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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

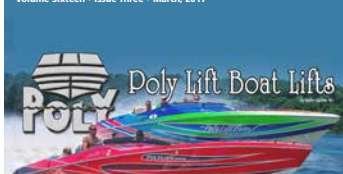
VOL. 13 -- ISSUE 3

MARCH, 2017

ST. LOUIS BOAT SHOW
MARCH 9-12
VENDOR MAPS INSIDE

Boating
Lake of the Ozarks

Volume Sixteen • Issue Three • March, 2017



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Crossword

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More Lakefront venues to offer relaxing, splashing options

By Nancy Zoellner-Hogland

Those who like to chill out and make a splash while enjoying dinner or drinks will soon find that a lot easier to do at Lake of the Ozarks.

Dog Days Restaurant and Lakefront Entertainment Facility, Backwater Jacks and The Boathouse Lakeside Bar & Grill at Village Marina are all in the process of adding lake-side swim pools with swim-up bars to their venues. In addition, Mark Waddington, owner of Redhead Lakeside Grill, which opened last year with a lakefront pool and this year got approval to provide live music on the poolside deck, has asked the Camden County Planning and Zoning Commission for a conditional use permit that would allow him to build another restaurant and bar with pool and outdoor entertainment just north of Camdenton. That facility would be located west of the Highway 5 Niangua Bridge on property formerly occupied by Forever Resorts houseboat rental company.

"I believe these kinds of trends start down in the islands. People go there on vacation, see new concepts in development and bring those ideas back to the Lake – which is great for us," said Cary Patterson, city planner for Osage Beach. "Clearly, the owners are trying to upgrade their facili-

ties and provide some new services for their customers who, I'm sure, will enjoy them!"

In February, Mark and Brian Barrett, registered agents of Iowa Friends, Inc. and the owners of Dog Days, requested and were given approval on rezoning an existing E-3 (Entertainment) overlay to allow the construction of a swimming pool with an outdoor bar, concrete patio and a new enclosure that

will contain an American with Disabilities Act (ADA) compliant kitchen, restrooms, and gift shop. In addition, a mini-elevator of sorts also will be added to allow disabled patrons to access the restaurant from the docks. The additions are expected to be completed before summer arrives.

In December, Gary Prewitt, the registered agent for Grand Teton Mountain Investments,

LLC, the parent company for Backwater Jacks, was given rezoning approval that allowed him to build a pool with swim-up tiki bar on an 8.69-acre piece of vacant commercial property adjacent to the restaurant.

According to the developer's spokesperson, the 4,600-square-foot pool will be "quite grand," and with a separate 800-square-foot pool

continues on page 18



Aerial view of Dog Days showing the addition of the pool.

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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

TRAVEL INSURANCE can be a wise investment or a total waste of money. According to Smarter Travel, trip cancellation/interruption insurance can be beneficial when a cancelled trip would cause you to lose more than you can afford – especially when you might lose your entire payment if you cancel shortly before departure on a cruise or package tour. Don't waste your money if those payments are recoverable. Always read the fine print because some policies only cover certain types of cancellations. "Cancel for any reason" policies might be a better investment. The site also advises that medical-evacuation insurance could be worth the money if your regular health insurance won't cover you when you're traveling in foreign countries, which is the case with Medicare.

OPEN TRAVEL TO CUBA apparently hasn't lived up to the hype. Since beginning service to the island last year, for the first time in 50 years, airlines have started cutting flights, cutting out destinations or downsizing planes. Although airline officials said it's common to adjust schedules on routes that are new to the network, others said too-tight government restrictions are making Cuba a hard sell. The wane could be a good thing for residents because while the influx of new money from tourists has been a boon for the island's private sector, most Cubans work within the state-run economy and are finding it harder to afford – or even find – basic necessities such as toilet paper and the increased demand for food to feed the influx of visitors and has left many store shelves – and stomachs – empty.

DO YOU GET HUNGRY while flying cross-country? If you're flying Delta, you'll be happy to hear free meals will be returning to some of those flights this spring. The meals – breakfast in the morning, sandwiches or wraps later in the day and

snacks on redeye flights – will be offered on 12 transcontinental flights where Delta has competition. The decision to bring back coach-class meal service was made after an experiment conducted last year on flights between New York JFK and Los Angeles and San Francisco. During the test study, customer satisfaction scores from passengers being fed increased "significantly," according to airline officials.

JET AIRWAYS is going all out on its attempt to win over travelers. It just announced a "Billion Miles Festival" where it will award huge amounts of bonus miles in three different ways. For every flight JetPrivilege members take between February 21 and March 31, 2017, they will receive the following bonus points: First Class Flight: 10,000 bonus JPMiles per sector; Business Class: 5,000 bonus JPMiles per sector; and Economy: 1,500 bonus JPMiles per sector. Those miles are in addition to the 250 JPMiles per-sector bonus all JetPrivilege members get for booking directly with Jet Airways. The airline will also be holding lotteries every day during the 40-day promotion, selecting one ticket whose purchaser will win a bonus 100,000 JPMiles and one lucky winner will be chosen from all the entrants to win 1 million JPMiles at the end of the program. For more information, visit <http://www.jetairways.com>.

SCOTTEVEST is going all out to help travelers avoid cramming their carry-on bags full. They've developed a line of jackets that are outfitted with lots of pockets designed to hold everything from maps to memory cards. There's even an elastic band in one of the pockets to secure a water bottle. The women's trench coat carries it all with 18 pockets! The outerwear doesn't come cheap, but how can you put a price tag on convenience? Visit www.scottevest.com for an X-ray peek at the pocket design.

DON'T FEEL LIKE driving to St. Louis or Kansas City to catch a flight? Beginning in May, travelers can fly out of the Branson Airport to Austin, Chicago, Dallas, Denver and Houston on Via Airlines. To promote the new

service, promotional one-way fares ranging from \$99 to \$149 are being offered from May 25 through September 5. Passengers will be traveling on a 50-seat Embraer ERJ-145 jet. Flights are booking now. Visit www.FlyBranson.com, www.FlyViaAir.com, call 407-641-4108, or visit your local travel agent for more information.

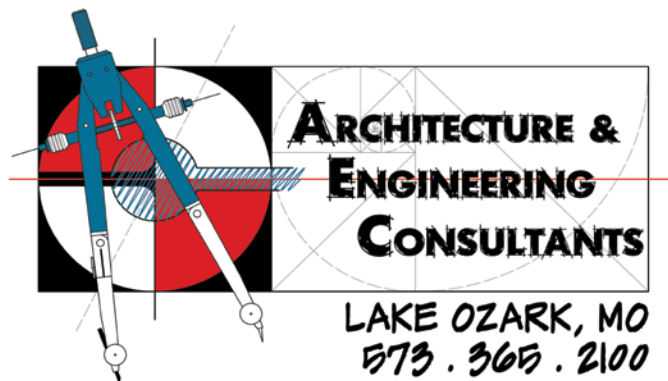
And speaking of St. Louis – passenger traffic at Lambert-St. Louis International Airport grew by 1.2 million passengers in 2016, with nearly 14 million total passengers. It was the airport's best performance in eight years, according to an airport press release. December 2016 marked the 16th consecutive month of total passenger growth, with an 11 percent increase to 1,148,735 million passengers. Southwest Airlines led the growth in new flights and new markets with a peak of 103 daily departures and 43 non-stop destinations. American Airlines and Delta Air Lines flew the next most passengers in 2016. St. Louis was in the top 10 of airports in growing seat capacity at 9.1 percent for 2016. Lambert's airlines offered 733,000 more seats in 2016 versus 2015. The growth in 2016 also extended to air cargo. Lambert recorded a 12-percent increase this past year, handling 70.5 million tons of cargo.

TO AVOID BEING a nuisance while waiting for a flight out of Lambert-St. Louis, Branson or any other airport, follow these Smarter Travel tips. First – use your headphones while listening to music or watching a video. Don't go barefoot – in the airport or on the plane. Instead, don a pair of socks. Don't overpack your bags and don't bring liquids you'll have to dump. Know your drinking limits. Too much alcohol while waiting can keep you off the flight. Arrive early and look up the airport's layout ahead of time to avoid missing flights. Don't leave a bag unattended – even for even a few minutes – or leave it with a stranger. Instead, keep your stuff with you at all times – even on trips to the bathroom. Don't throw a fit if your flight is delayed or cancelled. You may quickly find yourself an internet sensation.

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New business designed to make the Lake safer, more fun

By Nancy Zoellner-Hogland

Why travel by land when you could be on the water?

That's the question Zach Hatraf, founder of Anchor Charters Services, an on-demand, on-the-water transportation provider, is hoping many will be asking once boating season kicks in. Hatraf is employing technology to provide a new way to connect people with boat owners who can get them where they want to go – and then get them back home again – safely.

A free, downloadable mobile app will connect the two groups.

"People will use the app to arrange a boat ride to their favorite restaurant or night spot. They can have fun and party, then use the app to arrange for a safe and sober ride home. Travel by water – just travel safely," Hatraf said. "The key word in all of this is 'safety.'"

He's been working for the past several months with insurance providers and with the U.S. Coast Guard and the Water Patrol Division of the Missouri State Highway Patrol

to satisfy both federal and state requirements. On January 24, after he was confident that he could operate the service, he launched his website www.anchorrides.com, and started signing up drivers. Within a few days, 60 had signed up. As of mid-February, about 30 have been approved.

Hatraf said all Anchor Drivers, who must have a valid driver's license, are required to undergo a complete criminal background check conducted by an employment screening firm. Although hiring decisions will be made on a case-by-case basis, they won't use anyone who has received tickets for Boating While Intoxicated or Driving While Intoxicated, or who has a history of driving infractions or felony arrests. Those born after January 1, 1984 will also be required to possess a valid Missouri boater's license.

"We're also collecting information and photographs on their vessels to make sure they are appropriate for this type of service and that information will also be available on

the app so people can see what they'll be renting. In addition, the technology we're using will make sure the boats have the legal capacity to handle the number of people that want to assign the pre-qualified crew. For instance, if a group says they have six people but when the driver shows up, they actually have 12, our technology

will also allow users to rate the vessels and the crew to report any problems. "So if we learn that a driver is not acting in the professional manner that we expect or if the boat is not being maintained to our high standards, that Anchor Driver will be removed."

Hatraf and his business partner on the project will also

can be redeemed for discounts on such things as boat cleanings, maintenance, Anchor swag and accessories that will make for a better Anchor boat.

Although drivers will be required to carry their own insurance, Anchor Rides will also provide full insurance coverage on passengers, the driver and the vessel that will

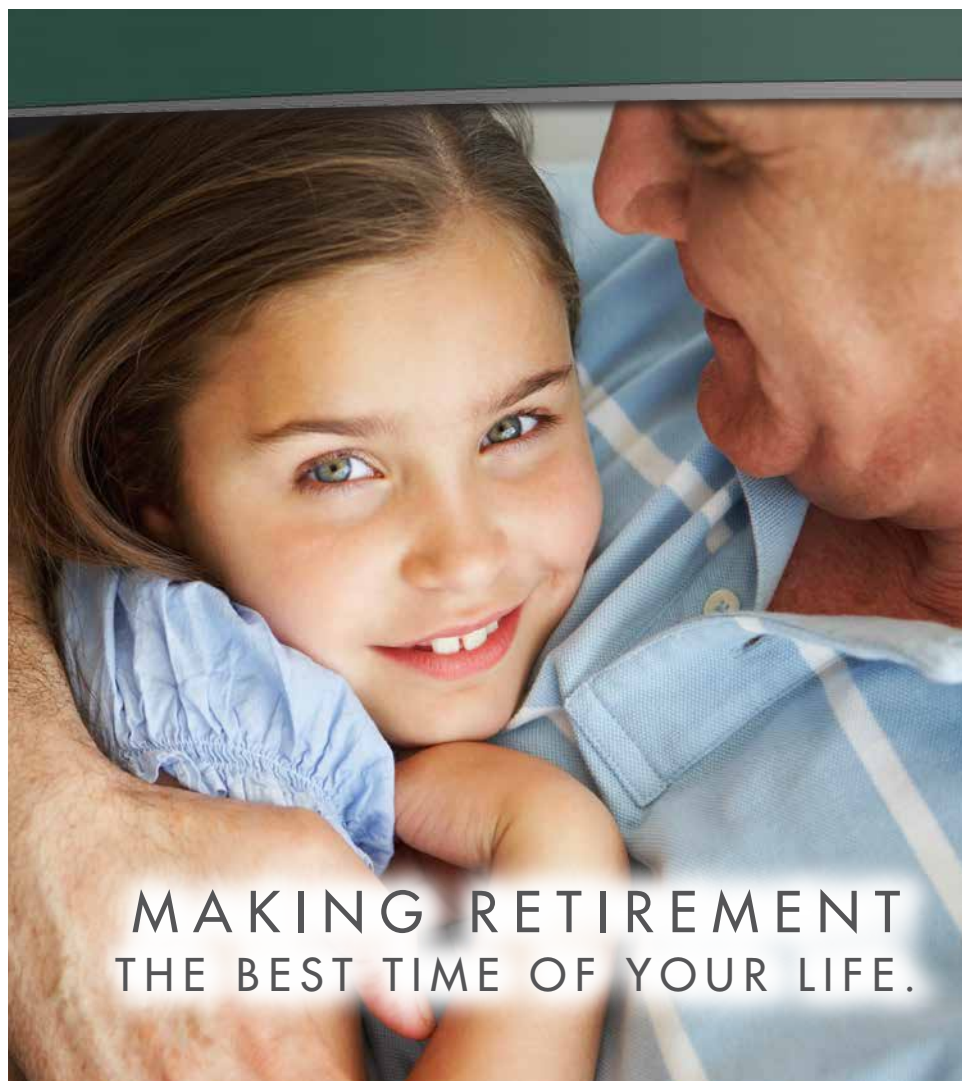


will prevent that. The Anchor Driver will be able to say, 'No – I can't handle that many. You'll have to call another driver to take the rest,'" he explained, adding that a feature on the

be inspecting boats and holding trainings and webinars for drivers. They'll also provide an incentive program that awards points based on the number of trips scheduled. Those points

kick in the moment the driver pulls up to the dock to meet his or her fares.

They've even built a payment system into the app
continued on page 15



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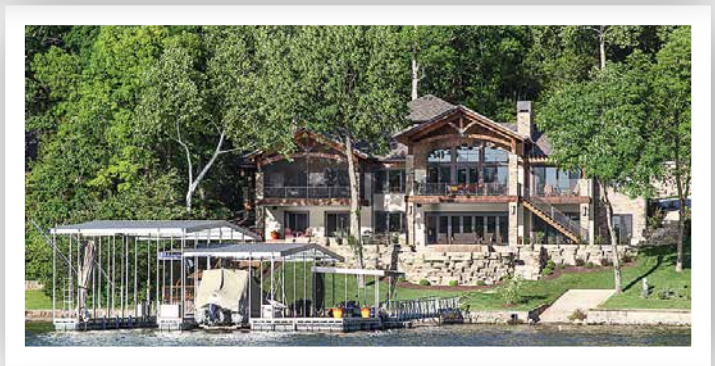
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Building an effective web presence

with Kristina Keeling,
MSW Interactive Designs LLC

5 Reasons Why Your Business Should Consider Text Messaging

The internet marketing world is expanding every day, and when you have a well-rounded marketing strategy, your business could grow on an even wider scale. Another great way to get your message out to your potential customers is Text Messaging! You may be thinking - how can this service benefit my company? Here are five reasons a texting campaign can work for your business.

Texting has Unbelievable Reach

Think about how many unopened emails you have in your personal email account. How many Facebook or Twitter posts do you just scroll on past? While email marketing has an average open rate of 22 percent and Facebook has an average organic (unpaid) reach of 16 percent, 98 percent of text messages are opened by people who receive them.

Texting has Lots of Users

In the United States, there are 161 million Facebook users. While that may seem impressive and you will want to reach those people, that number pales in comparison to those who use text messaging services. Within the United States alone, text messaging is used by over 200 million unique users.

Texting Usage Is Consistent

With over 200 million people using text message services, there are a lot of texts being sent and received daily. However, it's not just daily, it's constant! Over 170 million Americans text daily and 6.4 billion text messages are sent each day. You just can't beat the consistency and frequency of texting.

Texting has Frequent Engagement

How many times do you catch yourself looking at your phone as a notification comes in? Whether you are expecting a phone call, checking the time, scrolling through Facebook or playing a game, we are on our cell phones often. The average American



Kristina Keeling

looks at his or her phone over 150 times a day!

Texting is Instant Communication

On average, a text message takes seven seconds to send and deliver. Most people also have their phones within arm's length. This means that they are more likely to open the message instantly - or at least within a short period after receiving it. Studies show that 62 percent of smartphone users check their phones immediately after waking up and 79 percent check it within 15 minutes of waking up. Texting is the way to go if you want instant communication with your audience.

You can use texting to promote specials, events, and send alerts. You can also send mobile coupons, text to win campaigns, create a loyalty program, conduct a poll, or create a scavenger hunt! The idea is to keep your message short, simple and to the point, but the key is to keep them regular. To learn more about texting or to answer any questions about texting, give us a call at 573-552-8403.

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Business owners asked to assist victims of crime

By Nancy Zoellner-Hogland

Each year, some 300 residents of Camden, Miller and Morgan counties, as well as some surrounding areas, visit the hospital after being abused or sexually assaulted. About half of those victims are children.

Thanks to the SANE (Sexual Assault Nurse Examiner)/SART (Sexual Assault Response Team) program, brought to the area in 2007 by Dee Ballard, a nurse in Lake Regional Health System's emergency room, victims are being seen and treated more quickly in a way that doesn't make them feel "re-traumatized." Although the organization works through the hospital, it is a stand-alone entity. All members of the SART team work as volunteers.

In order to serve in those volunteer positions, however, specialized extensive and ongoing training is required. To help cover the cost of the continuing education for its members, the Lake Area SART will be holding a benefit shoot on

Saturday, June 3 at the Missouri Trap Shooters Association off A Road in Linn Creek. The second annual event is scheduled to kick off at 10 a.m.

Last year's shoot raised approximately \$2,000, but thanks to a generous supporter, that amount was doubled with a matching donation. The business community is being asked to help make it an even bigger success this year.

Shane Landis, one of the shoot organizers, said supporters can get involved in several different ways.

Businesses who sponsor field boxes will have their information and logo featured on a 24-inch-by-18-inch sign at the front of the shooting box, they'll be mentioned in the souvenir program and they will get an entry into the shoot. The donation for a shooting box sponsorship is \$200. Just five sponsorship opportunities are available in that category.

Businesses can also purchase half-page ads in the program booklet, which will be handed out to all participants.

The cost of the ad is \$75.

Businesses are also being asked to provide items for the silent auction.

"Three of the five box sponsorships are already taken so anyone interested needs to contact me quickly to reserve a spot. We'd like to get a variety of items for the silent auction and I need to get those donations by May 22 so the donors'

names can be included in the booklet. And of course, we also hope that our business community will participate in the shoot. It's for an important cause but it will also be a lot of fun," he promised.

The entry fee is \$250 per five-member team. Single shooters can also participate with an entry fee of \$50 per person. Participants will each

shoot two rounds of 25 shots. Landis said shooters must provide their own ammunition and must use safety equipment – both of which will be available for purchase in the Missouri Trap Shooters store. No gun? No problem. Shotguns will be available for use free of charge as long as ammunition is purchased on site.

continues on page 20



Have fun while supporting an important program by donating to and participating in the upcoming SART Shoot. For the inexperienced: During trap shooting, state-of-the-art equipment with fully automated, voice-activated machines throw the targets about 12 feet in the air. Participants shoot from five different positions. Last year's SART event was won by Jordan King, Scott King, Nick Stock, Shane Landis and Justyn Grant. Photos provided.

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Everyone encouraged to attend Job Fair

By Nancy Zoellner-Hogland

The summer will be here before you know it. With it will bring an influx of visitors eager to partake of all the Lake has to offer. Companies that will need help serving the masses – or that are looking for part-time or full-time, year-round employees – are invited to attend the Community Job Fair, scheduled for 10 a.m. to 7 p.m., Wednesday, April 19 in Northwinds - Building D at Tan-Tar-A Resort.

The job fair is open to all job seekers and all businesses located in the Lake area. There is no fee to participate and no fee to attend. At previous fairs, 200-some job seekers and 20-some businesses have participated.

Businesses that participate will be provided with a booth space, a table and two chairs. Businesses can bring their own table covers or skirts or other items to decorate their booth.

They can also bring any information they would like to distribute to job seekers. A private room will be available for employers who want to interview people on the spot.

Candidates of all ages, experience levels and industries are encouraged to attend and to bring a stack of resumes. They should be dressed for success and ready to interview.

For those who don't have a resume, the Career Center can help. Located at 204 Business Park Road behind the Linn Creek Post Office, career consultants are available to assist with preparation – or updates – of resumes.

The job fair is sponsored by the Lake of the Ozarks Council of Local Governments, the Lake Area Chamber of Commerce, the Lake West Chamber of Commerce, the Camdenton Area Chamber of Commerce, the Lake Career and Technical Center and the Missouri

Division of Workforce Development.

For more information, call 573-346-1766 or 1-888-728-5627.

According to the Business Insider, employers of all sizes and specialties can find job fairs extremely useful because they can gain access to a large number of candidates in a one-stop environment and have face-to-face interaction with those who are interested in their organization.

To make the most of the opportunity, employers should:

- Set up an eye-catching booth that will attract job seekers

- Move from behind the table and show enthusiasm

- Clearly identify the job openings and the requirements for those positions

- Not just refer job seekers to the company website. Instead, be ready to conduct interviews.

More local involvement in Rock Island Trail

An accomplished group of administrators, executives and recreational-trail experts has joined the Missouri Rock Island Trail Inc. Advisory Board. One of the new members is Jonathan Leinbach of Versailles.

Leinbach, a representative of the Mennonite Groffdale Conference, will focus on the potential for use of the Eldon-to-Stover portion of the trail as a horse and buggy route. A horse-compatible section would provide a corridor between those communities for buggy traffic off Highway 52.

MORIT is a statewide non-profit working toward development of the Rock Island Railroad right of way into a recreational trail. The right of way runs 144 miles across the state south of the Missouri River from near St. Louis to Kansas City. The owner of the corridor, Ameren Missouri has agreed to transfer to the state of Missouri of the entire corridor under the federal Rails to Trails Act. The first 47 miles of the trail between Windsor and Pleasant Hill opened in December. In Windsor it connects to the Katy Trail, the nation's longest recreational trail, which runs along the north side of the Missouri River.

"We are gratified that such

an outstanding group of Missourians is joining with us to see the Rock Island Trail become a reality," MoRIT president Chrysa Niewald said. "We will rely heavily on their expertise and input as we move forward."

Included on the 16-member advisory board are Peter Hoefherr, a former Missouri Director of Agriculture; Peter Herschend, developer of Silver Dollar City; Darwin Hindman, a former Columbia mayor who was a driving force in development of the Katy Trail; Steve Mahfood, former director of the Missouri Department of Natural Resources and Missouri AARP director Craig Eichelman.

MoRIT executive director Greg Harris says the willingness of such a distinguished group to devote their time and knowledge to the Rock Island Project is a good sign that the project has widespread support statewide. "Missourians have seen the success of the Katy Trail – the revenue it generates, the development it promotes. Now people around the state are joining the vision of the Rock Island Trail and the huge upside for Missouri and particularly for the communities along the corridor."

In addition to those mentioned, advisory board members include Greg Brunkhorst of CDG Engineers, the consultants for the Pleasant Hill-Windsor section of the Rock Island Trail; Dan Burkhardt, found of the Katy Trail Land Trust; Carolyn Gerdes, co-founder of Ozark Greenways and a member of the Springfield-Green County Park Board; Peter Herschend, co-founder of Silver Dollar City; Bob Neff, former president of Missouri Central Railroad, the Ameren subsidiary donating the trail corridor; Ralph Pfremmer, executive director of Trailnet; Peter Raven, president emeritus of Missouri Botanical Gardens; Courtney Trautman, vice president of strategic communications for the Missouri Foundation of Health; Susan Trautman, executive director of Great Rivers Greenway; Janet Weckenborg, vice president of operations for Capital Region Medical Center and Calvin Wiliford, executive director of the Jackson County Rock Island Rail Corridor Authority.

For more information or interviews please contact Missouri Rock Island Trail, Inc. Executive Director Greg Harris @ 573.202.9632 or moritdirector@gmail.com.

"Insurance Talk"

with Amanda Fagan of Golden Rule Insurance

Securing Your Home or Business

As I scroll through Facebook it seems crime is a hot topic these days. There are mug shots from local police departments, thefts of purses from vehicles, sly folks removing clothes from store racks and walking out without a care; they seem to be all over the newsfeed daily. We have had home invasions and reported man hunts all over the tri-county area the last few months as well.

I know many folks are taking action to protect their belongings and family. Are you aware that if you protect your home or business with a security system it could not only bring peace of mind but a little extra change in your pocket?

The FBI has studied home theft for quite some time and the chance of a home invasion is three times more likely to happen if there is not a security system in place.* Some of you may have a guard dog-- a Teacup Yorkie perhaps? Their bark might be worse than their bite! Possibly you are protecting your home with something of a bit larger caliber? Both of those items may work just fine, but in my experience as an insurance agent they will not be saving you any premiums. Plus, dog food and vet bills add up! Not sure about ammunition prices as my parents usually keep me stocked in that department. However, when it comes to a security system the monthly fee is well worth the peaceful sleep and savings on my insurance policy.

Not only should a security system have the loud clanging alarm with door and window sensors, a few cameras that feed to your mobile phone may be an ease to the mind as well. Of course, it's also a good tool to stay connected with your teenagers when they try to sneak home past curfew.

Some of you may already have your home secured but have not yet taken the steps to secure your business. Your thoughts may be an added expense; no monies left on site; or it would be a hassle with multiple employees opening or closing. Are those just excuses?



Amanda Fagan

First, it's an expense that can be written off during tax time. Secondly, money on site may not be an issue, but your computer and paper file systems could be full of client information. Thirdly, if you trust your employees enough to open and close, surely you can trust them with a key code to turn an alarm system off or on!

The resulting savings on your home or business insurance policy could be upwards of 20 percent, more or less depending on the type of system and the insurance company. Add in some other discounts that are available and you will have a jump-start on that vacation fund in no time.

If you are interested in learning more about security systems keep scrolling through Facebook as quite a few are advertising, actually flip a few more pages there could be an ad for one in the very paper you are reading.

Ask your friends whom they use, Google search alarm companies and if you need more arm-twisting before securing your home or business, call your insurance company and find out how much money you could save with a security alarm discount. It will be worth your time, money and peace of mind.

Amanda Fagan is a licensed insurance agent and Certified Insurance Counselor at Golden Rule Insurance Agency. She can be reached by phone 573-348-1731, email amanda@goldenruleinsurance.com or Facebook @ FaganSellsInsurance. More information and reference points can also be found at www.safewise.com.

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Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

13 Interesting Facts About Credit Scores

Credit scores are a common topic in the mortgage industry. In today's blog, your favorite mortgage lender at the Lake of the Ozarks offers a few interesting facts about credit scores. Keep reading to see if you've heard any of these fun facts before.



1. The widely used FICO (Fair Isaac Corporation) score is based on the work of engineer Bill Fair and mathematician Earl Isaac, who founded the firm in 1956. They developed the first credit bureau-based scoring system in the mid-1980s.

2. Credit scoring got a huge boost in 1995 when the U.S.'s two largest mortgage-finance agencies, Fannie Mae and Freddie Mac, recommended lenders use FICO credit scores. Their recommendation carried enormous weight in the home loan industry.

3. Some variation of the FICO score is used in 19 countries outside the U.S.

4. The "Great Recession" had a significant impact on the credit-scoring world. More people fell into the lower brackets: 25% had scores under 600 in October 2010, compared to 15% in 2006.

5. To get the highest possible credit scores, a person needs both revolving debts, such as credit cards, and installment debts, such as mortgages or auto loans.

6. The average American has 13 credit accounts showing on their credit report, including 9 credit cards and 4 installment loans.

7. Most Americans use less than 30% of their available credit limits. Only 1 in 6 uses 80% or more.

8. Maxing out credit cards damages credit scores by 10 to 45 points.

9. About half of Americans don't have a single late payment on their credit reports. However, approximately 4 in 10 have been 60 days or more overdue in the past 7 years.

10. Over 144 million people, or 2/3 of American adults, haven't looked at their credit report in the last year. Over 1/3 of Americans adults admit that they do not know their credit score.

11. There's an online dating service out there called CreditScoreDating.com for those that are concerned with the financial situation of their potential mate.

12. The Bangladesh-based Gra-men Bank uses gender in its credit scoring model and mostly lends to women. As of December, 2015, the bank had 8.81 million borrowers, 97% of whom were women. To them, women are seen as more responsible borrowers than men.

13. More than 8 million people fall victim to identity theft in the U.S. each year. Consumers spend hundreds of millions of hours trying to resolve the problem, stop the fraud, and clear up their credit reports.

When it comes time to secure a mortgage at the Lake of the Ozarks, your credit score is an important factor. There are a number of programs available to help borrowers better their credit score. A solid credit score lends to more financing options when preparing to buy a home. For more information on how your Lake of the Ozarks mortgage lender can help you purchase your dream home, give me a call at 573-746-7211.

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

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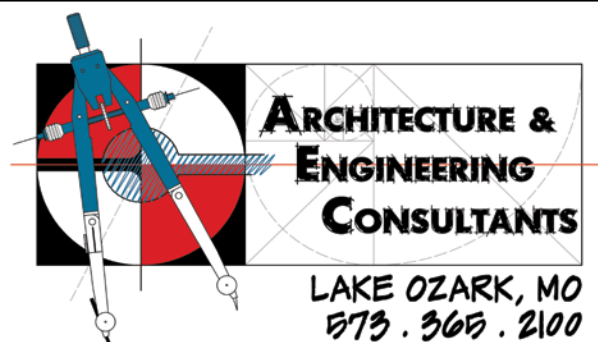
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Road levy extension needed to maintain service

By Nancy Zoellner-Hogland

Next month, voters on Horseshoe Bend will be asked, "Shall the Horseshoe Bend Special Road District #1 retain the present 35 cent extra levy on the one hundred dollars assessed valuation for a four year period?"

Those who want to maintain their current level of service should vote "Yes," because a majority of "No" votes means the road dis-

trict would dissolve.

"Approximately 67 percent of our operating budget comes from that tax," explained Road District Superintendent Kevin Luttrell. "Without it, there's no way we could afford to continue."

Because of the way the language was originally written, the levy must be approved by the voters every four years. Luttrell said although it's always passed

by a wide margin, they're always concerned that people who want the levy passed will stay at home, just assuming that it will be, but those who don't want to spend the money will get out and vote.

"People also need to remember this is not a new tax. It's just an extension of the levy that has been collected since 1963. It's also important to remember that,

while expenses continued to climb, we've never asked for an increase," he said, adding that a drive around Horseshoe Bend should convince voters it's been – and will continue to be – money well spent. "We've upgraded all the major roads on the Bend and only have around two miles of gravel roads left to pave. While we continue to provide basic maintenance on them, they will not be brought to up to county standards until they are developed. From this point on, the money will be used for future overlays and maintenance. Additionally, since the major road projects have been completed we have begun downsizing some of our bigger pieces of equipment. They're just not needed on a daily basis anymore."

The 2017 paving schedule includes Bobcat Lane, Bumps Road, Chryslin Lane, Claire Road, Gary Court, Hogan Drive, Newton Terrace, Pine Road and Red Bud Road. In 2018, the road district will overlay Bittersweet Road, including the walking path, Goldenrod Road, Daisy Road and Ivy Road.

Luttrell said that in 2020, they will overlay the Horseshoe Bend Parkway. "And that's going to be a big job!"

To keep motorists better informed, the district plans to adopt a text alert system. People can sign up for notifications that will let them know where road work will be taking place that day.

"That way, people can take an alternate route or leave a little earlier so they won't be late. We're still working out the details but hope to have it up and running very soon," Luttrell said. "Keep an eye on our website (www.hbsrd.org) for information on how to sign up."

History of the HBSRD

Formed in 1962, the road district covers all public roads on Horseshoe Bend, as well as Flynn Road and Hidden Acres in Lake Ozark. Currently, there are about 172 miles in the system. Although the roads belong to Camden County, the HBSRD

has all maintenance responsibility.

When the road district was formed, there was very little development on Horseshoe Bend and all the roads were gravel. Once the tax money started rolling in, the HBSRD started improving and paving the existing roads and also bringing new roads into system.


The single biggest acquisition took place in 1999 when the HBSRD took over Route HH from the state. In 2001/2002, the old two-lane road was redesigned and widened to include three lanes with curbs and guttering and it was renamed Horseshoe Bend Parkway.

In 2008 the district entered into agreement with the Four Seasons Property Owners Association (POA) to transfer 22 miles of POA roads to the HBSRD. The POA agreed to pay a total of \$3.2 million - \$439,000 per year – through 2015.


The balance of the road district's operating funds come from Road and Bridge funds received from Camden County and CART funds, which consist of the gas tax, Motor Vehicle Sales Tax, and Motor Vehicle Fee Increase that are paid to the state. The state disburses a percentage of the funds based on road mileage and property tax to each county on a monthly basis.

Today, the district operates with 11 full-time employees – one office manager and 10 road crew members that provide general maintenance, road overlays, mowing, weed control, signage, snow removal and "everything in between" on an operating budget of approximately 1.8 million dollars per year.

In addition to maintaining the roads, the District also builds and maintains a system of hiking and biking trails. Trails within the Village of Four Seasons are funded by the Village. Two existing trails outside the Village were funded by the Lodge of Four Seasons.



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continued from page 4
using direct deposit which means cash will never have to be exchanged - except tips

"One of the cool things about the app is that it will allow people to split the fare between the parties. Since the trips will most likely include several people, we didn't think it would be fair to stick one person with the bill, as is the case with most traditional charters, so we created a tool within the app that allows them to share the cost immediately as long as they have Apple Pay, Android Pay or Venmo. It's super convenient," he promised.

Venmo is a service like PayPal that allows users to send money using their Venmo balance, bank account, debit card or prepaid card.

Technology is also aiding in calculating fees. A proprietary algorithm is built into the app that measures group size and the amount of distance/time traveled and then sets the fee based on those factors. He said they're trying to keep the per-person cost lower, which will

make it much easier on people trying to organize things like transportation for a bachelor party.

He said a typical ride should run \$20 to \$40 per person, which means drivers who want to stay busy can expect to make between \$100 and \$200 per hour. "Drivers will be able to make more money than they ever have before driving a boat and it's all because of optimization."

To help promote the service, Hatraf is forming partnerships with many of the Lakefront bars, as well as hotels and property management companies, some of which are going to allow in-room advertising and, in return, will be able to offer a 10-percent discount on Anchor Charters for their customers.

"It's a good promotion piece for them because it gives their condo or hotel room extra value but it's also good for us because it helps us get the word out," Hatraf said, adding that partnering restaurants/bars will be pre-loaded into the

app and will also have flags flying from a designated spot on docks to make it a little bit quicker and easier for customers and Anchor drivers to connect.

Although they'll be making some test runs throughout May, the service will officially kick off on Memorial Day Weekend, when they'll be holding a "Power Hour" promotion with Top Sider, Cocoanuts and Shady and Lazy Gators.

For one hour each night, they'll be offering special half-off pricing for travel to select designations. Friday night they'll be offering 50-percent-off trips to Top Sider, Saturday they'll be offering 50-percent-off trips to Coconuts and Sunday they'll be offering 50-percent-off trips to the Rehydrate Party at Shady and Lazy Gators - during the designated one-hour time period.

"Other promotions will of course be available, but none as exciting as this," Hatraf said. "Anchor Rides is going to change the geography of the Lake. If you are on one side of the Lake, you don't have a boat and you want to get to a

place on the other side, it will now be easy to do that. You won't have to drive an hour on hilly, windy roads. You simply get on the app, find an Anchor driver and enjoy a pleasant boat ride to your destination. You can have a couple drinks, enjoy your evening and then rest assured that you're also going to have a pleasant, safe ride home. Safety is what it's all about."

Hatraf said safety is also what prompted him to develop the program. More than 10 years ago, his best friend passed away in a boating accident at the mouth of Party Cove.

"He was on a jet ski. He was intoxicated. The driver of the other boat was intoxicated and when it's jet ski vs boat, the boat wins every time. Six years ago I actually started a company Who's Your Captain which is still in operation today, but has a different model. I was just thinking about how to solve the problem of safety and this idea came to me. Since word got out, the support has been insane and the feedback has been really positive. We posted a video on

Facebook and within four days had 50,000 views and tons of people wanting to know how to sign up. We didn't expect it to go viral like that! We didn't even have our site fully set up yet. But it was confirmation that we were on the right track and providing a much needed service at Lake of the Ozarks," he said, adding that on Day 1 of the launch, the water taxi-like service will focus strictly on getting customers from Point A to Point B. In the future, they plan to expand into planned charters but that service won't be offered until they're comfortable that the bareboat charter service is operating at peak performance. "Our mission is to provide a safe, fun, and convenient alternative to traditional recreational boating - again, with a heavy emphasis on 'safety.'"

Those interested in becoming drivers can visit www.AnchorRides.com.

Businesses that want more information on partnering with the service should email Hatraf at zach@anchorrises.com.



Lake Regional Health System's Upcoming Events

Arthritis: Surgical Treatments & Recovery

9 a.m. Tuesday, March 7

- Surgical options for relieving arthritis pain in the shoulders, hips and knees
- Recovery time following joint replacement
- Total Joint Camp

Presented by board-certified Orthopedic Surgeon Rick Walker, D.O.

Live Well, Age Well

10 a.m. Thursday, April 13

This interactive session will include the following topics:

- Aging and the benefits of regular exercise
- Changing nutrition needs as we age

This free health talk will be hosted by Anita Marlay, R.D., L.D. and Jody Corpe, E.P., M.S.

Overactive Bladder: Take Control

10 a.m. Thursday, May 11

- Causes of incontinence
- Surgical and nonsurgical treatments
- New treatments, including Urgent[®] PC Neuromodulation

Presented by urologist Bradley Connett, M.D., and Colleen Cueni-Smith, P.T.

These free health talks will be held in Lake Regional Hospital's third floor conference rooms. For more information, or to register for these events, call **573-348-8222** or visit lakeregional.com/events.

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Spring Cleaning Your Investment Accounts

Spring cleaning. Some people dread it; others look forward to it and consider it a renewal. Which type are you? When cleaning out your sock drawer do you sort by color, style, fabric or by how many holes there are? Do you toss out the old favorites that aren't working anymore or do you get overwhelmed by the variables and just jam socks back into the drawer? Many people treat their "investment drawer" the same way. Some are orderly and review their accounts regularly, while others are overwhelmed by the options and just jam their account statements into their investment drawer (aka a file cabinet) not reading mail or email related to their accounts. Those people may never even consider reviewing or consolidating their accounts because they just don't know where to begin. However, there are actually a lot of benefits to consolidating your investments.

The three big reasons to consider investment consolidation allow you to:

Take Charge of your investments and create a comprehensive strategy that fits your life objectives. By taking charge of your accounts now and getting good advice about how and which accounts to consolidate, you can simplify your account paperwork, tax reporting, and retirement withdrawal plan. Plus, you can better diversify your accounts across investment types with a well-formulated, comprehensive strategy to invest in assets that fit your investment objectives, your tolerance for risk and your time horizon.

Take Advantage of tax opportunities that may fit your needs both when investing and when withdrawing funds. When you have consolidated your accounts, you may be better positioned to take advantage of tax benefits and changes when they become



Trenny Garrett, J.D., CTFA
Senior Vice President and
Relationship Manager

available. You also are less likely to take a misstep that could cost you tax dollars.

Give Peace of Mind for your spouse or heirs when you no longer can handle your financial affairs or at death. When you need to make changes to your estate plan, the process may be much easier, less expensive, more timely, and be more beneficial to your loved ones. After consolidation, a trusted advisor working in conjunction with your attorney can better assist you with a comprehensive plan to distribute your assets.

Consolidation can simplify. Consolidation can mean better planning for your investment goals now, for your withdrawal plans in the future, and for implementing your distribution plan for your loved ones.

Why don't you consider tackling spring cleaning your investment drawer while the time is ripe – right after your year-end statements have arrived and right after you had to handle all those 1099-INT, 1099-Rs and 1099-B tax forms! Wouldn't you like to better understand what your investment accounts can do for you and be better positioned to make the most of the tax changes that may be coming our way soon? While we may not be able to help you with your sock drawer, Central Trust Company can help you with sorting and consolidating your investments. Contact Trenny Garrett today at 573.302.2474 or trenny.garrett@centraltrust.net

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Handling customer complaints

*Submitted by Bruce Mitchell,
Lake of the Ozarks SCORE*

One of the most frequently heard asked questions centers on customer service. Business owners agree that good customer service is key to their success and they've all heard that famous saying, "The customer is always right." What they want to know is, "Should I follow that advice?"

The answer is simple. The customer is not always right. Period. But – and it is a big “but” – you have to address the customer service issue with finesse and smarts since we are dealing with human beings in business relationships. Everyday situations can get out of hand quickly if you don’t take the high road and address them head-on. How you address customer service issues affects how customers and potential buyers perceive your brand.

Depending on the type of business, some can more easily address an issue than others.

If you have a restaurant and the wrong meal is served, you can easily remake it and serve the correct one. If you are a landscaper and use the wrong bricks for a patio, the cost and time to correct the error is much harder. However, if you are a barber and the customer tells you how they want their hair styled and it doesn't come out as instructed, the "correction" can be two weeks' time to let their hair grow out.

And then there are always those times when the customer doesn't always know what he or she wants. That's when it becomes your responsibility to figure out what they want and then the best way to deliver it.

As a business owner, you first need to learn to say “No.” Keep in mind, you can say “No” but follow it up with a “Yes.” But you also need to learn how to do that without digging yourself into a deep customer service hole.

If a customer feels they didn't get what they expected and want a discount or added service to make up for their perceived disappointment, it is ok to deny their request. But in doing so, you can also provide another solution, possibly saving the client. However, there are times when it is appropriate to "fire" the client because, over the long run, they will be less value than if you save them.

Saying “Yes” means validating the customer’s feelings. If you can relate to them in a way that shows you understand how they feel, you are starting your solutions process with a “Yes, I fully understand how you must feel. Let’s talk about some ways to correct this situation.” That approach goes a long way in maintaining customer satisfaction.

It is also a good policy to handle customer service issues yourself, rather than putting them in the hands of your employees. Although good customer service is everyone's job, addressing issues should be the owner's responsibility because if issues are not addressed appropriately, it could cost you the customer. You can

avoid many customer service issues by training and educating your staff on how to work with the customers. If they perceive that you have their interests first, then they will give you the benefit of the doubt when it comes to a disappointment.

The time it takes to handle a customer service issue is also an important consideration.

Time can be a healer but it can also propagate the severity of an issue. If a customer calls with a customer service issue, the time to address it is now, not next week or “When I am in your neighborhood.” A delay in addressing the problem can result in catastrophe.

It's easy to put things off. You have a commitment to do 10 lawns today and if you take an hour out to address an issue, you either won't get finished or you'll work in the dark. Or you've promised to finish a painting job and if you take two hours off to drive to a customer's home to address an issue, you won't be able to keep that promise. It's a tough decision. Time can be a real competitor. However, to the customer with a problem, there is nothing more important than the solution that only you can provide. Therefore, the best time

to handle any customer service problem is now.

In summary:

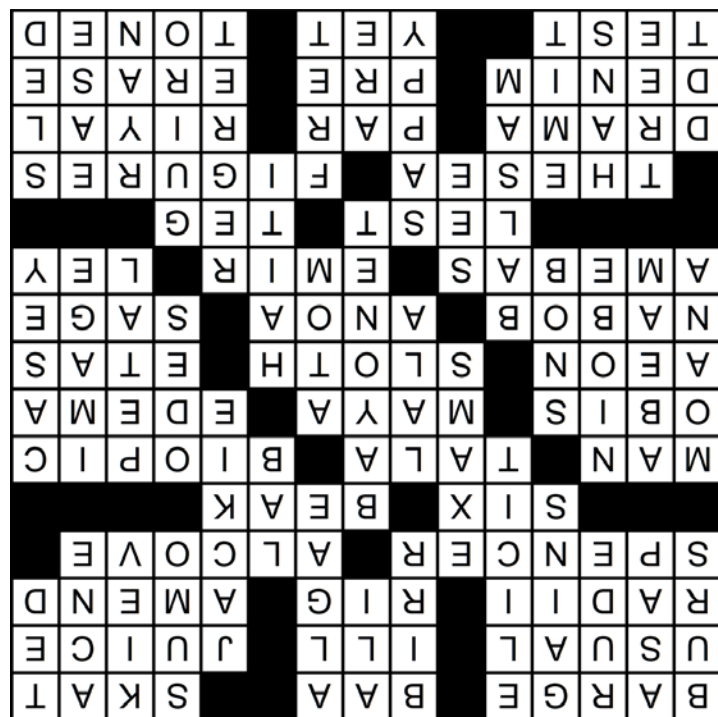
- Be clear about the expectations and firm on your boundaries. Don't let customers take advantage of you, because they will.

Be respectful and courteous but firm in what you will and won't do. If the issue is really severe, ask yourself if they're worth the trouble.

Recognize that there are emotions connected to dissatisfaction. If a customer waits 30 minutes for a meal and it comes out wrong, they are emotionally distraught in addition to being disappointed in having to wait for the meal to be corrected.

When you come up with a solution, make sure you address the facts and not the emotions.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. 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. Serving Camden, Dallas, Hickory, Laclede, Miller, Morgan and Pulaski Counties.



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Lakeside venues add pools

continued from page 1
for children, quite possibly the largest pool bar facility on the Lake. The adult's pool will include in-water tiki bar seat-

ing and in-water tables; "swim deck" areas will provide semi-submerged, state-of-the-art loungers for the suntan crowd; and there will be a specialty

kitchen for the pool area with a "fun pool-oriented menu." The pool facility will also be ADA compliant.

Patterson said that just as

important as upgrading their facilities, the Barretts and Pre-witt were also making their facilities more accessible to those who are protected by the American with Disabilities Act.

"For a long time, people in wheelchairs haven't been able to frequent some of our lake-front establishments. However, we've seen Backwater Jacks, Dog Days and several more businesses – both in Osage Beach and Lake-wide – work toward that goal and I think that's just as significant as the trend to add pools and other amenities to bars," he said.

The new 1,600-square-foot swimming pool at Village Marina, located off State Route W, on the north shore of Lake of the Ozarks, will offer a whole new experience. According to owner Ryan Brick, it will be heated and will feature saltwater instead of chlorinated water.

"We were told by our pool company that saltwater is easier on the skin, easier on the equipment and easier to keep clean with the volume of swimmers we see so we thought we'd give it a try. Three bars will serve the area and we'll have

a couple different eating options. The Boat House offers a killer menu and we're reserving a certain area to that menu but we'll also have an outdoor kitchen with kabobs and other summer food for quick food pool-side," he said, adding that the pool will be surrounded by approximately 5,000 square feet of decking to provide plenty of space to enjoy the live music that will be offered. Finishing touches will include new landscaping and night lighting.

The new pool, expected to be ready by mid-April 2017, replaces one built in the early 1990s.

"My family bought Village Marina in 1993. The adjoining property was called 'Divers' Village' and they taught scuba diving lessons there so the deepest point was something like 28 feet. When we bought the property, we turned it into an outdoor pool and filled it in to a depth of about 10 feet. But that's all been torn out and replaced. The depth of our new pool ranges from 3 ½ to 4 ½ feet and it will feature a waterfall, making it much more 'user friendly,'" Brick said.



Backwater Jack's pool addition

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

GRAVOIS MILLS NATURAL BRIDGE

Natives of the Lake of the Ozarks area and most weekenders with property or a condo at the Lake are familiar with the historic and photogenic Natural Bridge at Ha Ha Tonka State Park. It is widely celebrated and on a prominent trail not far from the Ha Ha Tonka Castle. But few people are familiar with the Gravois Mills Natural Bridge, which is close to a county road on private property and 25 miles northwest of Ha Ha Tonka State Park.

While both natural bridges are remnants of ancient cave passages, Ha Ha Tonka's natural bridge is associated with a large sinkhole and is massive in size, while the natural bridge three miles north of Gravois Mills is delicate and associated with the south bluff of Rocky Fork Creek. The bridge at Ha Ha Tonka is about 70 feet wide, its opening nine to thirteen feet high, and its roof is 45 feet thick. It penetrates layers of dolomite limestone and sandstone. The main road to the Castle once

passed over the bridge. The natural bridge at Gravois Mills could almost be characterized as a footbridge, according to the book "Geologic Wonders and Curiosities of Missouri" by Tom Beveridge and Jerry Vineyard, 1990. The natural bridge spans 25 feet, has a pass-through height of 16 feet, and the roof is about four feet thick and four

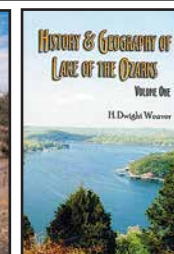
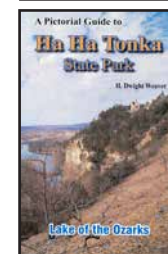
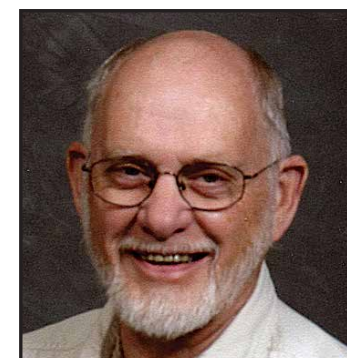
feet wide. The rock is dolomite limestone.

The Osage River Valley and its tributaries from the Kansas border to its confluence with the Missouri River is strewn with odd, mysterious, spectacular, and scenic rock formations that include natural bridges, arches, chimney-like towers and pinnacle, knobs, mounds, tunnels

and caves. The photo of the Gravois Mills Natural Bridge accompanying this article was taken in 1979 by the late Paul A. Johnson from the upstream side of the natural bridge.

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.



Lake tourism remains strong

By Nancy Zoellner-Hogland

The Tri-County Lodging Association (TCLA) won't be seeing an increase in funding from the state for promotional advertising – but it won't be seeing a decrease either.

In February, Missouri Gov. Eric Greitens announced he would cut \$146.4 million from the state budget because of



Missouri Gov. Eric Greitens

lower-than-expected revenues and a poor state economy. Those reductions include a \$3-million cut in the state's tourism advertising budget.

Jim Divincen, executive director of the TCLA, explained the impact on the local budget.

"This year, we have the ability to ask for \$275,000 in matching funds. We were told, before the budget reductions were announced, that we would have the ability to ask for \$290,000 in matching funds for fiscal year 2018, which starts July 1. However, we've since learned that all the county tourism levels have been put at this year's current level of \$275,000. Bottom line, while we won't be getting more, we also won't be getting less. Given the shortfall of the state's general revenue environment and the amount of budget reductions that our new governor had to make to be fiscally responsible, we feel that we fared very well," he said.

The current marketing efforts have served the Lake well. Divincen said year-to-date figures for July through November, 2016 show lodging tax collections are up 10.31 percent, "making it one of the best years we've had so far."

He said the largest portion

of the cooperative advertising money is spent on search engine marketing, content marketing – 9 to 11 different stories distributed digitally to major outlets around the country, a digital re-targeting campaign, which is a form of online advertising that helps keep the product in front of bounced traffic after consumers leave the website, and major magazine and newspaper buys. Magazines include AAA, Midwest Traveler, Better Homes and Gardens, which he said has produced one of their better responses, Family Circle, Good Housekeeping, Midwest Living, RV Travel Guide, the Outdoor Guide in St. Louis, with a 110,000 circulation, and Heartland Outdoors, a central Illinois publication.

Matching funds were also used to run ads on 148 radio stations in nine states that belong to the St. Louis Cardinals Radio Network.

"It's the largest radio network in all of major league baseball. Mike Shannon produced six, 30-second com-

mercials for us to use this year and we're pretty excited about that. We've seen pretty good results from that in terms of people who have heard the ads and then actually come and stayed," Divincen said.

The return on investment is tracked through advertising effectiveness studies conducted by professional focus groups. Although the TCLA has not ordered a study for the past couple years, Divincen said that in



Jim Divincen, TCLA

the past, the "how did you hear about us," approach has dictated where they use magazine, newspaper or online marketing.

However, the state Division of Tourism also has a say. According to their guidelines, co-op dollars can only be spent in pre-approved publications which have an audited circulation, and pre-approved media products in pre-approved markets. The pre-approval is based on research the Division of Tourism has done to determine which products are bringing the most visitors to the state.

"The division wants to make sure that the funds are used in a way that will gain the highest return on investment as possible," Divincen explained, adding that the co-op advertising is not the only marketing done by the TCLA. "We do a lot with sponsored Facebook posts, we have two digital billboards in St. Louis and two in Kansas City, the Benders Marketing Group does our public relations, we sponsor a ton of special events and festivals, we run a big ad in the official Missouri Vacation Planner and we sponsor the Outdoor Guys radio show in Kansas City at 4 o'clock every Thursday."





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Business owners

continued from page 8

Concessions will also be available during the event.

"We'll have a little 'friendly competition' - some law enforcement agencies are pulling together their best shooters to compete against other agencies - but then we're also getting sign-ups from people who just want to come out and support SART. We'll also have some youth shooters from the Camdenton School District, which has a program, and Osage, which has a club, and I think we'll also have several 4H members. Everyone - every skill level - is invited to participate," he said, adding that plaques will be awarded for top team and top shooter.

To donate, to act as a sponsor or to register a team, call Landis at 573-552-6951 or Lloyd at 573-280-4840.

More about SANE/SART

When a victim of crime comes into the hospital, the SART team is activated and a forensic nurse, detective, and advocate from Kids Harbor or Citizens Against Domestic Violence (CADV) all respond to the

victim at one place. The victim is then examined by one of seven members of SANE, who are specially trained to identify physical trauma and psychological needs, ensure proper medical care, and collect forensic evidence in a sensitive, dignified and victim-centered manner. The nurse also documents injuries and provides information that could link the victim - and the suspect - to the crime scene. The evidence collected is then handed off to the law enforcement member of the team. The advocate is provides support and addresses other needs.

"If further care or counseling is needed, it is arranged at that time. We try to provide everything we can at one time

to help the victim," explained Crystal Lloyd, a registered nurse and a member of the SANE group, whose members are all full-time nurses and who, like the detectives and advocates, volunteer with SART on a rotating, on-call basis.

Visit <http://www.lakeregional.com/content.aspx?id=12783> for more information about the local SANE/SART program.

For more information about national SANE/SART programs, visit the National Institute of Justice at <https://www.nij.gov/topics/crime/rape-sexual-violence/Pages/response.aspx>.

For information about trap shooting or to watch an instructional video, visit www.motraps.com and click on the video link.



As the Lake Churns

Market Sales Data

If the early spring-like weather and the possibility of getting a jump start on boating haven't brought you to the lake, perhaps the rapid acceleration in the real estate market will entice you to make plans to come to the lake soon. Listing inventory continues to diminish as sales prices are climbing and average time on the market gets shorter.

Comparing statistics based on year to date listings and sales; the numbers shake out as follows. New listings of lakefront homes are down 11% compared to 2016 and the number of homes sold is up 26%. Lakefront home pending sales are also up 13.6% and the average sales price has climbed by 13.1%. The average days on the market has fallen 11.78%.

Non-waterfront home sales have risen 6.5% with the average sales price decreasing slightly by 1.8% and the number of new listings becoming available has decreased 6.8%. Pending sales for off water homes has jumped by 16.7%. The average days on the market fell by 15.6%.

Newly available condo listings are 4.6% fewer than last year and the number of units sold has increased 4.3%. The average sales price is up by 11.8% with the average days on the market decreased by 23.3%.

Finally, some good news for lakefront lot sales with the total up 75%; the number of new listings has also climbed by 33.75% indicating more seller confidence in the market. The average sales price is down 21.4% however the median sales price is up 15.5% and the days on the market decreased by 9%. I recently sold a



Real Estate and Lake News with C. Michael Elliott

lakefront lot in The Villages of Shawnee Bend that closed within 48 hours of the contract.

The market is up considerably and I feel that this will continue throughout the upcoming "lake season". I am seeing multiple offers submitted as well as properties being contracted very quickly from the time they are made available. Don't miss out on our beautiful, early spring as well as the opportunity to own the lake property you have been considering.

Sales data obtained from the Lake of the Ozarks MLS comparing the time frame from January 1 to February 20 of 2016 and 2017.

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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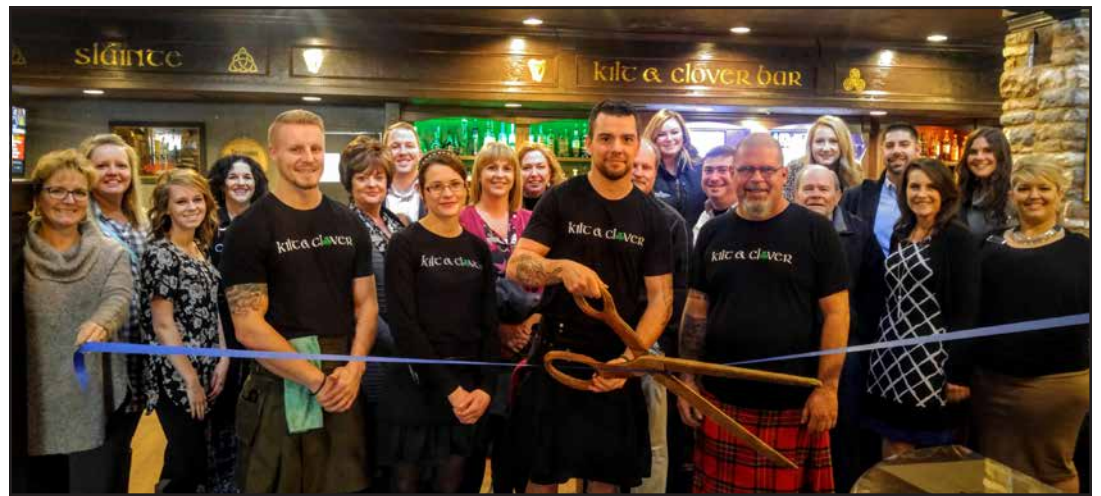
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The Lake Area Chamber recently held a ribbon cutting for Kilt & Clover Restaurant and Pub, at their location at 939 Premium Outlets Drive in Osage Beach. The ribbon cutting took place on February 2 at 4:30 pm, with several Kilt & Clover staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. Kilt & Clover is the only authentic Irish Restaurant and Pub at the Lake. They opened their doors in November 2016. They are one of the newest restaurants at the Lake, and have great Happy Hour Specials on food and drinks. For more information, call (573) 693-9195, or visit their Facebook page at www.facebook.com/kiltclover/.

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Ameren Annual Shoreline Cleanup starts this month

By Nancy Zoellner-Hogland

"Company" will be here soon so it's time to start getting ready.

As part of that "spruce-up," Ameren-Missouri will be holding its 26th Annual Lake of the Ozarks Spring Shoreline Cleanup. This year's event is scheduled to kick off Saturday, March 18 and run through April 24.

"The program works by allowing lake residents to adopt a section of shoreline – usually 5 miles – and it works

just like MoDOT's Adopt-A-Highway program. They line up and organize their own volunteers and then go out and clean up that section of shoreline. They can do that any time during our window of the spring clean-up," said Adopt-the-Shoreline Coordinator Bryan Vance.

During that time, Ameren provides trash bags as well as dumpsters that are strategically located to serve several zones. Ameren also pays for disposal of the trash.

Since the program's inception, 5.4 million pounds of trash have been removed from the shoreline. Last year, after periods of unusually high water just a few months earlier, 41.6 tons or 688 cubic yards of trash was removed.

"In the early years, the dumpsters used to be filled with white foam and in the upper end of the Lake, we still deal a little of that, but the thing we find most today is what we call 'recreational debris' – water bottles, pop

cans – things that have probably inadvertently blown out of someone's boat going down the Lake or that maybe have blown off their dock. When you put 4 million visitors a year on the Lake, you're bound to have trash get away and end up on the shoreline," Vance said. "We also find quite a bit of plastic furniture. People forget to tie it down and when we get a wind storm, it ends up in the Lake."

He said the program reached a major milestone during last year's cleanup when they exceeded 10,000 miles of shoreline being cleaned. That work has been done over the years by 13,856 volunteers, "and that's a lot of volunteers and a lot of shoreline miles! This program is so vitally important for our Lake. We had some utilities at a conference here this year and they wanted to know if we had gone out and pre-cleaned the areas we took them to because our Lake was so clean. That says a lot, but that's just the way it works around here. We have an awesome group of volunteers that have long been committed to taking care of the Lake."

Vance said that currently 700 miles are adopted, which leaves 450 up for adoption. He has a section from the 23 mile marker to the 19 mile marker near Osage Beach that is available due to retirement of volunteers who had been with the project since its beginnings. The remainder of the available area is up around the 60 mile mark where there is less develop-

ment and fewer residents.

He also said he's available to talk to any groups interested in knowing more about the program.

"Anytime I give a presentation, I always take pictures from the old days when pontoons were loaded down with water-soaked white foam logs and then I show pictures from recent years with groups of Girl Scouts or Boy Scouts holding black trash bags. We've come a long way," he quipped.

For more information, to schedule a talk or to volunteer, contact Vance by email at bvance@ameren.com or call him at 573-365-9252.

The spring cleaning isn't limited to the Lake. On Saturday, April 22, the Lake West Chamber of Commerce will be holding its 19th Annual Clean-up. During the event, community members are encouraged to pick up trash along the roadway from Greenview to Gravois Mills. They can then dispose of the trash in provided dumpsters that will be manned by volunteers.

Thousands of pounds of trash have been hauled off through the years. During last year's event, volunteers filled four dumpsters and picked up more than 100 tires, 25 televisions and two trailer loads of sheet metal and appliances.

Disposal costs are covered by donations from businesses and organizations in the community.

For more information, call the chamber at 573-374-5500.

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Get your energy, waste and productivity assessed, free

By Nancy Zoellner-Hogland

Small and medium-sized industrial facilities are invited to apply for free energy, productivity and waste assessments through the Midwest Industrial Assessment Center (Midwest IAC) at the University of Missouri – Columbia. The program is funded by the U.S. Department of Energy (DOE) so there is absolutely no cost to the company.

According to Dr. Sanjeev Khanna, director of the Midwest IAC, in order to be eligible, the industry/manufacturer has to meet certain requirements. It must have at least \$100,000 per year energy usage, less than 500 employees and no full-time designated energy engineer or similar employee.

In addition, the product manufactured must have a manufacturing the Standard Industry Classification (SIC) code 20-39. Codes can be found by visiting <http://siccocode.com/en/siccocode/list/directory/code/20-39/alias/manufacturing>. According to the Missouri Department of Economic Development, there are

several small to medium-sized manufacturers in Camden, Miller and Morgan counties.

Khanna said the assessment, funded through the DOE, is completely free to the industry but can mean thousands of dollars in savings. He explained the process.

“As the faculty member, I would go with three to four engineering students and, depending on the size and complexity of the product, we would spend anywhere from four to seven hours at the plant, looking at their manufacturing process while conducting the audit, taking measurements as needed,” he said, adding that the assessment would involve reviewing the electric, fuel and water consumption, as well as major energy consuming systems such as compressor, motors, furnaces, lighting and material waste.

Those findings are then put into a report that is sent to the company in about 60 days. Khanna said the report includes all the calculations used to determine the recommendations as well as what it might cost the

company to implement the recommendations, what they could expect to see in savings and the point at which they would break even.

Examples are:

- Efficient use of compressed air via heat recovery
- Reducing pressure losses or reducing the air pressure
- Efficient use of process heating systems via monitoring the combustion efficiency or preheating combustion air with waste heat from furnaces utilizing combined heat and power
- Efficient use of power transmission systems such as pumps and motors via use of adjustable frequency drives or monitoring the voltage unbalance in a three phase motor
- Minimizing water contamination before treatment, and adding equipment to reduce production bottleneck

The report also includes information on the carbon dioxide emission that would be reduced with implementation of the recommendations.

Khanna said companies do not have to shut down or even

slow production while the audit is being conducted and they are under no obligation to follow the recommendations. In addition, all information collected is kept confidential.

“We are very aware of the confidentiality requirements. In fact, when we get the contract with DOE, whoever works on it is bound by a confidentiality clause. Once the report is turned over to the company, we also send a copy to the DOE, however, the DOE does not keep the report with the name. Instead, it is aggregated with all other companies,” he said, explaining that aggregation is based on the SIC. “Each manufacturing company has a unique SIC code. For example, if I have a company that manufactures cupcakes and there are 50 cupcake manufacturers in the U.S., they’ll all have that same SIC code. There is no way you could pinpoint any particular recommendation to any particular company.”

Khanna said the program has been active across the United States for close to 40 years; the Midwest IAC has been in place

for 10 years. During that time, Columbia center has conducted more than 200 assessments, made more than 1,400 recommendations and identified more than \$25 million in recommended cost savings.

The program is not only beneficial to manufacturers, it also provides invaluable hands-on training to students, he said.

“We give them training here at the university and they go to workshops and seminars but this on-site training is very meaningful because although we can teach them everything in the textbook, they need to know how to apply that knowledge in a real-world situation,” he said, adding that students are required to remain in the program for one year, during which time they may take part in six to 12 audits. “When they graduate, they can walk into a factory, look around and come up with a list of recommendations where that company can save energy.

For more information and to apply, contact Khanna via email at Khannas@missouri.edu or by phone at 573-884-9109.



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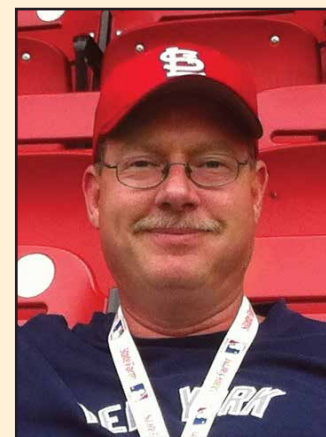
Small Change, Big Difference

This month we will look at how to get the most out of your money when it comes to redecorating and updating your home or condo. Use these easy tips to help make your property look better without breaking your budget or the bank.

New Bedding. This is where you want to start. New bedding can really change the entire look of your bedrooms. The rooms will look fresh and appear updated with minimal effort and your cost will be around \$100.00 per bedroom. Just be sure to coordinate your new bedding with your current colors. When in doubt, keep it neutral and simple.

Lamps and artwork. The next step is to look at your lamps to see if they are dated, need new shades or if they even work properly. Sometimes new shades will do the trick (yellow, pleated or stained shades are definitely out of date) or you can replace the entire lamp for \$25.00 to \$50.00 per lamp. Artwork, especially the frames can become dated if not changed out periodically. Avoid 80's brass frames and find something that looks nice and fits the space. Wood frames are usually a good option. New artwork can be found for \$30.00 to \$60.00 per piece.

Televisions. Nothing right now makes a home or condo look more dated than old box televisions. They still work so you are hesitant to get rid of them, even though you upgraded years ago at your primary residence. Everyone has flat screens now and you look cheap and dated by not having them in every room. The bedrooms should have around a 32" and the living room a minimum of 40" to 55". You can now get a 32" for around \$120.00 and the 40" to 55" in the \$200.00 to \$400.00



Russell Burdette

range.

Bathrooms. Change out that dated shower curtain with a new rod, hooks & curtain for less than \$50.00!

Interior Painting. This can be economical if you can do it yourself. If unsure on colors get some advice from friends, neighbors or peruse the internet for ideas.

Unclutter. It's time for a garage sale or maybe the dumpster for the following items; anything with 80's brass, box televisions, VCR's and anything prior to 2000. Also dust catching fake greenery and floral arrangements are not in anymore. Keep your accessories simple and to a minimum.

So for a two bedroom condo you can spend around \$950.00 to \$1500.00 plus tax and you would have updated bedrooms, flat screen televisions, new lamps and artwork! A couple of extra rentals per year due to your updating would pay for your new décor. Taking just a little bit of money, you can make some small changes that will make a big difference!

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

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Do you want a career in the boating industry?

If you like boats and the water — and have the skills or are willing to acquire them — there could be a marine-related job with your name on it. Locally and nationally, the work force in the marine industry is graying and young career minded individuals are in high demand.

At Lake of the Ozarks, there are over 40 marine dealers representing many brands and types of boats, marine accessories, docks, personal watercraft and everything else that promotes fun on the water. There are dozens of ways to earn a living in the marine industry doing the things you love to do. The marine industry offers such a wide variety of jobs that almost any talent, training or experience, can be a good fit. The opportunities are numerous and are as diverse as the world of boating.

The boating industry is thriving. Nationwide total recreational marine expenditures exceeded \$35 billion in 2015 and continued to grow in 2016. The marine industry offers lifelong careers that allow for home ownership, the ability to raise a family and the opportunity to save for retirement. Being around boats and dealing with boaters is an enjoyable experience. Most of the time you are on or near the water and working in a relaxing atmosphere.

Service jobs in the marine industry vary from entry level summer jobs and internships to highly skilled positions. Boat dealers need detailers, bottom painters, fiberglass technicians, electrical technicians, rigging technicians, marine painters, electronic technicians, mobile service technicians, yard team members, service advisors, fuel dock attendants, marina managers, parts assistants and warranty specialists.

Marine service today is sophisticated and high-tech. Technology is changing so fast that technicians are always learning and training. Certified marine technicians can earn between \$25,000 - \$80,000 depending on their qualifications. Most dealerships will pay for the cost of training, both maintaining certification and acquiring new certifications.

Local boat sales include new, pre-owned and brokerage vessels. First year earnings for well-trained sales consultants can range between \$50,000 - 80,000. Tenured professionals can earn in excess of \$100,000. Other job opportunities include finance and insurance, delivery captains, marketing, administrative assistants and store managers.

Lake area dealers are no longer seasonal, offering year round employment. Some dealers are able to offer health insurance, paid vacations, 401 (K) plans, employee stock option purchases and continuing education. The marine industry is fun, exciting, always changing and offers numerous career opportunities for those people who love the boating lifestyle.

With 62 locations, MarineMax is the nation's largest recreational boat dealer. MarineMax focuses on the customer and the philosophy of "Delivering the Boating Dream." MarineMax complements its industry leading brands with exclusive, value-added services, such as dedicated delivery captains, classroom and in-water customer training, professionally organized Getaways cruises, and unparalleled after-sale service. We invite you to visit our highway store in Osage Beach and our marina in Lake Ozark. Always open at www.marinemax.com.

Introduction to Quickbooks training opportunity

A training class on the popular QuickBooks Pro accounting software will be offered by University of Missouri Extension on Thursday, April 6, at the Camdenton Area Chamber of Commerce in Camdenton, MO. The class is scheduled to run from 9:30 a.m. to 4:30 p.m.

The introductory level class is targeted at business/organizational representatives with

some or little experience with QuickBooks. The class will focus on setting up a company or companies in QuickBooks, establishing a Chart of Accounts, navigating through QuickBooks, setting company preferences, entering transactions, paying bills, writing checks, understanding user guidelines and shortcuts.

Class size is limited and pre-

registration is required. The fee to attend the class is \$99 per person. To register for the class, or for more information, contact the Camden County University of Missouri Extension Center at 573-346-2644. To register online, visit http://bit.ly/QB_4_6_17

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Crossword Puzzle

Solution page 23 THEME: THE OSCARS •

- ACROSS
1. Flat-bottom hauler

6. Ewe's cry

9. 32-card game

13. *"The _____ Suspects," winner of two Oscars in '96

14. Not in good health

15. O.J.'s nickname

16. Forearm bones

17. 18-wheeler

18. Change the Constitution, e.g.

19. *"Hidden Figures" nominee

21. Recessed space

23. Half a dozen

24. Bird's groomer

25. Male

28. Western Samoan money

30. *#15 Down, e.g.

35. Geishas' sashes

37. Poet Angelou

39. Swelling

40. Quite a stretch

41. Deadly sin

43. Arrival times

44. Bigwig in the Orient

46. Dwarf buffalo

47. Solomon, e.g.

48. Freshwater protozoans

50. Arab ruler

52. Grazing land

53. "_____ we forget"

55. Sheep not yet sheared

57. *"Manchester by _____"

60. *Hidden what?

64. *"Moonlight," e.g.

65. Golfer's goal

67. Saudi Arabian money

68. Levi's fabric

69. Prefix for prior

70. Use the blunt pencil tip

71. Midterm or final

72. Hitherto

73. Like a well-defined muscle
- DOWN
1. Plant prickles

2. "Hurry!"

3. Like unpleasant awakening

4. Capital increases

5. Provoke

6. Ethiopian currency

7. *Will Smith's 2002 nominated role

8. Lake scum

9. Japanese wrestling

10. Capital on the Dnieper

11. High school breakout

12. "Ideas worth spreading" online talk

15. *Portman's role

20. MCAT and LSAT

22. Research location

24. Infantryman's knife

25. *Animated nominee

26. Perpendicular to the keel

27. She turned to stone, Greek mythology

29. *"_____ Land"

31. Lyric poems

32. Flower part

33. Candidate's concern?

34. *Ben's younger brother and best actor nominee

36. Nose-in-the-air type

38. Tiny piece of anything

42. Site of 2010 cholera outbreak

45. _____ fir

49. To witness

51. Sadness about past

54. Like foolish or romantic movie

56. Gourd musical instrument

57. Genealogical plant

58. *Academy Award winning composer Zimmer

59. What exhaust pipes do

60. Worry

61. *Oscar nominee and 2017 Golden Globe winner

62. Comfort

63. Iditarod ride

64. Banned insecticide

66. 1/100 of a hectare

CROSSWORD														
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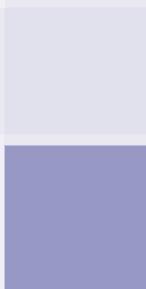
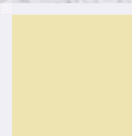
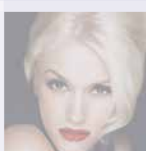
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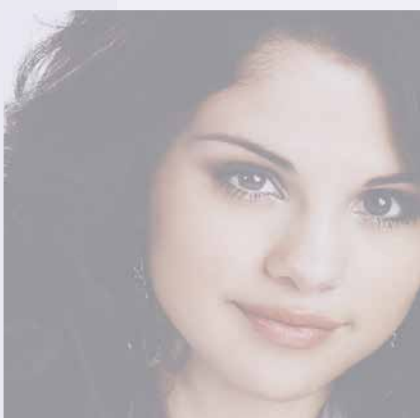
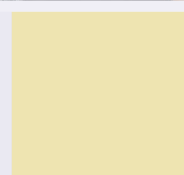


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The Lake Area Chamber recently held a ribbon cutting for King's Academy at Christ the King Lutheran Church, at their location at 1700 Bagnell Dam Blvd, in Lake Ozark. The ribbon cutting took place on January 31 at 4:30 pm, with several King's Academy Staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, call (573) 365-5212, or visit their website at <http://www.kingsacademylo.com/>



Katie Peacock CISR has been promoted to Personal Lines Marketing Manager for Golden Rule Insurance Agency. Katie is a graduate of School of the Osage in 2005 and graduate of Columbia College in 2007 with Business Administration degree. Katie is married to Jonny Peacock. They have two children and reside in Kaiser Mo. Katie has been with Golden Rule since 2007 and has obtained her Certified Insurance Service Representative designation.

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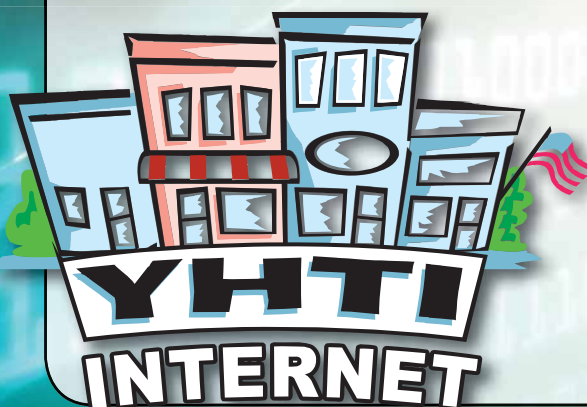
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BIG BASS OF THE EVENT WINS \$70,000 CASH

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\$97,500 IN BI-HOURLY PAYOUTS

OVER 280 PLACES PAID OUT

FALL BIG BASS BASH

OCTOBER 7-8, 2017

OVER \$220,000 TOTAL PAYOUT

BIG BASS OF THE EVENT WINS \$70,000 CASH

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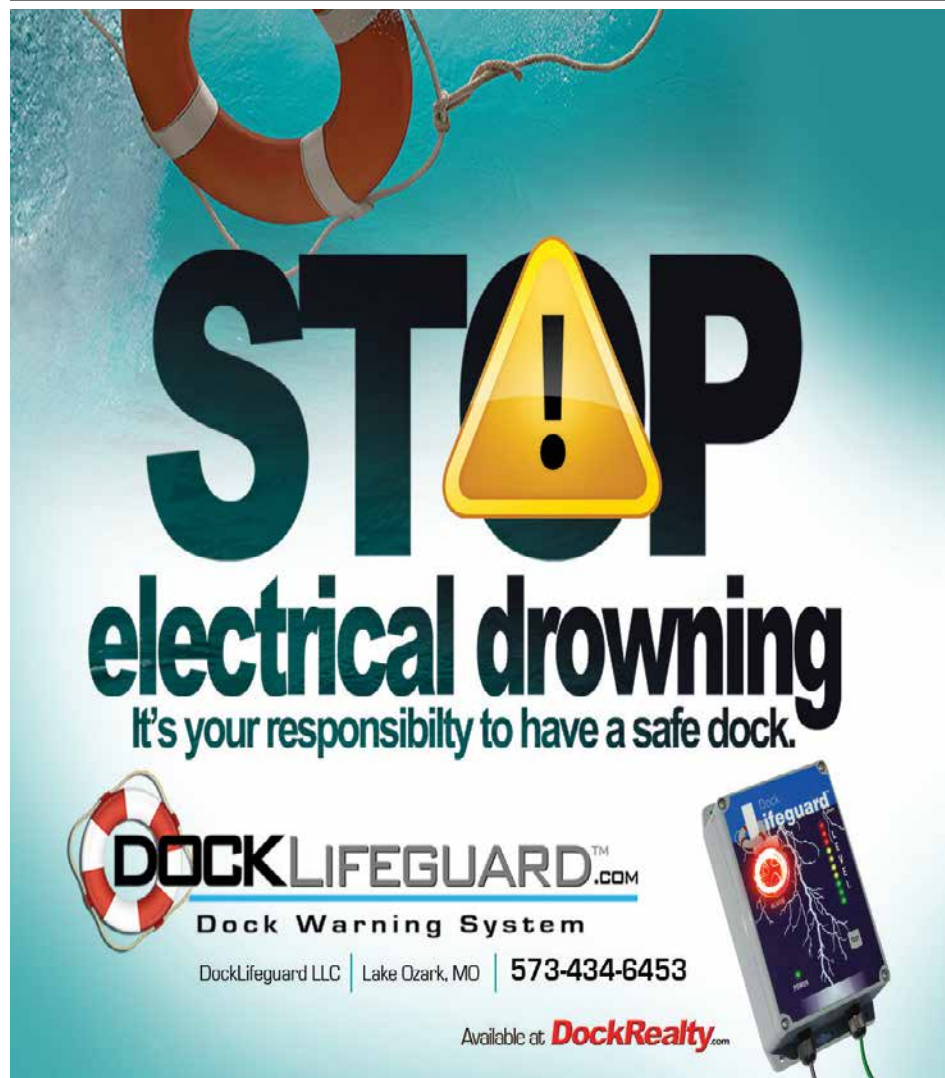
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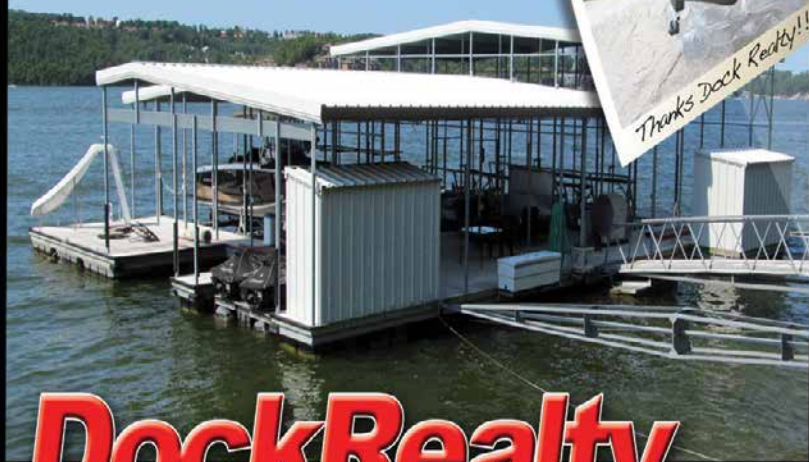
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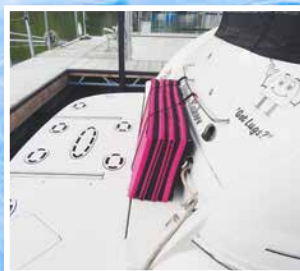
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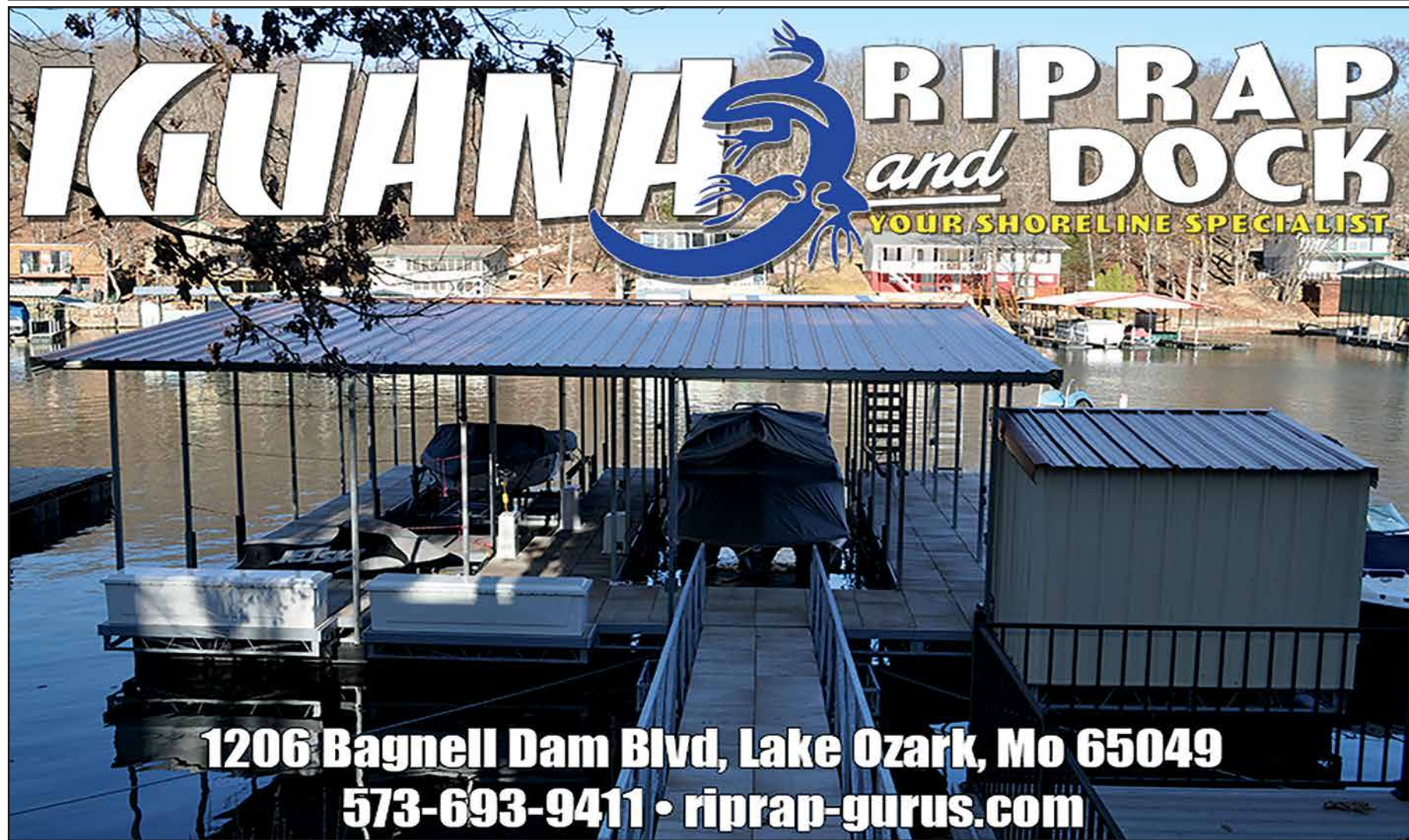
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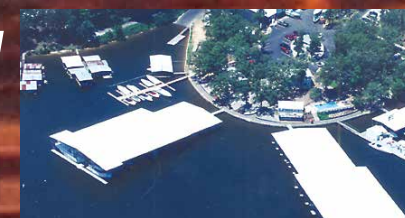


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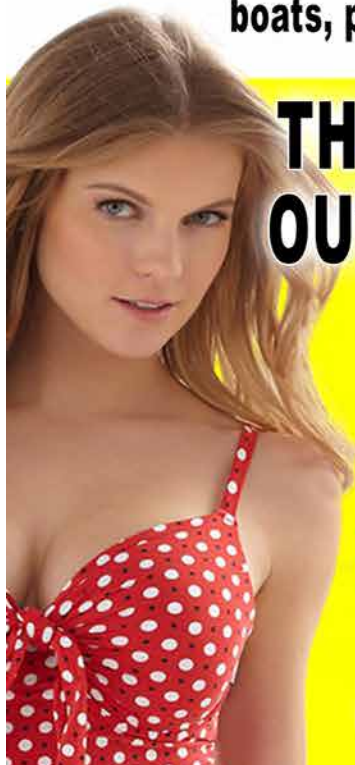
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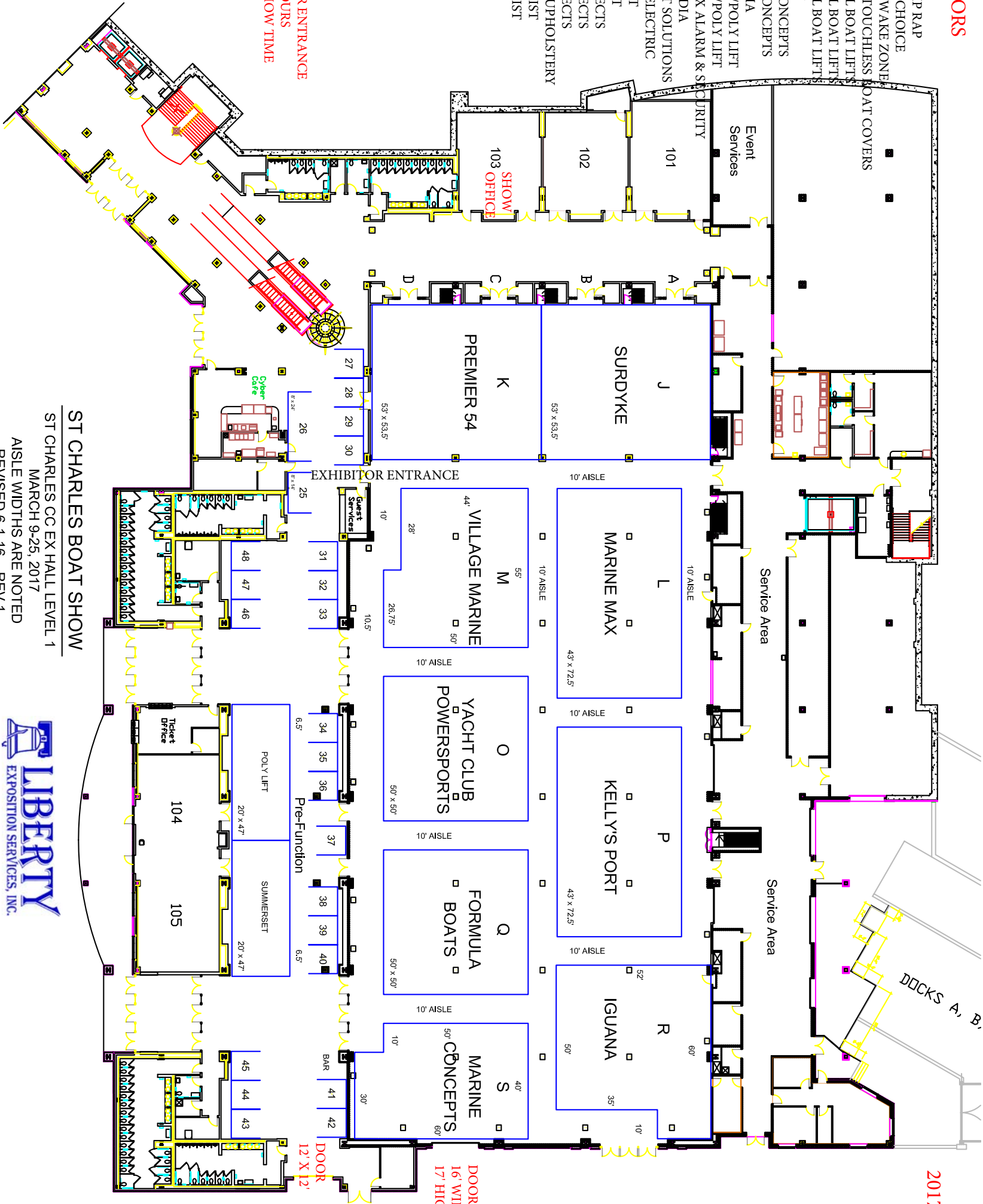
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