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**Boating**  
Lake of the Ozarks  
Volume Eighteen • Issue Three • March, 2018



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### Crossword

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 14 -- ISSUE 3

MARCH, 2018

## MoDOT proposes Expressway changes

By Nancy Zoellner-Hogland

Engineers with the Missouri Department of Transportation have come up with a design for intersections along U.S. Route 54 that they believe will make the road safer. They presented their ideas at a public meeting held January 30 at Osage Beach City Hall.

About 125 attended, according to MoDOT District Engineer Bob Lynch, who explained how the design project came about.

"After the wrong-way accidents that occurred in Miller County, Representative Rocky Miller asked us to study Route 54 to determine how we could eliminate those type of crashes. Instead of just looking at Miller County, we looked at the route from Camdenton all the way to Mexico, Missouri because we were having accidents all along the corridor. People were running off the road on curves in various locations and people were crossing the median and then hitting traffic," Lynch said, adding that they used information from the MSHP and traffic engineering firms to conduct the road safety audit.

The study showed that in the past five years, 10 wrong-way crashes resulting in 11 fatalities, 410 crashes on curves and 69 cross median crashes have occurred in the audited stretch of Route 54.

As a result of the study, MoDOT is installing additional "Wrong Way" and "Do Not Enter" signs at several different locations and the curve near the

intersection of Routes 54 and Y near Big Surf was treated with High Friction Surface Treatment to provide motorists with more traction in slick conditions. The study also showed median guard cable, which prevents vehicles from crossing into the median and into oncoming traffic, was needed along Route 54 between Cecil Street in Camdenton and Route KK in Osage Beach.

"Although it wasn't part of

Beach, we started seeing 'red flags' at intersections that had safety issues."

To address those safety issues, MoDOT engineers came up with a new design that eliminates all left turns from roads that intersect with 54 between Key Largo in Osage Beach and A Road in Linn Creek. Instead, the plan requires drivers to turn right on to Route 54 and then access strategically placed U-turn lanes, identified

overpasses at both Key Largo and A Road was the only solution.

However, according to Lynch, overpasses would be too costly.

"We heard the same comments but we can't put in an overpass at A Road and another one at Spring Valley and another at Runabout and another at Key Largo so if we put in one at Key Largo, we'd still have to tie in those other roads with ser-



The strategically placed U-turn lanes, identified as "J-turns" by MoDOT indicated by the green areas.

the initial safety audit, when we were looking at installing the median guard cable, we also felt it was important to look at our intersections so we wouldn't have to keep redesigning where the guard cable should go," Lynch explained. "As we studied accident statistics from the various intersections from Camdenton to Osage

as "J-turns" by MoDOT, to turn around and head the other direction.

Several business owners and area residents who attended the meeting called the design a "temporary fix" that would greatly inconvenience drivers and drastically hurt business. They said the addition of full diamond interchanges with

vice roads. Just an interchange by itself – without the cost of building service roads - would run \$10 million to \$15 million. That would make it a very expensive project," he said, adding that would take care of just one location. "Then you would have to build another interchange at Route A and create

*continues on page 8*

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## Armchair Pilot

By Nancy Zoellner-Hogland

**DISNEY HAS LONG** influenced how people vacation. Now, it's affecting travel in a whole new way. Many in the industry are claiming the movie "Frozen," based in the Norwegian town of Arendal, located southwest of the Norwegian capital, Oslo, is responsible for a huge upswing in travel to that area. According to *Afar* travel magazine, since the movie's release, the number of people hiking to Norway's Trolltunga promontory has increased from 1,000 per year to more than 100,000 per year and visitors to the Preikestolen cliff increased from 60,000 in 2009 to some 300,000 in 2017. The biggest increase is coming from China and the United States, where tourism to the Scandinavian country has increased 65 percent from 2013. Airline officials said the increased interest has allowed them to add several new direct flights from the U.S.

**IF WARMING YOUR TOES** in the sand seems like a better option that hiking the frozen tundra, travel experts suggest booking a trip to the Caribbean. Although a dozen islands suffered damage during last fall's hurricane season, forcing many hotels – and even some islands – to close for the winter, many others like St. Lucia, Grenada and Barbados are open for business and they need your business. Tourism to the region is down dramatically because many mistakenly believe all the islands were impacted. Travel to the Caribbean, which covers more than 1 million square miles, can also help the storm-damaged islands because several organizations allow hotels in the region to donate a portion of their bookings to help with recovery.

**IF YOU'RE PLANNING** travel to Asia, *Afar* suggests brushing up on your far Eastern etiquette to avoid embarrassing situations. At the top of the "Don't do this" list is keeping your hands off people's heads. In Buddhist culture, the head – the highest part of the body – is thought of as sacred and touching someone's head is considered the epitome of rudeness. Likewise, the feet (the lowest) are considered dirty so showing the bottoms is equally offensive. When eating with chopsticks, make sure

they remain at an angle. Upright chopsticks, which resemble funeral incense and symbolizes death, is considered bad luck in China and Japan. And if you're using regular eating utensils – or even eating with your hands, which is okay, only use your right hand in Muslim countries where the left hand is reserved for "sanitary activities." Don't reject offered food or drink, especially in Korea, where an offer of beer is a symbol of friendship and don't chew gum, which is actually illegal in Singapore. No matter how spicy the food, don't blow your nose at the table in Japan, Korea or China and don't cross your fingers for luck in Vietnam because it's the same as giving someone "the finger." In many Southeast Asian countries, pointing with one finger is rude. Instead, gesture with your whole hand but in Korea, Japan and Thailand, use both hands to give and receive.

Violating these laws could get you more than just a slap on the hand or an irate look, according to *Flyer Talk*. In addition to banning gum chewing, Singapore has also outlawed spitting and sneezing in public spaces. The penalty for breaking this law is a fine of up to \$1,000 for first-time offenders. Don't take Winnie the Pooh on your next visit to Toruń, Poland, which has banned the character from playgrounds and other children's areas because they have deemed him as an "inappropriate hermaphrodite." Don't relieve yourself in the ocean in Portugal and whatever you do – don't forget to flush the toilet in Singapore where that act could cost you \$150 in fines. Crazy laws aren't confined to foreign countries, however. Carmel, California has outlawed wearing heels that measure more than two inches in height on their cobblestone streets. Did you forget your flats? Never fear. The city also issues free permits that will allow you to wear heels for the day.

**GOOD PLANE ETIQUETTE**, according to flight attendants, includes avoiding Diet Coke on a flight. According to *USA Today's* "Today in the Sky" section, high altitudes make carbonated drinks foam more. An attendant reportedly said Diet Coke is the worst. Because the soda takes much longer to pour, it slows down service for everyone else.

**SLOWER SERVICE** might become the norm if travel numbers continue to rise like they did in 2017. According to the Interna-

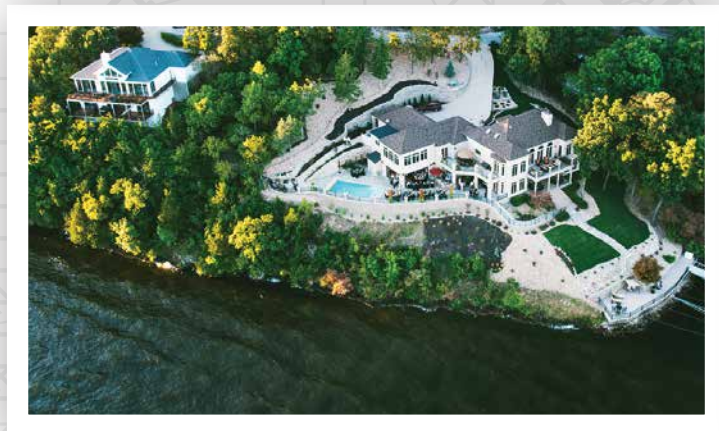
tional Air Transport Association (IATA), a trade group representing 280 airlines, airlines were fuller last year than ever before. An average of four out of five seats were occupied even though more planes were flying and those planes included more seats than earlier versions. The demand for seats grew 4 percent in North America and 7.6 percent worldwide. The Transportation Department's Bureau of Transportation Statistics showed a load factor of 82.54 percent on U.S. airlines during the first 10 months of 2017. However, some are saying that increased fuel costs – and resulting fare hikes – may slow those numbers down in 2018.

**MEANWHILE, THE BOARDING PROCESS** has sped up further as the Transportation Security Administration added five more airlines to its PreCheck list. The five international airlines are Air France, Brussels Airlines, KLM Royal Dutch Airlines, Philippine Airlines and World Atlantic Airlines. TSA PreCheck, which comes with a fee of \$85 every five years, allows pre-screened travelers to use an expedited security line to board a plane. Other airlines approved for PreCheck are Aeromexico, Air Canada, Alaska Airlines, All Nippon Airways, Allegiant Air, American Airlines, Aruba Airlines, Avianca, Boutique Airlines, Cape Air, Cathay Pacific Airways, Contour Aviation, Copa Airlines, Delta Air Lines, Dominican Wings, Emirates, Etihad Airways, Finnair, Frontier Airlines, Hawaiian Airlines, InterCaribbean Airways, JetBlue Airways, Key Lime Air, Korean Air, Lufthansa, Miami Air International, OneJet, Seaborne Airlines, Southern Airways Express, Southwest Airlines, Spirit Airlines, Sun Country Airlines, Sunwing Airlines, Swift Air, Turkish Airlines, United Airlines, Virgin America, Virgin Atlantic, WestJet and Xtra Airways.

**AN AMERICAN AIRLINES** flight crew probably wishes a woman flying from Dallas-Fort Worth International Airport to North Carolina would have been screened a little more closely. The passenger became irate as the flight neared its destination, running toward the cockpit. When attendants attempted to stop her, she became violent, biting one attendant and kicking and punching others. She was finally restrained with zip ties and duct tape as the plane touched down.

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# Camden County finances to become more transparent

By Nancy Zoellner-Hogland

Camden County Auditor Jimmy Laughlin has added an Auditor's Section to the county's website, providing significant information about government finances.

"I feel like the people of Camden County need to have access to information about this important office," Laughlin said of the move. "Those who pay taxes deserve to know how their money is spent."

There had not previously been an Auditor's section on the website.

The website now includes an Auditor's Mission Statement - to promote and provide transparency in the government financial processes, in addition to monitoring appropriate expenditures and providing financial accountability of tax dollars to the citizens of Camden County - and a short summary of the responsibilities of the office.

According to the summary, the auditor is responsible for, among other things, establishing and monitoring internal controls and procedures for

grants, preparing and overseeing county budgets, keeping track of expenditures made by the county commission, and providing oversight of expenditures.

Laughlin, who was appointed to the position last June by Gov. Eric Greitens after former auditor Ronnie Capps retired, has also posted the outside audit reports from 2014, 2015 and 2016 as well as the complete county budget for 2016 and 2017. He said he plans to post the 2018 budget as well as the most recent audit report in the near future. He's also planning to put the vendor list online so the public will be able to see how much the county is paying for goods and services.

"I'm working on that right now. I've got a list, but it isn't organized and ready to be released yet," he said, explaining that some vendors have more than one code. "For instance, we have Huber in there twice. We have a contract with them to handle all our networking but we also have a price tag in there for them for the programming they do for us so I need to tweak how this in-

formation is sorted. My goal is to get 2016 and 2017 done and posted on the website, and I hope to get that done by May."

He said because the system doesn't allow him to easily include the address of the vendor, the public will be able to call his office and get that information. Laughlin said by making the vendor list available, the public

accused of overlooking local vendors.

"I'm not trying to stir up trouble but this will just add another layer of transparency. Sometimes when people get more information, the pot is stirred a little more but sometimes that's the way it needs to be," he said. "My goal is to provide as much information as possible. When I

that Camden County was the only first class county that didn't have a link to the auditor's office. I started researching other counties and talking to their auditors about what they included and came up with some ideas that I've since implemented.

"I now have the 2016 and 2017 budgets, which were done by Ronnie Capps, online. I don't plan to go back any further because everything has to be scanned once page at a time but in the future, I'll continue to add information - if I get elected, that it," he said, adding that he plans to run for office in the next general election.

Before coming to the county, Laughlin, who has lived in Camden County all his life, worked as an accountant in the Lebanon office of Walters, Staedtler & Allen accounting firm. Prior to that, he worked as an internal bank auditor and compliance officer for First National Bank. He also spent a decade in retail management and computer oversight.

The county website can be found at [camdenmo.org/](http://camdenmo.org/)



will also be able to see where the county's money is being spent. In the past, some offices in the county government have been

took the position, several other county auditors told me to call if I had any questions and so I did that. Several times, I was told

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# New housing project will meet one of Lake's greatest needs

By Nancy Zoellner-Hogland

Fish Haven Estates, one of the Lake's first senior housing projects, is open and taking applications.

Built off Fish Haven Road in Lake Ozark, the project includes 44 one-bedroom and two-bedroom apartments, all of which are located in a three-story building with elevator and community space. The one bedroom units measure approximately 738 square feet and two-bedroom units

are approximately 855 square feet. Both feature wide doorways and roomy bathrooms, making the units "wheelchair-friendly," and feature kitchens with range/oven, garbage disposal, refrigerator, microwave, and dishwasher. Every unit comes with a parking space and is outfitted with a washer and dryer.

Construction and equipment will comply with the Green Building Program and the "Bronze" certification level

requirements of the National Association of Home Builders Green Certification Program.

The good news for tenants, who must be at least 55 years old, is that the rent will be based on the applicants' income and assets but will run either \$416 or \$490 per month.

"And they're very attractive," said Lake Ozark Mayor Johnnie Franzekos. "Courtney (his wife) and I recently took a tour of the property and were very impressed with how

nice everything is. People will be very comfortable there."

In an earlier interview, Project Developer Pete Ramsel said he envisioned Fish Haven Estates as being a place where seniors could move in and then basically "age in place."

"My mom is actually the reason we started providing not only washer and dryer hook-ups but also the washers and dryers themselves," he explained. "I saw that as she and her friends aged, they could no longer go to a common laundry area. We want to make things comfortable and easy and believe by providing washers and dryers in the units, we are accomplishing that."

Franzekos said he's extremely pleased that the project is completed.

"This is something I campaigned on and have been working toward since I was elected mayor. It took a little longer than I anticipated but I'm so glad that we finally have beautiful units at an affordable price for our seniors. And if everything goes as planned, it won't be our last senior housing project," he promised.

In addition to providing much needed housing, the Fish Haven Estates project will bring in an addition \$20,000 in real estate taxes. And because no tax increment financing was used, taxing entities will receive the full amount.

The senior housing project, phase II of a proposed three-phase complex, was funded thru the Missouri Housing Development Commission (HDC) Low Income Housing Tax Credit program. Under that program, federal and state tax credits were sold to investors who typically paid millions of dollars in income taxes. Those investors bought the tax credits on a dollar-per-dollar basis and then the state awarded that money to projects that were chosen.

Phase I included the 60-unit Fish Haven Apartments, which are leased to households earning 60 to 80 percent of median income. That project was also built with through the Low Income Housing Tax Credit program.

Ramsel had said the design of Phase III would be determined by the need. However, last November the Missouri


Housing Development Commission voted against using state money to match \$140 million in federal low-income housing tax credits. Because of that, Lake Ozark officials said they don't know if the developer will continue with the next phase.

"The last I heard, they were exploring some other possibilities but they hadn't committed to anything yet. At one point, there was some consideration that Phase III would be more market rate rather than tax credit but we'll just have to wait and see what the developer comes up with," said Lake Ozark City Administrator Dave Van Dee.


A nine-month study of the Lake's housing market, conducted by RDG Planning and Design, showed a great need for senior housing and for quality, affordable workforce housing to purchase or rent.

"The focus of new rental construction on seasonal occupancy that has occurred over the past 20 years has left many local workers with few housing options. The shortage of safe and affordable housing leaves both higher and lower income residents competing for the same units. Providing better options for the region's nurses, teachers, and other young professionals will free up housing for lower income households and drive the lowest quality units either off the market or force them to improve their product. Some of this could be accomplished through additional tax credit projects," the study stated.

The study, which included, among other things, public hearings and an online survey, was commissioned by the Lake of the Ozarks Regional Economic Development Council (LOREDC) and was conducted by RDG Planning and Design of Omaha. The study, which can be viewed by visiting [www.loredc.com](http://www.loredc.com) and clicking on the Housing Study link on the right side of the page, 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.



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# Expressway changes

*continued from page 1*  
service roads, which would have a similar cost. We currently don't have those kinds of funds available so we're proposing an interim concept that's been used successfully across the state."

He explained that the design, which includes acceleration and deceleration lanes, functions similar to an interchange.

"Acceleration lanes will allow drivers turning right to get up to speed and merge into traffic, just like an on ramp. Drivers can then change lanes to access the deceleration lane, which will allow them to slow down for the U-turn lane, just like an off ramp. You make your U-turn in the median, which is kind-of like using an overpass, and then you have an acceleration lane just like an on ramp to get back up to the speed of traffic. It's a very practical approach to move traffic safely in an area and, at approximately \$2 million for the entire project, it doesn't

even come close to the cost of an interchange," he said.

There's another benefit as well, he said. This type of access also reduces the chance of fatalities because accidents tend to be "side-swipes" rather than full impact accidents seen with cars attempting to cross lanes of traffic when turning left.

Lynch said a study conducted by the University of Missouri on the Highway 63 corridor between Ashland and Columbia confirmed that this design greatly reduced the number and severity of accidents in that area.

After the public comment period ended February 13, MoDOT planned to analyze the comments to determine if any modifications need to be made. Once that process is completed, MoDOT will come back with its final proposal in early April, Lynch said.

"We have a consultant on board doing the design so if they want us to consider another acceleration here or

there or not to do something here or there, those things can be addressed fairly quickly. I don't know if we'll have another meeting to share the information with the public but it will be available online. I do know that we plan on letting the contract in June of this year with some of the work getting done this fall and the rest wrapping up in the spring of 2019. There's no right-of-way needed so that shortens the time frame," he said. "Traffic is increasing on Route 54 by about 2 percent every year. Currently, some 30,000 vehicles cross through the Osage Beach area each day – but that's in the off season. During the summer months, that number increases to 40,000.

"And during the summer, we have a lot more people coming out of the side streets so that risk of another accident is just getting greater. We've seen a fatality at Runabout, we had a fatality at Key Largo and Route A has had a fatality each of the last two years so it's time to make these improvements. We can't afford interchanges at those locations but we can

afford this interim step and we believe it will help solve the problems until we can afford interchanges," he said.

Displays and project information presented at the public meeting are available at [www.modot.org/central](http://www.modot.org/central).

An old plan could be revived

At the January 30 public meeting, comments were made that many of the Key Largo issues could have been taken care of with an extension of the Osage Beach Parkway to Route Y. Lynch said that option could be brought back to the table because cost share money was once again available. However, he said the city would have to compete for the funding – it wouldn't be guaranteed.

That idea was originally proposed at a 2013 Board of Aldermen meeting.

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

Business owners west of KK, who said the road closures and resulting loss of traffic in the area were crippling business, began putting pressure on the city to find a solution. In response to the complaints, MoDOT held a town hall meeting to discuss turn options.

Then a few months later, MoDOT presented an option showing a slip ramp that would tie in with a round-

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

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

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



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# Senator, fire districts seek to make Lake safer

By Nancy Zoellner-Hogland

More than 20,000 docks dot the shoreline of Lake of the Ozarks.

In an attempt to improve safety and reduce the chance of electric shock from those docks, over the past year, Missouri Senator Jake Hummel (D- St. Louis) has been meeting with Lake-area fire districts and representatives from Ameren Missouri to develop dock safety standards that will be reasonable and attainable. Their most recent meeting was planned for February 13, after the deadline for this issue of the "Lake of the Ozarks Business Journal."

The senator said it's the first time the firefighters will be meeting as a group with Ameren.

"Everybody knows there's a problem. Everybody knows there's a safety issue. We're just trying to come up with the best solution so everyone can safely swim and have a good experience at Lake of the Ozarks because it's a wonderful place to visit," he said.

Hummel, who has a second home at the Lake, said the vast majority of the fire protection district representatives have told him that they don't have funding to keep up with the inspections, which average \$50 for a residential dock. However, he said they've also all agreed that it's a public service they should of-



fer and something they should continue to do.

And there's another problem. About a fifth of the Lake's docks aren't currently being inspected by any fire protection district.

"In those cases, when the owner applies for a permit, Ameren asks if they've gotten an inspection, the people say

'No - we can't get an inspection because there's no one to do it,' and Ameren issues them a permit anyway, without ever inspecting the dock to see if it's been brought up to electrical standards. Ameren wants to make sure they have zero liability - and from a corporate standpoint, I understand that. But they do have some responsibility for the safe-

ty of the people at Lake of the Ozarks, so we're going to have to come up with a way to provide those inspections," he said, adding that the general consensus among fire districts is that Ameren should "step up to the plate."

"Ameren doesn't want the liability of conducting the inspections themselves but there's no reason why Ameren can't pay for the training - or provide the training - the inspectors need. There's also no reason why, since Ameren collects the dock permit fees, that Ameren can't contract out with the fire protection districts at a rate that will cover the cost of the inspection. And in those areas that don't have fire protection districts that do inspections, the other districts could pick up that slack as long as they were getting compensated," Hummel said. "I believe all those issues will be addressed in our February 13 meeting. I think it's important for the fire districts to speak on their own behalf and make Ameren understand what they need."

Earlier this year, Hummel filed Senate Bill 622 as a "placeholder."

Among other measures, the act requires:

• All primary patrol boats operated by the Missouri State Highway Patrol Water Patrol Division to be equipped with

*continues on page 13*

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## "Insurance Talk"

with Nick Brenizer of  
Golden Rule Insurance

### Liquor Liability & Who Needs It?

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

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

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

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

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

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



Nick Brenizer, AIP

drunken patron or guest".

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

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

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

Nick Brenizer, has an AIP & RWCS designations and works for Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or at [Nick@goldenruleinsurance.com](mailto:Nick@goldenruleinsurance.com).

## Reduce energy costs with Ameren business program

By Nancy Zoellner-Hogland

According to research, approximately one quarter of a typical commercial facility's energy usage comes from lighting. That's why Ameren is offering to help upgrade lighting to reduce business' energy costs while providing a cash incentive to cover the cost of making those changes.

Ameren Missouri's BizSavers program provides cash incentives for several other types of energy efficient upgrades as well, in everything from large commercial and industrial buildings to small retail facilities.

"We provide cash incentives for our business customers to upgrade any electric appliances in their building to save on energy. For instance, we have a program called 'Small Business Install' that's really designed for the small businesses like the mom and pop stores, local barber or beauty shops or small restaurants. We send our trained contractors to your building and they can let you know what upgrades you need. You can usually pay for the entire job just with incentives," said March Tipton, program specialist for Ameren Missouri. "The entire program is designed to reduce a customer's load – decrease the amount of electricity that they use while upgrading appliances – and then on top of that, on the back end, they will be receiving savings on their energy bills. Something as simple as changing lighting fixtures over to LED lighting can result in a big savings. Chillers for the AC units can also save a tremendous amount."

Not-for-profit organizations can also participate in the program, he said.

Since the program started in 2008, many business owners have participated in the program. In fact, according to numbers provided by Jennifer Hagen, a corporate communication executive for the power company, 5,087 energy efficiency projects were completed just between March 2016 and December 2017.

Tipton said although it may sound counterproductive for the energy supplier to want to reduce energy consumption, it was just the opposite.

"Why is a utility helping customers reduce their utility bills?

Number 1, it helps our customers. However, it's also a great way to reduce our load as well so we don't have to build a new energy center. That would cost Ameren close to \$1 billion and then we'd have to charge customers more. This program is a way to reduce customers' bills but it's a win-win for both parties," he explained.

To participate, business owners need to visit [www.ameren-missouri.com/bizsavers](http://www.ameren-missouri.com/bizsavers). The website explains the program so business owners can determine which program would best meet their needs. Tipton said they even have programs for new business construction.

Although there aren't a lot of restrictions, eligibility for a Standard Incentive requires customers to install measures achieving a minimum total incentive of \$150 per application. All Standard Incentive applications must be submitted within 180 days of equipment invoice date. The website offers a list of approved contractors, which must be used in order to be eligible for the program.

The website also tells contractors how they can enroll to be a trade ally of the program.

Tipton said they currently have a network of more than 300 independent contractors and professionals on board to help businesses, public and nonprofit

organizations, municipalities, developers, and others complete energy efficiency projects across Missouri, but can always use more. Currently, more than 100 serve the Lake of the Ozarks area but only three contractors are actually located at the Lake.

Tipton said they try to make it as easy as possible for businesses to participate.

Although not part of the Biz Savers program, Hagen said Ameren also regularly surveys its business customers to be able to serve their needs. The 2017 survey showed that business customers felt the power company was doing something right. For the second year in a row, Ameren Missouri received the J.D. Power award for the highest ranking among large Midwest utilities for overall customer satisfaction with business electric service customers.

The study measures the satisfaction level of more than 20,000 business customers of 87 U.S. electric utilities, each of which serves more than 40,000 business customers.

This year's online survey also showed that Ameren, whose commercial electric rates are some 19 percent below the Midwest average, had improved its score by 58 index points over the J.D. Power 2016 Calendar-Year Electric Utility Business Customer Satisfaction Study.

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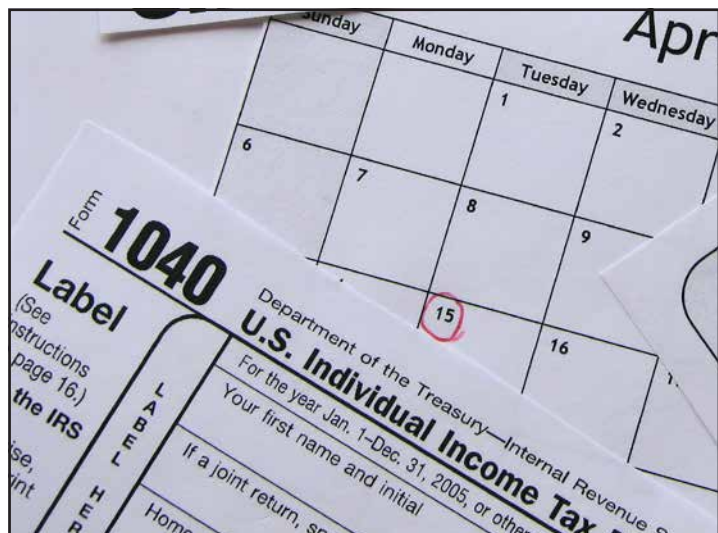
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# MU Extension offers tax preparation service to low-income taxpayers

University of Missouri Extension will provide free tax preparation and e-filing assistance to income (less than \$54,000) eligible residents from Feb. 2 through April 1.

"If you are low-income to

MU Extension family financial education specialist. "Tax returns can also be prepared for high school and college students as well as individuals and families who do not own a business."



moderate income, handicapped or elderly and in need of help with filing your taxes, we will help you at no cost to you," said Dr. Rebecca J. Travnichek,

The program is staffed by Travnichek, an IRS-trained and certified volunteer, who will prepare tax forms and provide e-filing for returns.

Taxes will be prepared at the Camden County Extension Center at 44 Roofener St. in Camdenton. To make an appointment, call 573-319-9053 and leave a voice mail message. Tax preparation appointments can be made February 23 and 24 and March 1, 2, 22, 23, 28, 29 and 30.

Those using the service should bring any W-2 and 1099 forms, as well as driver's licenses or other government-issued photo identification for taxpayer and spouse as well Social Security cards for everyone who will be claimed on the return.

"It's a good idea to bring anything you receive in the mail that indicates it is tax related and a copy of last year's federal and state tax returns," Travnichek said. For a more inclusive list of items and documents to share with your tax return preparer, go to the University of Missouri Extension Camden County website at [www.extension.missouri.edu/camden](http://www.extension.missouri.edu/camden).

## Building an effective web presence

**Heather Brown, MSW**  
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### Big Changes with Facebook

On January 11th, 2018, Mark Zuckerberg (Founder of Facebook) announced some sweeping changes to Facebook's algorithm. If you have a Facebook business page, these changes can affect how your business posts are being seen. In Mark's words – "As we roll this out, you'll see less public content like posts from businesses, brands, and media. And the public content you see more will be held to the same standard -- it should encourage meaningful interactions between people."

#### So what does this mean for my business social media?

Facebook is still the top social media platform today, and having a presence for your business is critical. However, you may need to start doing some things differently when you make a post about your business to ensure your message gets seen. Here's some tips:

#### Content will be Vital!

Facebook still values quality content but will show more focus on content that is shared and engaged by users. This makes it even more important to post relevant, valuable, useful, engaging content that causes meaningful interaction with your fans. Without interaction, your post will most likely fade away with nobody seeing it!

#### Be on SEVERAL social media channels and have a high quality website

As we have said before, your website is the only on-line entity that you own. If you are relying on Facebook only to get your digital message out, you may be in trouble. Consider having a robust sphere of business social media to include Twitter, LinkedIn, Google+, Instagram, YouTube, Pinterest and SnapChat. Each of these social element platforms has their own demographics, and you will ensure that your message is getting out! Having a well-designed website that is optimized for Google will ensure that you are not at the mercy of Facebook or



**Heather Brown**

other social media channels.

#### You need a monthly Facebook ad budget

You may not be aware, but you can pay Facebook some money to place your business post on someone's newsfeed. This "boost" can be as little as one dollar, but it can make a dramatic difference on your post's visibility. You can also target these boosts to get your message to the demographics and location that you want.

#### Bonus Tip

Use Live Video on Facebook. Video is a great way to capture attention and Facebook is placing live videos highly in newsfeeds. The user interactions with videos are also big! Just make sure to have a clear message and keep it brief. Users will only stay tuned for short segments of time.

As always, if you have questions about this topic, or any other website or social media questions, please give MSW Interactive Designs a call! Stay tuned for more tips on Facebook.

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# Lake safer

*continued from page 10*  
an automatic external defibrillator and staffed by at least one person trained on how to use it;

· All property owners with electricity on their docks to have a proper electrical grounding and bonding system and a functioning shoreline to dock ground fault circuit interrupter;

· As of September 15, 2018, all newly constructed docks with electricity, all existing dock modifications with electricity, and all changes in ownership of a dock with electricity shall be inspected, all dock permitting authorities will be required to send every dock permit holder a notice of inspection requirements on an annual basis, and no dock permit shall be issued without written documentation of such inspection;

· Upon finding an immediate safety hazard or unsafe condition by any person, the fire protection district or local law enforcement authority shall be notified and respond to the hazard. If the fire protection district or law enforcement authority finds a potentially life-threatening condition, they may require the dock owner to de-energize the dock. After the hazard is made safe, such person shall have an inspection prior to the dock being reenergized.

The bill was read for a second time on January 9 and then referred to the Transportation, Infrastructure and Public Safety Committee. The House companion bill to SB 622 is HB 1682.

"This (legislation) was started a few years ago by Republican Representative Caleb Jones out of Columbia. He had a constituent whose two children were electrocuted and drowned at the Lake. He filed the legislation but left to work for the governor's deputy chief of staff so I picked up

the bill and filed it last year," Hummel explained, adding that his intent was to find a way to cover those areas that didn't have anyone to conduct inspections and to keep Ameren from issuing permits to dock owners who didn't get inspections.

However, the senator said with all the entities involved – Ameren, which owns the Lake; FERC (Federal Energy Regulatory Commission), which regulates the Lake; and the various fire districts around the Lake, which have authority over dock permitting – it was a complicated matter and not one that could be easily solved.

Matt Birdsley, assistant fire chief for the Lake Ozark Fire Protection District, agreed.

He said that after last year's legislation was filed, he and other fire districts reached out to Hummel to let him know where they stood on some of the language and to explain how difficult annual inspections would be for the fire districts. Since that time, they've met with the senator, who previously worked as an electrician, and have taken him on both residential and commercial dock inspections so he can see for himself what is required and better understand their concerns.

"The next step is for all of us to sit down with Ameren to find the best possible scenario – the best solution for dock owners, for those who visit the Lake and for the fire districts because we all share the same concern. We all want to keep the Lake safe," he said.

Hummel said since filing the latest bill, Ameren has put additional funding into a public awareness campaign for dock safety.

"That shows me that we're moving in the right direction. Now my hope is that we can come up with a solution without legislation," he said.

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# Be safe, make big purchases locally

The FBI is warning the public to be cautious before making online purchases of cars, recreational vehicles, boats, and other outdoor equipment. Criminals are posting online advertisements of items that are not, nor have ever been, within their possession.

From May 2014 through December 2017, the Internet Crime Complaint Center (IC3) received approximately 26,967 complaints with adjusted losses of \$54,032,396 related to these types of fraudulent sales.

The fraudulent advertisements usually include photos matching the description of the vehicle for sale and a phone number or email address to contact the supposed seller. Once the initial contact is established, the criminal sends the intended buyer additional photos along with a seemingly logical explanation for the item's discounted price and the time-sensitive nature of the transaction. Common explanations given by the perpetrators include, but are not limited to:

- Seller is moving to another location or being deployed by the military
- Seller received the vehicle as part of a divorce settlement
- Vehicle belonged to a relative who has died

The criminal makes the fraud appear legitimate by deceptively claiming partnership with reputable companies such as eBay and using the names of these third parties with whom they have no actual association. The criminal assures the buyer that the transaction will occur through a third party's Buyer Protection Program; the criminal then immediately sends an email to the buyer with a fraudulent toll-free number that impersonates the third party. The buyer is told to pur-

chase prepaid gift cards in the amount of the agreed upon sale price and is instructed to share the prepaid card codes with the criminal. The criminal notifies the buyer they will be receiving the vehicle within a couple of days. After the transaction goes through, the criminal typically ignores all follow-up calls, text messages, or emails from the buyer or demands additional payments. The vehicle is not delivered and the buyer is never able to recuperate their losses.

The FBI recommends that consumers interested in purchasing items online ensure they are purchasing from a reputable source by verifying the legitimacy of the seller and their actual possession of the merchandise. Below are some consumer tips when purchasing vehicles online:

- When it comes to making any purchases, be cautious of items being advertised well below their market value. Remember, if the deal appears too good to be true, it probably is.
- Use the Internet to research the advertised item and the seller's name, email addresses, telephone numbers, and other unique identifiers.
- Use the Internet to research the company's contact information and its shipping and payment policies before completing a transaction. Ensure the legitimacy of the contact information and that the company accepts the requested payment option.
- Avoid sellers who refuse to meet in person or who refuse to allow the buyer to physically inspect the vehicle before the purchase. For high-priced purchases, insist on speaking to the seller over the phone to establish their legitimacy.
- Ask for the vehicle's VIN number, license plate (if possible), and the name of the in-

dividual to whom the car is currently registered.

If you are suspicious or unsure about an email that claims to be from a legitimate business, locate the business online and contact it directly. Criminals take extra effort to disguise themselves and may include familiar or recognizable words in their email address or domain name.

Individuals who believe they may be a victim of, or have knowledge of, an online scam (regardless of dollar amount) can file a complaint with the IC3 at [www.ic3.gov](http://www.ic3.gov).

When filing with the IC3, please be as descriptive as possible in the complaint and include the following information:

- All identifying subject information: names, phone numbers, email addresses, IP addresses, and any websites used.
  - Account names, numbers, addresses, and financial institutions that received any funds (e.g., wire transfers, prepaid card payments).
  - Description of interaction with the subject: dates, advertisement websites, vehicle types, means of communication, payment methods, and anything that stood out as odd or suspicious.
  - Complainants are also encouraged to keep all original documentation, emails, faxes, and logs of communications.
- Because scams and fraudulent websites can emerge and change very quickly, individuals are encouraged to report any possible Internet scams and fraudulent websites by filing a complaint with the IC3 at [www.ic3.gov](http://www.ic3.gov). To view previously released PSAs and Scam Alerts, visit the IC3 Press Room at [www.ic3.gov/media/default.aspx](http://www.ic3.gov/media/default.aspx).

## A Matter of Trust

### Spring Cleaning Your Investment Accounts



**Trenny Garrett, J.D., CTFA**  
Senior Vice President

Spring cleaning. Some people dread it; others look forward to it and consider it a renewal. Which type are you? When clean 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:

1. 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.
2. 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 available. You also are less likely to take a misstep that could cost you tax dollars.

3. 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](mailto:trenny.garrett@centraltrust.net)



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## Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

### 5 Reasons to Consider Buying a Home Today

The decision to purchase a home is one of the biggest decisions you'll ever make in your lifetime. As a mortgage professional at the Lake of the Ozarks, I'm here to help prospective homeowners by answering all of their questions. In today's blog, we discuss some of the reasons why you should consider buying a home. Do any of these benefits sound appealing to you?

#### 1. To Avoid Rising Rent Prices.

Areas across the country have seen a gradual increase in rent prices. In many cases, a mortgage payment would be less than your monthly rent payment. While there are other expenses to consider, like homeowners insurance, real estate taxes and maintenance costs, it might be time to consider purchasing a home instead of continuing to rent. If you are financially and emotionally ready, owning your own home offers a lot of great benefits.

#### 2. To Build Equity.

When you're renting your home, you're helping someone else build equity, but when you own your home, you're building equity for yourself. Purchasing a home at the Lake of the Ozarks is an investment. The great thing about investing in real estate is that homes tend to increase in value over time. In addition, you can use that equity to your advantage in the future; for example, to upgrade your home, use for educational or medical expenses or put towards retirement if/when you downsize.

#### 3. To Get a Tax Break.

While the new tax code is changing a few things, there are still great tax benefits available for homeowners. During the first few years, your Lake of the Ozarks mortgage payment will mostly apply to interest on the loan. You can deduct a percentage of that mortgage interest from your taxes, reducing the overall tax liability you have to pay each year. Who doesn't love the thought of paying less taxes?

At a certain point in life, people start seeking stability. Newlyweds or



those couples looking to start a family are good examples of people seeking more stability in their lives. Owning your own home gives you a sense of stability that you may be missing. You can select the neighborhood to raise your children in, schools they will attend and you can start getting a sense of community. Therefore, it's important to think about those aspects when purchasing a home.

#### 5. To Take Advantage of Low Interest Rates.

While we're likely to see some big changes in the economy in the coming year, mortgage rates currently remain quite low. If you've been considering buying a home at the Lake of the Ozarks, now's the time to do so, before we start to see those rates rise again.

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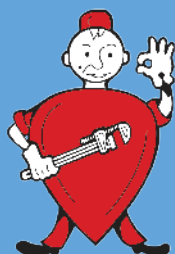
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# Loans available until March 30 for energy improvements

The Missouri Department of Economic Development is now accepting applications for low-interest energy improvement loans to public schools, public/private colleges and universities, local governments, local government/public owned airport facilities (municipal, county, regional, and international), public water and wastewater treatment facilities, and public/private not-for-profit hospitals. In total, the DED is making \$5 million available for these entities to complete energy-efficiency and renewable energy projects throughout the State of Missouri.

The department's Division of Energy is accepting loan applications through March 30, 2018 for loans between \$10,000 and \$1 million. Loan applications will be evaluated on a competitive basis. If money remains after applications have been reviewed

and prioritized, consideration will be given to loans in excess of \$1 million.

"The ability to invest in energy efficiency should be available to all schools, hospitals, and governments throughout Missouri to increase energy affordability," Kristy Manning, Director of the Missouri Division of Energy said. "The Energy Loan Program creates jobs in many facets of the economy and by cutting costs on energy, allows taxpayer dollars to be spent on other priorities."

Loans are repaid from energy savings achieved. Loans to public schools do not count against debt limits or require a public vote or bond issuance.

The loans, administered as part of the Energy Loan Program, provide financing for energy-saving investments such as high efficiency lighting fixtures and lamps, high efficiency heat-

ing, ventilation and air conditioning systems, combined heat and power systems, renewable energy systems, waste heat recovery, energy efficient fine bubble diffusers and high efficiency pumps, building shell improvements such as insulation and other infiltration measures, and other measures that reduce energy use and cost.

Since the Energy Loan Program's inception in 1989, the Division of Energy has awarded more than 598 loans resulting in more than \$106 million in completed energy efficiency projects and more than \$198 million in estimated cumulative energy savings. There have been no loan defaults in the 29-year history of the Energy Loan Program.

For more information about the Energy Loan Program or to apply, please visit <http://energyloan.mo.gov> or call toll-free 855-522-2796.



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## As the Lake Churns 2017 Lakefront Home Sales



Real Estate and Lake News with C. Michael Elliott

Following is a chart showing the breakdown of lakefront homes sold in 2017 by area. Sales were widespread throughout the area and across a wide range of prices.

The total number of lakefront homes sold in 2017 was 950, this includes 10 that are not on the chart due to being located in areas outside of our main service areas. The average square footage was 2350 and the average sales price was \$335,141. The median sales price was \$260,000.

Currently on the market at the beginning of 2018 are 455 lakefront

homes with an average square footage of 2903 and an average list price of \$531,412. The median list price is \$349,350.

### 2017 LAKEFRONT HOMES SALES BY AREA

AREA	#SOLD	SQ FT	AVG \$PRICE
Horseshoe Bend	72	2212	\$ 340,963
Four Seasons	45	3833	\$ 743,765
Osage Beach	88	2806	\$ 375,822
Linn Creek	41	2255	\$ 297,785
Camdenton/Grnvw	61	2268	\$ 275,761
Climax Springs	116	2144	\$ 261,752
Shawn Bnd/SnrsBch	173	2300	\$ 321,371
Porto Cima	27	4969	\$ 1,057,204
Villages	6	4195	\$ 818,583
Stover	82	1791	\$ 211,062
Gravois Mills	112	2036	\$ 272,287
NorthShore	117	1920	\$ 251,227

Sales data obtained from the Lake of the Ozarks MLS covering the time frame from January 1, 2017 to December 31, 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 would like Michael's assistance in the sale or purchase of property, or have

interest in a career in real estate, you can reach him at 573.365.SOLD or [cme@yourlake.com](mailto:cme@yourlake.com). View thousands of lake area listings at [www.YourLake.com](http://www.YourLake.com). \$1 million plus homes at [www.LakeMansions.com](http://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](http://www.AsTheLakeChurns.com).

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## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### TIES ON THE OSAGE

The community of Old Bagnell in Miller County has a long history. In the late 1800s it was a convenient place to operate a ferry. When America's western states were being tied together by railroads, Old Bagnell became known as the "Tie Shipping Capitol of the World." Ties for railroad tracks were

cut from the timber covering the Osage River hills and rafted down the Osage. Tie hackers would ride ties that had been lashed together in long rafts up to half-a mile in length. It was a tricky, tiring and dangerous occupation. You needed high endurance, the strength of an ox, the dexterity of a rodeo rider, to be a good swimmer and a

willingness to live dangerously. If the broad ax didn't get your legs, the jostling logs might crush and drown you if you fell into the river. The tie yards at old Bagnell often had 30,000 to 50,000 ties stacked up awaiting shipment. From the 1880s to the 1910s the ties were shipped out from Old Bagnell by a spur of the Missouri Pacific Railroad

known as the Bagnell Branch Railroad.

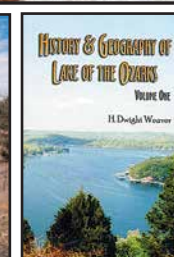
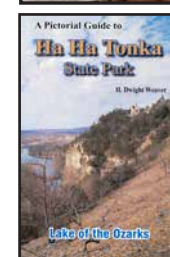
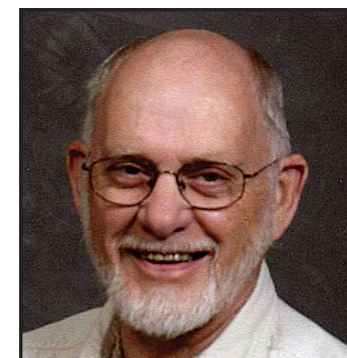
In thinking of this early Miller County industry we sometimes lose sight of the fact that all of the action wasn't just at Old Bagnell. There were other yards upstream along the Osage, businesses that also shipped out hundreds of thousands if not millions of ties. In 1895 the firm of Annable & Bissell of River View shipped out 400,000 ties; Max Joachimi of Versailles produced over 60,000 ties; and the firm of Talbott & Clark at Proctor produced 75,000 ties. The Osage River was a difficult river to raft ties on because it was very crooked, had many shallow areas, and was often full of snags. The photo, courtesy of the Camden County Historical Society, shows a typical Osage River tie raft.

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 Amer-

ica, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Contact him at: [dwightweaver@charter.net](mailto:dwightweaver@charter.net) or call 573-365-1171.

Visit [www.lakeoftheo-zarksbooks.com](http://www.lakeoftheo-zarksbooks.com) to obtain more information or to purchase one of his books on line.





## Let's Go Boating!



### U. S. Boat Sales Strong

Taken from 1/10/2018 | General NMMA News

The National Marine Manufacturers Association recently announced that unit sales of new powerboats are expected to be up six percent in 2017, marking an estimated 260,000 new powerboats sold last year. As consumer confidence continues to rise and boat manufacturers introduce products and experiences to attract younger boaters, the outlook for 2018 new powerboat sales is another five to six percent increase.

"The close of 2017 marked our sixth consecutive year of growth in new boat sales and recreational boating expenditures, and we expect that trend to continue through 2018, and possibly beyond," said Thom Dammrich, NMMA president. "On the horizon, if economic indicators remain favorable to the recreational boating market with strong consumer confidence, a healthy housing market, rising disposable income and consumer spending, and historically low interest rates, the outlook is good for boat sales."

Expected trends for 2018 include:

- Versatile family fun boats: As manufacturers continue to build more accessible and versatile watercraft to attract new and younger boaters, sales are expected to be up for ski and wake boats (seven percent), pontoons (7-8 percent) and personal watercraft (5-6 percent) in 2017.

- Fishing boats: Fishing boat sales are a major driver of the industry's sustained momentum. Sales estimates for 2017 show saltwater fishing boats up four percent and freshwater fishing boats up two percent.

- Cruisers: Boats between 22 and 32 feet are on the rise with estimated gains of 9-10 percent in 2017. With consumer confidence and consumer spending at strong levels, sales of these mid-sized powerboats are expected to continue the upward trend in the year ahead.

- More boating experiences for new boaters: Boat clubs, rentals and

fractional use companies continue to grow in popularity as new boaters explore ways to get on the water. Boating experiences provide a gateway to ownership and companies like Boatsetter, Freedom Boat Club, SailTime and Carefree Boat Club help beginners find ways to go boating.

U.S. Recreational Boating by the Numbers

- Annual U.S. consumer spending on boats, marine products and services totaled \$36 billion in 2016 and are expected to have climbed three percent in 2017 to \$37 billion.

- Sales of new powerboats in 2017 are estimated to exceed 260,000 units with continued sales growth of 5-6 percent expected in 2018.

- The recreational boating industry in the U.S. supports 650,000 direct and indirect American jobs and nearly 35,000 small businesses.

- Recreational boats are uniquely American made with 95 percent of the boats sold in the U.S. made in the U.S.

- It's not just new boats Americans are buying; there were an estimated 981,600 pre-owned boats (powerboats, personal watercraft, and sailboats) sold in 2016, totaling \$9.2 billion in sales.

- There were an estimated 11.9 million registered/documented boats in the U.S. in 2016.

- Ninety-five percent of boats on the water (powerboats, personal watercraft, and sailboats) in the U.S. are small in size, measuring less than 26 feet in length—boats that can be trailered by a vehicle to local waterways.

With 62 locations nationwide, MarineMax is the nation's largest recreational boat dealer. MarineMax compliments its industry leading brands with dedicated delivery captains, educational classes, organized customer events, and unparalleled service. We invite you to visit our highway store in Osage Beach and our on water location in Lake Ozark. Always open at [www.marinemax.com](http://www.marinemax.com).



The Lake Area Chamber recently held a ribbon cutting for the S.P.U.N. Program to celebrate their new location at 3243 Bagnell Dam Blvd, Unit A in Lake Ozark. The ribbon cutting took place on January 26th at 11:30am. Attendees included several S.P.U.N. volunteers, as well as Lake Area Chamber staff and board members. The ribbon cutting celebrated their new location which now allows them the opportunity to offer additional services to serve the community including SPUN Gaming and Virtual Office Services.

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# Crossword Puzzle

THEME: U.S. PRESIDENTS

Solution page 23

- ACROSS
- DOWN
1. Little rascal

6. 6th sense?

9. Cell status

13. Pentateuch

14. "To Kill a Mockingbird" recluse

15. Most famous hobbit

16. Enlighten

17. \_\_\_\_-Wan

18. Willow tree

19. \*Smallest President

21. \*"Oh Captain, My Captain"

23. Prepare to shoot

24. Tulip's early stage

25. Geological Society of America

28. Symphony member

30. Hank Williams' "Hey Good \_\_\_\_"

35. \*Pre-election commotion

37. Unpleasant road display

39. Actress Watts

40. Full of enthusiasm

41. Musician's exercise

43. Seedy source of Omega-3s

44. Nine musicians

46. What those on the lam do

47. Kind of palm

48. Threefold

50. Accepted behavior

52. \*Barack Obama's former title

53. Toothy tool

55. H+, e.g.

57. \*Lincoln follower

61. First book of Old Testament

65. Bye to Emmanuel Macron

66. It doesn't mix with water

68. French wine region

69. Battery units

70. Spy org.

71. Emulate Demosthenes

72. Liberal pursuits

73. Baby goat

74. Continental money
1. Education acronym

2. Musical finale

3. Extra dry

4. Godfather's family

5. \_\_\_\_gnomy or \_\_\_\_logy

6. Jet black

7. Have a bawl

8. Southern chicken stew

9. CISC alternative

10. Hodgepodge

11. Cain's brother

12. Between dawn and noon

15. Candy in Paris

20. Spaniard without "h"

22. The Jackson 5's "\_\_\_\_ Be There"

24. Cole Porter's "Begin the \_\_\_\_"

25. \*He commanded the Union army

26. Enjoy yumminess

27. Raspberry drupelets

29. \* \_\_\_\_ of office

31. Stumblebums

32. Caffeine-containing nut tree, pl.

33. \*Candidate's concern

34. \*First US president to resign

36. She played a TV genie

38. Cocoyam

42. Chill-inducing

45. Group of foot bones

49. One from Laos

51. \*Inspiration for Liberia's capital

54. Beginning of a joke

56. India's first P.M.

57. Cup of Joe

58. Detected by olfactory

59. Sword handle

60. Brooklyn players

61. Happy

62. Fly like an eagle

63. A fan of

64. Gets the picture

67. Roman three

CROSSWORD														
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72						73				74				

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# Bark Park organizers looking to dog lovers for help

By Nancy Zoellner-Hogland

Those who appreciate a good off-leash romp with their furry friends are asked to get involved in the Village of 4 Seasons Bark Park Association.

That group founded and operates the dog park off Cherokee Road on Horseshoe Bend but they need help in order to accomplish all their goals.

"Currently there are seven people on the committee but we'd really like to double or triple that," said Ranita Jones, a member of the group and a trustee for the Village of Four Seasons. "We have a lot of things we'd like to do this year. The park is surrounded by a chain link fence but the side that faces Cherokee also includes a wooden privacy fence and it needs to be power washed and painted. We've also discussed removing a portion of the privacy fence to open it up and allow the public to see the dogs. We've also discussed redesigning the entryway to look like you're walking into a dog house, and we'd like to add an agility course – but we need help doing all those things."

Because the park has no source of income other than donations, the committee is also looking for fundraising ideas to cover the cost of liability insurance and other purchases.

Jones said the name of the park is misleading because it's

open to all residents of Horseshoe Bend – not just residents of Four Seasons – and that means committee members can also live outside the Village.

"You don't even have to own a dog to join – you just have to care about dogs and have a desire to see the park succeed," she said, adding that they've seen quite a bit of forward momentum in recent months.

In December, the Village donated \$500 to the park and a small lot that partially makes up the dog park was deeded over to the Bark Park by the Camden County Public Water and Sewer District #4. A street light was also added to light up the area and with the help of the Village of Four Seasons Property Owners Association, an adjoining lot at the corner of Reddington and Cherokee was acquired for off-street parking. Jason Cooper, Cooper Site Works, who cleared the land for the first phase of the park, once again volunteered to clear the parking area, and Koviak Tree Service volunteered its services to clear the excess trees.

Jones said the committee is considering using a portion of the lot for the small-dog park.

"I've brought my dog to the park before when larger dogs have been there and it just wasn't much fun for him because my dog is small and the larger dogs intimidated him.

He spent most of the time hiding under the picnic table," she said. "So we were thinking that having an area set aside just for the smaller dogs might be a good idea. But again – we need help and donations to accomplish that."

In addition, a memorial area with park bench, flag pole and a couple ornamental trees will be added on the corner to honor John Jenkins, a long-time member of the Horseshoe Bend Special Road District, who recently passed away.

Gordon Ellison, former trustee and chairman of the Village board, was responsible for the park's development in 2010. Jones said with his recent passing, she hopes they can also honor Ellison in some way.

"We're actually looking at a lot of different projects but it's just too difficult to do them with this small of a group, especially since we have no regular income to pay for any of the work. Alyssa Duba, who agreed to chair the committee when it formed eight years ago, and her husband are still cutting the grass whenever it needs to be done.

For more information or to join the group, call Duba at 573-434-2025. Donations can be mailed to Village of 4 Seasons Bark Park, P.O. Box 83, Lake Ozark, MO 65049.



In December, the Village donated \$500 to the dog park. The check was presented to Bark Park Chairman Alyssa Duba by Village Trustee Ranita Jones. The park is a popular spot for dogs and their companions. Photo provided.

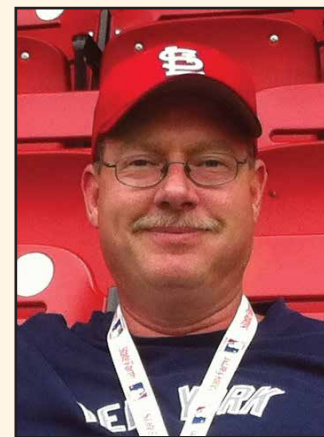
## Managing Rental Property

### Spring Is In The Air

Each year after the first of January, we begin preparing for the upcoming rental season. We send out notices to each of our property owners reminding them that their property needs a good spring cleaning. Along with the reminder we send a spring cleaning check-list and a spring maintenance check-list. They can do the cleaning and maintenance themselves, hire someone or allow us to take care of the cleaning and maintenance.

So what are the things that we see each year that can affect rentals or allow for less than stellar reviews? Probably the most important item is to have a spring AC check-up and cleaning. Over the years we have had numerous AC units freeze up or go out during the height of the summer. In 95% of those cases, either the owner didn't have their AC checked and cleaned or they did and were warned that they needed to replace their AC unit and didn't. I had one owner that was told he needed a new AC unit. He decided to wait one more season. His AC conked out just before the 4th of July! He lost two rentals while he had to wait for a new AC unit to be installed (during the busiest time of the year). He lost approximately \$2000.00 in net income. That was \$2000.00 more that he had to come up with to replace his unit instead of having that income help pay for the new AC unit.

The next thing that owners will overlook is power washing their home, decks, walk-ways and docks. This is money well spent if you want guests to keep coming back to your property. This is mainly for homes but even if you own a condo ensure you are washing the outside of all your windows and your deck and exterior siding on your deck. For home owners you want your deck



Russell Burdette

nice and clean for your guests to be able to eat outside in the summer, especially if you have a lot of trees around your deck. Also it doesn't take long for your dock, walk-ways and siding to get dirty. To retain guests you need to make a good first impression and remember you only get one chance to make that first impression!

On the inside of your property ensure that you are cleaning the baseboards, behind furniture, ceiling fans, inside your kitchen cabinets & drawers, behind appliances, under beds, slider tracks, the inside of trash cans, disposing of outdated condiments and if necessary replacing stove drip pans and that old shower curtain.

Finally clean your gas grill, replace the batteries in clocks, remotes and keyless door locks. Stock up on AC filters, light bulbs, batteries and check your brooms, grill brushes and grill drip pans. Our list has many more items but you get the picture!

Russell Burdette is the owner/broker of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. If you have any questions about putting your home or condo on a vacation rental program please give me a call at 573-365-3367.

## LAKE OF THE OZARKS BUSINESS JOURNAL

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# Alternative Ways to Make College More Affordable

A college education is one of the largest expenses you're likely to have in your lifetime, second only to buying a home. Unfortunately, the cost has increased dramatically in recent years.

Tuition plus fees at four-year public colleges jumped 71 percent over the last decade, forcing many would-be degree seekers to delay or even forgo attending college. For others, it's meant heading to school while taking on large amounts of debt.

Today, however, new solutions are popping up to address the college affordability crisis. Most people know about grants and scholarships. Students can now also consider alternate paths to college credit, helping them graduate faster and more affordably, say experts.

Here's what you need to know:

- The average cost of a typical

undergraduate college course is \$1,782. In high school, take as many Advanced Placement (AP) and College Level Examination Program (CLEP) courses as you can handle, increasing your opportunity to earn college credit and save money on tuition.

- The College Board's CLEP, while not as well-known as AP, is a 50-year-old credit-by-examination program accepted by more than 2,900 schools and universities. Check to see if the colleges you are considering accept CLEP credit, and then work hard to succeed on one or more of the 32 CLEP exams. CLEP courses and exams are rigorous, but shorter and not as challenging as AP.

- Consider new programs such as "Freshman Year for Free," an initiative developed by Modern States Education Alliance, a charity dedicated to making a college degree more

affordable and attainable for everyone. Students can use Mod-

centers. AP exams can only be taken in high schools in May.



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"This is a great on-ramp to

college and an opportunity to save both time and up to 25 percent of the rising cost of a degree," says Steve Klinsky, founder and CEO of Modern States Education Alliance.

To learn more, visit [modern-states.org](http://modern-states.org).

- Attending community college for the first two years and then transferring to a four-year institution offers another opportunity to cut costs. Dual-enrollment programs, whereby students take college courses at a city or community college while still in high school, are another great way to head to college with some credits under your belt.

More than one-third of Americans ages 30 and younger who haven't attended college attribute their decision to the high cost, according to a Federal Reserve survey. In fact, U.S. student loan debt stands at an all-time high of \$1.34 trillion. Don't miss out on an education or let it saddle you with debt. Seek out alternative methods for earning college credits. *Statepoint*

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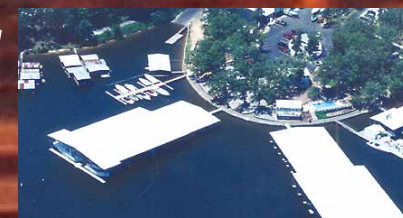
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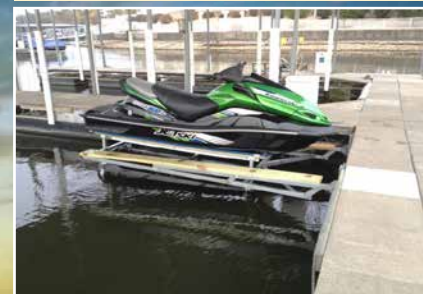


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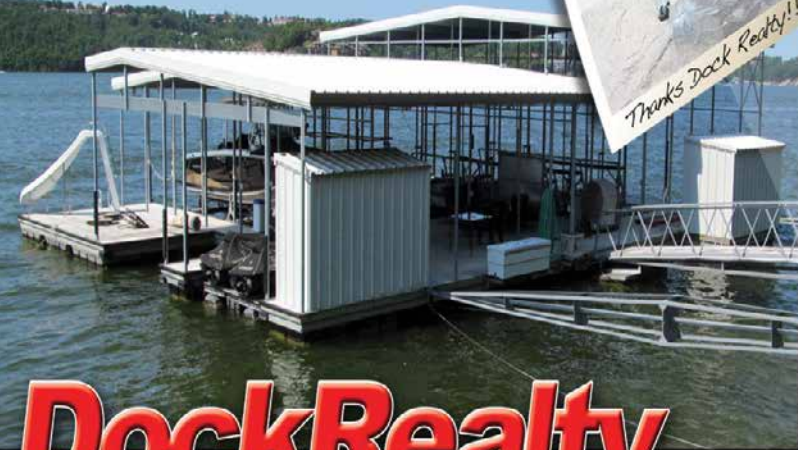
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*Mark your calendars for These  
upcoming boating events in 2018-19!*

The logo for the St. Charles Boat Show. It features a stylized blue and white sailboat graphic to the left of the text "St. Charles" in large, red, cursive letters. Above "St. Charles" is the text "LAKE OF THE OZARKS MARINE DEALERS" in small, black, sans-serif font. Below "St. Charles" is the text "BOAT SHOW" in large, white, bold, sans-serif letters. Below "BOAT SHOW" is the text "MARCH 8th - 11th, 2018" in large, red, bold, sans-serif letters. Below "MARCH 8th - 11th, 2018" is the text "ST. CHARLES CONVENTION CENTER" in small, black, sans-serif font. Below "ST. CHARLES CONVENTION CENTER" is the text "www.StCharlesBoatShow.com" in small, black, sans-serif font.

**LAKE OF THE OZARKS MARINE DEALERS**  
**St. Charles**  
**BOAT SHOW**  
**MARCH 8th - 11th, 2018**  
ST. CHARLES CONVENTION CENTER  
[www.StCharlesBoatShow.com](http://www.StCharlesBoatShow.com)

The logo for the 2018 April In the Water Boat Show Dog Days event. It features a cartoon dog holding a sign that says "2018" and another sign that says "APRIL". The text "IN THE WATER" is in small, black, sans-serif font. Below "IN THE WATER" is the text "BOAT SHOW" in large, red, bold, sans-serif letters. Below "BOAT SHOW" is the text "Dog Days" in large, pink, cursive letters. Below "Dog Days" is the text "Bar & Grill @ 19 MM" in small, black, sans-serif font. Below "Bar & Grill @ 19 MM" is the text "APRIL 20-22nd, 2018" in large, white, bold, sans-serif letters. Below "APRIL 20-22nd, 2018" is the text "LAKE OF THE OZARKS" in small, black, sans-serif font. Below "LAKE OF THE OZARKS" is the text "www.OzarkBoatShow.com" in small, black, sans-serif font.

The Lake of the Ozarks Marine Dealers Association  
**2018** **APRIL** **IN THE WATER**  
**BOAT SHOW**  
**Dog Days**  
Bar & Grill @ 19 MM  
**APRIL 20-22nd, 2018**  
LAKE OF THE OZARKS  
[www.OzarkBoatShow.com](http://www.OzarkBoatShow.com)

The logo for the September Boat Show Clearance event. It features a stylized yellow and orange sun graphic to the left of the text "SEPTEMBER" in small, black, sans-serif font. Below "SEPTEMBER" is the text "BOAT SHOW" in large, red, bold, sans-serif letters. Below "BOAT SHOW" is the text "CLEARANCE" in small, black, sans-serif font. Below "CLEARANCE" is the text "Captain Ron's" in large, red, cursive letters. Below "Captain Ron's" is the text "SEPTEMBER 21ST - 23RD, 2018" in small, black, sans-serif font. Below "SEPTEMBER 21ST - 23RD, 2018" is the text "Lake of the Ozarks" in small, black, sans-serif font. Below "Lake of the Ozarks" is the text "www.OzarkBoatShow.com" in small, black, sans-serif font.

**SEPTEMBER**  
**BOAT SHOW**  
**CLEARANCE**  
**Captain Ron's**  
SEPTEMBER 21ST - 23RD, 2018  
Lake of the Ozarks [www.OzarkBoatShow.com](http://www.OzarkBoatShow.com)

The logo for the 2019 Overland Park Boat Show. It features a stylized yellow and orange sun graphic to the left of the text "2019" in small, black, sans-serif font. Below "2019" is the text "Overland Park" in small, black, sans-serif font. Below "Overland Park" is the text "BOAT SHOW" in large, red, bold, sans-serif letters. Below "BOAT SHOW" is the text "JANUARY 24th-27th, 2019" in large, white, bold, sans-serif letters. Below "JANUARY 24th-27th, 2019" is the text "OVERLAND PARK CONVENTION CENTER" in small, black, sans-serif font. Below "OVERLAND PARK CONVENTION CENTER" is the text "www.OverlandParkBoatShow.com" in small, black, sans-serif font.

**2019**  
**Overland Park**  
**BOAT SHOW**  
**JANUARY 24th-27th, 2019**  
OVERLAND PARK CONVENTION CENTER  
[www.OverlandParkBoatShow.com](http://www.OverlandParkBoatShow.com)

**Lake of the Ozarks Marine Dealers Association**

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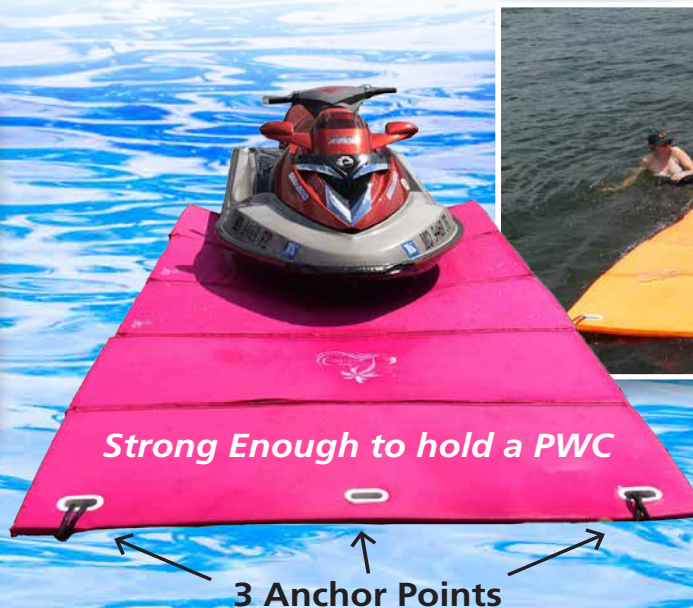


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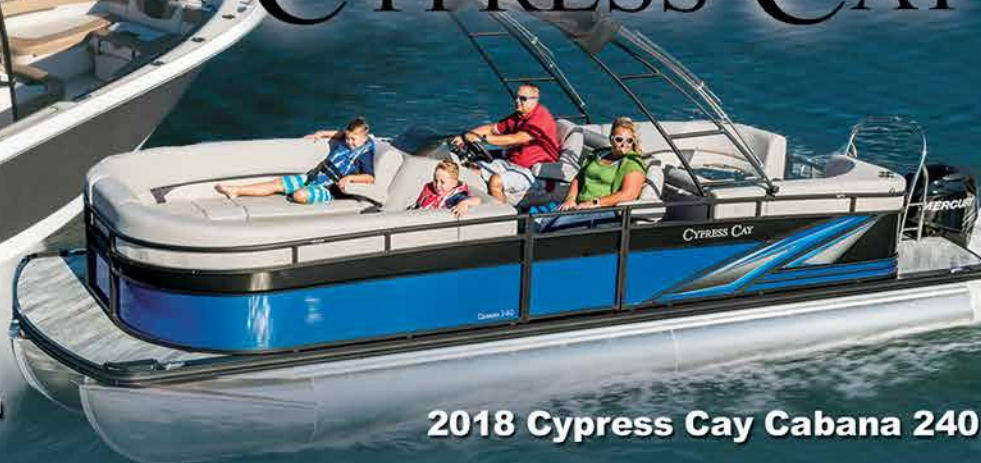


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# Boating

## *Lake of the Ozarks*

**Volume Eighteen • Issue Three • March, 2018**

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