

# LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 12 -- ISSUE 5

MAY, 2016

## BOATING ON BACK

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Volume 12, Issue 5 • May, 2016



## NEWS IN BRIEF

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## Monthly Features



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### Crossword

Fill in the blanks on: 26 Solution: 24

## Group is looking at possibility of bringing sewer system to Four Seasons residents

By Nancy Zoellner-Hogland

Several entities have partnered to look into the feasibility of bringing a centralized sewer system to at least a portion of Horseshoe Bend.

Some say even if it was possible, the \$100-plus monthly fee and the several-thousand-dollar expense of hooking up to the system would be too high. However, Nancy Cason, vice president of the Four Seasons Property Owners Association (POA) Board of Directors, said she felt it was something they should at least look into.

"We have so many people that don't even know they have septic systems. Right now those systems are operating great but they're going to start failing someday. Wouldn't it be nice to have a sewer system in place to tap into when that happens? I know this will take years to accomplish but I think we should at least look at it and decide if we have a chance of getting a grant and if we can we fund it through bonds. Obviously we can't move forward if it isn't cost effective but right now, we don't know that," Cason said.

She had scheduled a meeting in May to discuss the plan but said she would have to move it to a later date for personal reasons. As of deadline for this issue of the "Lake of the Ozarks Business Journal," a new date had not yet been announced.

Cason said that for the past



A group is looking into a plan that will make installation of individual septic systems like this one a thing of the past in the Village of Four Seasons. Photo provided by Robert Davis.

couple years, she's been meeting with Donna Swall, director of the Lake of the Ozarks Watershed Alliance (LOWA), Stan Shultz with Shultz Engineering and Surveying and others who believe the Lake – and especially Horseshoe Bend – would be better served with a sewer system. She said none of their discussions have ever gone very far. However, she said because new POA board members have expressed an interest in promoting development and because they feel infrastructure is the key to meeting that goal, the group started seriously looking at ways to make that happen.

"Currently, there are 55 sew-

age treatment plants operating on Horseshoe Bend. A project could begin, obviously if it was engineered properly, to hook into those existing systems. A feasibility study would be the first step. Stan Shultz looked at a study done in 2006 and was less than impressed," Cason said.

That study was conducted by Scott Consulting Engineers in Springfield, Missouri. The \$53,000 cost of the study was jointly funded by the Village of Four Seasons and Public Water Supply District Number Four of Camden County (PWSD#4). That study found that the cost could exceed \$55 million.

However, Cason said be-

cause Shultz thinks there are other possibilities not looked by Scott, he felt they should apply for grant money from the Missouri Department of Natural Resources (DNR) to fund a second study. She said because the grant request would be better received if it came from a governmental entity, she asked the Village of Four Seasons to act as sponsor.

Cason said she also planned to meet with a utility attorney about the possibility of creating and selling bonds to fund construction, and to meet with Roger Corbin, city planner for Sunrise Beach.

"In a discussion he had with a POA board member, he said rather than promoting commercial development on Horseshoe Bend, with all the land we have – especially in the Village and the POA – it would be best to promote residential development. Creating infrastructure to make that happen might be a selling point," she said, citing a street named Yonkers as an example.

She explained that the street was lined with 20-some undeveloped lots. She said if infrastructure was in place, those lots would be more attractive to a developer because it currently costs approximately \$20,000 to install the state-of-the-art waste water systems that are required by Village ordinance and

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## Armchair Pilot

By Nancy Zoellner-Hogland

**The outbreak** of the Zika virus has caused many travelers to pay more attention to health concerns both abroad and at home. One of the best ways to obtain information about potential health risks is through the Centers for Disease Control and Prevention website, [www.cdc.org](http://www.cdc.org). Click on the Travelers' Health link for travel notices, to research specific locations and to locate a clinic. The U.S. State Department website also includes travel warnings and information about disease outbreaks. Global travel clinics can be found by visiting the International Society of Travel Medicine website, located at [www.istm.org](http://www.istm.org). Located in more than 90 countries, clinics offer pre-travel immunizations, counseling and medicines to help protect travelers while traveling internationally. Most clinics also provide medical care to travelers if needed.

**Travelers love Virgin America** but hate Spirit Airlines. At least, that's what was reported in the 26th annual Airline Quality Rating (AQR) study, conducted by Wichita State University. The study compared U.S. airlines by a metric based on U.S. Department of Transportation data that looked at customer complaints filed for such things as on-time flights, denied boarding and mishandled luggage. Overall, the study found that the quality of airlines was about the same as the previous year. Virgin America remained highest ranked, followed by JetBlue and Delta. The lowest-ranked airlines were Spirit Airlines and Frontier. Next year's study may present different results because while Delta, ExpressJet, JetBlue, SkyWest, Southwest, and United showed improvement in their scores, Alaska, American, Envoy Air, Frontier, Hawaiian and Virgin America showed some decline. To read the complete report, visit [http://www.airlinequalityrating.com/reports/2016\\_AQR\\_Final.pdf](http://www.airlinequalityrating.com/reports/2016_AQR_Final.pdf).

**International travelers** should be pleased to hear what Skift, an online travel promoter, had to say about approval for Norwegian Air to expand into the U.S. The request had been under review for the past two years. Major U.S. airlines had tried to block the approval, citing unfair tax and labor advantages gained by op-

erating out of Ireland. However, according to Skift, Norwegian, which offers transoceanic flights at "rock-bottom prices," will provide competition that could force those carriers to lower their prices to compete. "As of this ruling, however, it looks like the battle is on. While most business travelers won't give Norwegian Air a second look, the competition that it provides will drag down costs on competing carriers, and challenge what's long been one of the most profitable routes," Skift reported in a recent report.

**The Transportation Security Administration (TSA)** continues to be pressured to find ways to enhance security at U.S. airports. In April, the Senate Committee on Commerce, Science, and Transportation held a hearing on transportation security to discuss ways to better vet airport employees. The committee pointed to a gun smuggling ring operating out of the Atlanta airport as evidence of vulnerability. At that time, a study showed lax security at entry points and inadequate checking of airport employee badges at some 300 airports. A full security report was due to come out last month. In the meantime, the TSA is increasing the number of random screenings of airport employees and packages that those employees are bringing to work.

**While haggling over the price** of goods is expected in some countries, driving too hard a bargain can hurt the already poor people they're buying from. According to Tourism Concern, Action for Ethical Tourism, "haggling should be done with humor...Haggle too hard and you could cause real suffering to traders already living hand-to-mouth." The site also warns that tourists to watch what they buy because certain souvenirs and gifts are sourced from local animals and in some case can threaten the survival of local species. One of the highest profile items is elephant ivory, which can be sold in the form of carved figurines, chopsticks or bangles. Tourists should also be wary of buying items made from turtle and tortoise shells, animal teeth, coral, some sea shells, bones and bird feathers.

**Don't expect airlines** to boost the width of seats anytime soon. Legislation proposed earlier this year by Sen. Charles Schumer, D-N.Y., would have required the Federal Aviation Administration to set a standard for a minimum seat size and also would have prevented airlines from further

reducing the size of their seats until that standard was set. In addition, the bill required airlines to post seat sizes on their websites so travelers would know ahead of time what they were paying for. Schumer said he proposed the legislation because narrowing seat widths from 18.5 inches, standard in the 1990s, to 17 inches today and reducing the space between seats from 35 inches, typical in the 1970s, to today's standard of 31 inches has lessened the pleasure of traveling. The Senate rejected the proposal 54 to 42 with all but three Democrats voting in favor and all but one Republican voting against.

**Republicans promoted** another aviation bill designed to appease the public, whose complaints to the Travel Department jumped 34 percent last year – the biggest increase seen since 2000. The provisions in that bill called for standardizing how airlines disclose fees for such things as checked bags, seat assignments and ticket changes; it called for refunds for checked bags that were delivered more than six hours after the arrival of domestic flights and 12 hours for international flights; it required airlines to refund fees for any services not delivered; and it required airlines to notify parents traveling with children at the time of ticketing if they could not be seated together. That measure failed in committee on a party-line vote. However, law makers aren't giving up. A whole host of pro-consumer bills have been introduced that are designed to provide travelers with a smoother, more comfortable experience that includes fewer "surprise" fees.

**Passengers on a recent flight** from Australia to Bali probably wish a law had been in place that would have prevented Air Asia from leaving their luggage behind, unannounced. According to a release from the airline, a last-minute change to a shorter runway forced the plane to substantially lighten its load. To meet the new weight restrictions, the airline removed 104 pieces of checked baggage from the plane prior to takeoff. However, no announcement was made to passengers, who didn't know anything about the issue until they arrived at the airport in Bali. Passengers didn't get their bags – some carrying medications – until the following day, nearly 24 hours after their arrival. The airline allegedly offered no compensation for the trouble.



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# Students see firsthand dangers of impaired driving

By Nancy Zoellner-Hogland

"One poor decision can take away your friend, your sibling, your child. There's never an excuse to take a life. No matter what the excuse, it's never okay to abuse prescription drugs."

That message was shared in April by student Raine Puckett following a simulated two-car collision staged on the parking lot of the School of the Osage High School parking lot.

The script of the docudrama called for one teenager to be killed and nine others to be injured. None of the teens were to be wearing seatbelts at the time of the accident. According to the plan developed by the students, the "accident" occurred when Grant Gamm, driving under the influence of illegally purchased drugs, hit the second vehicle head on. His passengers – Dillon Cooper, Jordan Pierce, Steven Ziegler and Kelsie Shipp – had hitched a ride to Heritage Elementary to tutor with the A+ program. Students in the second car included driver Mya Margetts, the one fatality;



**As part of the School of the Osage docudrama, medics with the Staff for Life roll student Steven Ziegler to the waiting helicopter as firefighters work to extricate other accident victims and an Osage Beach Police Officer administers a field sobriety test to driver Grant Gamm. Nancy Zoellner-Hogland photo.**

Hayden Drace; Courtney Grasshoff; Camlyn Monfort and Riley Vanderveld.

When members of the senior class walked out to waiting bleachers, the blood-covered actors were already posed inside the vehicles. Student Tia Baker set the stage by telling students that each year, more

than 10,000 people are killed in drug or alcohol-related crashes and that more than half of those killed were innocent victims. Then the drama began.

Following the sound of tires screeching, cars crashing and glass shattering, a call was made to 911 by members of the school's drama club, who had

come upon the scene. Speakers set up at the scene allowed students to hear the Osage Beach Police dispatch emergency responders. As the call went out, sirens could be heard in the distance, then got louder as those emergency responders raced to the scene – first officers with the Osage Beach Police Department followed by crews from the Osage Beach Ambulance District, Osage Beach Fire Protection District, Lake Ozark Fire Protection District, Miller County Ambulance District, and Missouri State Highway Patrol. The Staff for Life Helicopter also responded, landing on the parking lot, as did the Camden County Medical Examiner's Office and Hedges Funeral Home, who arrived in a black van.

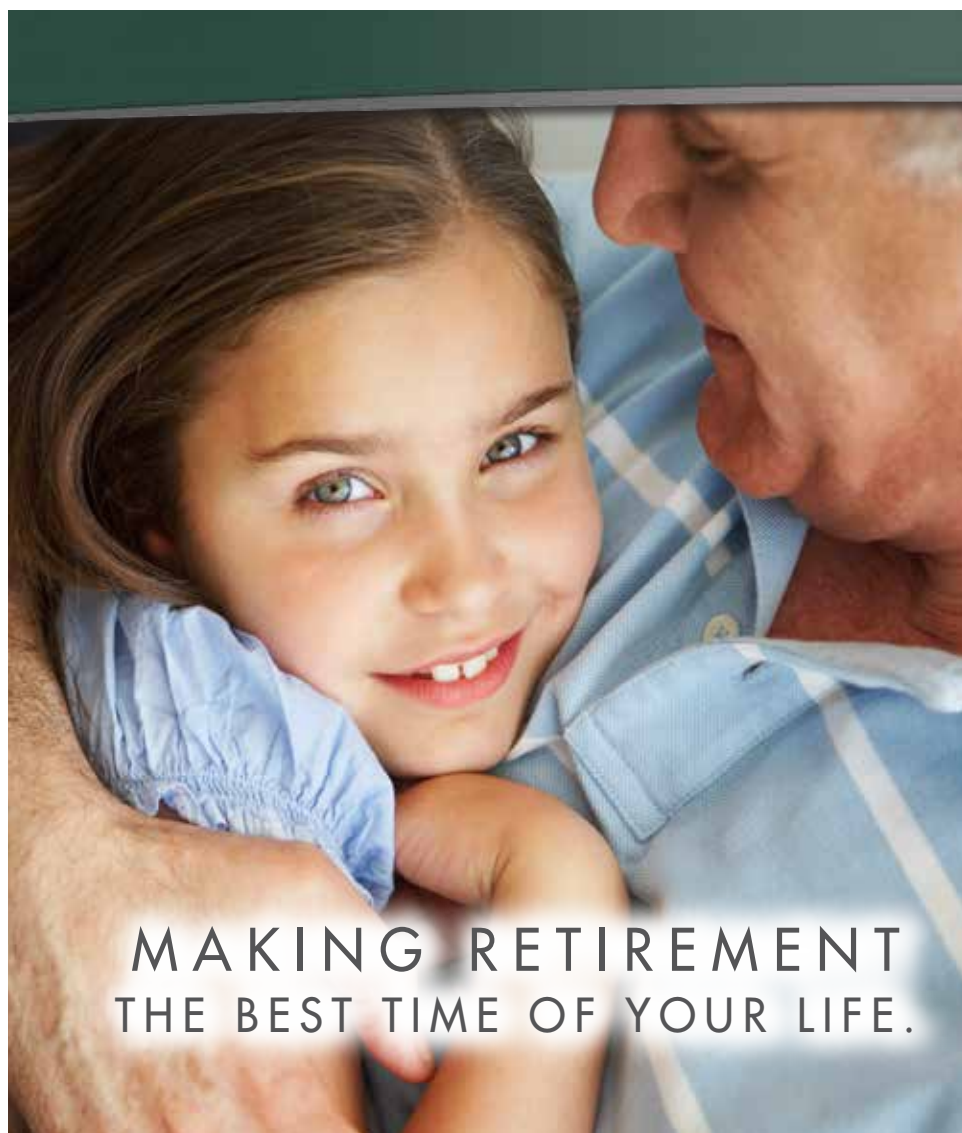
The setting was made to be as realistic as possible. Smoke seeped out from under the hoods of the wrecked cars, provided by Hi-Tech Auto Body & Towing, and shattered glass covered the pavement. Steel popped and cracked as firefighters used the Jaws of Life to pry

apart the wreckage and free the students trapped inside. Some of the accident victims moaned as they were lifted from the vehicles and placed on stretchers and backboards to be transported to waiting ambulances and the helicopter. An Osage Beach Police officer administered a field sobriety test to Gamm before handcuffing him and placing him in the patrol vehicle. Finally, Margetts' parents cried as employees of the coroner's office snapped on rubber gloves then removed her body, carefully adjusting her hair as they laid her on the ground and then zipped her into a black body bag.

In a later interview, Shipp said that, as the drama unfolded, most everyone in her car was crying real tears.

"We practiced ahead of time so we'd kind-of know what to expect, but I don't think anyone was prepared for the tension. I kept thinking 'What if this was real?' Even the firefighters and paramedics seemed upset.

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# TCLA hopes to 'even playing field'

## For those paying their fair share

By Nancy Zoellner-Hogland

Weekend renters at Lake of the Ozarks have been known to drink beer swiped from refrigerators on neighboring docks, park in neighboring front yards, urinate on neighboring lawns and swim in neighboring pools. Adding insult to injury, many times, even in areas where nightly rentals are allowed, the renters aren't even paying taxes on the rentals – or if they are, the property owners aren't submitting those taxes to the state to be distributed.

That rude, crude and illegal behavior prompted both the City of Lake Ozark and the Village of Four Seasons to adopt ordinances prohibiting nightly rentals in areas zoned R-1 residential. However, the Tri-County Lodging Association (TCLA) is hoping that recently introduced legislation will make it even harder to operate in the wrong.

House Bill 2704, filed by Rep. Diane Franklin, Camdenton,

makes online homestay rental companies such as Expedia and VRBO (Vacation Rentals By Owner) subject to Missouri regulations. As the bill is currently written, it will require property owners to obtain a business license from the city or county where the rental property is located. That license must be produced to the online homestay rental company before that property can be marketed online to a "transient guest," a person who rents a place of lodging for a period of 30 days or less.

In addition, transient guests will be required to pay all relevant sales and use taxes and transient guest taxes of the jurisdiction in which the place of lodging or homestay is located and the website that facilitates the rental will be required to collect those taxes and remit them to the appropriate taxing authorities.

According to the Missouri Municipal League, the law would require short-term rental internet companies to comply with the same rules as brick and mortar hotels. However, no ju-

risdiction would be allowed to charge a fee higher than what it currently charges for a license to operate a hotel.

The bill includes apartments, cabins, campgrounds, condominiums, houses, individual rooms, or other premises on residential property as well as houseboats, recreational vehicle parks and resorts on nonresidential property. However, the bill does not include facilities rented for business or entertainment purposes. The complete verbiage for House Bill 2704 can be found at <http://www.house.mo.gov/billtracking/bills161/billpdf/intro/HB2704I.PDF>.

"Right now, nothing is in place," explained Jim Divincen, executive director for the TCLA. "We worked with our lobbyists at the request of the Missouri Hotel and Lodging Association to try to put something together that would mandate a business license for any homeowner renting his or her property online. The bill outlines the fee that can be charged for the license but that gives us names, addresses, phone numbers – it

gives us some teeth from an enforcement standpoint. The licenses would be handled by the city or the county where the properties are located."

In Lake Ozark, nightly rentals are prohibited by law in areas that are zoned R-1 Residential. They are allowed only in areas zoned Lakefront Mixed Use or Commercial. City Administrator Dave Van Dee said if the HB 2704 is adopted, it will be very easy to keep violators from obtaining the needed licenses.

"Our business licenses are only \$50 but you do have to have a place of business to get the license. So if someone brings us a request for a house or condo and we see that it's located in R-1, we'll tell them they can't get a license. It will be just that simple," he said, adding that most of the condo complexes were located in the R-1 zoning district, he didn't expect they would be issuing too many licenses. "However, we don't typically have as big of a problem with condos because most of the HOAs have strict rules that prohibit rentals and they oversee that themselves," he said.

According to Divincen, because the Expedia people want

to make sure nightly rentals were not going to be prohibited, they've been working with several statewide lodging organizations on another piece of legislation – Senate Bill Senate Bill 1117.

In the original text, "A political subdivision may not enact or enforce an ordinance that prohibits or unreasonably restricts residential dwelling rentals, or that regulates or otherwise restricts residential dwelling rentals based on their classification, use, or occupancy as a residential dwelling unit."

That bill was scheduled for a hearing on Thursday, March 10, before the Senate Ways and Means Committee. However, the hearing was cancelled due to the many contacts by municipal officials expressing concerns about the bill. When it was re-presented by Senator Jay Wasson, Christian County, "ordinances in effect prior to August 28, 2016, may be enforced. Definitions for "residential dwelling" and "residential dwelling rental" are provided under the act, which specifies certain areas regarding residential dwelling rentals that may be

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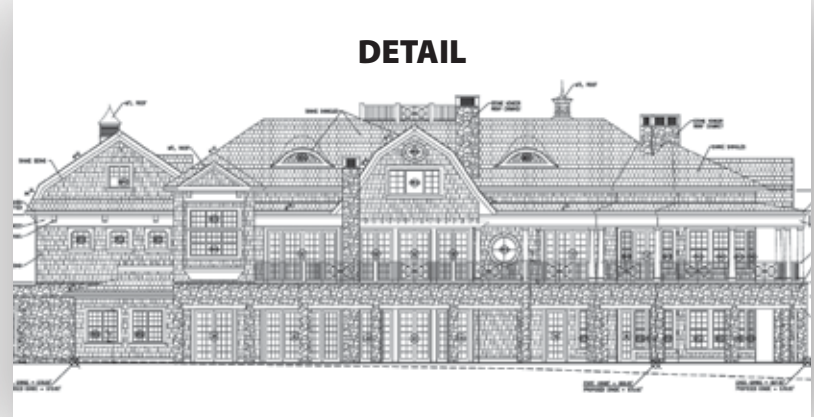
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# Alternate solutions offered to HH holiday traffic

By Nancy Zoellner-Hogland

There's no way to safely allow the center turn lane of Horseshoe Bend Parkway to be used

as an additional outbound lane at the end of summer holiday weekends. That conclusion was drawn by the Horseshoe Bend

Special Road District (HBSRD) and emergency responders and was announced at the April 13 meeting of the Village of Four

Seasons Board of Trustees.

Instead, Camden County Sheriff Dwayne Franklin committed to providing two deputies to direct traffic at the intersection of Duckhead Road and the Parkway from 8 a.m. until traffic flow leaving the Bend is back to normal. In addition, Lake Ozark Police Chief Gary Launderville also promised to station police officers at the intersection of Horseshoe Bend Parkway and Bagnell Dam Boulevard beginning at 11 a.m. to keep traffic moving.

The idea of converting the lane was proposed to the Village and to the road district board of directors at their March meetings by Terry Roets, the director of the Four Seasons Property Owners Association (POA). Roets suggested that the lane could be marked with cones put out by the road district only on the last day of Memorial Day, Fourth of July and Labor

Day weekends. Once drivers reached the top of the Parkway, they would be allowed to use the same turn patterns already in place – right or left on Bagnell Dam Boulevard or straight across to 242.

However, in a later interview, Jerry Jackson, the chairman of the HBSRD board of directors, said the plan would not work for several reasons.

"Fire, police and ambulance use that center lane to come on to the Bend in emergencies and if it's blocked, they're in trouble. And can you imagine the problems we'd have with people trying to make left turns, either across two lanes of traffic into places like Blackhawk Estates or heading off Carol or Susan or other roads? It would be impossible and would probably result in several accidents," he said.

Jackson said they'd have another safety issue asking their

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In April, T.J. Moore and Dusty Russell, along with other members of the Horseshoe Bend Special Road District, spent a couple days repainting the turn-lane arrows and lane markers on the Parkway. However, contrary to what was hoped for, that center lane won't be put to use as a special exit lane during this summer's holiday weekends. Nancy Zoellner-Hogland photo.

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**Trenny Garrett, J.D., CTFa**

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# Lake Regional accepts applications for Junior Volunteers

Lake Regional Health System is accepting applications for the 2016 Junior Volunteer Program, which begins in June. Civic-minded young people, ages 14 to 18, who are interested in making a difference in their community are encouraged to apply.

"Volunteering is one of the best things you can do for your future," said Betty Coleman, Lake Regional Hospital Auxiliary president. "Once you start, you realize the benefits are endless,

and it's something many people continue to do for the rest of their lives."

There are 10 hospital departments that accept volunteers. Duties in each department vary but could include delivering mail, working with patients, directing visitors and preparing food. Hours vary depending on the department. The Auxiliary office will work with each volunteer to schedule around work or school-related activities.

Junior volunteers will receive

service pins and certificates upon completion of 50 hours of service. Also, deserving individuals often are given letters of recommendation to accompany their college applications.

"The standards for academic excellence are becoming higher," Coleman said. "It's not enough to have good grades and test scores anymore, especially for students hoping to secure a scholarship. You have to show that you have leadership skills, are responsible and care about

something outside yourself. Volunteering is a great way to demonstrate these qualities on a resume or college application."

Applications for Lake Regional's 2016 Junior Volunteer Program must be completed and returned to the Auxiliary office by Friday, May 20. Documents received after the deadline will not be considered.

"To make sure every student has a good experience, we cap the program at 25. However, because we don't select the vol-

unteers simply on the order received, it's important for them to put some thought into the paragraph stating why they want to volunteer," Coleman said.

Orientation will be held from 8 a.m. to noon Friday, June 3, at Lake Regional Hospital.

To download and print application forms, visit [www.lakeregional.com/volunteers](http://www.lakeregional.com/volunteers) and click "Junior Volunteers." For more information, contact Betty Coleman at 573-964-2395.

## Celebrity Makeup Artist Provides Training to Staff at Spa Shiki

Estheticians and salon stylists at Spa Shiki at the Lodge of Four Seasons on Missouri's Lake of the Ozarks recently received advanced beauty training from Jason Baker, La Bella Donna East Coast Regional Director of Sales and Events, trainer, and makeup artist. During his career, Baker has worked with numerous celebrities including Paula Abdul, Gianni Versace, The Oprah Winfrey Show, Reba McEntire Fashions, and Joan Rivers.

Baker worked with Spa Shiki staff to share his makeup tips and beauty expertise.

"La Bella Donna produces the highest quality products that give the same pioneering looks that all men and women are looking for," Baker said.

Spa Shiki offers the La Bella Donna makeup line for sale and uses La Bella Donna for guest makeup applications. A natural alternative to chemical makeup, La Bella Donna is a complete collection of unique, mineral-based formulas that are actually healthy for the skin. La

Bella Donna's minerals contain only pure minerals from rock that give benefits to the skin not found in any other products.

"La Bella Donna organic minerals have anti-inflammatory ingredients that can reduce inflammation from any skin condition including acne and rosacea, and the loose minerals protect the skin from the damaging rays of the sun with 20 SPF – a protective barrier. They are a must!" said Ann Brown, Spa Shiki director.

Spa Shiki staff members who attended the training with Baker include Pattie Marble, Nancy Gordon, Jessica Smith, Jessie Moon, Rachel Walker, Ariel Myers, Wendy Brinke, and Faira Renfro.

One of the largest resort spas in the Midwest and recently named the top spa in Missouri by Spas of America, Spa Shiki offers makeup applications, as well as makeup lessons, through its Haiku Salon. For more information, visit [spashiki.com](http://spashiki.com) or call 573-365-8108.



Spa Shiki esthetician Faira Renfro (right) learns from La Bella Donna's Jason Baker (standing, middle), while Spa Shiki Assistant Spa Director and esthetician Jessica Smith (standing, left) practices new techniques.

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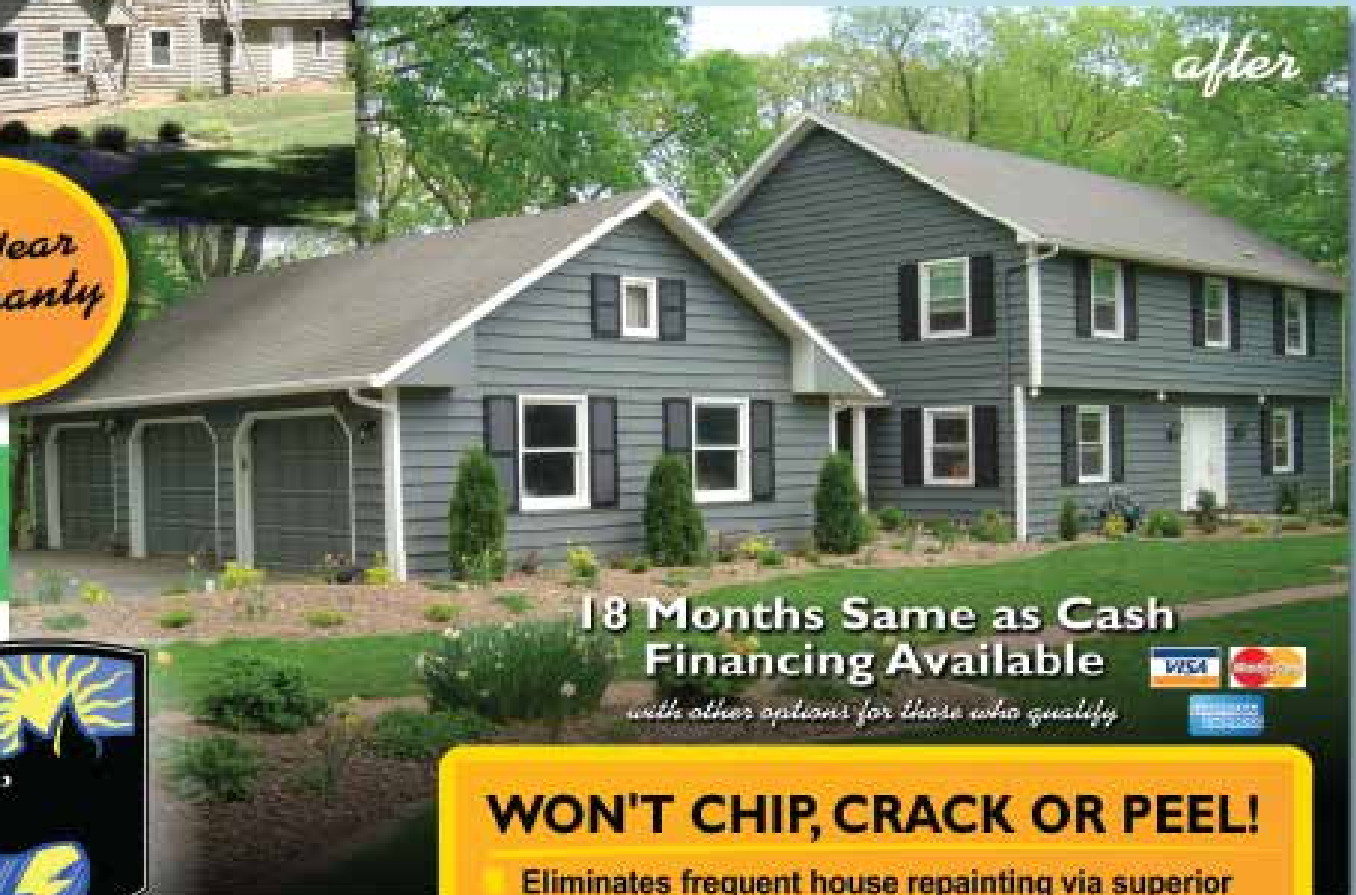
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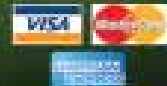
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# Cost-effective ways to celebrate small business successes through employee appreciation

Submitted by Bruce Mitchell

Lake of the Ozarks SCORE

Celebrating your small business's successes should ideally include celebrating the hard work of the employees who have helped you achieve them.

According to an employee engagement survey in 2014 by Tinyhr, only 21 percent of employees feel strongly valued—and the primary reason for that is lack of appreciation and recognition.

Although giving raises may not be financially possible, there are relatively inexpensive alternatives you can put into action to show your appreciation and thanks to employees. The

creative possibilities are virtually endless.

Below is a list of some ideas. While not all the suggestions will appeal to your employees or accommodate your budget, hopefully they'll start you thinking about ways you might reward your dedicated staff members.

- Surprise them with a "way to go" cake and some ice cream.
- Tell them they can leave the office an hour or two early.
- Tell them to take an extra-long lunch hour.
- Order in lunch from a favorite local deli or restaurant.
- Take them to lunch at a favorite local restaurant.

• Give them gift cards to a local coffee shop.

- Host a summer picnic.
- Bring in a professional massage therapist for a day to give them some stress-busting body-work.
- Give them a hand-written thank you note.
- Hire a caterer and host an on-site holiday luncheon.
- Take your team bowling or miniature golfing.
- Create personalized framed certificates of appreciation.

Regardless of whether or not you try any of the above, remember that you can't go wrong with a sincere and heartfelt face-to-face "thank you." That's one

thing anyone (in person or via Skype) can—and should do—to keep their valued employees engaged and motivated.

According to the U.S. Department of Labor Statistics, one of the main reasons people voluntarily leave their jobs is because they don't feel appreciated. Stellar employees aren't always easy to find, so minimize your risks of losing yours by showing them how much you value them and their contributions. Their efforts and their impact on your small business's success is something well worth celebrating.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. For more information contact the Lake of the Ozarks SCORE Chapter at [www.Lake-of-the-Ozarks.SCORE.org](http://www.Lake-of-the-Ozarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441.

According to a study by the Workplace Research Founda-

tion:

- Highly engaged employees are 38 percent more likely to have above-average productivity
  - Increasing employee engagement investments by 10 percent can increase profits by \$2,400 per employee, per year
  - Companies that foster engaged brand ambassadors in their workforce report an average of 2.69 sick days taken annually per employee, compared to companies with weak engagement efforts, reporting an average of 6.19 sick days.
- According to the website Snacknation.com:
- Companies with happy employees outperform the competition by 20 percent
  - Happy employees are 12 percent more productive
  - Happy salespeople produce 37 percent greater sales
  - Only 42 percent of employees say they are happy with the rewards and recognition their companies offer



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# Workshop will help business owners market better

By Nancy Zoellner-Hogland

According to the most recent Local Consumer Review Survey, more people than ever are turning to the internet to find local businesses. And the regularity of their searches has increased. In the latest survey, conducted in August 2015, just 15 percent of the respondents reported not using the internet to find a local business in the past 12 months.

To help business owners and managers use the internet to market their businesses, SCORE Lake of the Ozarks, the Council of Local Governments and the three local chambers - the Lake Area Chamber of Commerce, the Camdenton Area Chamber of Commerce and the Lake West Chamber of Commerce - partnered to offer a workshop on internet marketing.

The event is scheduled for 9 a.m. to noon on Tuesday, May 17 and will be held in the lower level of the Osage Beach City Hall, located at 1000 Osage Beach Parkway. It is open to any business owner - chamber membership is not required.

From 9 to 11 a.m., a team of

experts from MSW Interactive Designs, a local company offering custom websites, ongoing website maintenance, social media engagement, and search engine optimization, will share best practices and marketing insights. Titled "Top of Mind, Top of Search: Tips, Tricks and Lessons Learned for Google Success and Profitable Internet Marketing," the information to be presented promises to be helpful to any business, regardless of the type of product or service offered, providing "an opportunity to learn how to market businesses in today's media frenzy."

From 11 a.m. to noon, Kimberly Beer, entrepreneur, speaker and marketing coach, will present information on how to market a business using Constant Contact. Constant Contact offers web hosting, domains, ecommerce, emarketing, and mobile business tools to, according to the website, help "small businesses navigate the promise, power, and potential of the web."

Although the event is offered

free of charge, preregistration is requested. Participants can sign up for either the two-hour or one-hour session or stay for the entire morning. To reserve a spot, call the Camdenton Area Chamber at 573-346-2227.

More about the survey

Bright Local's Consumer Review Survey looked at the way consumer behavior has changed since 2010. According to the survey summary, one of the key findings was that most people surveyed were just as likely to turn to the internet as they were to ask for personal recommendations about local businesses. The survey findings also showed a significant jump in the number of consumers using the internet to find local businesses, and the regularity of their searches has also increased.

Some of the key takeaways from the survey include:

- Just 15 percent of consumers surveyed said they hadn't used the internet to find a local business in the previous 12 months. This number is down from 21 percent in 2010.

- The majority of consumers surveyed said they use online reviews to make spending decisions, with 27 percent of consumers regularly reading online reviews and another 49 percent identifying themselves as "occasional readers."

- 43 percent of consumers reported searching at least one time per month

- 60 percent said they had searched at least 6 times per year

- There's a considerable decrease in those that "never" search for a local business online, down from 22 percent to 9 percent

- The survey found an increase in those that search for a local business every day, up from 7 percent to 14 percent.

- 38% said they had read online reviews on mobile internet, showing consumers are searching online for information on local businesses while on the move

In a recent survey on how consumer usage of mobile and mobile devices to find local businesses has changed, results

showed:

- 38 percent said they were impressed when a local business has a website designed for mobile

- 33 percent said they believe all local businesses should have websites designed for mobile

- 61 percent said they were more likely to contact a local business if they have a mobile optimized site

The Local Consumer Review Survey was first conducted in 2010. According to the survey company's website, the survey has evolved over the years, including the addition of new or modified questions or the removal of other questions which were no longer relevant or useful. The focus was on consumers in the North American market and targeted approximate 5,000 individual consumers. BrightLocal received 2,354 entries with 90 percent of respondents coming from the US and 10 percent from Canada. The survey was conducted over 2 weeks in July 2015.

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## As the Lake Churns Market Analysis



*Real Estate and Lake News with C. Michael Elliott*

With the surge in real estate prices (and values!) many have concerns about seeing another housing bubble like we experienced starting 10 years ago. Year to date, lakefront home sale prices have increased 14.2% and resale condo sale prices increased 7.2% compared to last year. The number of sales of all properties increased 2.7%.

I agree with Lawrence Yun, chief economist for the National Association of REALTORS who says "The suggestion of a new bubble is misplaced, because three major items are left out when looking at the current housing market trends."

To summarize those items: even though the credit conditions appear to be easing somewhat, the move is from overly stringent conditions to not-so overly stringent conditions. The current mortgage approval process in no way resembles the easy subprime mortgage access conditions of a decade ago. In addition to this, exceptionally low mortgage rates have permitted people to buy a home without overstretching their budget. Finally, the limited supply of homes for sale is what mostly is behind the latest home-price increases, not a housing frenzy fueled partly by easy subprime credit.

With regards to the attractive interest rates and improved mortgage process, it is interesting to note that over 75% of the lakefront homes sold this year were cash sales with no financing involved. I think this is a real testament to the continued return of buyer confidence in purchasing not just a home, but in most cases a vacation home.

Accurately priced properties are not lasting on the market long. Homes and Condos are selling at almost 96% on average of list price and the days on the market are becoming shorter. For buyers this means that making offers less than 8% of list price are probably not going to get much attention and may cost you the property you

really want when another buyer comes along with a better offer. Also, do your homework, if the property is priced at or near market value your offer should reflect the same. For sellers, initial pricing is key for an expedient sale and to avoid the stigma of lingering on the market. Today's buyers have access to a wealth of information including property values.

If you haven't watched the movie *The Big Short* or read the book of the same name it is a pretty interesting depiction of the financial crisis of 2007-2008, which was triggered by the United States housing bubble. The movie also has some stellar actors, is entertaining and well made. I give it two thumbs up with one caveat: you may need to watch it twice to pick up on all of the details. I know I did.

That's my Siskel and Ebert review for the month. Enjoy this beautiful Spring!

Sales data obtained from the Lake of the Ozarks MLS over the time frame from January 1, 2014 to April 19, 2016 and all other times represented in the data.

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 to work with Michael in the sale or purchase of property, contact him at 573.365. SOLD or [me@youlake.com](mailto:me@youlake.com). View thousands of lake area listings at [www.YouLake.com](http://www.YouLake.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*

### LAKE ROADSIDE DINING IN THE 1950S AND 1960S – PART FOUR

In Part Four, the final segment in this series on vintage roadside eating places, we visit a cluster of four restaurants near the west end of Bagnell Dam in Lake Ozark.

Lakeside Casino Restaurant, once on the north side of the highway at the west end of the dam, was built by the Union Elec-

tric Land and Development Company in the early 1930s adjacent to the company's Excursion Boat Dock. The word "casino" was often used in the 1930s to mean a place of entertainment, not gambling. The restaurant had excellent meals. In the early 1950s it was where Lee Mace's Ozark Opry and radio station KRMS had their start. Only the word "casino" survives at the location. The dock, the company, the restaurant and

the Opry are all gone. KRMS is now in Osage Beach

Clayton's Café, another eating place on the north side of the highway at the dam's west end, was operated by Marion and Phyllis Clayton. It was the place to go if you wanted delicious homemade pies. The café no longer exists but amazingly, the building does. It is now occupied by the Beaver's Den, a gift shop.

Campbell's Lake House was

across the highway from the Beaver's Den building and not only featured good food by the fabulous artwork of Jewell Campbell. The restaurant is long gone but the building, recently remodeled, now features a lot of glass windows along the front. Campbell's Lake House, circa 1940s, is featured in the photo with this article, photographer unknown.

Stewart's Restaurant, now called "Traditionally Stewart's Restaurant" is on the south side of the Bagnell Dam strip and is still in business. It is noted for its huge cinnamon rolls.

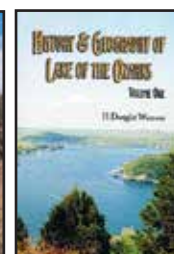
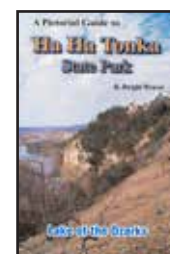
For more information see the author's book: *Historic Bagnell Dam Boulevard, Past & Present*.

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

*The author's latest book on Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Weaver's book "A Pictorial Guide to Ha Ha Tonka State Park" contains more than 300 photos*

*of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.*

Contact him at: [dwight-weaver@charter.net](mailto:dwight-weaver@charter.net) or call 573-365-1171. Visit [www.lakeoftheozarksbooks.com](http://www.lakeoftheozarksbooks.com) to obtain more information or to purchase one of his books on line.





# OB looks to revitalization plan to boost west end economy

By Nancy Zoellner-Hogland

In April, Osage Beach aldermen selected HDR, an engineering, architecture, environmental and construction services firm based in Omaha, Nebraska, to develop a redevelopment plan for the west end of the Osage Beach Parkway.

However, how that roadway design looks will be up to the public.

"In their presentation, HDR said a very big part of the process will be engagement of the public. They want to hear what the stakeholders - the business owners, the citizens of Osage Beach, the aldermen, the planning and zoning commission and the staff - want to see," said Osage Beach City Administrator Jeana Woods. "They want to know what everyone wants the Parkway to be and what they don't want it to be. Then they'll take those ideas and create a design that makes sense."

She said some of HDR's discussions will be very casual one-on-one meetings, others will take place at open forums where they will be making presentations and then taking feedback from those in attendance. Woods said she believes HDR also plans to do an online survey.

"In addition, HDR will look at market data and traffic studies, they'll conduct research to determine what would best fit that area and they'll also look at zoning and land use because we don't want just a new design for the Parkway - we want to build future growth," Woods said, adding that although the study will focus on the stretch of Parkway between the west end of the Grand Glaize Bridge and its end at Lazy Days Road, HDR might also take a look at the east end of the Parkway to see what has made it economically successful and to determine what the city has and what it needs. The project could go in many different directions, it could be multiple projects and it could be done

multiple phases."

In an attempt to revitalize the west end of the city, which has suffered an economic downturn since the opening of the Expressway, last fall Alderman Jeff Bethurem suggested that aldermen look at redesigning the section of the Parkway between the Grand Glaize Bridge and Lazy Days Road. He said after hearing presentations about similar projects at a Missouri Municipal League conference, he felt a "boulevard-style" roadway with more green space, decorative landscaping and bike lanes would reflect the more residential tone of the west side and would also attract more boutique-type businesses and residential-service businesses to that area. He invited an engineering firm to share ideas on potential road design at the meeting.

Aldermen agreed and last December, voted to spend up to \$70,000 on a study that would evaluate options and to form a committee to steer the project.

Soon after, the Osage Beach Parkway West Committee sent a Request for Qualifications (RFQ) to several engineering firms. Woods said the group initially selected eight, then narrowed it down to three - HDR, Ochsner Hare and Hare of Kansas City and H3 Studio of St. Louis - based on scoring.

"And that scoring was based on things like qualification, background, experience, knowledge of the area, that sort of thing," Woods said. "Those three were invited back to make presentations on their qualifications, how they see the project and how they plan to tackle it. We unanimously voted to recommend HDR because their presentation was very impressive. They have a lot of great ideas and a lot of examples of projects they had done for other cities. In fact, one of the projects they had worked on was due to construction of a new expressway. They needed to make that

area a destination so they conducted market assessments; they did some road reconstruction; they changed some zoning and did some urban design to revive the area - pretty much what we're looking at."

That study, the Fort Crook Road Study, was part of Bellevue, Nebraska Comprehensive Plan. It can be found by visiting <https://workspace.nctcog.org/ED/DevEx/DevEx%20Document%20Library/Bellevue%20Comprehensive%20Plan.pdf>.

She said it was important to remember that a project of that size would take more than one or two years to complete. However, she added that it was exciting to see the possibilities, especially since HDR also had experience arranging financial partnerships to help with funding.

At their April 21 Board of Aldermen meeting, both City Planner Cary Patterson and newly elected Mayor John Olivari said they were impressed with HDR's history and with their ideas for Osage Beach's future. However, they were both quick to add that input from the public would be vital to its success.

Last fall, several people who attended the meeting said while they supported the beautification aspect of a redesign of the Parkway, they were concerned about any changes that would reduce access to their businesses and about the loss of business during the road redesign construction process.

MoDOT began developing a program of improvements to Route 54 in the early 1980s to relieve traffic congestion. In 1990, a public hearing was held to present the proposed new expressway project and the two-lane to five-lane widening of what is now known as Osage Beach Parkway. The widening of Route 54 from the Grand Glaize Bridge to Route KK from a two-lane to a five-lane section was completed in late 1994.

## "Insurance Talk"

### Planes, Trains and Auto.... Wait Drones??

All right, raise your hand if you own a drone or are currently window shopping for the closest thing to resemble a real flying saucer? Want to see the world from a view that is not in plain line of sight or add music with lights to fly over the neighborhood? Sounds incredibly fun and a must for any business or kid (ages 5 to 95) right? Of course like every other flying or driving type of mobile, insurance agents contemplate the pros and cons. Planes have always been a bit pricey on premium, but a necessity for travel; trains are their own bird and auto insurance can be reasonably priced depending on your driving record, age, and type of vehicle. Drones may not be flying down a steel track like a freight train but they are high above the unknown and often not in the line of human sight. This makes drones something that a lot of insurance companies and the FAA are grumbling about.

The FAA Modernization and Reform Act of 2012 defines an "unmanned aircraft" as "an aircraft that is operated without a possibility of direct human intervention from within or on the aircraft," and as of September 2015 additional rules have come into play for those using the newest flight technology in their business. Unmanned aircraft (UA) must weight less than 55lbs; the UA must remain within visual line of sight of the operator; must yield right of way to other aircraft; be used during daylight only and cannot be operated by any other operator not directly involved in the operation. A few other regulations that could cause penalty are careless or reckless manner, exceeding altitude of 500 feet above ground level or traveling faster than a 100mph airspeed.\*

For individuals purchasing a drone the owner must complete a registration with the FAA and renew every three years. The drone must also list the personal registration number on body of aircraft. It is best to say that for those contemplating a purchase or already in possession of such aircraft to visit the FAA website for a full list of terms and conditions of use.\*

If your kids are begging for a drone this summer or your business partner already has one on



Amanda Fagan

order do not deny the shipment, but do call your insurance agent. Certain companies see the gap in coverage and are adding endorsements or stand alone policies for your benefit. An ISO based Homeowners policy has a definition for "aircraft liability" and per this wording a drone is classified as such. The liability coverage of a homeowner's policy will protect only for damages caused because of bodily injury or property damage. Unfortunately, most insurance policies will not afford coverage or defense when the invasion of privacy or personal injury is claimed. While you may think your neighbor is a reasonable and friendly human being, they are humans, and your drone may be too close for comfort over their backyard. What if they were to create a claim against you that privacy was invaded and now you must pay the damages? What if you are taking photos and aerial video for a Realtor and accidentally take and post the wrong home for sale? Could be quite possible to run the drone into a power line and cause others to lose utility services and place a business income claim against you. Plus the cost of restoring a downed line seems like an expensive headache! Your insurance company will kindly bow out of that fight leaving you to pay lawyer expenses and any damages awarded out of your pocket. It is better to be safe than end up in court when it comes to planes, trains, automobiles and modern day flying saucers such as drones.

\* <https://www.faa.gov/uas/>

Amanda Fagan is a licensed insurance agent and certified insurance counselor at Golden Rule Insurance Agency. To further discuss this topic she can be reached at 573-348-1731 or by email [amanda@goldenruleinsurance.com](mailto:amanda@goldenruleinsurance.com).

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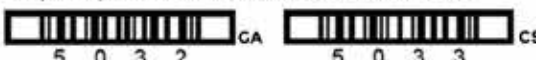
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### Rising up the Ranks

At a recent meeting of the Village of Four Seasons Board of Trustees, Camden County Sheriff's Office Sergeant Jimmy Elkin announced that Shawn Kobel (left), who has worked the

Horseshoe Bend zone for the past five years, was promoted to the rank of corporal. Elkin said he regularly gets thank you notes from the residents on the Bend for the work done by Kobel and the other deputies. On hand

for the announcement were Chief Deputy Darrell Walden, Captain John Stephens and Lieutenant Bill Moulder. Nancy Zoellner-Hogland photo.

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with Michael Lasson of First  
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Here's an overview of the loan application process

#### STEP ONE - Pre-Approval

Call us first. By giving us some general financial information, we can help you determine how much you will be able to borrow. Having your loan pre-approved could give you more power when you're looking for a home and negotiating the purchase price. We will also review your credit report and evaluate your debt-to-income ratio.

#### STEP TWO - Application & Processing

When you've selected a property and have a contract with the Seller, the next step is to complete your loan application, which can be done easily through our website. To get started, select "Full Application" from Apply Now drop-down menu on the left sidebar.

At the appropriate time we'll order a property appraisal for you.

Please keep in mind that applying for a mortgage loan is an ongoing process that takes into account EVERYTHING you do - right up to the day of closing! That's why we encourage borrowers to refrain from incurring any new debts or making lifestyle changes that could affect or hinder the approval of your loan. Ask your mortgage lender for recommendations to ensure a quick and smooth loan closing process.



### STEP THREE - Loan Approval, Funding & Closing

Your Real Estate Agent or the Seller will designate an Escrow/Title Company to handle the funding of your loan, along with many other factors which make your purchase go smoothly.

The Loan Closing is a meeting where you will complete the final paperwork to purchase the home from the seller, sign your mortgage documents and receive the deed and keys to your new home! We will coordinate with the escrow team and you'll sign the final papers at their office.

That's the loan process in a nutshell: Simple, Straightforward, Cost-Effective, and FAST!

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

Michael Lasson  
Sr. Residential Mortgage Lender  
NMLS #: 493712  
2265 Bagnell Dam Blvd, Suite B  
PO Box 1449  
Lake Ozark, MO 65049  
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## Managing Rental Property

### Investment Property

I have received a lot of calls so far this year on investors looking at vacation rental properties. I am revising an earlier article with some updated info in light of all the people currently looking at investing in vacation rental properties.

Investing in a vacation rental property allows the investor to do two things; off-set some of the property expenses like the mortgage, taxes, insurance, etc. and also to use the home or condo as a vacation property for their own family and friends.

Having the proper perspective when it comes to owning a vacation rental property will make all the difference in your experience. Very few properties will completely cash flow. So if you need the property to completely pay for itself you are better off not buying. However if you are just looking to off-set some of your expenses (and I would say in most cases at least half of your total expenses would normally be covered by your income) then you will have a positive experience.

ROI or return on investment is what most people are looking for. Let's look at the basics when it comes to getting a good return here at the Lake of the Ozarks. Keep in mind that we have a really short vacation rental season compared to other locations like Florida or California. Here we are looking at approximately 90 days and depending on the type of property you are only going to get weekend rentals for the most part, or the 15 weekends between Memorial Day and Labor Day. You will also get a few outside of that time frame but more than 80% of your rentals will fall within that 90 day window.

Let's use a two bedroom condo as our model. The average selling price right now for a two bedroom waterfront condo in the Osage Beach area is still right around \$123,000.00. Based on a 30 year mortgage at 4.5% interest and 20% down, your payments will be around \$490.00 per month. A typical nice two bedroom rents for around \$175.00 per



Russell Burdette

night in the summer and you can expect around 40 summer nights and around 10 off-season nights in the \$140.00 per night range. That gives you around \$8,400.00 for the season. Your average cost is going to be somewhere around \$11,000.00 for the year. That would include your mortgage, insurance, taxes, quarterly assessments and electricity. Also over time you will need to set aside some of your earnings to update your property, repaint, replace worn items, etc.

Depending on who you use you are going to give 35% to 40% of your rental income to the management company. That leaves you with around \$5,000.00 to \$5,500.00 in net income from rentals. If you are looking to cover some of your expenses like your electric, insurance and taxes then you are probably going to find the experience a lot more satisfying than if you need your rental income to cover your mortgage and assessments which will total right around \$8,500.00 on a two bedroom condo. Even if you manage the property yourself you will, in most cases, come up a bit short. But your perspective will make all the 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.

## Baxter's Lakeside Grille Earns Diner's Choice Award

Baxter's Lakeside Grille on Missouri's Lake of the Ozarks was honored in February with a Diner's Choice Award from OpenTable, the world's leading provider of online restaurant reservations and part of The Priceline Group. OpenTable diners selected Baxter's one of the best in the Lake of the Ozarks area.

OpenTable regularly collects and analyzes data from its diners regarding preferences and best performance for the more than 15,000 restaurants that use the company's online reservation system. Based on feedback previously collected from diners, OpenTable has also recognized Baxter's as one of the top scenic view restau-

rant in the America, one of the top 100 American fare restaurants in the United States, and most booked at the Lake of the Ozarks.

For more information on Baxter's Lakeside Grille, visit [www.baxterslakesidegrille.com](http://www.baxterslakesidegrille.com). Baxter's is located at 2124 Bagnell Dam Blvd. in Lake Ozark, MO.

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# May kicks off classic street machine cruise-in

As you stroll down the Bagnell Dam Strip during the monthly Hot Summer Nights events, you can almost hear John Travolta and Olivia Newton-John singing the song "Summer Nights" from their 1978 hit movie "Grease."

Showcasing classic cars, trucks and motorcycles, the event, which has become the largest family oriented cruise in in Missouri – and maybe even the Midwest – kicks off Friday, May 13 with the theme "Route 66 – Detour to the Lake." It will celebrate the 90th birthday of Route 66, which started in Springfield in November 1926. Expect to see many of the car owners dressed in the traditional 1950s poodle skirts, saddle shoes and leather jackets and sporting ponytails or slicked back hair.

According to organizers, the May show has always been considered a "warm up" month but not anymore due to the growth of this great event and due to the opening show's theme.

The Route 66 Village will

be set up at Luby's Plaza and guests include Bill Kelly, the executive director of the Illinois Route 66 Scenic Byway. Tommy Pike, president of the Route 66 Association of Missouri will also be there, as will other members of the association including Joe Sonderman, who has written several books on Route 66 including "Route 66 Missouri," "Route 66 in St. Louis (Images of America)," and so many more. Representatives with the Route 66 associations from Oklahoma and Kansas and the Route 66 Missouri Welcome Centers on I-44 in Conway also plan to attend.

Representatives from several towns located along Route 66 have also been invited including Lebanon, Pulaski County and Springfield.

A first at Hot Summer Nights will be a special opening at 6 p.m. by Dan Lennon, executive director of the Missouri Dept. of Tourism. He has put together a trio of family members from the famous Lennon entertainment family and they will open the event with the singing of the

Star Spangled Banner.

"This should prove to be one memorable event as you will be able to learn exciting things



about the 'Mother Road' and what is happening on the road. Yes - you can still 'Get your kicks on Route 66,' according to a member of the Hot Summer Nights committee.

Event organizers promise that more parking will be available this year both on the Strip and close by. And more family entertainment has been added this year with the

addition of a street magician, Marshall Jay "The Magic Dude." He will be joined by Captain Scalawag and his pirate mobile;

event is a cruise in and not a car show and is free to both participants and to those who attend. Just show up with your "ride" and be prepared for a great evening. The committee reminds everyone that plenty of entertainment, shopping and food will be available from businesses and sponsors on the Bagnell Dam Strip.

The monthly shows are held from 6 to 11 p.m., rain or shine.

The 2016 Hot Summer Nights line-up includes:

May 13 - Route 66-Detour to the Lake

June 10 - Rag Tops & T-Tops

July 8 - Rats, Rods & Street Machines

Aug 12 - Since 66 - 50 Years Of Cruising The Strip

Sept 9 - Vettes for Veterans with special appearance by the Veterans Outreach Center, which will be bringing their 40-foot RV to the strip and will be available for free consultations for veterans.

For additional information visit the Hot Summer Nights - Lake of the Ozarks, MO Facebook page.

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## "Tax Time"

with **Bobby Medlin CPA**  
**Path Act**

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

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

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

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

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

Education sectors benefit as well.



**Bobby Medlin, CPA**

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

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

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

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

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

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

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

# Social Security online services make juggling easy

For more than 80 years, Social Security has helped secure today and tomorrow with information, tools and resources to meet our customers' changing needs and lifestyles.

These days, with busy schedules and constant multi-tasking, it seems the most common kind of juggling for people is managing the multiple chores and obligations of everyday life. Social Security has created a suite of online services that makes doing business with them a snap, said Rebecca J. Travnicek, family financial education specialist with University of Missouri Extension.

The best way to juggle a multitude of Social Security tasks online is by creating a secure, personal my Social Security account. Creating your own account is easy, and, once you do, you can complete a number of tasks. Check it out at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

According to Travnicek, your account gives you immedi-

ate access to your personal Social Security information. During your working years, you can use the account to view your Social Security statement to check your earnings record and see estimates of the future retirement, disability, and survivor benefits you and your family may receive. Those who already are receiving benefits can use their online account to immediately get a proof of benefits letter,

formation, get a replacement Medicare card, or get a replacement SSA-1099 or SSA-1042S for the tax season.

"With a 'My Social Security' account you can securely conduct business in the privacy of your own home, Travnicek said.

From getting the facts on how to get a replacement Social Security card to how to apply online for disability benefits, the place to go for juggling all of the services and information offered by Social Security is the website: [www.socialsecurity.gov](http://www.socialsecurity.gov).

Regardless of how many Social Security tasks you may have, leave the juggling to the jugglers and take care of business the easy way at [www.socialsecurity.gov](http://www.socialsecurity.gov).

To open a "My Social Security" account, visit [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).



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# Alternate holiday traffic solutions

*continued from page 6*  
employees to put up cones in the heaviest traffic of the year.

"That's why they work four 10s. We don't want them out there on the roads on Friday afternoons during tourist season. The fourth reason that we couldn't adopt this plan is because we took an almost 25-percent cut in revenue last year. We simply can't afford to be paying employees double-time to work on a holiday weekend, especially when people are trying to solve a problem that doesn't exist," Jackson said.

In his March presentation, Roets said he believed the heavy traffic was responsible for keeping many people away on holidays.

"We lose a lot of revenue on Horseshoe Bend on those holiday weekends. People leave early or they don't come because they know if they come on those weekends, it takes a lot of time to get off the Bend," he told the board.

However, Jackson dis-

agreed with his assessment.

He said because many of the second home owners are from the St. Louis and Kansas City areas, although they may not like it, they were used to traffic.

He also said that in his opinion, the traffic wasn't as bad as stated.

"I live here and I'm retired and don't normally go anywhere on the last day of the holiday weekends, but last year I decided to check it out for myself. I live off Bittersweet so I was at the back of the line when I started out. I timed it and it took me an additional 15 minutes to reach Bagnell Dam Boulevard," he said. "And the delay was only experienced during about three hours – from around 11 in the morning until around 2. The rest of the time, traffic flowed normally."

In March, Roets suggested the center lane also could be used for mass evacuation during an emergency, an idea supported by Ranita Jones,

a Village trustee and head of the Horseshoe Bend Emergency Preparedness Committee. Jones has been working with other members of the community to prepare for any emergency that would affect the Bend – whether man-made or act of nature. In an earlier interview, she explained that she had talked to some residents of the Bend who are worried that if Truman Dam failed, water would cover the low spot on Horseshoe Bend Parkway and people would be trapped until the water receded or the road was fixed, if it was undermined.

Kevin Luttrell, superintendent for the HBSRD, said in the event of an emergency, law enforcement would be in charge and would be able to order all three lanes to be used for outbound traffic, if needed.

"However, if that was the case, they'd be out there directing traffic. It would be an entirely different situation," he said.

## Building an effective web presence

with Mike Waggett,  
MSW Interactive Designs LLC

### Basic Google Analytics Terms Explained

Many businesses recognize the power of using Google Analytics to examine how their website is doing, but much of the information available may seem like "Greek" to business owners. We will explain some of the top terms and information available to help you navigate Google Analytics a little better.

#### "Page Views" and "Sessions"

"Page Views" are the total amount of visitors you have had to the website over a specified period of time. A better number to look at can be "Unique Page Views." This is the number of first time visitors to the website. A "Session" is the amount of time that a visitor actively engages with your website. If there is no activity from the visitor after 30 minutes, the session resets. This can tell you whether you have an engaging website, or if you need more content, or better content.

#### "Bounce Rate"

According to Google's definition, "Bounce Rate" is the percentage of single-page sessions (i.e. sessions in which the person left your site from the entrance page without interacting with the page). In other words, a visitor comes to your website, does nothing else, and then leaves. A high bounce rate can indicate that you may not be showing visitors what they expect to see. A website that keeps people on the website with a lot of interaction has "sticky" content.

#### "Clicks" and "Clickthrough Rate" (CTR)

The clicks metric is a way you can setup your analytics to monitor how you are doing in Google searches – it will tell you the number of times a visitor has clicked on a URL to reach your website in search results. This does not count paid clicks on AdWords. "Clickthrough Rate" is determined by dividing the number



Mike Waggett

of clicks to your site by the number of impressions (how many times it was seen) and multiplying it by 100. You will have insight on the proportion of how many people actually click to your website once they see you on a search. Higher is better!

#### "Landing" and "Exit" pages

This is just like it sounds. Google Analytics will show you page(s) that visitors are going to first, and also what page(s) on the website that they are leaving from. Your home page may not be the highest landing page. If you operate an e-commerce website and they leave from a page during checkout, you can gain some insight on things to consider changing.

If you would like help deciphering other Google Analytics terms, give us a call. We have 17 years of experience working with small businesses to maximize their internet marketing presence, and we have concrete ideas on how to improve your Google Analytics results and your sales!

Source: [www.searchenginewatch.com/2016/04/11/google-analytics-a-guide-to-confusing-terms](http://www.searchenginewatch.com/2016/04/11/google-analytics-a-guide-to-confusing-terms)

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# Workforce 2016: Opportunities for Present and Future

In the next five years it is estimated that 40 percent of the skilled workforce will be retiring. Therefore, workforce preparedness and training is key to successful business and community development. Join us at our next Eggs and Issues Breakfast as experts share updates on workforce initiatives from a local grassroots effort to statewide programs that can be utilized by Lake-area businesses.

The event will be held Thursday, May 19 at Old Kinderhook Creek View Conference Room on Lake Road 54-80. Breakfast is from 7 to 7:30

a.m. The sponsor and topic presentation is scheduled for 7:30 a.m. to 8:30 a.m.

Reservations are required and can be made by calling the Chamber at 573-346-2227, or by e-mail [atsgentry@camdentonchamber.com](mailto:atsgentry@camdentonchamber.com).

The workshop is sponsored by First National Bank and is brought to you by the Camdenton, Lake West and Lake Area chambers of commerce.

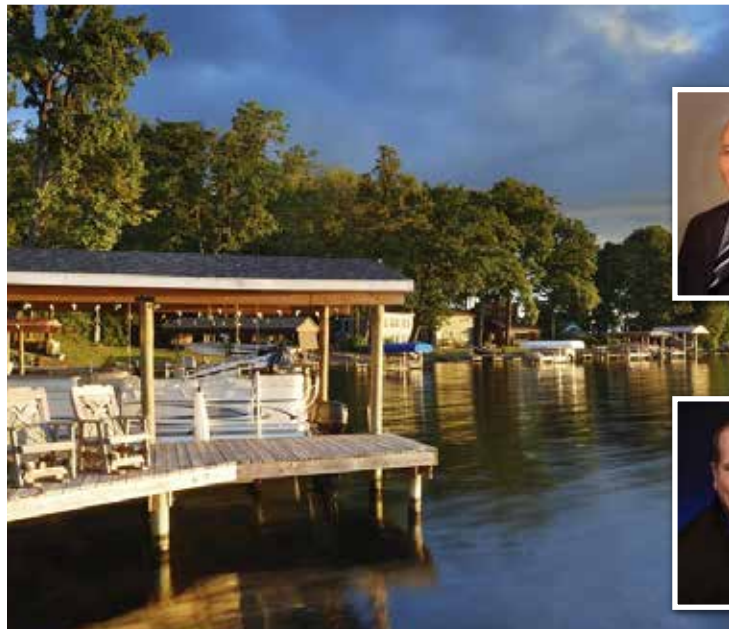
Advance reservations are required; the cost is \$10 per person for chamber members and \$15.00 for non-members. Please note that no-shows will be billed for breakfast.



The Lake Area Chamber recently held a ribbon cutting for S.P.U.N. (Services Providing Unlimited Network), at their center, 3243 Bagnell Dam Blvd in Lake Ozark. The Ribbon Cutting took place during their Open House on Friday, March 11th; attendees had the opportunity to meet the many staff and volunteers involved in the organization as well as tour the center and enjoy a delicious lunch! For more information contact them at (573)693-9000 or visit their website [SpunProgram.org](http://SpunProgram.org)

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# Possibility for Four Seasons sewer system

*continued from page 1*

allowed under a special agreement between the Missouri Department of Health and Senior Services and the Missouri Association of Management (MAM). MAM manages and oversees properties within the boundaries of the POA, regularly monitoring the individual homeowners' treatment systems which are outfitted with a green light to indicate the system is working properly and a red light to show otherwise.

Cason also said that while she didn't yet have all the details, she believed the plan would include forming an independent public sewer district that would have its own board of directors and would include only sewers on Horseshoe Bend.

However, John Summers, former general manager of the PWSD#4 who now does consulting work for the water and sewer district, said that would not be possible. He stressed that he has no authority to speak for either the District or Lake Region Water & Sewer but that he did have an opinion.

"Two entities already serve the Bend. Lake Region Water and Sewer Company, a privately held, tariffed sewer company originally formed by Four Seasons, is authorized to serve the Racquet Club and Country Club Cove, Seasons Ridge and the Lodge of Four Seasons, among other areas, and state law prohibits anyone else from operating a sewer company within their boundaries. In addition, a court order issued in 2006 gave the public water district authority to operate sewers on the Bend. This group could build a system and then turn it over for District #4 to run, but no one can form a district over the top of District #4 without permission and I seriously doubt the board would give permission for a project that would result in sewer bills in excess of \$100 a month," he said, explaining that in order to get grant funds, entities must normally commit to setting sewer rates at 2 percent of the median income. "At the time of the first study, the median income of the Village was around \$69,000. If you take

\$69,000 times 2 percent, that's \$1,380 per year. Divide that by 12 and you have a sewer bill of \$115 a month."

Summers said every property owner also would be required to purchase a grinder pump station for his or her home, which run from \$5,000 to \$7,000 and generally have a lifespan of five to seven years; and they would be required to pay a hook-up fee of approximately \$1,000 and an impact fee of another \$1,700. Some municipalities adopt ordinances requiring property owners to hook into the system when lines are within 300 feet of their property line. In such instances, residents would not have a choice about hooking up, he said.

"That's why we stopped looking into this. Most towns grew up around a river crossing or a road crossing and they grew from that central point outward. The exact opposite happened at the Lake. Here, everybody built on the lakefront first. To get central sewer to the houses, you've got to run all this line past all this vacant ground – and that is

very expensive. Yes, we'd all love to see central sewer on Horseshoe Bend, but at what cost – especially when we have a system in place that's doing the job," he said, adding that LOWA's study indicated that the individual wastewater systems in use on Horseshoe Bend were working. "Look at the numbers. Over the period of the study, all the high levels of bacteria in the water were reported near the discharge areas of improperly run wastewater treatment plants – not these individual systems."

### LOWA Testing

From May 2007 to October 2011, the DNR worked with volunteers from LOWA to collect water samples from 118 coves, beginning at Bagnell Dam and continuing up the Lake to Truman Dam. Over the course of the study, 1,619 water samples were collected and tested for E. coli, whose presence is considered an indicator of water quality issues. According to the DNR, the Missouri water quality standard for waters capable of supporting swimming and similar

whole-body contact recreation is a seasonal geometric mean of 126 E. coli colonies per 100 milliliters of water. The annual geometric means for the survey data were 5.0, 7.6, 8.8, 3.8, and 3.0, from 2007 through 2011, respectively.

For the entire report, visit [http://dnr.mo.gov/loz/documents/LOZ%20Water%20Quality%20Survey%20Report%202007-2011%20v2%20\(3\).pdf](http://dnr.mo.gov/loz/documents/LOZ%20Water%20Quality%20Survey%20Report%202007-2011%20v2%20(3).pdf).

In February 2011, the DNR awarded a \$740,000 grant to LOWA for a four-year project to address storm water-related pollution affecting the Lake of the Ozarks. The project focused on non-point source pollution in the Buck Creek and Lick Branch sub-watersheds, which begin at Bagnell Dam and encompass the first 18.8 miles of the lake's main channel as well as coves. This area was chosen largely because it is the most urbanized area of the lake. It includes Osage Beach, Lake Ozark, Laurie, Sunrise Beach and the Village of Four Seasons, which have experienced a 150 percent population increase from 1980 to 2000. Water quality test results mirrored those from the initial study.

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# TCLA hopes to 'even playing field'

*continued on page 4*  
regulated. For more information on that bill, visit [http://www.senate.mo.gov/16info/BTS\\_Web/Bill.aspx?SessionType=R&BillID=29780387](http://www.senate.mo.gov/16info/BTS_Web/Bill.aspx?SessionType=R&BillID=29780387).

SB 1117 also states that "Guests of residential dwelling rentals must pay all applicable taxes imposed by the state or a local taxing entity. A facilitation platform, which is defined by the act,

must collect and remit any taxes a transient guest is required to pay. Intermediaries that facilitate rentals of residential dwellings that do not meet the definition of a facilitation platform must retain records of rentals and notify transient guests that they are obligated to pay certain taxes."

Under this act, residential dwelling rentals are excluded from the definition

of "lodging establishment" for purposes of certain laws regulating hotels, motels, and other similar lodging establishments.


The Village of Four Seasons has had its ordinance on the books since the summer of 2004. It was adopted after trustees learned that a homeowner had started renting to entire fraternities and sororities. A Village official said at least 100 cars

filled the street, every single yard on the street and a tennis court that was owned by an individual that lived at the end of the street. Fifty-some people were on that home's dock – it was barely above water – and parties had taken over neighboring docks as well.

Violating the Village's ordinance can come with up to a \$500-per-day fine. Van Dee said those who continue to violate the Lake Ozark code, adopted in 2013, could

be assessed a fine of up to \$100.00 a day. The municipal judge would determine the amount of the fine.

Although the city of Osage Beach allows nightly rentals, those renting the properties in single family residential areas are expected to display "single-family residential behavior." City officials said citations and fines of up to \$500 per day could be issued against violators.



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Crossword Puzzle

Solution page 26    THEME: TV FAMILIES

- ACROSS
1. Type of room
6. Pop-ups, e.g.
9. Plural of serum
13. One up
14. Hawaiian wreath
15. Pandemonium
16. "Frozen" hairdo
17. Hold title to
18. Like Siberian winters
19. Sheep's wool
21. \*Earl of Grantham's last name
23. Modern address
24. Close an envelope
25. Louisville Slugger
28. Cozy corner
30. Like directory pages
35. \*What the "Brady" kids did before our eyes
37. "Dark" movie
39. Mold a mind
40. Jack of all trades' sphere of expertise
41. \*Kardashian sister
43. Purse at the Emmy Awards
44. Swedish money
46. Smelting waste
47. Celt, alternative spelling
48. Famous existentialist
50. Trend-setting
52. Will Ferrell's "Funny or \_\_\_\_"
53. \*Alice in "the Brady Bunch"
55. \*Ewing family business in "Dallas"
57. \*Tim the tool man and family
61. \*Windy city real ones
64. A do-nothing
65. Acid
67. City on Rhone River
69. Literature in metrical form
70. To increase, commonly used with "out"
71. Monocot's alternative
72. Doctrines
73. "\_\_\_\_ the season ..."
74. Like a mountain top
- DOWN
1. Have a bawl
2. Gang land
3. And others, for short
4. French farewell
5. \*Like Pritchett clan
6. Burn-soothing plant
7. Blade drops
8. From then on
9. Playwright George Bernard \_\_\_\_
10. James \_\_\_\_ Jones
11. \*McGowan, starred as sister in "Charmed"
12. Grayish
15. Swiss structure
20. Thump
22. \*Marie and Frank Barone's son
24. Like an expert
25. \*Uncle Philip or aunt Vivian
26. Ancient market
27. Andrea Bocelli, e.g.
29. Sounds of amazement
31. Onion's kin
32. Archaic word for belated
33. Round openings
34. \*Walter or Skyler or Walter Jr.
36. Bad impression
38. Cormac McCarthy's "The \_\_\_\_"
42. Incite
45. Arsenal storage
49. Organ of balance
51. Lets pedestrians go first
54. Small body of land
56. Hoard like a squirrel
57. Cone-shaped quarters
58. Fussies
59. Original matter
60. Not as much
61. Lyric poems
62. Crazy, slang
63. President of Panem
66. Glide in Aspen
68. Hog haven

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# Students see firsthand dangers of impaired driving

*continued from page 3*

Nobody was joking – they all looked like they wanted to cry too. It was very scary and it's something I never want to go through in real life," she said.

That's exactly the response School Resource Officer Angie Luttrell said she hoped for.

"Several kids came up to me afterward saying the docudrama made an impression on them – that they had seen things they hadn't seen and heard things they hadn't heard before and that made them realize how dangerous it is to drive under the influence," she said, adding that each time she glanced at the students watching the drama unfold, she saw nothing but somber faces. "It made me sad to see them looking so sad, but when I hear from them that it changed how they think – well, that made my day!"

Although only seniors were allowed to come outside to view the simulation, the event was filmed by Shawn Kober with Big Planet Media, Daniel Carnahan Jr with Sky View Photography and Lance Hedrick with Osage RC Hobby Shop, as well as by students. Luttrell said she; Rick Arnall, the former Osage High School resource officer; and students will be working over the next several weeks to combine and edit the film. Once the video is completed, it will be posted on YouTube and also will be recorded on DVDs to share with others.

"I'd like to make this available to schools that don't have the ability to do a program like this. This is something every high school student should see. It could save a life," she said.

According to statistics compiled by the Centers for Disease Control and Prevention (CDC):

- Traffic accidents are the leading cause of death for teens, and roughly 1/3 of these accidents involve alcohol or another substance.

- Teen alcohol use kills 4,700 people each year - that's more than all illegal drugs combined.

- 17 percent of drivers aged 16 to 20 involved in fatal motor vehicle crashes had a BAC of .08 percent or higher.

- In a national survey con-

ducted in 2013, 22 percent of teens reported that, within the previous month, they had ridden with a driver who had been drinking alcohol. Among students who drove, 10 percent reported having driven after drinking alcohol within the same one-month period.

- In 2012, 71 percent of drivers aged 15 to 20 that were killed in motor vehicle crashes after drinking and driving were not wearing a seat belt.

- In 2013, 51 percent of teen deaths from motor vehicle crashes occurred between 3 p.m. and midnight and 54 percent occurred on Friday, Saturday or Sunday.

- Compared with other age groups, teens have the lowest rate of seat belt use. In 2013, only 55 percent of high school students reported they always wear seat belts when riding with someone else.

The National Highway Traffic Safety Administration's (NHTSA's) 2013-2014 National Roadside Survey found that more than 22 percent of drivers tested positive for illegal, prescription, or over-the-counter drugs.

Online training is available for those in the alcohol service industry

"The more educated and better trained your employees are, the less likely they are to make mistakes"

Every two years, the School of the Osage High School produces a docudrama designed to show the dangers of driving under the influence. Although the accident in this year's production was the result of illegal drug use, according to law enforcement, underage drinking has been responsible for numerous accidents in the Lake area.

Businesses that serve alcohol need to be aware that licensees and servers can be held civilly liable for damages caused by or to an intoxicated guest who has been served on the premise if the guest is under 21 years old. According to the Missouri Department of Public Safety (DPS) Alcohol and Tobacco Control (ATC), the license holders also can be in jeopardy of losing their license to sell liquor, they can have that license suspended or they can be fined.

"The state supervisor for ATC would review the particular violation as well as the history of the licensee and make a decision on the best way to handle the case," said Mike O'Connell, public relations officer for the DPS.

To help ensure that alcohol is being served and sold in a safe and responsible manner, the Missouri Department of Public Safety's Division of Alcohol and Tobacco Control (ACT) encourages those in the

alcohol service industry to take part in the State of Missouri Alcohol Responsibility Training (SMART) Online Server Training Program. The free, online interactive training program is operated by the University of Missouri, Wellness Resource Center.

According to the ACT, the program will explain the laws that govern the business owners' and employees' behavior; participants will learn how to deal with intoxicated patrons

and better detect false identification; the program will provide guidance in instituting policies and procedures to reduce liability risks; and it may assist business owners in obtaining an insurance discount on their liability premiums.

To view a brochure about the online training or to participate, visit <http://wellness.missouri.edu/SMART>.





# Glencove Marina to join the Big Thunder Marine family



Glencove Marina will begin transitioning to its new vision for the future as a part of the well known Big Thunder Marine group.

Glencove Marina was founded in 1984 by Ron Thompson. Bruce and Sherry Jackson have been the owners since April of 2011. Sherry Jackson said, "Bruce and I are very excited to be part of this and can't wait to see what the future brings". The new ownership will begin transitioning operations soon.

Jackson goes on to say, "The Glencove employees are all invited on board this venture and I couldn't be happier because they truly are some of the best in the business. Bruce and I have been focused on customer service for the past 5 years and we believe we have found someone else who also believes that the customers and employees are equally as important to a successful business"

Jeremy Anderson, General Manager of The Big Thunder

Marine group said, "We are excited to bring Glencove Marina into the Big Thunder family. This addition will allow us to bring an even greater level of service to the lake area. Anderson continued, "We will be the premiere pontoon and Tritoon dealer at the lake area".

The change of ownership will begin transitioning immediately and the marina will continue to operate from its 3MM location in Lake Ozark off of Carol Road.



## Kiwanis & Christmas for Kids donate \$4,000 to Citizens Against Domestic Violence

Angie Fiene, CADV Executive Director updated Kiwanis members recently on the variety of programs that protect abused women, men and children in Camden County.

Last year CADV provided first time services to 381 women, 9 men and 146 child victims of domestic and/or sexual violence, bednights of safe shelter.

Checks totaling \$4000 from Kiwanis & Christmas for Kids were presented to help support the day to day expenses of CADV.

Checks totaling \$4000 from Kiwanis & Christmas for Kids were presented to help support the day to day expenses of CADV.

**Bob White, Kiwanis President, presents a \$4,000 check to CADV Executive Director, Angie Fiene**



**Mark's Mobile Glass Breaks Ground on New Location.** The Lake Area Chamber of Commerce recently held a groundbreaking ceremony for Mark's Mobile Glass as they begin work on their new location, 5360 Osage Beach Parkway. To learn more about Mark's Mobile Glass, please call (800) 900-3875, or visit their website at [marksmobileglass.com](http://marksmobileglass.com).



The Lake Area Chamber recently held a ribbon cutting for Outback Steakhouse at their location at 3930 Osage Beach Pkwy in Osage Beach with new proprietor Bryan Kessler, Outback staff, several Lake Area Chamber members and board members as well as chamber volunteers. For more information about Outback Steakhouse, contact them at (573)302-4670 or visit their website [www.outback.com](http://www.outback.com).

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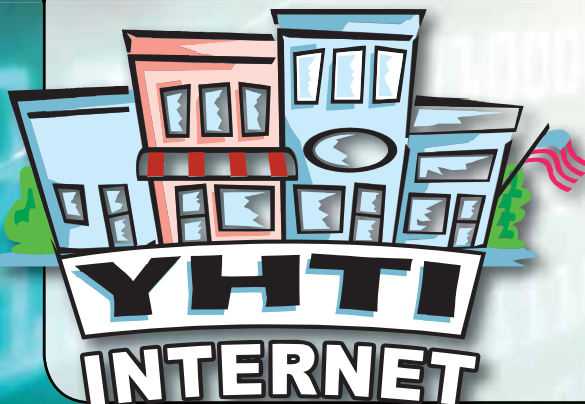
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# What Careers are in Greatest Demand this Year?

Understanding the evolving job market can help you focus your energy productively and land a coveted new job.

The recently released 2016 Hot Jobs List, published by Randstad US, one of the largest HR services and staffing companies in the United States, sheds light on important trends and predicts the jobs in greatest demand for the coming year. Some hot areas include information technology, human resources, finance and accounting, office and administration, engineering, and manufacturing and logistics. And there's good news -- experts say that across the board, job candidates can raise their expectations.

So what are the most in-demand jobs and skills needed to secure employment in these fields? Consider the following insights and predictions from the Randstad 2016 Hot Jobs study:

- Engineers will be highly sought after this year to support innovative technologies, especially in sectors that have



not typically required engineering talent in the past, such as healthcare and entertainment.

- Technology will continue to transform finance and accounting, presenting a tremendous opportunity to elevate these types of roles. The key will be helping to shape company strategy through a

comprehensive data approach.

- Organizations will likely gravitate toward human resource candidates with specific skills to cope with an increasingly complex workforce environment, particularly around critical matters such as talent acquisition and retention, succession and compensation planning and workforce

engagement.

- There continues to be a lack of skilled information technology talent, particularly in industries that deal with the increasingly complex issues related to cyber risk and business compliance. Companies will continue to seek those with soft skills, like strong writing and communication

abilities.

- As the economy continues to improve, manufacturing companies are expanding their businesses. This will require an increase in highly-skilled talent. With industry workforce shortages, employers will need to consider different ways to attract and retain talent.

- The administrative role continues to evolve, particularly as new technologies are introduced into workflows. Additionally, many organizations are coping with baby boomers retiring at a rapid pace by advancing current employees into more senior roles, rather than replacing the positions outright. These trends create great opportunity for administrative talent.

For full study results, including HR insights and salary projections, visit [randstadusa.com/workforce360](http://randstadusa.com/workforce360).

With a little research and industry trend insight, you can achieve career success in 2016. Photo ©Rawpixel.com

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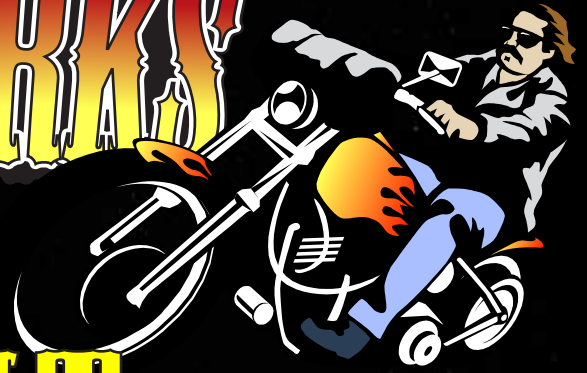
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# 5 Maintenance Tips Every Renter Should Know

One of the biggest benefits of renting versus buying a place of your own is that you usually don't have to worry about stressful maintenance tasks, like replacing a roof or hot water heater.

While most rental agreements include a landlord who takes care of major maintenance worries, there are a few things you can do to keep service calls to a minimum, and protect your security deposit in the long run.

## Avoid a Deep Freeze

If you have a manual freezer, defrost it at least once a year or when more than a quarter inch of frost has formed. When defrosting, remember to warm it up slowly. Empty the contents of the freezer, place towels underneath, and let the ice melt at room temperature. Use a blow dryer if you're pressed for time. Once melted, wipe your freezer clean, bring it back to the appropriate temperature and restock.

## Rout Grout Problems

Gaps and chips in your shower grout are worth calling your landlord about, because



they could lead to significant water damage. Luckily, a regular cleaning routine can ensure you do your part to ward off unhealthy mold and mildew and help ensure there are no cracks that could lead to problems in walls and floors. A good scrub made up of baking soda, vinegar and a little warm water should do the trick.

## Dodge a Dust Up

If your heating and air conditioning units are easily accessible, vacuum the vents before using them for the first time each year, or ask your landlord to do so. Regular cleaning and filter changes ensure proper air flow. Check that furniture and curtains don't cover vents to avoid po-

tential maintenance issues and fire hazards.

## Keep Clogs at Bay

It's common knowledge to not pour oil and grease down the sink, but avoiding other solids like coffee grounds will also keep your pipes flowing. If you have a sink with a garbage disposal, avoid dumping chemicals in the drain to clean

it. In the bathroom, remove hair from drains right away rather than washing them down.

## Insure Your Peace of Mind

Starting around \$10 a month, renters insurance, a must for any savvy renter, will not only cover your belongings (since your landlord's policy usually doesn't), but will also cover temporary living expenses and personal liability if you have to relocate during major repairs.

Some insurers, like Erie Insurance, offer a generous multi-policy discount for those who want to purchase both renter's insurance and an auto policy. In some cases, the discount actually pays for the renter's policy.

While tenants should definitely reap the benefits of being a renter, performing small tasks around your home or apartment can mean more comfortable day-to-day living, and fewer visits from the landlord.

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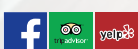
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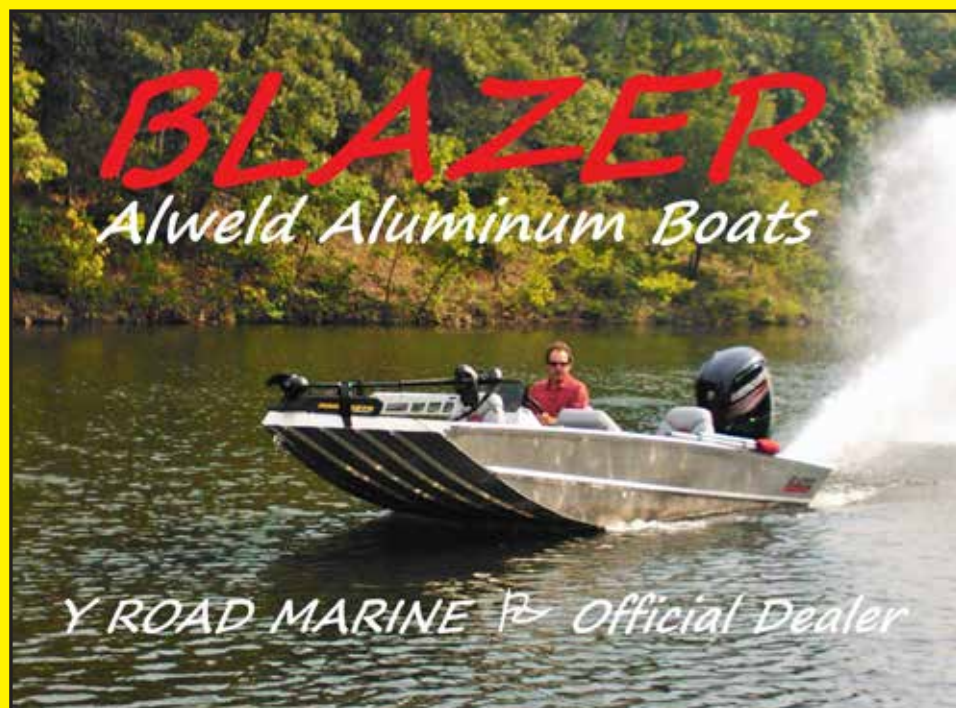


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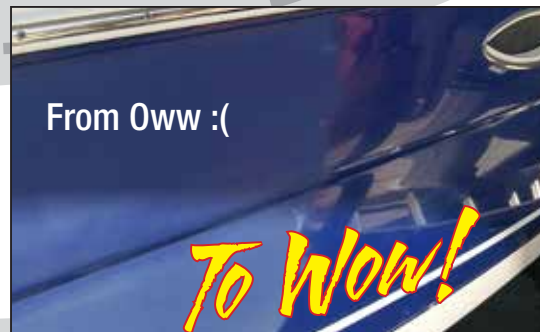
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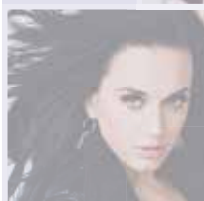
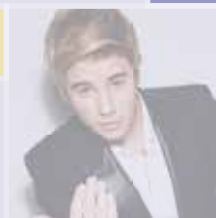
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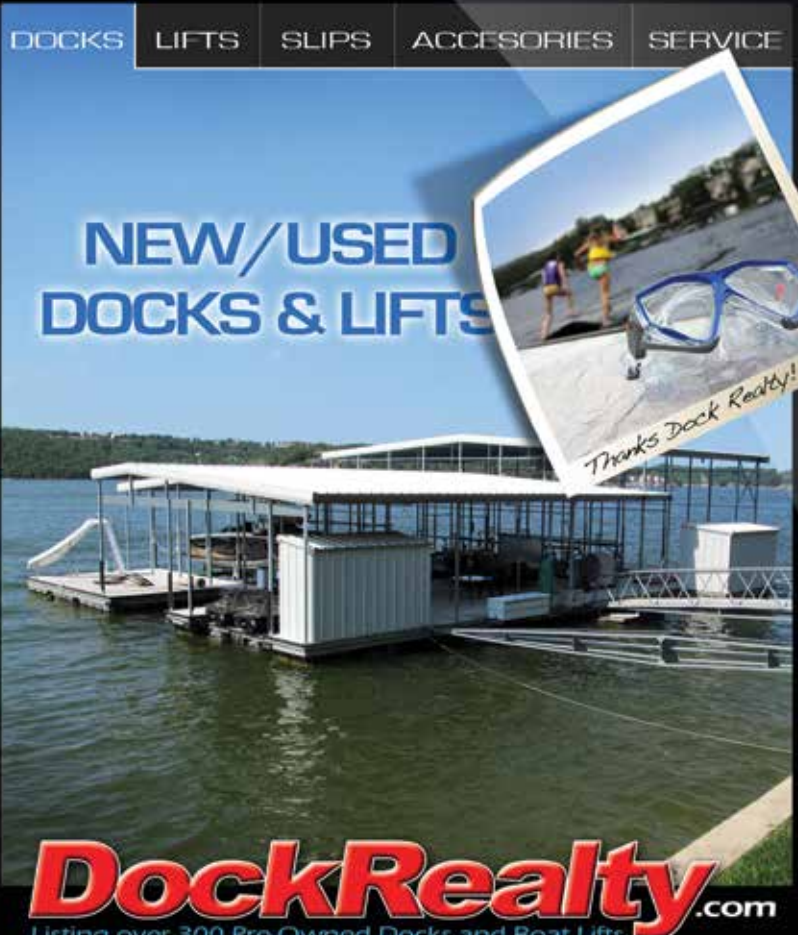
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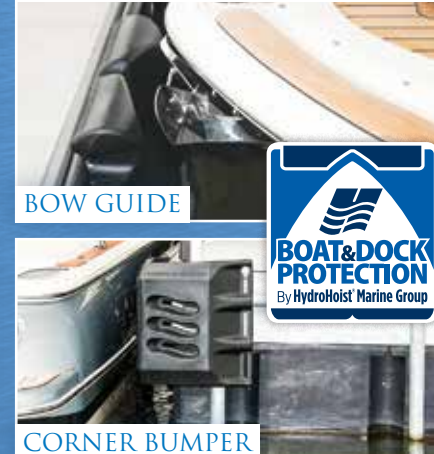
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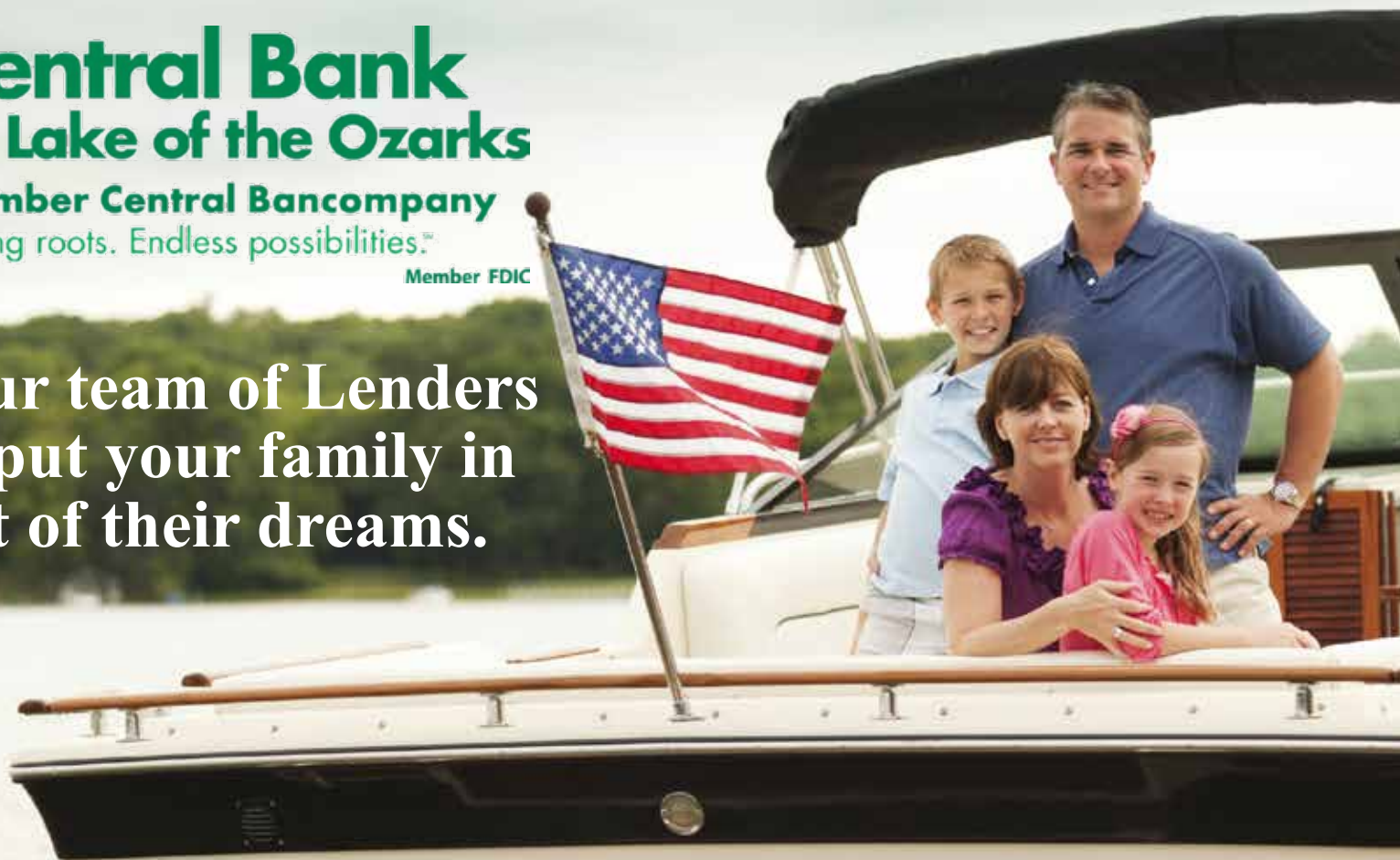
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2005 BENNINGTON 2575 RU - 200 H.P. - YELLOW	\$37,900
2001 BENNINGTON 23RL - 150 H.P. - WHT/GRN	\$26,900
2006 RINKER 262 BR - MERCURY 350 MAG - BLUE	\$26,900
1999 CHAPARRAL 2830 BR - VOLVO 5.0 GIDP - WHT/GRN	\$26,900
2007 MONTEREY 288 SS - 350 MAG MPI B3 - 170 HRS - RD/WHT	\$58,900
1990 WEBB CRAFT 30 CONCORDE - T7.4 - WHT/GRY - 500 HRS	\$11,900
2006 CRUISER INC. 340 EXPRESS - T8.1 GI	\$89,900
2006 SEA RAY 340 SD - 6.2L - 425 HRS	\$114,900
1997 FOUNTAIN 35 LIGHTNING - 500 H.P. - 250 HOURS	\$54,900
2006 FOUNTAIN 35 LIGHTNING - 496 MAG HO - 116 HRS	\$74,900

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2003 BENNINGTON 2575 L - E/WG. 150 - 319 HRS - TAN	\$29,900
2014 BENNINGTON 2575 OCW VO - VOLVO 300 HP SX - BRONZE	\$59,900
1996 PLAYCRAFT 2600 - MERCURY 150 OUTBOARD - RED/WHT	\$15,900
2012 BENNINGTON 2674 RCW VO - 5.7 GIDP - 180 HRS	\$64,900
2015 BENNINGTON 28 OCW VO - 5.7 DP - BLUE	\$76,900

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2003 SEA RAY 240 SUN DECK - 5.7 B3 - 600 HRS. - WHT	\$24,900
---	----------

#### CUDDY

1993 REGAL 8.3SC - MERCURY 7.4 - TT/GRN	\$9,900
2004 REGAL 3350 - T5.7 GXI DP - 400 HRS	\$64,900
2011 REGAL 3350 - T5.7 GXI DP	\$114,900
2005 REGAL 3350 - T5.7 - 550 HRS	\$74,900

#### PERFORMANCE

2000 BAJA 25 SST OL - MERC 500 HP CARB - WHT/RO - 650 HRS	\$31,900
1990 WEBB CRAFT 30 CONCORDE - T7.4 - WHT/GRY - 500 HRS	\$11,900
2006 BAJA 35 OUTLAW - TW496 MAG HO - RED	\$89,900
1997 FOUNTAIN 35 LIGHTNING - 500 HP - 250 HRS	\$54,900
2005 FOUNTAIN 35 LIGHTNING - 496 MAG HO - 116 HRS	\$74,900
2005 KACHINA 340 BOLERO - TWIN 500 EPI - 142 HRS - TRL	\$59,900

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2004 MONTEREY 288 SS - 496 MAG - RD/WHT	\$29,900
2003 CROWNLINE 270 BR - MERC 350 MAG - 322 HRS	\$34,900
2007 REGAL 2700 - 5.7 GID DP - N/BLUE	\$44,900
2007 SEA RAY 270 SLX - MERCURY 496	\$49,900
1998 REGAL 2800 BR - VOLVO 7.4 GIDP - 600 HRS - T/SAND	\$24,900
1999 REGAL 2800 - 7.4 GI DP - WHT/BLUE	\$28,900
2005 RINKER 262 CAPTIVA - 110 HRS - MERCURY 6.2 MPI B3	\$33,500
1999 CHAPARRAL 2830 - 5.0 GIDP	\$26,900
1994 REGAL 8.3 SE - 7.4 GIDP	\$18,750
2003 REGAL 2900 VOLVO 8.1 - NTT/BLUE	\$39,900

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2008 YAMAHA FX CRUISER SHO - 160 H.P. - 70 HRS	\$7,900
2005 YAMAHA FX CRUISER HIGH OUTPUT - 160 H.P. - 70 HRS	\$6,900

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2005 CHAPARRAL 260 - 350 MAG B3 - TRL - WHT/BEIGE	\$44,000
1999 REGAL 2680 - T4.3L - 380 HRS - WHT/TN	\$33,900
2003 LARSON 2800 MARINQUE - WHITE	\$49,950
1993 BAJA 290 MY - MERCURY 350 - 600 HRS - NAPPL	SOLD
2013 CHAPARRAL 327 SSX - T350 - 120 HRS - BLACK	\$184,900
2002 REGAL 3260 - T5.7 - WHT/SAND	\$63,900
2006 REGAL 3360 - T5.7 - TT/TAN - 190 HRS	\$109,900 SOLD
2005 CRUISERS INC. T8.1 GI	\$89,900
2006 SEA RAY 340 SD - 6.2L - 425 HRS	\$114,900
2005 FORMULA 370 SS - T8.1 - WHT - 400 HRS	\$139,000
2008 REGAL 3760 - T8.1 GI DP - N/BLUE - 235 HRS	\$159,900 SOLD
2007 REGAL 3760 - TW 8.1 - BLUE/YL	\$131,900
2004 REGAL 3880 - T8.1 GI - WHT/BEIGE - 320 HRS	\$154,900
2003 REGAL 3880 COMMODORE - TW 8.1 GI V DRIVE - N/TN	\$34,900
1992 REGAL 400 COMMODORE - TW 7.4 BLUE WATERS - TEAL	\$43,900
2002 REGAL 4260 VOLVO T8.1 V DRIVE - 640 HRS - WHT	\$114,900
1996 REGAL 402 COMM - T502 - WHT	\$54,900
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Fri.	May 6	The Algoa Boys
Sat.	May 7	Phat Mike unplugged (12-3:30) MisLedd (6-10)
Sun.	May 8	London Strangers
Thurs.	May 12	Johnny G & the AllStars
Fri.	May 13	Big John & the 39th St. Band
Sat.	May 14	Joe Farrell & the Continentals
Sun.	May 15	Tbd
Thurs.	May 19	MisLedd
Fri.	May 20	The Algoa Boys
Sat.	May 21	TBD
Sun.	May 22	London Strangers
Thurs.	May 26	Phat Mike & the Bartenders
Fri.	May 27	Griffin & the Gargoyles
Sat.	May 28	London Strangers (12:30-4:30) The Surge (6-10)
Sun.	May 29	Phat Mike unplugged (1-4) Phat Mike & the Bartenders 6-10
Mon.	May 30	Hadden Sayers (1-4) James Clay (6-10)
Thurs.	June 2	Cuz I Said So
Fri.	June 3	The Surge
Sat.	June 4	Tbd
Sun.	June 5	Joe Farrell & the Continentals
Mon.	June 6	Stratman
Wed.	June 8	London Strangers

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1991 26' Seebold Eagle w/Mercruiser 502/Bravo I.....	\$14,500.00
1997 29' Fountain Fever with 450 hp Mercruiser Bravo I.....	\$34,900.00
1998 29' Envision 29 Combo w/7.4 Mercruiser/Bravo I.....	\$19,900.00
2001 28' Formula 280BR with Volvo 7.4 DP.....	\$38,500.00
2003 23' Crownline 239 DB w/Mercruiser 5.7/Bravo III.....	\$25,000.00
2004 32' Advantage 32 Victory w/Twin IImor 625/Teague shorties.....	\$129,900.00
2006 23' Crownline 236 LSR BR w/5.7 Mercruiser/Bravo III.....	\$27,500.00
2007 35' Monterey 350 w/twin Mercruiser 496 Mag/Bravo III.....	\$118,500.00
2007 38' Donzi 38ZR with Staggered Mercruiser 700SCI / NXT.....	\$235,000.00
2007 33' Formula 330 Sunsport with Twin Volvo 5.7 GXi / DP.....	\$109,900.00
2014 24' Hampton 2485 Elite w/140 Suzuki.....	\$29,900.00

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## *Lake of the Ozarks*

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