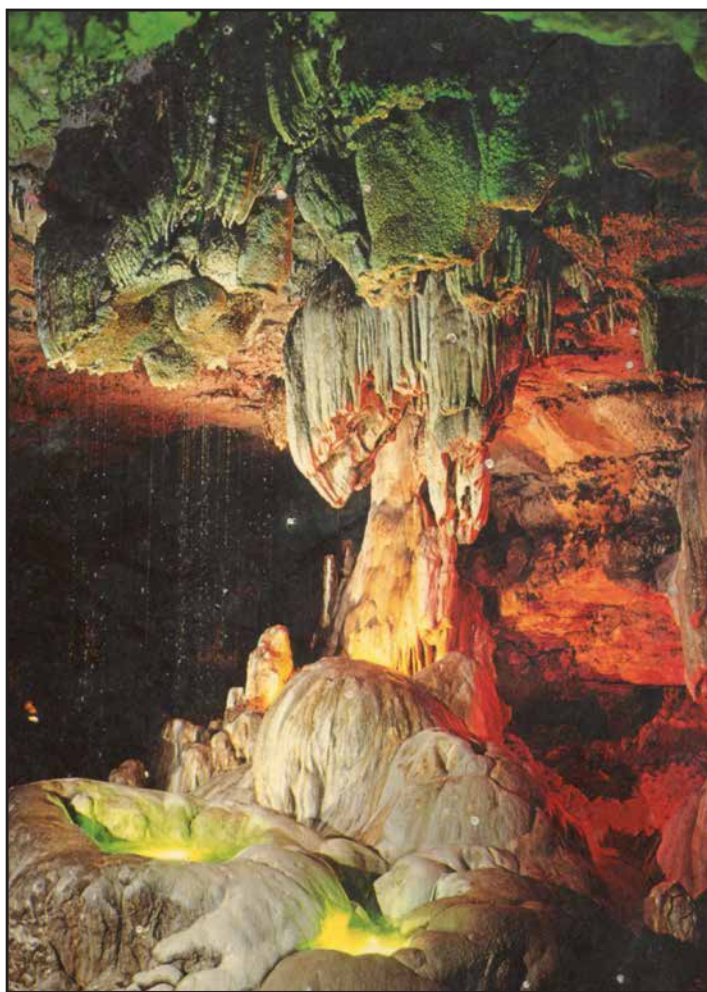
GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

THE MAGIC OF COLORED LIGHTS

A dilemma exists for the operator of a show cave when it comes to exhibiting cave features, especially if the cave is well decorated with stalactites, stalagmites, flowstone and other types of formations created by dripping, seeping and flowing mineral waters. That dilemma is whether or not to use colored lights in showing cave formations (speleothems). There are currently three operating show caves at Lake of the Ozarks that are celebrated for their beautiful cave formations – Bridal Cave, Jacobs Cave and Ozark Caverns. All three caves largely follow the mindset of naturalists who operate federal- and state-owned caves and do not use colored lighting but prefer to show cave formations largely in their natural colors.

Privately owned show caves generally try to cater to the tastes of their visitors rather than solely to the mindset of naturalists. Yet a rather large percentage of cave visitors also enjoy colored lighting. Witness

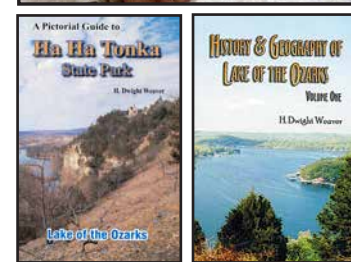
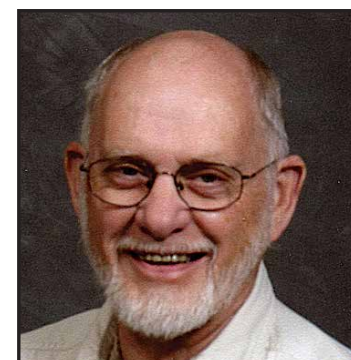


how we celebrate the Christmas season with a lavish kaleidoscope of colored lights. Bridal Cave and Jacob's Cave are privately owned show caves. Ozark Caverns, opened to the public in 1952, was privately owned from 1952 to 1978 when it was purchased by the state. It was electrically lighted as a private attraction but the state removed the electric lights and converted the cave tour to a lantern-light only adventure. But from 1965 to 1978 the cave's stellar attraction, the Angela' Shower, was presented both ways – in natural color and with colored lights. In the colorful postcard image accompanying this article we see the Angels Shower as it appeared in a blend of colored lights. The crystalline basins on the floor that capture water falling from the overhead stalactites had underwater lights of yellow and green. The postcard preserves a vintage panorama of the Angels' Shower, a view that may never be seen again.

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

the history of Lake of the Ozarks.

The author's latest book on Lake history – *Images of America, Osage Beach* – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Contact him at: dwightweaver@charter.net or call 573-365-1171. Visit www.lakeoftheozarksbooks.com to obtain more information or to purchase one of his books on line.



Love is in the air

continued from page 10
for 9 a.m. to 4 p.m. Sunday, February 12.

The event has gotten rave reviews. On a blog site, a woman who renewed vows with her husband in 2016 wrote, "It was really neat that when (the minister) was saying the vows, I didn't even notice the other couples. I could see the minister because where he was standing was a little higher toward the front of the cave and I could hear him perfectly but it felt like he was just talking to us. Very cool and intimate."

In 2016, 240 couples took part in the ceremony. Five of

those couples were originally married on Valentine's Day. The newest couple had been married for nine months; the longest-married couple first said their vows 60 years ago. Seven states were represented, the furthest traveling from Louisville, Kentucky.

Business owners that would like to participate need to provide a minimum of 250 coupons or flyers for the bags and those items must be delivered to Bridal Cave no later than February 10. For more information, contact Steve Thompson at 573-346-2676 or email him at steve@bridalcave.com.

Gift helps rail-to-trail project on its way

The Missouri Rock Island Trail board of directors recently announced that a Kansas City man has bequeathed approximately \$100,000 for development of the trail corridor.

The donor, Roger Gaunt, a hiking enthusiast, has earmarked the generous gift in his will. Gaunt has asked that the money be used to benefit hikers, such as for benches near trail heads and bells for bicyclists. Gaunt believes the handicapped-accessible trail will be ideal for older hikers due to its relatively flat, wide surface. His bequest is focused on the 17.7 mile section currently being developed by Jackson County, the short so-called "Greenwood Gap" between Pleasant Hill and Lee's Summit and the 144-mile section east of Windsor, with emphasis on the Eldon-to-Windsor corridor.

While his own passing is not

imminent, Gaunt feels that it is important for MoRIT to publicize his gift as a way to help MoRIT raise additional funds to support its mission.

Three miles of the Rock Island Trail corridor runs through Eldon. Recently, a donor with local ties donated \$150,000 in matching money to rebuild a former railroad depot as a welcome center, museum and offices for their chamber of commerce along the trail.

MORIT is a statewide non-profit organization working toward development of the Rock Island right of way into a recreational trail. The line runs across the state south of the Missouri River from near St. Louis to Kansas City. A 47.5-mile stretch between Windsor and Pleasant Hill opened in late 2016, connecting the 240 mile Katy Trail to suburban Kansas City.



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As the Lake Churns Market Sales Data



Real Estate and Lake News with C. Michael Elliott

Market sales data is an indicator of a market acceleration. Another sign I notice is new real estate businesses. Each time we experience either a rebound or surge in the real estate market; it is followed by an outpouring of real estate companies based on "new" platforms as well as products designed for real estate agents. In reverse, many of these businesses seem to be the first to go when the market declines. For five years, I rarely had a call from a salesperson trying to sell me the latest and greatest item that was going to flood me with business. Now the phone rings several times a day with these calls.

In the 70's and 80's it was file systems with "Prospect Cards" along with pens and cups with your name imprinted on them; magnetic signs to put on the side of your car, magical rolodexes and a host of other items.

Starting in the 90's through today we primarily see technology based products designed to make prospecting and client follow up a piece of cake. Don't get me wrong, I bought my share of cups and pens; I carried a Day-Timer and had the magic rolodex. Presently, I believe in having the most up to date technology available both to make my business run more efficiently as well as to provide the best service to my clients. However, no system will serve you if you are not willing to sit down every day, open the metal box that contains your prospect card and dial the phone.

One of the latest startups is being termed a "hybrid" real estate office where you can find discount and pay as you go services. Sounds like a new name for an old idea. Help-U-Sell made its debut in 1976 as the original fee-for-service real estate company. There have been several similar companies since, many of which are no longer in business.

I hope I don't sound like the old dog that I probably am. I respect new ideas and new companies; however, the real estate media touts these as "changing real estate" and "poised to disrupt the market" and "shaking up the market". In my humble opinion (IMHO), the only thing that shakes up, disrupts or changes the real estate

market, with exception of acts of God, is the economy and interest rates. Now, the recent presidential election is what I would term a "shake-up" and I've yet to see a new real estate idea achieve that!

I believe real estate agents should treat their job seriously, as a professional career, whether full or part time. That means obtaining the knowledge and abilities to serve a client in pricing, property conditions, contracts and documents, negotiations etc. If this can be achieved by offering services at a low fee and/or by offering less service, my hat's off to that. I personally don't know how to provide the level of service I feel obligated to offer on a limited budget and stay in business.

My advice to the consumer as well as sales agents is to perform your due diligence. Check references, research the services a company is offering, make sure tech support or guidance is available and know what will be required of you to accomplish your goals whether it is selling a home or having a successful career. Remember the adage "If it sounds too good to be true, it probably is" and choose wisely.

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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Vacation rental legislation

continued from page 17
dwelling all required licenses, certificates or registrations; emergency procedures; complaint and concern response time; age requirements for transient guests; off-street parking and zoning requirements and nuisances related to RDRs.

Rep. Rocky Miller (R-Lake Ozark), who co-sponsored HB 608, said that some are saying HB 608 would add new taxes but that wasn't true.

"There are no new taxes. Only those taxes that are currently in place apply. The Missouri Association of Realtors endorse this bill. They definitely believe that sales tax should be paid. When you're renting out a

nightly lodging establishment, there's a sales tax that definitely does apply so you should pay it. As far as the lodging tax – it's the law of the land so it should also be paid. Again – it's part of doing business – part of selling that nightly rental. The reason people are able to 'sell' that nightly rental is because of the job that lodging tax does, which is to promote the area. Everyone gets great benefit from it so everyone should share in the cost and it's something that can be passed along to your respective clients," he said.

Vacation rentals have been a hot topic at the Lake for the past few months. Things got a little more heated after property

owners, government officials and reporters were turned away from a January 12 meeting at Tan-Tar-A that was held by HomeAway and Expedia. Invitations had been sent out to the more than 300 customers of the rental facilitation platforms but as word spread, many believed the meeting to be open to the public. It was even promoted as a public town hall meeting by some Lake area media outlets.

Although there were no physical altercations, police and sheriff's deputies were called to help Expedia turn away those who had not be formally invited.

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Pesticide Applicator Training

Farmers and ranchers who use restricted use pesticides in their operations need to have a license to purchase those products. For producers whose license is expiring in 2017 or for those needing a license for the first time, a Private Pesticide Applicator Training (PPAT) sessions have been scheduled in Camdenton.

Joni Harper, Extension agronomy specialist, will be

conducting the classes, scheduled for 2 p.m. and 6 p.m. Wednesday, February 8. The class will last approximately 2 hours.

There is a requirement that producers must have the M87 "Private Pesticide Applicator Reference Manual" in their possession for the class. Producers who have a copy of the manual can bring it to the class, and they will not need to purchase

a new one. Others will need to purchase the \$12 manual at the class or prior to the class at the extension office.

The Extension Center in Camdenton is located at 44 Roofener Street. Call (573) 346-2644 to register for the class or for more information. University of Missouri Extension is an equal opportunity / ADA institution.

360 Lawn Service joined the Lake West Chamber and was welcomed with a recent ribbon cutting event. Owner Jon DeJarnette will provide dependable lawn maintenance to commercial business as well as home owners. Services provided include: Mowing/trimming; Brush cutting; Weed control; Leaf removal; Mulch and Edging. Please call 660.619.7479. Pictured l to r: John Wheeler, Preferred Land Title; Brad Deters, DECO Insurance; Mike Myers & Chris O'Connor, Central Missouri Building Inspections; Michael Benson, Versailles Leader-Statesman; Jon DeJarnette, owner 360 Lawn Service; Matt Schmidt, Boaters Choice Marine; Ellen Bozich, Membership Director Lake West Chamber; Stanley Field, Ambassador; Shanel Howard, Central Bank Lake of the Ozarks; Liz Brown, US Resort Management; Terry Clayton, Clayton Electric and Judy Smith, Ambassador.



Managing Rental Property

Banning Vacation Rentals

Recently there has been a lot of talk about various groups that are trying to ban vacation rentals here at the Lake of the Ozarks. I have read articles, attended meetings and have spoken with various people who are concerned that our state legislature along with Expedia, Inc. (one of the world's largest online travel companies) are out to either outright ban rentals or do so through over regulation.

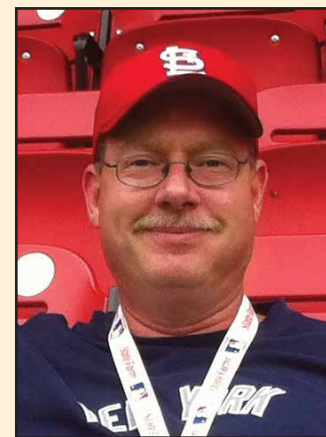
Last year Expedia, through the Missouri legislature and along with various state representatives, introduced legislation that would seek to prohibit municipalities within Missouri from banning vacation rentals or from over regulating them in order to in essence ban them. That bill ultimately failed.

There were a few issues with that legislation that was not friendly to vacation rentals. My opinion is that occurred because our representatives and Expedia do not own or manage vacation rental properties. Therefore they didn't understand that some of the items in the legislation would actually harm vacation rentals. This was not the intent of the legislation and thankfully it did not pass.

After it failed I met with Diane Franklin (Representative for the Lake Area's 123rd District) in an attempt to educate her on the various aspects of how legislation could affect our rental community. We had a great conversation and she was very receptive to the information that I provided. I left that meeting knowing that she wanted to do what was best for vacation rentals in general and for the Lake Area specifically.

Afterwards, I along with other rental managers, Realtors, local authorities and others associated with the vacation rental industry was invited to sit on the committee that would seek to get the legislation correct (as we knew that it would be reintroduced in 2017).

We have had two meetings with our representatives and the



Russell Burdette

Expedia lobbyist. Those meetings have resulted in getting everyone educated and seeking to protect the vacation rental industry and by association the real estate market here at the Lake. The reality is that a large number of vacationers turn into real estate buyers, fueling our economy first as a visitor and later as a resident. Hurting the rental market would also hurt the real estate market.

Those opposed to the legislation think that the intention is to ban or regulate vacation rentals out of existence. Logically, if that were true, then Expedia would not have anything to advertise on their platforms, thus cutting off their source of income. The new legislation, currently HB608 specifically states, "A political subdivision shall not enforce an ordinance or law enacted after January 1, 2018, that prohibits or that has the express or practical effect of prohibiting residential dwelling rentals."

Diane Franklin has introduced a separate bill (HB632), "which will make sure all homes, regardless of how they are used, are assessed at a residential rate" (instead of commercial). So as you can see (and look the bills up and read for yourself) that our legislators, far from trying to ban rentals, are working to protect our vacation rental industry here at the Lake.

Russell Burdette is the owner/broker of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. You can reach Russell at 573-365-3367 or email russell@yourlakevacation.com.

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Outdoor venue

continued from page 4
already allowed.

“That all took place prior to my employment so I’m not sure how that mistake came about. But last year, after getting a couple verbal complaints, I started looking into the minutes and listening to the audio of the meeting. That’s when I discovered that piped music coming over speakers from the band playing indoors was all that was allowed. That’s when Mark started the application process to amend his CUP. He backed his hours up and that’s what the Planning and Zoning Commission approved in January,” she explained, adding that she sees both “sides” in the

struggles between restaurant owners seeking expansion and those residents that live nearby. “I understand that we’re a recreational lake and that we have to have these types of venues. But I also understand the concerns of neighbors.”

This is not the first time the county has been required to balance businesses' needs with residents' desires.

In 2013, the P&Z required George Tucker, owner of Paradise Tropical Restaurant and Bar, at the 24 mile mark by water and off State Route TT in Sunrise Beach by land, to add several sound abatement measures after a neighbor complained that the music

was so loud, it shook pictures off the wall. The commission gave Tucker until 2014 to meet its conditions or cease offering the outdoor music. They also restricted hours of live music to 9 p.m. Sundays, 10 p.m. Mondays through Wednesdays, and 11 p.m. Thursdays through Saturdays and holidays.

In 2015, the P&Z approved a CUP that allowed developer Gary Prewitt to provide outdoor entertainment at the Lazy Gators complex, located on Sweet William Road on Horseshoe Bend by land and at in the 7 Mile Cove by water. In addition to restricting the hours of operation, the CUP approval required the addition of several sound abatement elements, including a retaining wall with fence, shrubs and trees on side

of the property that faced residential properties. Prewitt was required to provide Willey with a contract from a sound abatement company and then put the systems in place within 45 days of approval. Other measures had to be in place prior to the 2016 opening season of the complex.

Camden County Presiding Commissioner Greg Hasty said in an earlier interview that incidents like these were prime examples of why the county should look at revising the Camden County Planning and Zoning District Unified Land Use Code. He also said he felt that many times, complaints from nearby residents were outside the scope of zoning.

"People are attempting to use planning and zoning to

stop other activities from taking place. Their issues – their points of complaints – have nothing to do with zoning. Are we going to use planning and zoning to stop drunks from driving down the road and to regulate the volume of music or the time it's played? Are we going to use planning and zoning to stop other lewd actions? Those issues are already addressed by other laws. Planning and zoning should look strictly at compatible land use," he said, adding that while he was not unsympathetic to the concerns expressed by neighboring property owners, he felt that commissioners should consider more than just those complaints when voting on whether to grant or deny zoning requests.

What to Know about Extending the Life of Your New Smartphone

The latest model smartphones are a big financial investment, whether you opt for the Apple iPhone 7 or iPhone 7 Plus. But there's good news for those with butter fingers. Water-resistance is the new industry standard, reveals a new study.

The study from SquareTrade, a protection plan provider for smartphones, tablets and other devices, uses a range of robots to drop, tumble, dunk and bend devices to see how they live up to everyday activities, and this year, a new “surf test” was added to the mix -- pro surfer Kai Lenny took each

phone out on the waves to test water-resistance.

Want to protect your new smartphone? The study results offer some key insights:

- **Water resistance:** The iPhone 7 generation with an IP67 rating claims water resistance in “up to a depth of 1 meter for up to 30 minutes.” While both phones survived tests of this claim, they did suffer some audio muffling afterward.

"The iPhone 7 generation is the first to compete with water resistance," says Steve Abnerthy, executive chairman at SquareTrade. "After putting them to the test, there's no

doubt the iPhone 7 and 7 Plus aren't scared of going for a little swim."

So while all this can give you some peace of mind around pools, puddles or even ocean waves, you will still want to take precautions around water.

- **Strength:** In the bend test, the iPhone 7 bent at 170 pounds of pressure, the iPhone 7 Plus bent at 180 -- both matching the previous 6s generation. Good news for those who like to store their phones in the

back pockets.

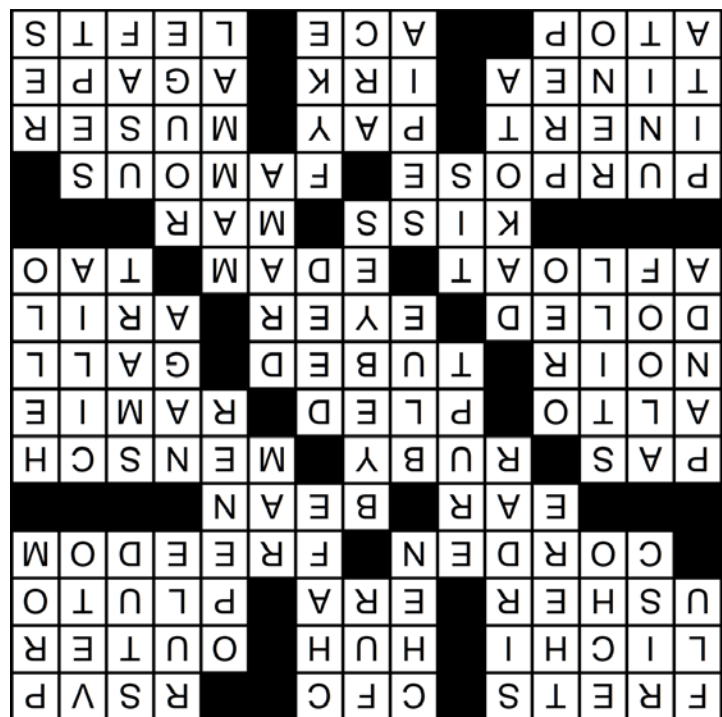
- **Tumble resistance:** After 30 seconds in SquareTrade's "TumbleBot," the iPhone 7 was scuffed on its corners and cracked on the camera lens, similar to the iPhone 6s. The 7 Plus only suffered a small crack, and fared far better than the 6s Plus.

- **The sidewalk always wins:** A broken screen is still the leading cause of smartphone damage. Both phones shattered on their first facedown drop. By the second drop, the iPhone 7 bricked and wouldn't turn back on. The third drop for the 7 Plus resulted in major screen malfunctioning rendering it unusable. After three corner drops,

the iPhone 7 screen cracked and split, the 7 Plus screen shattered. So hold on tight.

Whatever phone you own, a strong sturdy case paired with a comprehensive protection plan is key. To learn more about affordable plans that cover drops, spills and malfunctions, visit squaretrade.com.

Whether you're clumsy or simply prone to handing your smartphone over to pro surfers, the world is full of risks. Learn the strengths and weaknesses of your model so you can adopt sound habits that keep your phone in good condition and be sure to safeguard your expenditure.



Pro surfer Kai Lenny took each phone out on the ocean waves to test water resistance.

Crossword Puzzle

Solution page 23 THEME: THE GRAMMYS

- ACROSS
1. Bars on guitars

6. Olden-day aerosol can propellant

9. Invitation request

13. Chinese fruit

14. "Say what?"

15. Kind of space

16. *8-time Grammy winner and "Climax" (2012) performer

17. Victorian time, e.g.

18. Mickey Mouse's pet

19. *2017 Grammy host

21. *Beyoncé's nominated rap song

23. Listening device

24. British comedy's Mr. _____

25. Baryshnikov's step

28. Red gemstone

30. Good guy

35. Amy Winehouse's voice, e.g.

37. Same as pleaded

39. Chinese silk plant

40. Film _____

41. Rode in a tube

43. Insolence

44. Dished out

46. Observer

47. Seed cover

48. Like flotsam

50. Red-encased cheese

52. Chinese "way"

53. *Prince's 1986 Grammy winner

55. Spanish sea

57. *Justin Bieber's Grammy nominated album

61. *Best Rap Song nominee (2017)

64. Apathetic

65. Ante up

67. Reflective thinker

69. Ringworm

70. Rub the wrong way

71. Open-mouthed

72. Perching place

73. *1995 Grammy nominee, _____ of Base

74. _____ and rights
- DOWN

1. Work stopper?

2. Reduced Instruction Set Computer

3. Amazon's smart speaker

4. Not here

5. India VIP

6. _____ Zhen, played by Bruce Lee and Jet Li

7. Hudson's Bay Company's original ware

8. Irritate by rubbing

9. *4-time Grammy nominated Ja _____

10. Part of house frame

11. U.S. President's special power

12. "Pretty in Pink" formal

15. "Once upon a time....," e.g.

20. Do like a volcano

22. Popular pickup

24. Sayonaras

25. *Designer's nominated hit

26. Cool & distant

27. Motionless

29. *"_____ Aint Your Color"

31. Hindu serpent deity

32. Like TV with browsing capabilities

33. Locomotive hair

34. *Adele's multi-nominated hit

36. Dunking treat

38. Ownership document

42. Golden Globes' category

45. One of Fanning sisters

49. "_____ the season ..."

51. Hairy vertebrate

54. Photo tint

56. Moulin _____, Paris

57. Bread pocket

58. Inch, e.g.

59. Late Attorney General Janet

60. A secondary school

61. Type of fish net

62. Sky defender

63. Autumn mo.

66. Parabola, e.g.

68. Hi-_____

CROSSWORD														
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New CADV director

The board of directors for Citizens Against Domestic Violence has announced the selec-



tion of a new executive director. Sheree Keely took over the leadership role this week, and is committed to working with staff and the community to continue CADV's mission to provide a safe haven and services to victims of domestic violence and sexual assault.

"On behalf of the Board of Directors we are excited about Sheree joining the leadership team at CADV," Board president Trish Creach said.

Keely moved to the Lake of

the Ozarks area from Nebraska in 2016. She has over 30 years of experience in the field of social work, is a licensed Clinical Social Worker and has a Master's in Social work from the University of Nebraska.

"I'm excited to be joining the team of CADV and continuing to serve some of the community's most vulnerable citizens," Keely said. "I have been amazed at the engagement of the community in supporting CADV. The community's support is mission critical to what we do! I'm looking forward to working closely with the community."

CADV is a not-for-profit providing around-the-clock assistance for men, women and children in Miller, Morgan and Camden counties. Free and confidential services include a crisis hotline, hospital advocacy, legal advocacy, emergency shelter, counseling and other programs and services. A 28-bed shelter is located in Camdenton.

For questions about CADV, please call 573-346-9630 or go to www.cadv-voc.org.

Congresswoman Vicky Hartzler Visits Lake Area Industries

Lake Area Industries welcomed Congresswoman Vicky Hartzler earlier this week. Hartzler was provided with a tour of the facility by LAI Executive Director Natalie Couch,

Operations Manager Lillie Smith, Board VP Jim Rogers and Board Member David Campanini. The group was excited to show Hartzler all the different aspects of LAI and the opportu-

nities that are provided to individuals with disabilities in our community. During her visit she was able to visit with many of the employees and talk to them about their jobs.

"We were honored that Ms. Hartzler took the time to visit with us, it truly meant a lot to our employees to see their legislators take an interest in their well-being," stated Couch.

Lake Area Industries, Inc. is an Extended Employment Program in Camdenton. Since 1983, LAI has been providing meaningful employment for individuals with disabilities, providing them daily challenges and support to reach their greatest potential. LAI is proud to work with many businesses around the lake area. Working with LAI, not only do you receive great quality service, you also get to help some amazing individuals do what they love. To learn more about the services offered at Lake Area Industries contact (573)346-7934 or follow us on Facebook.



Congresswoman Vicky Hartzler with LAI employee Mike C



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Missouri minimum wage

continued from page 1
compulsory arbitration were repugnant. Both of these smacked too much of the interference of government in everyday life which it is the American inheritance to fear."

The first minimum wage law of any kind in America was adopted in 1912 by the state of Massachusetts. In 1913, eight more states – California, Colorado, Minnesota, Nebraska, Oregon, Utah, Washington and Wisconsin – passed similar laws. By 1923, Arizona, Arkansas, the District of Columbia, Kansas, North Dakota, Puerto Rico, South Dakota and Texas had adopted wage laws.

The industries largely affected included mercantile, fruit and vegetable canning, printing and publishing, telephone and telegraph, office, waitress and hair dressing. Many of the laws were challenged in court, repealed by legislation and, in some cases, even declared unconstitutional. In some cases, the time between adoption and implementation sometimes

spanned more than a decade.

The first federal minimum wage law, which mandated a minimum wage of 25 cents per hour, wasn't enacted until 1938. It was introduced by Franklin Delano Roosevelt as part of the Fair Labor Standards Act. Missouri was governed by that law until 2007, when it passed its own minimum wage standards. At that time, the rate was \$6.50 per hour.

Other nations were more progressive. New Zealand passed the world's first national minimum wage law in 1894. The law covered all businesses and all industries across the entire country. Australia adopted a minimum wage soon after, however, the law only covered certain industries.

The minimum wage also increased in 2017 in 18 other states and 22 cities and counties that set their own minimum standards. At \$11 per hour, Massachusetts and Washington State now have the highest minimum wage.

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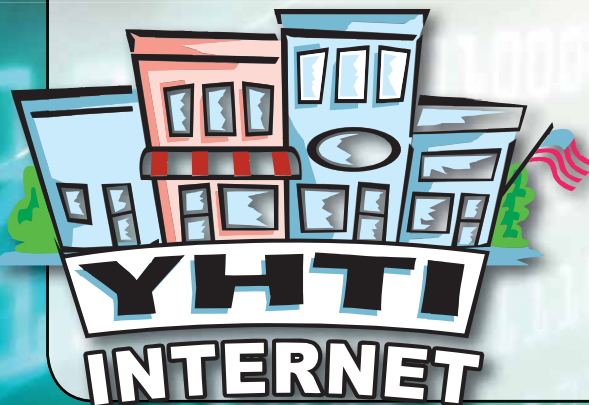
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Marketing Strategy for Growth

Submitted by Bruce Mitchell,
Lake of the Ozarks SCORE

The question is a common one: "I have a small business and I am getting ready to expand. Do I need a formalized marketing strategy to target my growth plan?"

The answer has been the same for decades.

Philip Kotler, in the middle 1950's said it best. He defined marketing as "everything an organization does from the time it perceives the need for a product or service until it is in the hands of the ultimate consumer."

A business will not succeed because the owner wills it. There must be a market for the product/service otherwise there is no chance of success. To determine your market, you need to consider primary and secondary market research to understand the nature of your market, the customer and the competition.

If you were in the pre-launch stage, you need the following information: Is what you are offering something that buyers will want and pay for? How many people want it? Is that number

sufficient to generate adequate revenue? Who are the potential customers and how do you reach them? How do your potential customers shop? Do they shop in stores, online or via telephone? Can you create a demand for the product or service? How many competitors will you face? How will you compete on price, reliability or quality? Who will your suppliers and partners be and how good are their services?

If your business is on-going, your marketing efforts should be to identify, satisfy and follow-up on customer needs at a satisfactory profit. This includes market research, marketing strategy, target marketing and managing the marketing mix. It is almost impossible to sell a product or service that people don't need and marketing will help you maintain your product line focus to offer products and/or services that buyers will actually purchase.

Business owners also need to systematically gather, record and analyze information regarding their target market and the problems they could face in

addressing needs.

Primary research is "first hand." A focus group or a survey is primary research. Talking directly to the customer is primary research. Secondary research is gathering and analyzing information generated by others in newspapers, online in blogs, reports or articles, or in magazines. It might be generated by attending chamber events or conferences where subject matter experts are presenting information about your business segment. Some research is undertaken by just observing. A restaurant owner can observe what is left on customers' plates and thus modify the menu offerings. A retailer can watch customers as they shop in their store. Where do they go? How are they dressed? Are they alone? What did they buy? And, what didn't they buy that they looked at?

Marketing strategy should also be employed.

Business planning starts with your objectives and then is further defined by strategies and tactics. Strategies are "what"

are you going to do to achieve your objectives and tactics are the "how" you are going to employ those strategies. The first element of creating a marketing strategy is to target your market. Most small businesses start out by just selling to anyone who will buy. If your marketing objective for 2017 is to increase awareness of the new product offer that you will use to expand your business, then you will need tactics to execute the strategy. Tactics might include both traditional and digital methods: space advertising in local newspapers and the "Lake of the Ozarks Business Journal," launching a Facebook page and becoming more active on LinkedIn. You might also begin blogging and starting a digital newsletter focused on current customers. Growth doesn't happen by chance.

In the growth stage you need to think of more targeting and focusing of your sales and marketing initiatives. You can target by geography - Osage Beach, Camdenton, Camden County, the Lake Area, Central Missouri, all of Missouri or the Midwest. You can target by demographics. By identifying those groups who most likely to buy, you can focus

your marketing - for example, high-end boat owners, snowbirds, or sport bikers. A third target category might be product or service attributes. Focus on an attribute that is not offered by others to attract buyers and then move them to a broader offering. Or target your marketing based on psychographics, i.e., lifestyles. This category might be conservationists or health-conscious individuals.

A marketing strategy has four ingredients: Product (what are you offering?), price (how much will you ask for your offering?), place (where will your offering be available for sale?), and distribution (how will you get your offering into the hands of the buyer?).

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. For more information about contacting a mentor or volunteering contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441.





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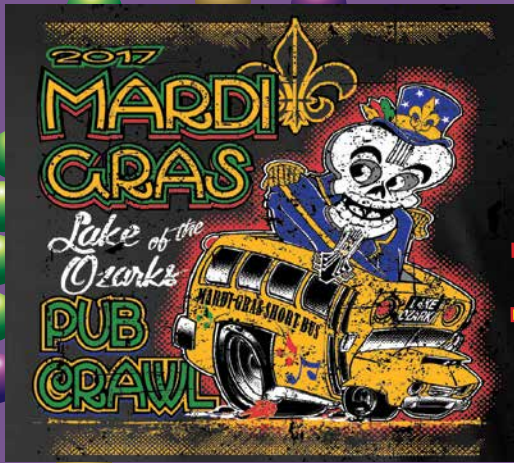



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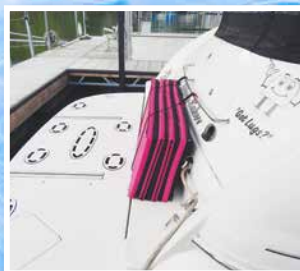
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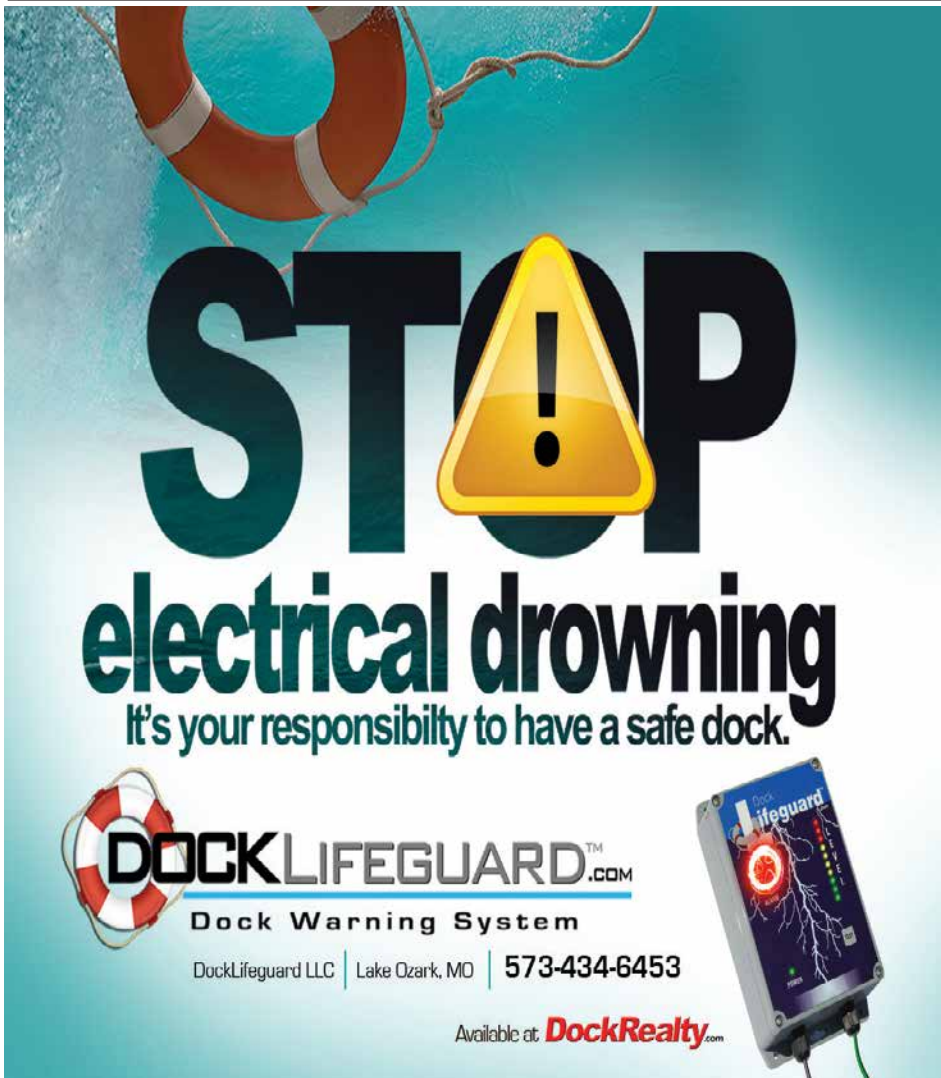
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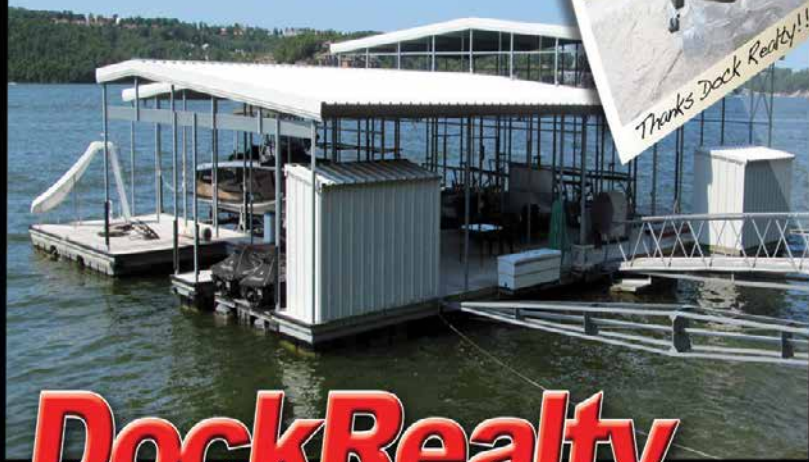
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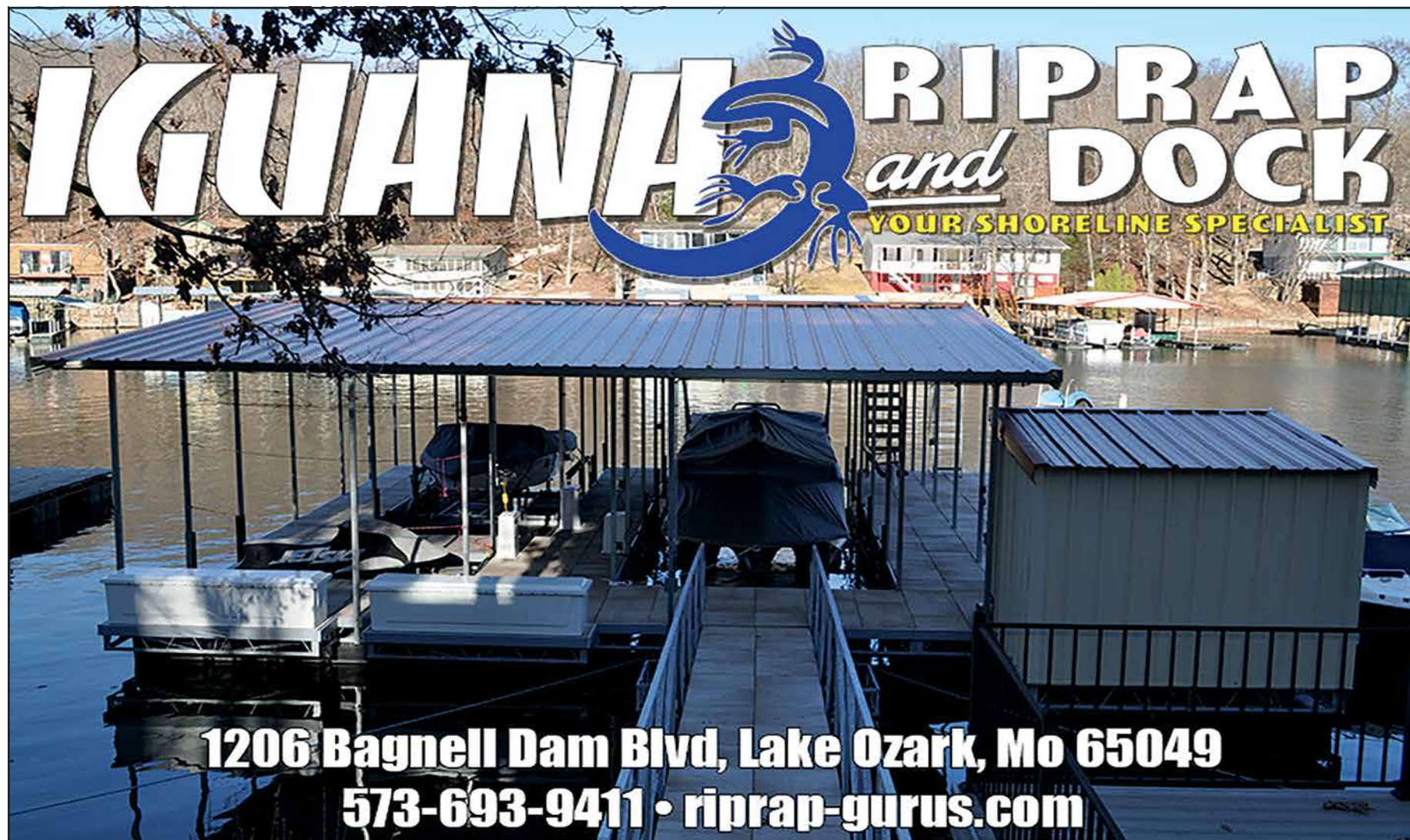


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1991 Sea Ray 230CC, 7.4L, 310 HP, Blue.....	PENDING	\$9,900
2008 Crownline 250 SC, 350M, 300 HP, Red.....	REDUCED	\$44,900
1986 Regal 250XL, 5.7, White		\$11,900
1991 Wellcraft 28, T7.4, 310 HP, White.....	REDUCED	\$13,900
2002 Sea Ray 260DA, 6.2, 320 HP, White, 211 Hrs..	PENDING	\$39,900
2013 Chaparral, 330 SIG, T350M, 300 HP, Black	REDUCED	\$207,900
2002 Sea Ray 340 Sundancer, T370, White		\$97,900

Runabouts

2008 Yamaha PWC, 210 HP, 120 Red		\$7,900
1998 SYLVAN 196 BR, 5.7, 250 HP, White		\$9,900
2012 Ranger 20, 250Y/250 HP, Blue		\$49,900
2004 Chaparral 204 SSi, 5.0L, 260 HP, Black.....		\$19,900
2003 Chaparral 220, 320 HP, 5.7V, Red		\$22,900
2009 SeaDoo 230, T215, 430 HP, White		\$34,900

2003 Crownline 266 BR, 496, 375 HP, Black.....		\$34,900
2011 Sea Ray 270 SLX, 8.2, 380 HP, Burgundy		\$76,900
2004 Crownline 270 BR, 350M/300 HP, Yellow.....		\$34,900
2005 Crownline 270 BR, 5.7V, 320 HP, Blue.....	REDUCED	\$39,900
2000 Rinker 272, 7.4 MPI, 310 HP, White		\$23,900
2004 Crownline 288 BR, 496M/375 HP, Burg.....		\$39,900
2009 Cobalt 302 BR, T8.1, 375 HP, Blue.....	SOLD	
2007 Crownline 320 T-350M, 300 HP< White.....		\$69,900

Pontoons/Deck Boats

2005 Sea Ray 200 Sundeck, 5.0, 220 HP, Tan		\$26,900
1998 Chaparral, 252 Sun, 7.4, 310HP		\$22,900
2006 Sea Ray 270 Sundeck, 6.2L 320HP, 275 Hours, Pewter .		\$47,900
2016 Misty Harbor 22, 115M, Tan	REDUCED	\$29,900
2008 Sundancer, 28 150M, 150 HP	REDUCED	\$29,900
2012 Chaparral 264 Sun, 377M/300HP, White		\$69,900

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2005 BENNINGTON 2550 RL - 225 YAMAHA.....	\$34,900
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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
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1999 REGAL 2850 - 350 MAG.....	\$22,900
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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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2006 BAJA 35 OUTLAW - TW/496 MAG HO - RED.....	\$79,900
2005 FOUNTAIN 35 - TW/496 MAG HO - 150 HRS.....	\$89,000
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2014 BENNINGTON 2550 QCW - MERCURY 250 - 71 HRS - BLACK.....	SOLD
2011 BENNINGTON 2874RCW I/O - 5.7GXI.....	\$59,900
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1995 BAYLINER 2659 RENDEZVOUS - MERCURY 4.3 - WHT/BLUE.....	\$12,900
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2005 CHAPARRAL 260 - 350 MAG B3 - TRL - WHT/BEIGE.....	\$44,000
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1993 BAJA 290 MY - T/MERC 350 MAG A1 - WHT - 800 HRS.....	\$24,900
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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

CRUISERS

2005 CHAPARRAL 260 - 350 MAG B3 - TRL - WHT/BEIGE.....	\$44,000
1999 REGAL 2660 - T4.3L - 360 HRS - WHT/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
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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
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