

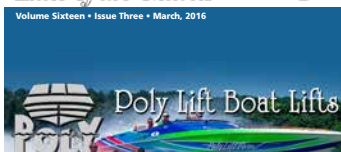
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Volume Sixteen • Issue Three • March, 2016



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Fill in the blanks on: 28 Solution: 26

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 12 -- ISSUE 3

MARCH, 2016

Lake's public and private sectors join to spur economic growth

By Nancy Zoellner-Hogland
Business owners consider many factors when they're deciding whether or not to expand or when they're involved in site selection for a new business. According to the Missouri Department of Economic Development, one of the biggest considerations is whether they will be able to attract and then retain quality, knowledgeable workers.

In recent years, employers in the Lake area have complained that the lack of affordable housing for their employees has been one of the biggest challenges faced when attempting to staff those businesses. That's why several groups around the Lake joined forces and funded a study designed to generate residential developments that the average family can afford.

That study, commissioned by the Lake of the Ozarks Regional Economic Development Council (LOREDC) is being conducted by RDG Planning and Design of Omaha. It was funded by a \$10,000 contribution from LOREDC and \$30,000 in donations from a variety of housing-related businesses and organizations as well as municipalities around the region.

Roger Corbin, city planner for Sunrise Beach and a member of the LOREDC Housing Study Steering Committee, is heading up that effort.

"We have new stores that

have moved in that need employees – especially with summer coming – but is there a place for those employees to live? If Lake Regional, which employees a lot of technicians, wanted to expand, they'd ask, 'Is housing available for the additional people we'd need?' Right now, we believe the answer to those questions would be 'No,' but if we can get this study done – and we do it right – I think it will encourage building and we'll see an immediate impact on the local economy," Corbin said.

He said a perfect example is in his hometown of Sunrise Beach, where a huge tract of land – more than 60 acres – that already has gas, water and sewer run to it, sits vacant.

"Right off Highway 5, it would be a perfect spot for moderate-income housing. Not only would that put a lot of people in the construction trade back to work, we'd have more homes available. We believe a lot of people are commuting long distances – from areas as far away as Jefferson City and Lebanon – because they can't find housing here that they can afford. We need to change that," he said.

Corbin said the first step in the study, expected to run through August 2016, will be to gather information. As part of that effort, on March 8, consultants with RDG will meet throughout the day with nu-

merous Lake-area stakeholders.

At the first session, scheduled for 9 a.m., they'll talk with builders, developers and real estate people. At 10:30, they will meet with employers from Camden, Miller and Morgan counties that employ more than 50 people to find out how many of their employees are commuting from long distances. At 1 p.m., local public officials will be coming in; at 2:30, members from the financial industry will be in to talk about housing needs. In the days following, consultants also plan to travel around the Lake area, talking with those who were unable to attend the meeting in order to involve as many stakeholders as possible in this process.

The group also posted a survey online to gather feedback from the public – everyone from "seasoned real estate professionals" to residents whose only background in real estate is finding a home in which to live.

The housing study survey can be found by visiting <http://www.loredc.com/index.asp>. Although all responses will remain confidential, instructions inform participants that they should feel free to skip any questions they don't feel comfortable answering.

"People that take the survey will be asked, for instance, if they believe people have had a hard time finding affordable housing and what type of hous-

ing they feel would be most beneficial to their area. In April, the housing steering committee will meet to review the findings. Then they'll continue to go deeper to develop summaries. Once the study is completed, LOREDC plans to disseminate it to those who have funded it – especially those in the lending business," Corbin said. "The Dodd-Frank Act that was passed has made it much harder to get financing for housing. But if the people that provide the loans realize there's a market, it might change things."

The Dodd-Frank Wall Street Reform and Consumer Protection Act was passed into law in response to the financial crisis and recession of 2008. Proposed by President Obama in 2009 and signed into law in 2010, the bill was designed to stop banks from making loans to what could be considered "risky buyers" who might not be able to pay them back, in an attempt to reduce foreclosures. The act also restricted lenders from charging more than a three-percent fee for all loan origination costs, which hampered their ability to cost-effectively offer mortgages on mid-priced homes. As a result, many lenders were unable to meet the needs of the working-class market.

"There are so many factors knitted together that attract new businesses to the area. However, we think that if we can get answers to the housing portion of the equation, economic development will follow," Corbin said.

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For the latest market stats and real estate info turn to Page 14 for this month's "As the Lake Churns"

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Armchair Pilot

By Nancy Zoellner-Hogland

AIRLINE TRAVELERS NOW have more entertainment choices. In February, Global Eagle Entertainment launched an app that allows those travelers to download content onto mobile devices – smartphones and tablets – ahead of flights. Then those TV shows, movies, magazines and the like can be enjoyed in the air without burdening in-flight Wi-Fi networks. The free app, Airtime Content-to-Go, is integrated with the partnering airlines' reservation systems. After booking a flight, travelers receive an email telling them how to download the app, currently available only on the iTunes App Store, and choose from some 10,000 offerings. Once the programs are downloaded, and before departure, the content goes live on the devices. Downloads are erased from travelers' devices after they reach the arrival gate of their final destinations, however, some material will stay on travelers' devices for up to two hours after arrival.

INSTEAD OF WATCHING MOVIES or reading magazines, passengers traveling thru several major airports in the U.S. will be able to use their wait time to learn how to save a life. This year, the American Heart Association and the Anthem Foundation will be installing CPR training kiosks at the Chicago O'Hare International, Indianapolis International, Las Vegas' McCarran International, Hartsfield-Jackson Atlanta International and Baltimore-Washington International Thurgood Marshall airports. The kiosks, which teach hands-only lifesaving techniques, feature touch screens with a how-to video. With the help of a specialized rubber practice mannequin, users can then practice the technique while getting feedback on the depth and rate of their compressions and hand placement. And it's all done of the beat of the Bee Gees' "Stayin' Alive," disco song featured in the 1977 film, "Saturday Night Fever." According to a release by the AHA, each year more than 359,000 cardiac arrests occur outside hospitals with more than 20 percent occurring in public places, including airports.

A NEW SUPER-SIZED STYLE of seat might be the answer to accommodating heavier

airline passengers who need more width – or even families that want to sit together. Airbus recently filed a patent for a bench-style seat design that allows more flexible use of the seating space. The re-configurable passenger bench seat, as it is currently designed, does not recline, however, which some in the airline industry said will keep it from ever getting off the ground.

THOSE TRAVELING through Nashville last month may have gotten more than just a view of the beautiful scenery. A naked man was seen was seen strolling thru the airport terminal and standing in line at an American Airlines counter. The man, who previously has pulled similar stunts, allegedly parked in a nearby airport parking garage, undressed and then walked into the airport at around 5:30 p.m. Soon after, he was arrested and led off in nothing more than handcuffs by police.

DUBAI INTL. AIRPORT, the busiest airport in the Middle East, recently opened a new concourse that will boost the airport's capacity by 15 million. The addition came with the arrival of a new British Airways flight from London. Officials said the concourse, linked to the airport's existing Terminal 1 by an airport train, is expected to be used by more than 70 international airlines flying in and out of Dubai. Currently, some 6,500 flights come into the airport daily. In addition to the standard airport offerings – cafes and coffee shops - Dubai International also offers travelers a children's play area; swim pool, fully equipped gym, jacuzzi, sauna and shower facilities; Zen garden; and Snoozecubes, comfortable beds which can be rented by the hour for a quick nap.

BRAND-LOYAL TRAVELERS wanting to travel internationally a little closer to home might be pleased to hear that Southwest Airlines "in all likelihood" would be applying to fly in and out of Cuba this year. In February, the U.S. and Cuba signed an agreement to resume commercial air traffic, which has been halted for the past 50-some years. This opened the door for airlines to bid on routes for as many as 110 daily flights between the two countries. Airlines had until March 2 to submit applications. Previously, charter flights were the only passenger flights into the island nation. In the meantime, Southwest is also adding

other flights out of St. Louis International Airport. On June 5, the airline will begin offering a second flight to Oakland, California – the San Francisco Bay area – and is also adding non-stop service to Cleveland, Ohio and Portland, Oregon the same day.

LOYALTY MIGHT NOT LAST long now that Southwest has initiated a \$10 per roundtrip hike on fares. Delta, United and American quickly matched the increase later that day. It's the third fare hike since the beginning of 2016. The others were made on January 4 by Delta and February 10 by JetBlue. The total increase amounts to \$22 per roundtrip. Last year, U.S. carriers initiated two fare hikes. Travel site specialists said, however, that the increases could just as quickly be decreases if consumers stall on purchasing tickets. According to the Consumer Price Index, airfares were actually down 1.7 percent in January, compared with the same time period in 2015.

DANCING THROUGH the concourses might be the norm now that the Lambert Art and Culture Program at Lambert-St. Louis International Airport launched its spring music series. Live local musicians will be performing in the concourses from 2 to 5 p.m., Thursdays and Fridays each week through May 20. The live bands will vary from solo artists, to duos and trios performing a wide range of musical genres that include Jazz, Blues, RnB, Top 40, Rock, Latin/World, Country and Singer/Songwriter. The entertainment will regularly alternate between Concourses A and C in Terminal 1 and Terminal 2.

THOSE WHO MIGHT prefer a slow boat over a fast flight should check out Carnival Corporation's new virtual cruises. In late February, the world's largest cruise provider rolled out a three-week campaign that, through the use of headsets, provide a balcony view of sunsets, shore excursions, restaurants and entertainment on three different ships. The content will be viewable on headsets in 133 AT&T and Samsung store locations that are providing an "in-store experience" and another 1,100 stores thru headsets only. A Carnival spokesman said the film is designed to immerse people who have never been on a cruise in the experience while also providing a look at three different ships.

Lake leaders use new approach to economic growth

By Nancy Zoellner-Hogland

In February, Luke Holtschneider, Rural Development manager with Missouri's Department of Economic Development, shared the new outlook on rural economic development at a meeting of the Lake of the Ozarks Regional Economic Development Council (LOREDC). He said in the past, "being a cheap place to do business" was vital, attracting companies was the key and a high-quality physical environment was a luxury that stood in the way of attracting cost-conscious businesses. Regions won out because they held a fixed competitive advantage in some resource or skill and much of the economic development was government-led.

Today, however, things are different. Companies now look for places with physical and cultural amenities and good schools, access to healthcare and quality of life because those are key in attracting knowl-

edgeable, talented workers that are rich in ideas and who have the ability to learn and adapt. In addition, Holtschneider said only "bold partnerships among business, government, and nonprofit sector can bring about change," adding that LOREDC's regional approach to economic development would be a key in its success.

He also said the Lake area, with an abundance of natural resources and recreational and entertainment opportunities, already possessed many of the components necessary for economic development, sharing a quote from Rebecca Ryan, author of *Live First, Work Second*, stating that "75 percent of Millennials surveyed said that finding a 'cool city' was more important to them than finding a 'good job.'"

According to information presented at the 2015 Governor's Conference on Economic Development, businesses and consultants also consider high-

way accessibility, real estate costs, and available land and buildings.

Those findings came from a study conducted in 2015 by *Area Development* magazine, covering corporate site selection and relocation.

Of those responding to the study, 35 percent were with manufacturing firms, 13 percent were in the financial services/insurance/real estate section; and 8 percent were with distribution/logistics providers. More than 50 percent of the Corporate Survey respondents said they were responsible for their firms' final location decision, with another 37 percent saying they were involved in preliminary recommendations. More than 30 percent of the respondents said their firms employ 100 to 499 people, while another 30 percent claimed to employ 1,000 or more individuals. More than a third of the respondents said they plan to open facilities, increase hiring,

and/or increase capital spending.

Lake of the Ozarks Council of Local Government (LOCLG), in cooperation with LOREDC, has started compiling data on the region's marketable assets.

Linda Conner, executive director of LOCLG, said the data will then be shared on a website named "Location One."

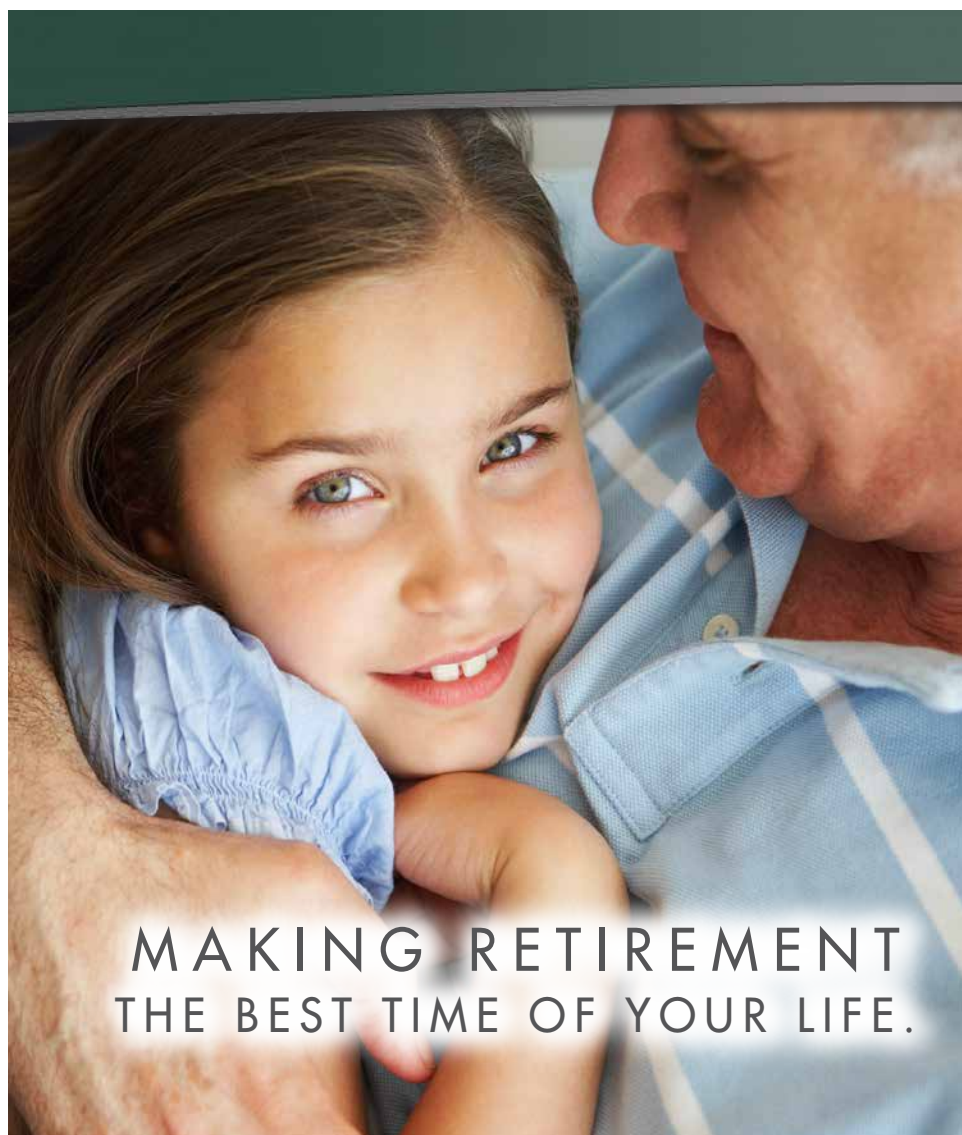
"Site selectors use the website when they're thinking of going to a specific area. Since last August, we've compiled a physical inventory of vacant land or land that's for sale in several communities. We'll be meeting with each of those cities to see which sites they would prefer we post on Location One," she said, explaining that some of the properties might not be able to be served by city water and/or sewer or might not be developable for some other reason. She also said some of the properties are city-owned while some are privately owned. However, none of the properties are

in unincorporated areas. "If LOREDC wants us to expand the scope of the study, we of course can do that but right now, those properties aren't included."

LOCLG is also compiling all information about those properties chosen for inclusion on the website – the name of the owner, the asking price – anything pertinent to the property. Currently, eight properties appear on the site but Conner said it's far from complete.

"The next step is meeting with the property owners or realtors to see if they want the properties included on Location One. We've gotten the cities' approval – now we have to get the owners' approval. I believe the Lake of the Ozarks is a great location but people have to know what's available down here."

LOCLG also just updated the demographic snapshot which provides numerous facts and figures about the Lake of the Ozarks.



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Egg-citing events for Easter weekend

By Nancy Zoellner-Hogland

Easter may be coming early this year but that doesn't seem to have caught anyone "on the hop." Several Easter eggstravanzas are planned for Easter weekend at locations all around the Lake.

On Saturday, March 26, the city of Osage Beach will be partnering with First Family Church to hold its Second Annual Osage Beach Easter Egg Hunt at the city park on Hatchery Road. The activities kick (or hop) off at 11 a.m. with egg hunts in four different age groups – 2 and under, 3 to 5, 6 to 8 and 9 to 12. A local 4H Club will be there with small animal project displays. Kids can get their pictures taken with the Easter bunny. There will be face painting, bounce houses, and a hot dog lunch, all at no cost. Additional information will be available on the city's website - www.osagebeach.org or call 573-302-2000.

Another eggciting time can be eggspected at Mother Nature's Riverfront Retreat Sixth Annual Giant Easter Egg Hunt, featuring face painting, free bounce houses, petting zoo, games, prizes, food and, of course, an egg hunt. Gates to the facility, located at 878 Gardens Road in Macks Creek, open at 1:30 p.m.; the hunt begins at 3. The cost is \$5 per car. For more information, visit <http://mothernatures-riverfrontretreat.com/calendar.html> or call 573-363-5408.

For more Easter fun, hop on over to the First Assembly of God Church, located at 1395 N. East View Street in Eldon. Their Easter Eggstravaganza will kick off at noon and will feature free food, inflatables, games, clowns, entertainment and egg hunts. For more information, call 573-392-5781.

At 2 p.m. on March 27, Easter Sunday, youth from tots to teens are invited to visit the Laurie Hillbilly Fairgrounds off Highway 5 for an eggstra-large Easter egg hunt. The hunt will be split into four age groups – 1 to 3, 4 to 5, 6 to 8, and 9 to 12 – to search for 14,000 eggs hidden through the fairgrounds. Every child will go home with a prize and the Easter Bunny will be sure to make an appearance.

To understand the real meaning of Easter, visit Kent Memorial Lutheran Church's 48th performance of "He is Risen." This annual Easter Pageant, which features more than 40 performers who depict the story of the Easter resurrection with music, has become a favorite of the Lake community. The annual Easter egg hunt will follow the performance. Kent Memorial is located at 184 Sunset Hill Drive, off Highway 5, in Sunrise Beach. For more information on the presentation, which begins at 8:30 a.m., visit the church website, www.kentmemorial.com, or call 573-374-5267.

The timing of Easter

Easter falls on different dates annually because the date is based on the lunar calendar and is tied to the full moon and the vernal equinox. Christian churches that follow the Gregorian calendar celebrate Easter on the first Sunday after the Paschal Full Moon on or just after the vernal equinox, set by the church at March 21. The date of the Paschal Full Moon is determined from historical tables, and does not directly correspond to lunar events.

According to Wikipedia, in 1818 the Paschal Full Moon fell on Saturday March 21, the equinox. Therefore, the following day, March 22, was Easter. It will not fall as early again until 2285 - a span of 467 years. A notably early, but not as such, Easter between 1818 and 2285 was 2008's Easter, which fell on March 23. Before then, it last occurred that early in 1913, and will occur again in 2160, a 95 and 152-year gap, respectively.

In 1943 an ecclesiastical full moon fell on Saturday March 20. As this was just before the equinox, it was the next full moon (the Paschal Full Moon) on Sunday, April 18 which determined the date of Easter - April 25. It will not fall as late again until 2038 - a span of 95 years. The second latest date, April 24, most recently occurred in 2011. This last occurred in 1859 and will not happen again until 2095 - 152 and 84 years, respectively.

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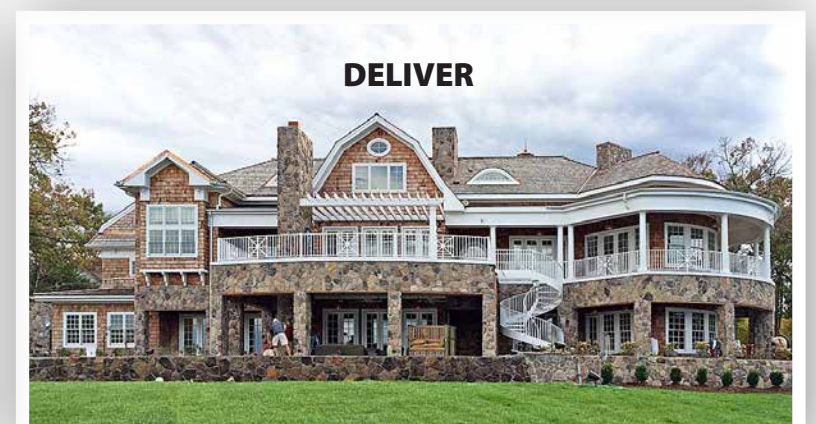
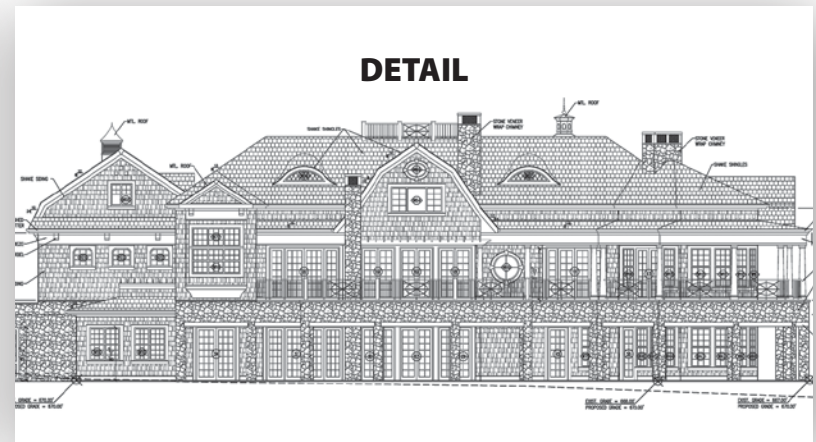
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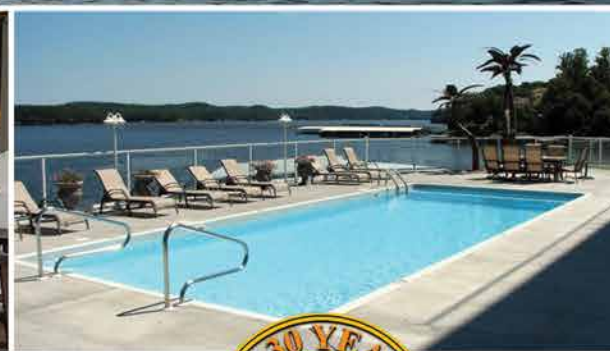
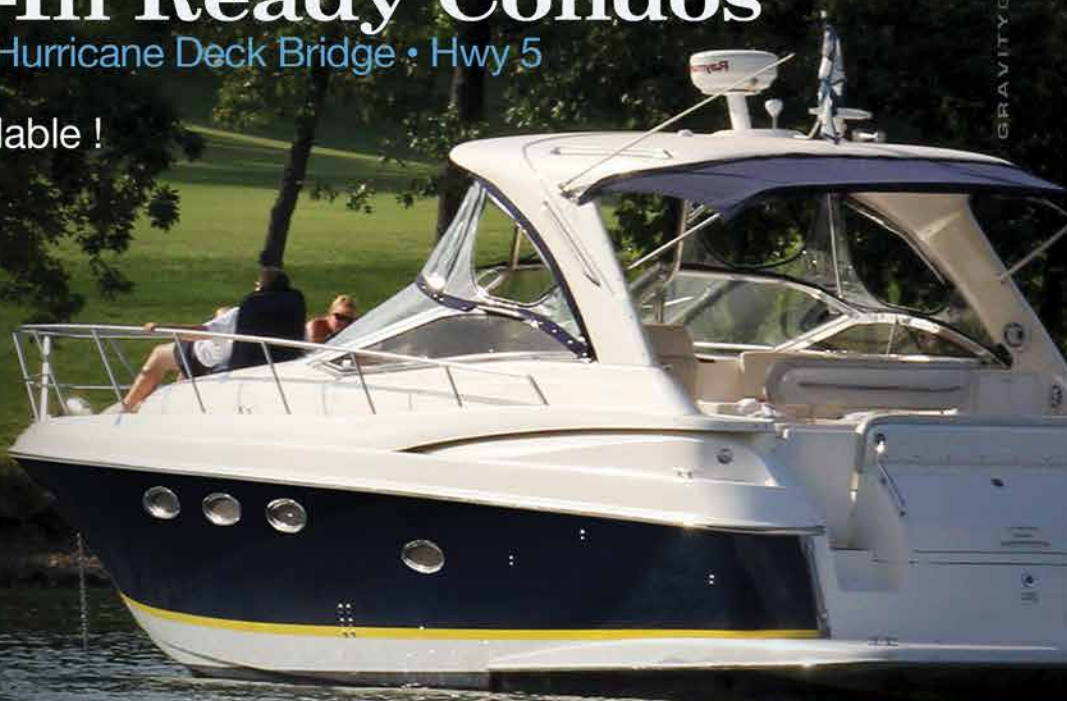
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Missouri's complex fence laws to be explained

Missouri's first fence law was enacted in 1808 while Missouri was still within the Louisiana Territory. The law required landowners to fence out the neighbors' livestock. If a landowner constructed a "lawful fence," then he had certain legal remedies against the owner of trespassing livestock.

The law has changed many times in the last 208 years, but it's still as complex and just as much a source of contention as it was when that first fence law was originally adopted.

That's why this month, the University of Missouri Extension will attempt to shed light on the law's complexities by holding a special class that will be broadcast via Lync.

Attendees will be able to

watch the presentation and also ask questions of the presenter. This method also allows Joe Koenen, agricultural business specialist with University of Missouri Extension who will be presenting the program, to talk to people in a wide area without traveling to each location.

"Missouri continues to have a very complicated fence law, in large part due to the fact that two separate laws cover the state, depending on the county that your land is in," Koenen said. "If you own land, you really need to know the law and how it impacts you - whether you own livestock or not."

He said additional problems are caused because both laws are subject to interpretation

and can be a little different, depending on the county. However, in his meeting, he will attempt to help land owners better understand their rights and responsibilities. A compar-

ison of both laws will be given at this program.

Koenen has been presenting programs on the fence law for more than 25 years throughout the state, including via Adobe

Connect and ITV.

The meeting will be held from 6:30 to 9 p.m. Thursday, March 10 at the Camdenton Area Chamber of Commerce meeting room, located at 739 US Highway 54 in Camdenton. A \$10 charge will cover the program and materials. Pre-registration is required as space is limited.

To register for the program, contact Cheryl Baremore at the Camden County Extension Office, 573-364-2644, or by email at camdenco@missouri.edu. For additional information, contact Patricia Barrett, ag business specialist at barrettpr@missouri.edu.



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As the Lake Churns

New Website

Over the past few months my staff and I have been working to design a comprehensive website that is simple and easy to use. We are excited to have launched to new site in February and you can view it at www.YourLake.com. There are several key features available for your convenience.

You can search our database of properties currently on the market at Lake of the Ozarks. View property based on your criteria, save your favorites to your personal folder, receive updates when a new listing fitting your specifications comes on the market or has a price reduction and request a viewing appointment.

We have included links for a broad range of real estate related resources such as permitting for docks, building and other processes. Information on service providers from plumbers to handymen and title companies to lenders. Links to area schools, shopping and entertainment. If you can't find it here, let us know, we'll get the information for you and include it in the future.

All previous and current Business Journal articles are posted on my blog so if you've missed a month or want to go back and review a prior article, you can find it there.

You can request information on recent sales to get a better picture of how properties similar to yours are selling and what your home is worth.

We have references available for your review and you can see what our clients have to say about their experi-

Real Estate and Lake News with C. Michael Elliott

ence with us. We are committed to fast, professional and courteous personal service to help you understand and feel at ease throughout the buying and selling process.

I hope you will find this information helpful when you need answers about real estate related items at Lake of the Ozarks. Thanks for continuing to read my article. I promise I'll return from this commercial break and provide you with the latest sales statistics and real estate trends next month.

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



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Portion of biking trail on track to open this year

By Nancy Zoellner-Hogland

It's been a long time coming, but later this year, Missouri Rock Island Trail, Inc. (MoRIT), a coalition of communities, businesses, organizations, and citizens that has been working to preserve the Rock Island corridor as a linear park, will see a portion of their dream become reality.

The 47.5-mile segment of Rock Island Trail State Park from Pleasant Hill to Windsor, Missouri is scheduled to open in late 2016. Located near the Kansas City area and encompassing parts of the old Rock Island line, the park will allow hikers and bicyclists greater access from the Kansas City region to the 240-mile long Katy Trail, which runs from Clinton to St. Charles County.

About three miles of the more than 150-mile Rock Island corridor runs through Eldon. The line also runs through Barnett, Versailles, Stover and Cole Camp in the lake area. In 2014, after more than three years of efforts by a citizens' committee to see the corri-

dor through Eldon revitalized, owner Ameren Electric announced it decided to abandon the entire cross-state corridor and turn it over to the Missouri Department of Natural Resources in accordance with the federal Rails-to-Trails Act.

Daphney Partridge, community resource director for AmeriCorps and a leader of the movement to see the Eldon section of the unused line converted to a recreational facility, said it could take three years to accomplish that goal. As part of the process, Central Missouri Railroad contracted with A and K to work through the winter months, clearing vegetation and removing trees from the right-of-way in sections of the line. Crews also are going into those cleared areas and pulling rail. That work will stop temporarily on April 1, however, because the section is home to Indiana Gray and Long-eared bats, both of which are on the endangered species list, she said.

In the meantime, because some property owners along

the route expressed concern about access to the trail and what they can expect once it opens to the public, State Reps. Tom Hurst and David Wood and Sen. Mike Kehoe hosted town hall meetings in three Mid-Missouri areas to discuss the project. According to a news release from Kehoe's office, the Rock Island Trail has not received any state funding nor is it dependent on legislation. The meetings, held in February, were designed to provide citizens with facts.

"I know my frame of reference is different. I'm looking for economic development opportunities for our small town so I see things through that lens," Partridge said. "Although these easements have been running through peoples' properties since the line was established in the early 1900s, I think the fact that the land has sat unused for more than 30 years is a part of the problem. People just got used to that."

She also said the success of the Katy Trail, celebrating its 25th anniversary in 2016,

should assure those people that development of the trail could have a positive impact not only on adjacent property owners but on their communities. As the longest developed rail-trail in the United States, the Katy Trail has been inducted into the national Rails-to-Trails Conservancy's Hall of Fame and has also been nominated for various awards that recognize its outstanding recreational opportunities and role in making communities quality places in which to live.

According to a Missouri state parks study conducted in 2013, the Katy Trail is used by about 400,000 people annually and brings \$18.5 million in economic impact to the state. The total impact included both direct and indirect spending, which supported 367 jobs with a total payroll of \$5,128,000. The spending came from retail trade, restaurants and bars, overnight visitor lodging, vehicle expense, wholesale trade, sporting goods, gas and oil.

The study also showed:

•34 percent of visitors had in-

come of \$100,000 or more and 31 percent completed a four-year degree

•About 33 percent of Katy Trail visitors surveyed were local, living in a zip code adjoining the trail, and about 67 percent were nonlocal.

•About 73 percent were day visitors and 27 percent spent the night near the Katy Trail.

•About 93 percent of visitors were from Missouri, 6 percent from out-of-state.

•21 percent of visitors were first-time visitors.

•Local day visitors (31 percent) spent on average \$17.54 per party per trip, \$11.33 per person per trip and \$309 in the past year on bicycles, bicycle supplies, clothing, shoes, and other trail-related expenses.

•Nonlocal day visitors (44 percent) spent on average \$55.53 per party per trip

•Hotel, motel and B&B visitors (14 percent) spent on average \$700 per party per trip

continues on page 14

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Osage Beach poised to see huge economic increase

By Nancy Zoellner-Hogland

Late last month, Osage Beach Mayor Penny Lyons signed a Transportation Increment Financing (TIF) agreement on a project that promises to bring a substantial amount of development to the city and help make Osage Beach the economic development hub of the Lake.

The agreement between the city and Arrowhead Development Group, LLC will allow developer Gary Mitchell and partners to recover reimbursable project costs from one completed phase for a later phase on a "pay-as-you-go TIF."

According to Mayor Lyons, that means the city will not issue any debt nor will it pay any money to the developer until and unless the development is actually constructed and new cash has started flowing in as a result of the development. That new money will come by way of sales taxes or increases in the real estate tax. If the project isn't completed and doesn't generate any additional taxes, the developer gets nothing, she said.

According to the TIF guidelines, new money that comes in from sales tax or increased real estate taxes will be captured by the Arrowhead TIF and will go into a special allocation fund. Half of that captured money will flow directly to the taxing districts – the school district, the fire district, the library district, the city, etc. The developer can then apply for reimbursement for specific development costs out of the other half.

"For example, if the developer spent \$1 million on a road, he can send paperwork proving that and then the city would pay him up to \$1 million for the road. However, the developer first has to generate that \$1 million," she explained, adding that according to the plan, the developer is scheduled to spend about \$36 million to complete Phase I. Under the city's TIF policy, which holds reimbursable costs at 15 percent or less, the developer will be able to get back \$4.1 million plus some interest or 11 percent of his cost for Phase I.

Mayor Lyons said the only

exception is on the phases that include residential development that will bring additional children into the school system. In those areas, 100 percent of the tax would be kept, she said, "Because it's not fair to bring children into the school district and cut their taxes in half because they rely on that to take care of the kids."

"So we'll get new roads, we'll get new utilities and new utility customers and we'll get permit fees. Because the city gets reimbursed by the developer for any legal and administrative work that's required, there are no costs to the citizens or the city. It's all positive - there is no downside for the city," she said, adding, "What makes it even better is that the developer is local, one of the partners owns a house here and his right-hand man is from Eldon. Nothing against outside developers, but it's nice to see local people investing in the local economy. The builder on the Phase I project is even going to be a local company. This is going to be great, especially for the west

side of Osage Beach. Between Mr. Mitchell's development and other improvements the city is making, there's going to be about \$28 million spent on the west side in 2016 and then every year for the next 10 years, another \$30 million will be invested from the Arrowhead Centre."

The mayor said they have been working on the plan with Mitchell and his partners for more than a year and negotiating the contract for more than six months.

"The contract for the TIF, which is more than \$385 million total for the eight projects, is more complex than anything we've ever done before," she said.

The first reading on all eight phases have been approved by the Osage Beach Board of Aldermen. The second reading on Phase I of the development, a state-of-the-art skilled nursing home and assisted living facility, was approved in late February. The second phase of the project, which will include more than 100 independent

living one, two and three-bedroom condominiums for seniors, was not supposed to kick off for some time. However, Mitchell said they've received so many inquiries about the housing that they've decided to open a sales office to handle the calls.

Phase III, which includes a mixed-use development consisting of an upscale restaurant, and other entertainment venues like a driving range, putting courses, an arcade and batting cages, was on the February 18 agenda but Mitchell asked that it be removed for modification. Lyons said she expects to see it back on the agenda in the next couple months. The other five phases, which include retail and office space, a gas station with convenience store and car wash, medical office buildings, a pharmacy, bank, three fast food restaurants, storage buildings, nightly rentals and another restaurant with winery, will be built over the next several years. Each phase will require approval by the board

continues on page 14

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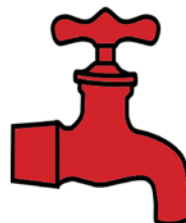
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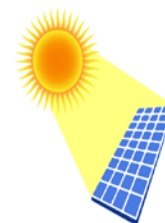
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Osage Beach poised

continued from page 12
of aldermen.

The mayor, who has sat in on all negotiations, said Mitchell also plans to soon start looking at construction of some of the roads included in the plan.

"Even though Phase I and Phase III don't affect KK, some of the future developments will and because they'll have to get with MoDOT (Missouri De-

partment of Transportation) and conduct a traffic study, they want to get started so they'll be ready. He's going by the book," she said.

According to the development plan, upon final completion of all projects, expected to take place over the next 10 to 15 years as the market demands, it is anticipated that the redevelopment area will contain approximately 761,014 square

feet of retail and commercial, 401 senior living units, 222 residential apartment units and 90 hotel rooms. It is projected that the total annual sales subject to local sales tax in the redevelopment area will be approximately \$207,075,770 and sales in the redevelopment area will yield an estimated \$6,729,963 in annual sales tax revenue at the current local sales tax rate.

Portion of trail on track to open

continued from page 10

See for yourself, ride the trail

Registration for the 16th Annual Katy Trail Ride will open at 8 a.m. on March 1. A link to the online registration will be provided on <https://mostate-parks.com/2016KTRide>.

The event, scheduled for June 20 to 24, allows bicyclists to experience Katy Trail State Park from St. Charles to Clinton. Those who register for the complete 241-mile tour will receive breakfast and dinner

daily; outdoor camping spaces each night - Sunday - Frontier Park, St. Charles, Monday - City Park, Hermann, Tuesday - Memorial Park, Jefferson City, Wednesday - Kemper Park, Boonville and Thursday - Liberty Park, Sedalia, which all provide hot showers; gear shuttle, a detailed route map, a Katy Trail Ride t-shirt and Katy Trail Ride water bottle. Hotel shuttle service will be available for those who choose not to camp. A list of participating lodging facilities will be provided after registration.

Participation is limited to 350 people so early register is recommended. Registrations will be accepted until May 1 or until the 350 maximum limit is reached.

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with Trenny Garrett, Central Trust & Investment Company

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Trenny Garrett, J.D., CTFa

manner—your accountant can give you more details.

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March to bring 'Wearin' of the Green'

By Nancy Zoellner-Hogland

Lake of the Ozarks isn't particularly populated by those of Irish descent, but you'd never guess that come March 12, the official kick-off of the spring boating and tourism season and the day the Lake celebrates St. Patty's Day.

The land-based Lake of the Ozarks St. Patrick's Day Parade, which has become the third largest in the state, will begin at 1 p.m. that Saturday on the historic Bagnell Dam Strip in Lake Ozark. If it's anything like it's been in the past, thousands – decked out head to toe in all shades of green – will line the street to watch the 100 or so decorated floats, cars, motorcycles and boats as they make trip down to the dam. Candy has been plentiful in the past so don't forget to bring a bag to haul off the booty.

Plan to make a day of it. Many arrive early and stay late, pitching party tents and firing up the grill. Several business owners will offer specials and provide live music.

It's not too late to be a participant rather than just a spectator.

Individuals, groups and organizations that would like to join in the revelry can download the official entry form, available online at www.lakestpatparade.com, and return it to the Bagnell Dam Strip Association no later than March 7. The cost is \$20 per civic organization entry or \$25 for the first business entry. Each additional entry into either class will be \$5. First, second and third place

plaques will be awarded in both the business and civic organization categories. A "Grand Champion" award also will be given.

The parade is open to everyone. However, all entries must be decorated in the St. Pat's Day theme in order to participate. And while everyone is encouraged to have fun, a representative with the Bagnell Dam Strip Association (BDSA), which is sponsoring the event, said absolutely no alcoholic beverages are to be distributed from parade participants to parade spectators.

For more information call 573-280-5477 or email jcarroll88.jc@gmail.com.

The BDSA representative also said those who won't be able to attend the parade should remember that Bagnell Dam Boulevard will be shut down at 12:45 p.m. and won't re-open until around 3 p.m. However, drivers will be able to exit or enter the Horseshoe Bend Parkway by using Highway 242; traffic will be let through at gaps in the parade.

Those who prefer to parade "Lake-style," are invited to join the 25th Annual St. Patrick's Water Parade, officially dubbed "Floating Oar the Rainbow."

The day-long event begins at 8 a.m. with an optional breakfast at Captain Ron's, located at the 34.5 mile mark by water and Lake Road 5-50 by land. Boarding, registration and a blessing of the fleet will take place from 9:30 to 10 a.m. Then the parade begins.

Those who don't own a boat can ride either on the

Celebration or Tropic Island cruise boats. For ticket information, call the Lake of the Ozarks West Chamber of Commerce, which is sponsoring the event, at 573-374-5500. The ticket will include entry into a drawing for a flat screen TV.

Participants are also invited to ride in their own boat. The chamber will be awarding another flat screen TV to the person with the best decorated boat.

The parade, which continues until 4 p.m., includes stops at lakefront dining establishments.

The St. Patrick's Day party continues on land at 4 p.m. with the Short Bus Shuffle, also sponsored by the Lake West Chamber.

Several busses will be running to seven different lodging establishments, which will be offering discounted rates, and 15 restaurants and bars, which also will be offer-

ing a variety of special prices and/or live music. Wristbands, which will allow riders to board between 4 p.m. and 1:30 a.m. at any of the locations, are \$10 and are now available at all participating sponsors.

Visit the chamber's website at www.lakewestchamber.com for a list of participating businesses and more information.

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It's that time again!! Spring is upon us and that means you have the opportunity to pre-order top quality native plants at wholesale prices. These are beautiful, healthy perennial plants that grow stronger each year they are in your landscape. However, you must place your order before March 11 to guarantee your plants.

The news has been full of warnings about loss of critical habitat for pollinators. This is your opportunity to not only support the Lake of the Ozarks Watershed Alliance (LOWA), which sponsors the sale, and LOWA's efforts to keep our waterways clean, but to also support our environment by establishing pollinator plots as well as flyways for the Monarch butterfly.

This plant sale is offered

through the volunteer help of the Lake of the Ozarks chapter of the Missouri Master Naturalist Program and the Lake Area Master Gardeners, all helping to keep Lake of the Ozarks clean and healthy by helping to keep storm water runoff out of the water. Missouri's native perennial wildflowers, grasses, shrubs, and trees can all help manage storm water runoff, and once established, can require little maintenance. Native plants are an integral aspect of Low Impact Landscapes (LILs) and can add beauty to a property while functioning as storm water control and management agents.

The plants available at LOWA's spring sale are top quality container grown plants from Prairie Hill Farm. By purchasing these plants,

you will help LOWA continue to grow and educate Lake of the Ozarks residents on preservation and protection of our lake, streams and watershed.

Property owners can also receive a free consultation about things they can do themselves to help manage storm water runoff on their own property through LOWA's Trained Volunteer Evaluator (TVE) Program. Anyone interested in having a team of volunteers come for a yard visit can call the LOWA office at 573-207-4707 for more information.

Plants will be available for pickup at the Sunrise Beach Fire Station on Hwy 5 (Lake Rd 5-32) from 3 to 6 p.m. on April 5. There will be a small selection of plants available at this time for purchase as well.



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"Insurance Talk"

with Ron Hall of
Golden Rule Insurance

Long-Term Care Insurance 101

These days, people are living longer than ever. A 2011 study by the Society of Actuaries found that, since the 1960's, life expectancy has increased between 1.5 and 2 years each decade.

It's a good thing that more and more of us can expect to live well into our golden years. Yet, there's a flip side that a lot of us don't like to talk about: How healthy will we be when we're 90?

According to the 2010 U.S. Census, 70.5% of Americans are disabled by age 80. Although it's not fun to think about, we don't want to be a tremendous burden on our loved ones if we wind up needing a nursing home or other long-term care. That's what long-term care insurance is for. And there are reasons you need to know about it well before the wrinkles set in.

Reasons to Consider Long-Term Care Insurance

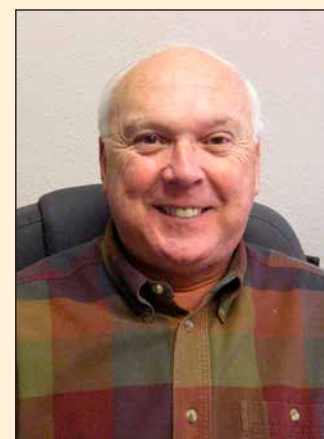
In addition to sparing your family the expense of caring for a long-term disability, long-term care insurance can keep you from draining your savings and ending up fully or partially on Medicaid. That's a good thing because, while there's no out-of-pocket cost for Medicaid, the benefits are not extensive enough to cover many things that would affect your quality of life, like a private room at a nursing home. Medicaid benefits have also been cut recently, leading to cutbacks at nursing homes and influencing some providers to stop accepting Medicaid entirely.

With long-term care insurance, you would have more money to draw on, so you could pay for nicer care and wouldn't be limited to providers that accept Medicaid.

Long-term care insurance can also help protect your assets and your family's inheritance. For example, if, heaven forbid, you developed dementia, you'd likely need round-the-clock care. The Metropolitan Life Insurance Company found that in 2012, a semi-private room in a nursing home cost \$222 a day, or \$81,030 a year. A private room cost \$248 a day, or \$90,520 a year. Just a few years of that could quickly deplete a middle-class couple's savings, leaving little behind for future generations.

How Exactly Does It Work?

Long-term care insurance generally kicks in if you need help with at least two or three activities of daily



Ron Hall

living, like bathing, eating, using the toilet, dressing, walking and so on. If you're dealing with a cognitive disability, your eligibility might be determined by a mental test score instead.

Once you're eligible for benefits, most insurance plans pay a specified amount per day to cover the costs of dealing with that disability. That could mean a nurse helping out in your own home, an assisted living facility or a full-service nursing home. Some policies let you apply the per-day payment to any kind of care you like. Others only permit you to use the money for "qualifying expenses", as defined by the policy.

Almost all long-term care insurance plans have a waiting period, or elimination period, when you must pay for your own care. Most plans' waiting periods are 90 to 100 days, according to the American Association for Long-Term Care.

Do You Need Long-Term Care Insurance?

Generally speaking, long-term care insurance is most important for the middle class. According to Consumer Reports, people whose net worth is below \$200,000 or \$300,000 (not including a house) likely can't afford the premiums and will probably end up relying on family, friends or Medicaid in any case. On the other end of the spectrum, people with a net worth of \$2 million or more probably don't need long-term care insurance because they can likely pay for their own care.

Insurers are choosy too. The older you are, the more likely you are to be turned down — and the more expensive the policy will be if you are accepted.

So, generally speaking, long-term care insurance is probably only worthwhile if you're somewhere in the middle. Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or ron@goldenruleinsurance.com.



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Paving the way to the Shootout

By Nancy Zoellner-Hogland

Listed by "Powerboat Magazine" as one of several "must-see" boating events, the Lake of the Ozarks Shootout is the area's largest fundraiser and the nation's largest unsanctioned boat race. The event, which determines who is "Top Gun" with the fastest boat, is responsible for bringing tens of thousands of visitors to the Lake each year, injecting between \$4 million and \$5 million into the local economy. It's also responsible for bringing national media attention to the village of Sunrise Beach.

Race director Ron Duggan said that's why he felt he was within his rights to ask the board of trustees to pave the south end of Kula Bay Road, a 900-foot stretch of gravel road that connects Highway 5 to the Captain Ron's Bar and Grill property. The restaurant, owned by Duggan, serves as headquarters for the Shootout's land operations.

Duggan said that in 2008,

when he voluntarily annexed the Captain Ron's Bar and Grill property into the village, he paved the north end of the road. He also said that at that time, it was his understanding that the city would finish the south end at some point in the future.

"It hasn't been done yet so I decided to go to the city and ask if they'd do it – not for Captain Ron's but for the Shootout because that's our main entrance road," he said, adding, "I don't need it for the restaurant. That's not how people get to Captain Ron's. But it is the main entrance for the Shootout and the dust that's created by all the traffic is one reason why some won't participate."

Mercury Racing is one of those hold-outs.

"They will not bring their big rig down there basically because of the road. And there are others. People spend a lot of

money cleaning these boats and they don't want to have to spend more money to clean them all over again because they're covered with dust from driving to the property," Duggan said. "It was the same situation we had at the Laurie fairgrounds."

Coordinators moved the Shootout Meet-and-Greet from the fairgrounds to the Bagnell Dam Strip in Lake Ozark after



receiving complaints about the dusty conditions.

Duggan presented his request at a February board of trustees meeting, which was attended by representatives from many of the organizations

benefitted by the race. Several people, including Lake West Chamber Executive Director Paul Hooper, spoke, supporting the paving project.

However, trustees said they couldn't afford the \$64,000 needed to do the work. And some of the trustees said the cost could run even higher in order to widen the path and build it to the specifications required by village ordinances.

Mayor Curt Mooney said the village's transportation funds were already allocated to the Highway 5 widening project, but said the village might be more willing to consider the project if they could partner with the Shootout to get the paving done.

In a later interview, Duggan said he was in the process of putting together proposals for a three-way funding partnership between Captain Ron's, the Shootout and the village of Sunrise Beach.

"I'll be making that proposal to the board in the next month or so," he said. "Hopefully they'll decide to work with us and we can get it done."

Duggan said in the meantime, he also is getting bids on paving the parking lot at Captain Ron's.

"We think this will make it much nicer for everyone that comes down there. The Shootout is a big event. It raises a lot of money for the not-for-profit organizations that volunteer at the Shootout and it creates a lot of sales tax for the city. In the Shootout's eight-year history at Captain Ron's, we've raised just under three quarters of a million for charity - \$175,000 last year alone," he said. "I'm proud of what we've been able to accomplish. The Shootout is a first-class event. I want to provide a first-class experience for our participants."

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

ROADSIDE DINING IN THE 1950S AND 60S – PART TWO

Last month in this vintage roadside dining series we visited The Colonial Restaurant, Jo Jo's Restaurant and the Grand Glaize Café in Osage Beach. In this segment we visit three more.

Sherwood Restaurant was located at the west end of the Grand Glaize Bridge with fabulous views of the Lake. The restaurant had open beam ceilings and wag-

on wheel chandeliers and some of the bones of the building still exist. In 1957 we still had Missouri Pacific Bus Service to the Lake and Sherwood Restaurant was one of the stops.

Chet's Restaurant: During Chet Hymes years at the Lake he had a variety of businesses in and about the east end of the Grand Glaize Bridge, including one on the water. The restaurant along Highway 54 was one of his later

operations. They specialized in char broiled steaks and country style breakfasts. The bones of the building still exist next door to Wobbly Boots and the building currently houses Dominico's Restaurant.

Crestview Manor Restaurant, Old Smorgasbord or Village Smorgasbord: This eatery was reminiscent of today's Golden Coral with its buffet line and while there you could easily over-

eat without realizing it. Their slogan was "For Hungry People." They catered to banquets, conference and parties and had a 200 guest seating capacity. There were daily specials featuring barbecue, Oriental, Italian or German dishes as well as Ozark channel catfish. The menu also featured beef, ham and chicken every night. Old Smorgasbord was open from 11:30 a.m. to 9 p.m. The building still exists along the north side of the Parkway. It is now occupied by Surdyke Yamaha & Marina.

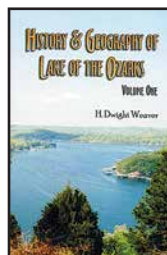
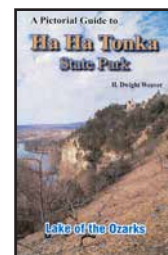
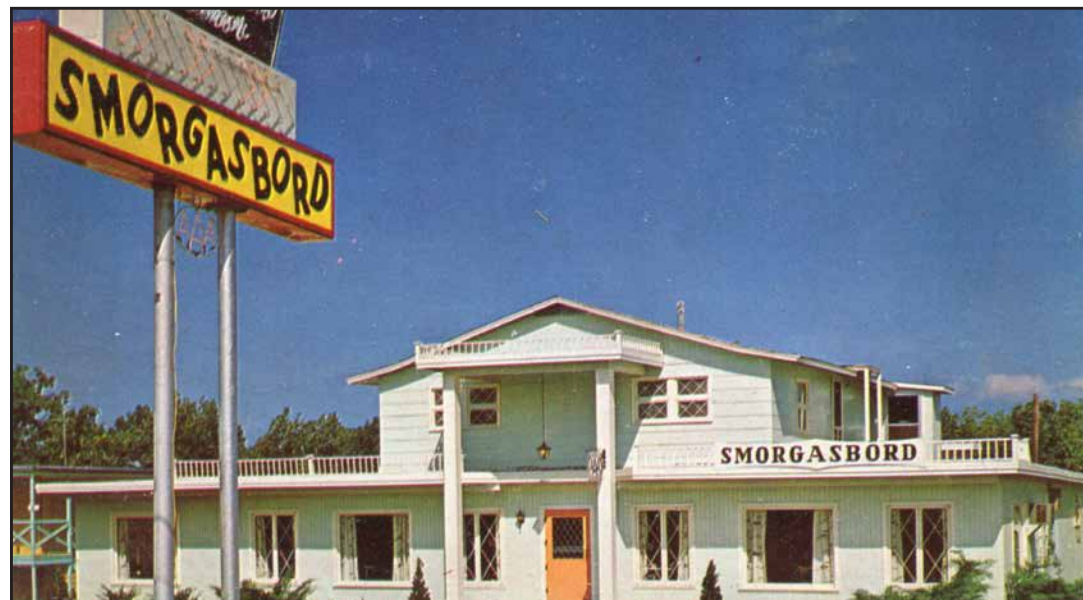
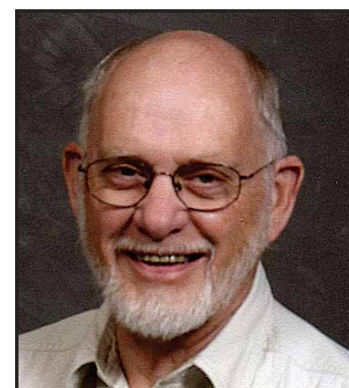
For more information about other vintage businesses from the 1930s to the 1980s, see the author's book "Images of America: Osage Beach." ■

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.



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Two new Westside business developments

By Janet Dabbs

Contractors and do-it-yourselfers will find it easier to do business and save travel time and money on the Westside of the Lake of the Ozarks with two new business developments – Sunrise True Value Hardware and R.P. Lumber.

Sunrise True Value Hardware, located at 321 State Road F in Sunrise Beach, has a new owner. Chris Pieschl purchased the store in November 2015. Since then, the Overland Park, Kansas native has been busy adding new product lines and services, with even more planned in the future. In the age of retail chains and big box stores, Pieschl said his goal is to provide quality products, more personal service and expert advice.

"I have always wanted to own my own business. I have been an avid do-it-yourselfer for years spending hundreds of hours in hardware stores," Pieschl said, adding that he enjoys helping people with projects and looks forward to helping them finding solutions to problematic tasks. In addition to Pieschl, who has 45 years of experience as a contractor, an expert staff stands ready to assist customers.

He said Sunrise True Value Hardware will also cater to contractors by stocking large quantity packs and ordering in bulk. Products are purchased and brought to Sunrise Beach

from a diverse group of retailers who operate True Value stores and specialty businesses in thousands of communities across the United States and around the globe.

Pieschl also promised that Sunrise True Value Hardware would carry a good selection of products that will constantly evolve, as requested by customers. One section is dedicated solely to paint and paint products. Since True Value makes their own paint, they have better quality control and they cut out the middle man, passing down lower prices to customers. Other products in the store include power tools and accessories, plumbing, electrical, wood tools, barbecue grills and outdoor living furniture. Future expansion plans include; a greenhouse, a propane refilling station and a rental program for yard and contractor equipment and party supplies.

"If we don't have it in stock, and we order it by 5 p.m. on Wednesday, we usually will have it in the store by Friday afternoon," Chris said. A ship-to-the-store option is also available where customers order online.

Sunrise True Value Hardware is open from 7 a.m. to 5 p.m. Monday to Friday and 8 a.m. to 5 p.m. on Saturday and Sunday. "We will extend our evening hours if there is a need," Chris added. A grand opening with prizes, sales and

refreshments is planned for Friday, May 6 and Saturday, May 7. For information call 573 374-9154, or visit truevalue.com. truevalue.co/sunrisehardware.

R.P. Lumber, a full service building materials supplier that offers delivery services and kitchen and bath design, is in the process of building an 11,950-square-foot warehouse in Greenview. The building, expected to be finished in April, will stock large quantities of product for industrial and commercial businesses. They also offer special programs for purchasing large volumes of specific products on a regular or scheduled basis.

R.P. Lumber moved into the former Hermann Lumber location in Greenview three years ago. R.P. Lumber was founded by Robert L. Plummer in January, 1977, in Staunton, IL. Since then, they have grown rapidly. They now have 55 lumberyards and a truss plant, spread throughout Illinois and Missouri, to meet their customer's needs.

R.P. Lumber is open 7 a.m. to 5 p.m. Monday through Friday and 7 a.m. to 1 p.m. on Saturday. For more information call 573 873-9700 or visit www.rplumber.com for more about their products and company.

R.P. Lumber is currently hiring drivers and inside counter sales representatives at their Greenview location.



Chris Pieschl is the new owner of Sunrise True Value Hardware in Sunrise Beach. Janet Dabbs photo.

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

Getting a Mortgage When You're Self-Employed

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

1. Showing Proof of Income.

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

2. Don't Take Too Many Deductions.

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

3. Maintain a Good Credit Score.

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



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

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

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

LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn

Michael Lasson
Sr. Residential Mortgage Lender

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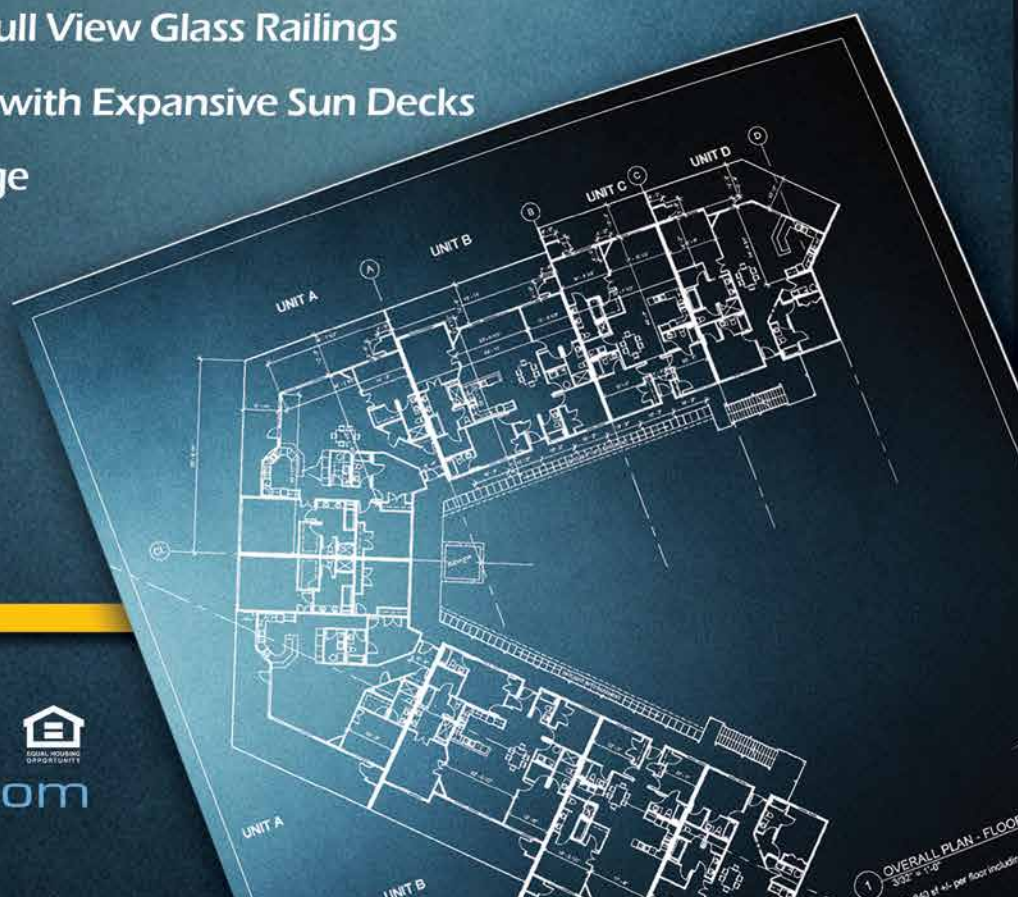
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"Tax Time"

with Bobby Medlin CPA
Path Act

On December 18, the president signed into law the Protecting Americans from Tax Hikes (PATH) Act of 2015 and the Consolidated Appropriations Act of 2016. The Path Act retroactively extends 50 or so tax "extenders" that are taxpayer-friendly. The Consolidated Appropriations Act includes a delay of the Affordable Care Act's 40% excise tax on "Cadillac" health plans as well as an extension of various energy credits.

Congress has, in recent years, only made these tax provisions good for one or two years at a time. This go around, however, many of the provisions were made permanent. Here is what you need to know to plan ahead for 2015 tax filings and 2016 tax planning.

Depreciation deductions gained a boost from the new law. Section 179 expensing limit of \$500,000 has been made permanent and is indexed for inflation going forward. Bonus depreciation, where 50% of the cost of eligible property can be deducted in the year of acquisition, was extended through 2017. For 2018, bonus depreciation is allowed at 40% of the cost, and for 2019 it is 30% of the cost. After 2019, bonus depreciation expires. For those of you purchasing cars for business use, the bonus depreciation gives you quite a bit larger deduction for new vehicles. Upgrades to car fleets should be planned out between now and the end of 2017 to gain maximum depreciation deductions to avoid annual limitations on vehicle depreciation.

Those deducting commercial buildings and restaurant improvements also benefit under the new law. The faster 15-year write off for certain real property improvements in these cases, was made permanent. Otherwise, some of these deductions would have been taken over a 39-year period.

Those of you needing to upgrade HVAC for business use will receive a windfall under the new provisions. Certain units used for heating and cooling can be fully deducted in the year of purchase under Section 179 beginning in 2016.

Education sectors benefit as well.



Bobby Medlin, CPA

The American Opportunity Tax Credit was extended and made permanent along with the \$250 above-the-line annual deduction for educator expenses.

Thinking of giving to charity to get a large tax deduction? You may qualify for the qualified conservation easement contribution deduction, which has now been made permanent. This provision is commonly used in strategic planning to save income and estate taxes and now can be relied upon as a permanent provision without annual uncertainty about expiration.

Another, very beneficial charitable contribution provision was made permanent. The up to \$100,000 tax-free IRA distribution of required minimum distributions to a qualified charity was extended and made permanent. This provision also works well for estate planning savings and income tax savings.

Additional provisions that help individual taxpayers include enhanced child tax credit, deduction of sales tax, and deduction of mortgage insurance premiums which are all available for use on a permanent basis.

Those of you selling a business may want to check out the extended Section 1202 which excludes part of your gain from selling your corporate shares.

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

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

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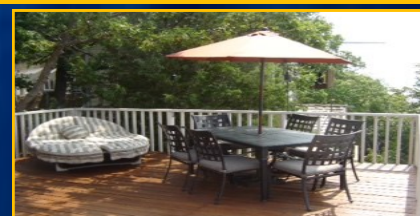
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Building an effective web presence

with Erin Burdette, MSW Interactive Designs LLC

Why You NEED To Be On Several Social Media Channels

Are you utilizing social media to its full marketing potential? It's important that your business is present on several different social media channels. Why? Each channel has a unique set of demographics, offering you even more ways to reach your customers.

Business Facebook Page

Facebook is obviously the top social media platform today. It is the second most popular website on the entire web, only behind Google.com. Facebook has more than 1.3 billion users. With a multitude of age ranges, income levels and education levels, you can reach just about any demographic you're looking for on Facebook. Facebook is great for building customer relationships, as well as increasing brand awareness and brand loyalty.

Business Twitter Account

Twitter has around 600 million users, most of them ages 18-29. If your goal is to reach a younger demographic, you definitely need to be on Twitter! Twitter has quickly become a place for everyone to easily speak to the public. Over 80% of Twitter users access the social network from their mobile devices, many of them checking their Twitter feeds multiple times a day.

Business LinkedIn Page

LinkedIn has over 400 million users, mainly ages 30-49. The higher average income of users and working mindset of the network make it an ideal social network for B2B businesses. Think of it as the professional version of Facebook, the business networking luncheon of social media. LinkedIn is all about building up and keeping business contacts.

Business Google+ Page

Google+ has been touted by many magazines and news blogs as a must-have. While Google+ may have less active users than other social media sites, it's still a platform that you want to consider for your business. Since it is Google's own social media platform, it is weighed heavily in search engine rankings.



Erin Burdette

Business YouTube Channel

YouTube has 1 Billion users of all ages. It has become the world's #2 search engine! This platform is a great way to build brand awareness. According to scomScore data, YouTube has a huge audience, reaching 81.2 percent of Internet users in the U.S. For businesses, YouTube is an opportunity to reach people in the moments that matter, when they're looking for answers to their most pressing questions or exploring their interests and passions through video. In these moments, people are increasingly turning to mobile for answers.

Business Pinterest Account

Pinterest has over 7 Million users, with an affluent female demographic. If your business is highly visual, such as in the fashion industry, wedding industry, etc., Pinterest might just be for you. Pinterest is also great for lead generation - 93% of Pinterest users made an online purchase in the past 6 months.

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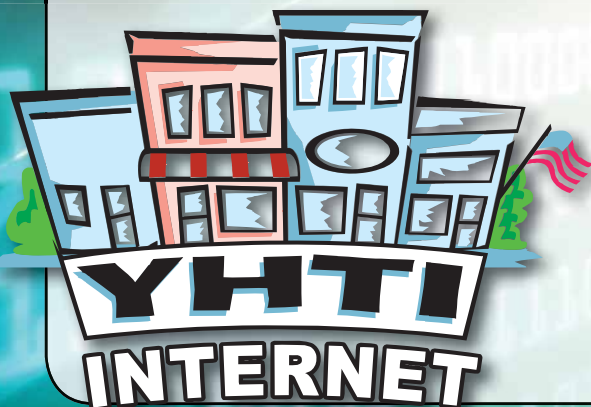
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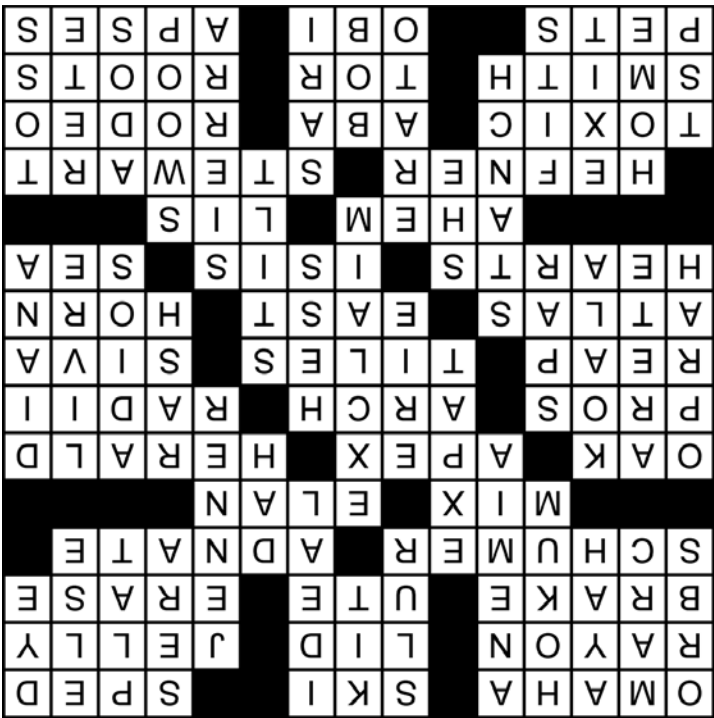
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Managing Rental Property

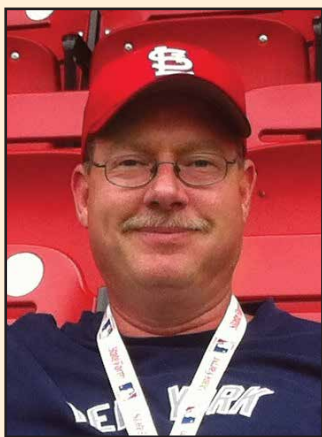
The Early Bird Gets The Worm

Timing is everything in the vacation rental business. One question that I am asked quite often is "when is the best time to put my property on a vacation rental program?" The answer is that there isn't a bad time, but some are definitely better than others, especially if you are looking to purchase and depending on the income to defer some of your expenses.

So if I was going to pick, the worst possible time, I would have to say that it would be at the beginning of October. You've just missed the entire summer and quite possibly will not have a rental until May of the following year. That is eight months without any income. If you are depending on your property to help pay some of your costs it will be a long wait.

The best time would probably be the middle of December for a home and no later than the end of February for a condo. As families gather for the holidays they (at least the smart ones) begin planning their summer vacations. Since there are fewer homes than condos, and not very many large homes, they tend to book sooner than the condos and smaller properties. Currently our homes (on average) have booked 30% more nights than our condos for the 2016 rental season. Condos, due to supply and demand, tend to book closer to the guests arrival date.

Last year we had seven new condos join our program. The four that joined prior to January 1st averaged 56.75 nights per unit. Compare that to two units that joined at the beginning of May and one that joined at the beginning of June. Those three units averaged 20.67 nights per unit. The earlier units enjoyed 174% more rental nights than those



Russell Burdette

that joined after May 1st.

Sometimes you cannot help when your property becomes available for rent. You may be waiting on the closing, you've ordered furniture but it hasn't arrived, you have repairs that need to be completed or you inherited a property and it just took a while to get it ready. There are many factors that come into play but as you can see timing can make a huge difference in how successful you are your first year. However after that you will always be ahead of the curve.

If you are planning on purchasing a vacation rental property you may want to consider looking in the fall or winter. However if the perfect property comes along it may be better to throw caution to the wind and purchase the home or condo before someone else does.

Russell Burdette is the owner/broker of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. Russell has served as the vice-chairman of the Tri-County Lodging Association and is the past president of the Lake of the Ozarks Vacation Rental Association. If you would like more info on renting your home or condo as a vacation rental, please call 573-365-3367 or e-mail russell@yourlakevacation.com.

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Crossword Puzzle

Solution page 26 THEME: POP ICONS

- ACROSS
1. Peyton Manning signal

6. *Lindsey Vonn's tool

9. Pressed on the gas

13. Synthetic fabric

14. Manhole cover, e.g.

15. "Peanut Butter ____ Time"

16. Emergency pedal

17. Beehive State native

18. Use blunt end of pencil?

19. *Raunchy Amy

21. Conjoined

23. *Sir ____-a-Lot

24. Distinctive flair

25. Symbol of strength

28. Top of Kilimanjaro, e.g.

30. *Oscar Madison's employer, "New York ____"

35. Major-leaguers

37. Part of McDonald's logo

39. 2 halves of a diameter

40. "____ what you sow"

41. Scrabble pieces

43. The Destroyer in Hinduism

44. *Ayn Rand novel, "____ Shrugged"

46. "____ of Eden"

47. Rubber bulb on an old bike

48. Card game

50. Osiris' wife

52. Shining one in "America the Beautiful"

53. Attention-getting interjection

55. Fleur-de-____

57. *Playboy octogenarian

60. *Homemaker extraordinaire

64. Like ricin

65. Legal org.

67. *Annie Oakley starred in it

68. *"Independence Day" star

69. High craggy hill

70. Alex Haley's "saga of an American family"

71. *Lassie and Rin Tin Tin

72. Kimono tie

73. Church recesses
- DOWN

1. Globes and balls, e.g.

2. Painter ____ Chagall

3. Indian nursemaid

4. Nonsense

5. Low hemoglobin

6. Talk like a drunk

7. American Girl ____ Kittredge

8. Utopian

9. Evening in Italy

10. Surveyor's map

11. "Do it, or ____!"

12. Food coloring, e.g.

15. *Caitlyn née Bruce

20. An American in Paris, e.g.

22. Morse Code dash

24. "...I heard him ____, ere he drove out of sight..."

25. *Media mogul, actress and trend-setter

26. Mountain ridge

27. Aussie "bear"

29. Famous canal

31. Poison ivy symptom

32. "Bye" to Banderas

33. Book in Paris

34. *Honoree of "Candle in the Wind 1997"

36. Practice in the ring

38. Deputy Führer Rudolf ____

42. Circus prop

45. Stop the flow

49. Female pronoun

51. *Bogart, star of "The Treasure of the ____ Madre"

54. Muse of love poetry

56. One clean one?

57. Main Web page

58. Off-ramp

59. If the shoe does this?

60. Delhi wrap

61. Commotions

62. Network of nerves

63. Coin throw

64. Medicinal amt.

66. *Jamaican Ras Tafari follower

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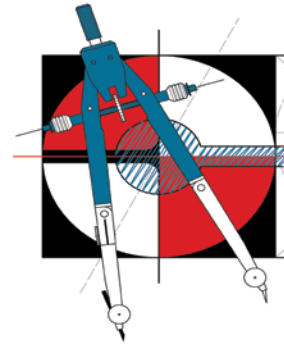


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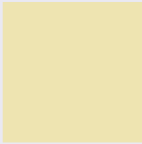
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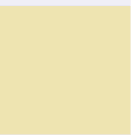
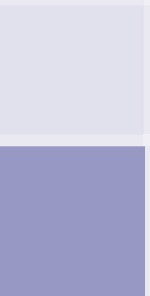
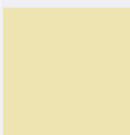
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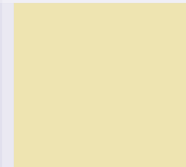
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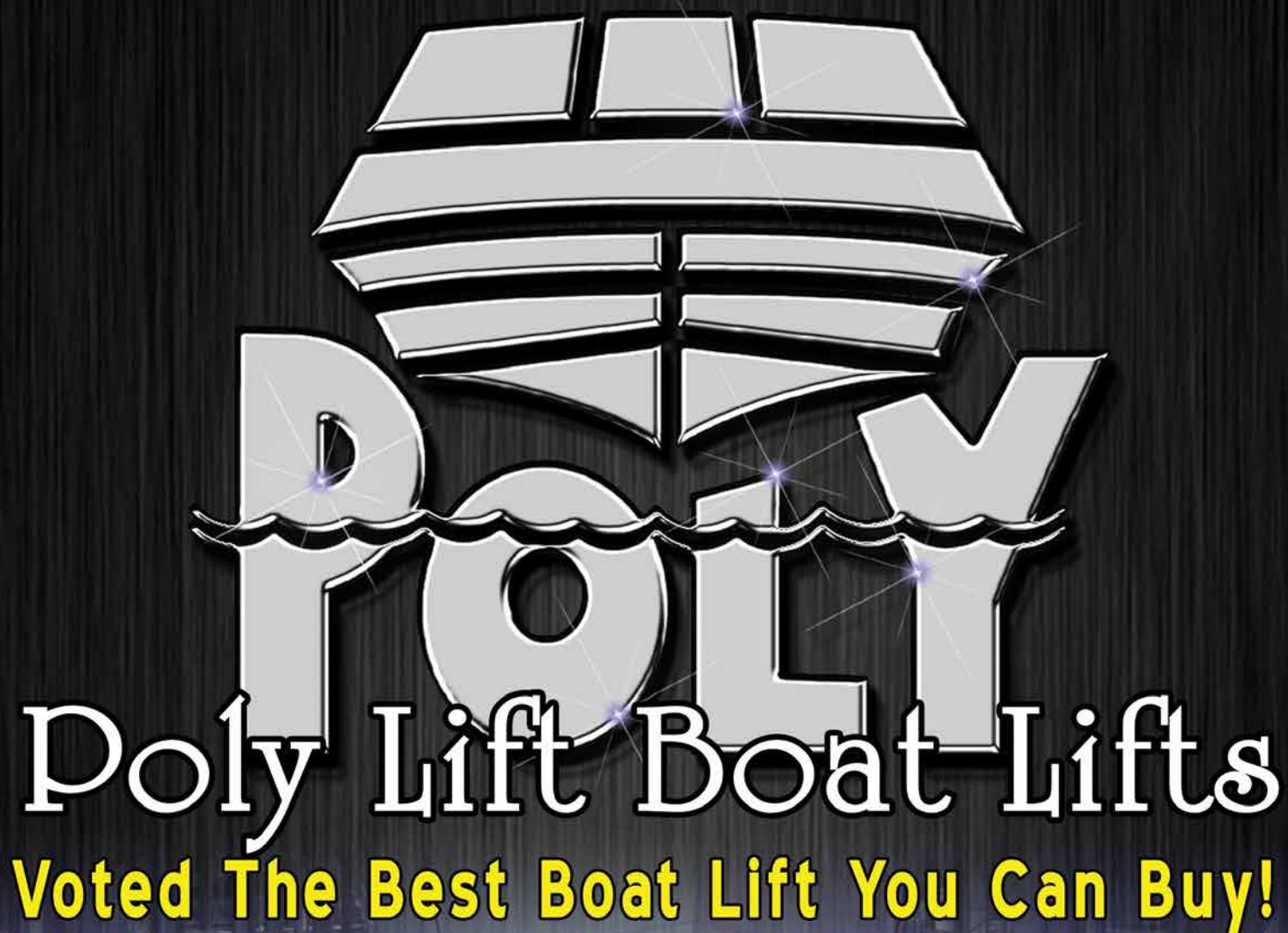
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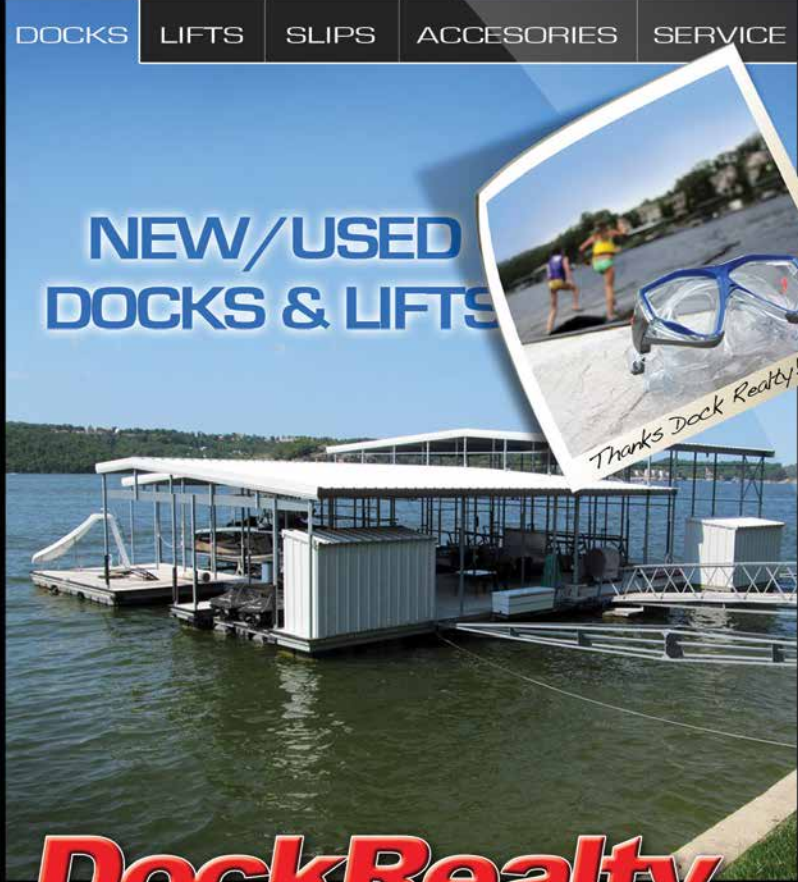
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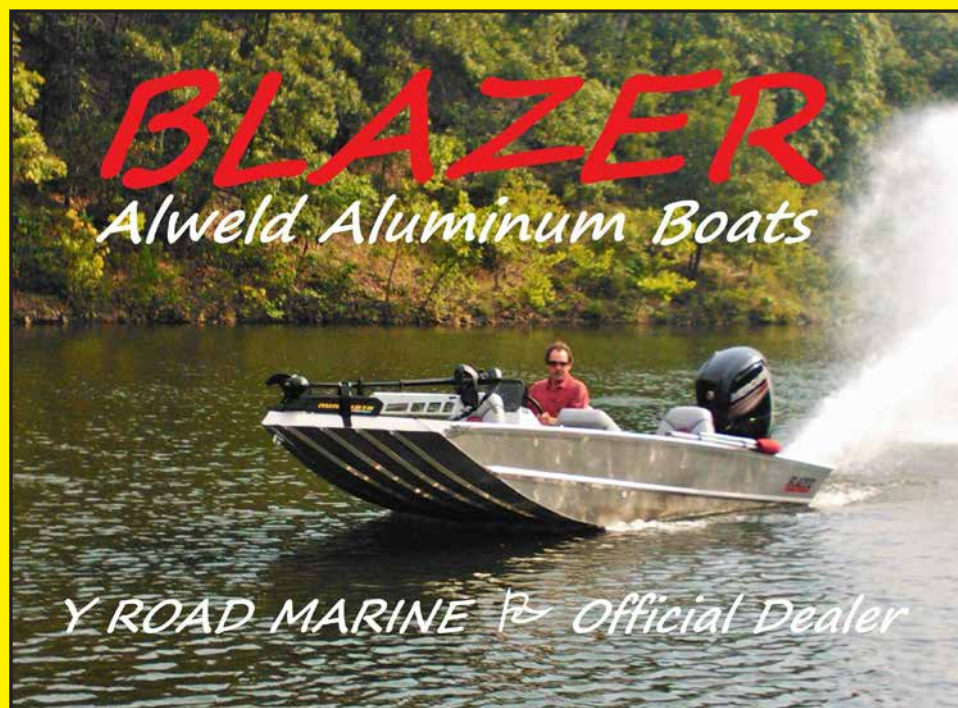
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2005 BENNINGTON 2550 RL - 225 TXRD	\$37,800
2005BENNINGTON 2575RL - 5.0L - WT/GRN	\$34,900
2005 BENNINGTON 2575 RLI - 200 H.P. - YELLOW	\$37,900
2001 BENNINGTON 25RL - 150 H.P. - WT/GRN	\$26,900
2005 RINKER 262 BR - MERCURY 350 MAG - BLUE	\$26,900
1999 CHAPARRAL 2830 BR - VOLVO 5.0 GIDP - WT/GRN	\$28,900
2007 MONTEREY 298 SS - 350 MAG MPI B3 - 170 HRS - RD/WHT	\$58,900
1990 WEBBCRAFT 30 CONCORDE - T7.4 - WT/GRY - 500 HRS	\$11,900
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2006 SEA RAY 340 SD - 6.2L - 425 HRS	\$114,900
1997 FOUNTAIN 35 LIGHTNING - 500 H.P. - 250 HOURS	\$54,900
2005 FOUNTAIN 35 LIGHTNING- 496 MAG HO - 116 HRS	\$74,900

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2005 REGAL 3350 - T5.7 - 550 HRS	\$74,900

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2006 SEA RAY 340 SD - 6.2L - 425 HRS	\$114,900
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2008 REGAL 3760 - T8.1 GI DP - N/BLUE - 235 HRS	\$159,900 SOLD
2004 REGAL 3860 - T8.1 GXI - WHT/BGE - 320 HRS	\$164,900
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2013 REGAL 52 SPORT COUPE - T600 IPS - NTT/BLUE	\$809,000 SOLD

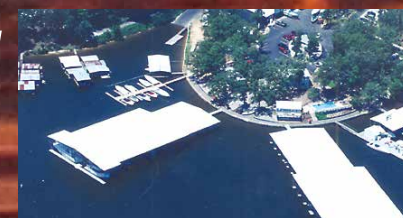


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