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Lake of the Ozarks
Volume 12 Issue 6 June 2016



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Crossword

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Lake Ozark finally sees plan come together

By Nancy Zoellner-Hogland

Although 10 years in the making, the development slated for Lake Ozark's 450-acre interior district is about to come to pass.

Jeff Segin, director of Client Relations for McClure Engineering Company and sales associate for the Peoples Company, said although the project has been scaled back somewhat from the plan first presented in 2006, it is still good news for the community.

"Phase I will start with neighborhood mixed use commercial that will be located at the intersection of MM and 242, right across MM from Woods Supermarket," he said, adding that if all goes as planned, construction could begin later this year on the neighborhood retail phase of the project. "It's under contract now and is dependent upon approval of the TIF. After it goes through its final due diligence, grading could start this fall with construction taking place throughout the winter. Weather permitting, we could see completion in the first quarter of 2017 or no later than about a year from now."

He said they were still working with a development group on Phase II and didn't yet have clear definition on what the specific timing might be.

Michael McKinley, attorney for the Horseshoe Bend Interior Tax Increment Financing (TIF) District, reviewed the development plan at the May 24 Lake Ozark Board of Aldermen meeting. At the board's next

meeting on June 14, aldermen will be asked to approve the second reading of the ordinances that will allow the TIF plan to move forward. The first reading took place in 2006, when the TIF was established. At that time, the plan called for 2.9 million square feet of office, commercial, institutional and retail space, more than 1,000 units of medium-density housing and public improvements such as sidewalks, roads, traffic control improvements and utility infrastructure to serve the area. However, before the project ever got off the ground, the recession hit and development at the Lake, as throughout the nation, skidded to a stop.

Segin said unfortunately, the Lake hasn't fully recovered from what many call the "great recession."

"What we're finding is the market here is still somewhat softer than other markets, like Des Moines, for example, which has been experiencing phenomenal growth across the board in commercial, industrial, single-family detached residential and multi-family residential, or Columbia, which is seeing phenomenal growth in multi-family market and the retail market," Segin said. "From our perspective, the Lake is coming back a little bit slower than other areas in the Midwest. The good things is, it's coming back and there's a lot of strong interest now. We're seeing sales picking up, the number of days on the market is shorter. The trends are all real

positive and those are the trends that the people we're working with are looking at as they're analyzing the market and making their decision of when to move forward with development here at the Lake."

It was that interest that convinced them it was time to activate the TIF, he said.

Segin also said the TIF will be "pay-as-you-go" – no bonds will be issued. The developer will install all the infrastructure, then will be reimbursed through the TIF at the back end of the project.

"So, in other words, anything they develop has to be completed and revenue producing prior to them being able to reimburse themselves for the development costs," he explained.

Segin said medium-density housing will continue to be a very large part of the plan but those numbers won't be quite as large as originally planned either. That's due, in part, he said, to the relocation of two of the developments. The 64 apartment units recently built along Fishhaven Road and the additional 44 units in the senior living housing to be constructed later this year were part of the original TIF development plan but were moved because there was no water or sewer infrastructure on the 242 corridor. However, Segin said they continue to work with multi-family unit developers who are very much interested in the corridor.

Lake Ozark Mayor Johnnie Franzekos said he's extremely

pleased to see the plan moving forward.

"I was an alderman when this was first brought to the city. We were all excited to get on board with it but then the recession hit and the bottom dropped out of everything. I'm so thankful that we were still able to get Highway 242 built! And I'm sure glad that I'm still with the city so I can have a hand in seeing this come to pass," he said.

The mayor said he has the same attitude towards the development plan as he's had all along – he welcomes the jobs it will bring.

"When the work starts, we'll have construction jobs and the construction will increase business for some of the other people here because things like concrete and building materials and landscaping will be needed. When they're finished, we'll have jobs for the people who will be needed to run the businesses. Then when the housing development starts, we'll see even more work. This may be starting out small but it's going to have a positive economic impact on the entire Lake area."

Business is booming at the Lake

Lake Ozark isn't the only city seeing new development.

In February, the Osage Beach Board of Aldermen unanimously approved the second reading of an ordinance that allowed developer Gary Mitchell to move forward with Phase 1 of the 226-acre Arrowhead Centre development off Route KK in Osage

continues on Page 19

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to Page 27 for this month's "As the Lake Churns"

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Armchair Pilot

By Nancy Zoellner-Hogland

Anyone that's ever waited in a security checkpoint at the airport should be pleased to learn that researchers from MIT's Research Laboratory of Electronics and Princeton University have developed a new quantum cascade laser takes just 100 microseconds to identify dangerous devices such as explosives or weapons. According to BGR, a technical news site, the laser, the size of a computer chip, is part of an innovative terahertz spectroscopy which uses electromagnetic radiation bands found in between microwaves and infrared light to "fingerprint" a wide range of materials such as chemicals used in explosives. Existing terahertz spectroscopy solutions require a heavy radiation source and can take anywhere between 15 and 30 minutes to analyze an object and identify its spectroscopic signature. It's being tested for possible use at airports.

In the meantime, Transportation Security Administration officials launched an experimental screening system that they hope will reduce time in line at security checkpoints. The system, put in place at Hartsfield-Jackson Atlanta International, in the world's busiest airport, automatically reroutes bins with suspicious bags to a separate conveyor belt which then takes them to a security screening machine. The baggage bins are then recirculated, saving staff time. Similar systems are in place in London and Amsterdam airports. To gather and analyze data and determine if the new system actually saves time, experts will compare traditional lines to the new screening system side by side. Travelers can also rest easy knowing TSA soon will be using it's My TSA app to post up-to-the-minute information on wait times at the nation's busiest airports.

You could avoid jet lag on your next trip by using a newly developed "smart" sleep mask. The mask is said to use embedded lights to help travelers sleep better. The Neuroon mask measures the wearer's brain waves, eye movements and body temperature and then creates a personalized plan by which a sequence of light flashes allegedly manipulate the body's melato-

nin distribution. That manipulation, in turn, regulates the internal clock, allowing the user to wake up feeling rested and refreshed. The improved sleep doesn't come cheap. The sleep mask sells for \$319 on Amazon.

According to Smarter Travel, an online travel site, there are 10 mistakes travelers should avoid. The first is assuming your hotel will have what you need – hair dryers, irons, etc. Call first to save aggravation. Second – not reading up on your airline's policy on baggage fees, especially if you're traveling on a budget, because fees can change daily – or hourly. Third – checking your bag at the last minute, which can increase odds that it won't arrive with you at your destination. Fourth – focusing on the size and not the weight of your bag. Compression bags might allow you to pack more but could also cost you more in fees. Fifth – taking a chance that the TSA will allow your oversized containers of shampoo, cologne and other toiletries. With ever-tightening regulations, you could be forced to leave them all behind. The sixth error is not making a packing list which is self-explanatory followed by the seventh – getting rid of the packing list, which can be used to pack again at the end of the trip. The eighth packing error – and anybody that has ignored this knows – is not protecting containers of liquids. Pressurized cabins causes the air inside closed containers to expand and cause liquids to seep out. Zip-top bags can make all the difference in how you spend your vacation fun money. Ninth – attempting to sneak oversized bags on the plane. Some airlines are getting stricter on their policies. Tenth – checking a bag without any ID. Bags should be labeled inside and out with your name, phone number and address in case they get lost or stolen.

Women traveling solo should never share that information with strangers – not out of fear but out of caution – because it makes them more vulnerable to those with nefarious schemes, according to travel site Airfare Watchdog. Instead, they should create a "safety net" with a fictional travel companion who just happens to not be around at that moment, the site sug-

gests. That "companion" can be back at the hotel room, waiting at the restaurant, shopping, working, etc. Asking for two hotel keys – one for your "companion" – could also help stave off unwanted intrusions.

Travelers flying out of Lambert-St. Louis International Airport will have a second option to reach the San Francisco Bay area with the addition of Southwest Airlines' new daily nonstop service to Oakland, California. The daily nonstop service begins June 5, as does nonstop service to Cleveland, Ohio and Portland, Oregon. Oakland is a new destination for St. Louis. In the past few months, Lambert added seven new destinations – a daily nonstop route to Orange County, California; two nonstop flights daily to Little Rock, Arkansas; daily nonstop service to Pittsburg, Pennsylvania, which began in March; and two daily nonstop flights each to Des Moines, Iowa and Wichita, Kansas, which both debuted in April. With the addition of the flights to Oakland, Southwest Airlines will serve 43 destinations out of Lambert with 103 daily departures. Lambert is the 31st busiest airport in the U.S. according to the Airports Council International-North America.

St. Louis passengers might want to allow a little extra time to enjoy a glass of wine and a tasty snack before their flight. Vino Volo recently opened a location at Lambert-St. Louis in Terminal 2 near Gate E18. It's the first in Missouri for the chain, which owns and operates 38 locations at 27 airports across North America. According to a release from Lambert, Vino Volo (derived from "wine flight" in Italian) combines a "cozy wine lounge, restaurant, tasting bar and boutique wine shop under one roof," allowing guests to taste hand-selected wines from around the world by the glass, in tasting flights or by the bottle. The food menu offers small plates to pair with wines, such as smoked salmon rolls and a brie and prosciutto sandwich. Vino Volo has won 32 Airport Revenue News awards, including the "Food Operator with the Highest Regard for Customer Service" nine years in a row.

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Osage Beach welcomes summer with a celebration

By Nancy Zoellner-Hogland

If your ideal walk down memory lane finds you strutting to "Staying Alive," "Girls Just Want to Have Fun" or "Wake Me Up Before You Go-Go," you won't want to miss this year's Welcome to Summer kickoff sponsored by the city of Osage Beach.

Scheduled to kick off at 6 p.m. Saturday June 18 at the Osage Beach City Park off Hatchery Road, the outdoor event will feature a free concert at 7 p.m. with music provided by Pearl Nation, which plays music from the 70s, 80s, 90s and today. The Top 40 band was recently named the best cover band in Springfield, Missouri. The concert will be followed by a free fireworks show co-sponsored by Central Bank of Lake of the Ozarks.

Mike Welty, assistant city administrator for Osage Beach, said the same company that handled the fireworks last year will be shooting them off again this year.

"We had so many people tell us it was one of the best shows

they had ever seen so we wanted to make sure they came back. Although it won't be choreographed, we'll also have music playing during the fireworks this year," he said.

The park concession stand will open at 6 p.m. and will be selling burgers, hot dogs, sodas, beer on tap, candy and glow-in-the-dark bracelets, which will be sold for 50 cents each. In addition,

a separate vendor will be selling kettle corn and a variety of frozen treats. This year, misters will be set up in case temperatures are high and a first aid tent will be set up by Lake Re-

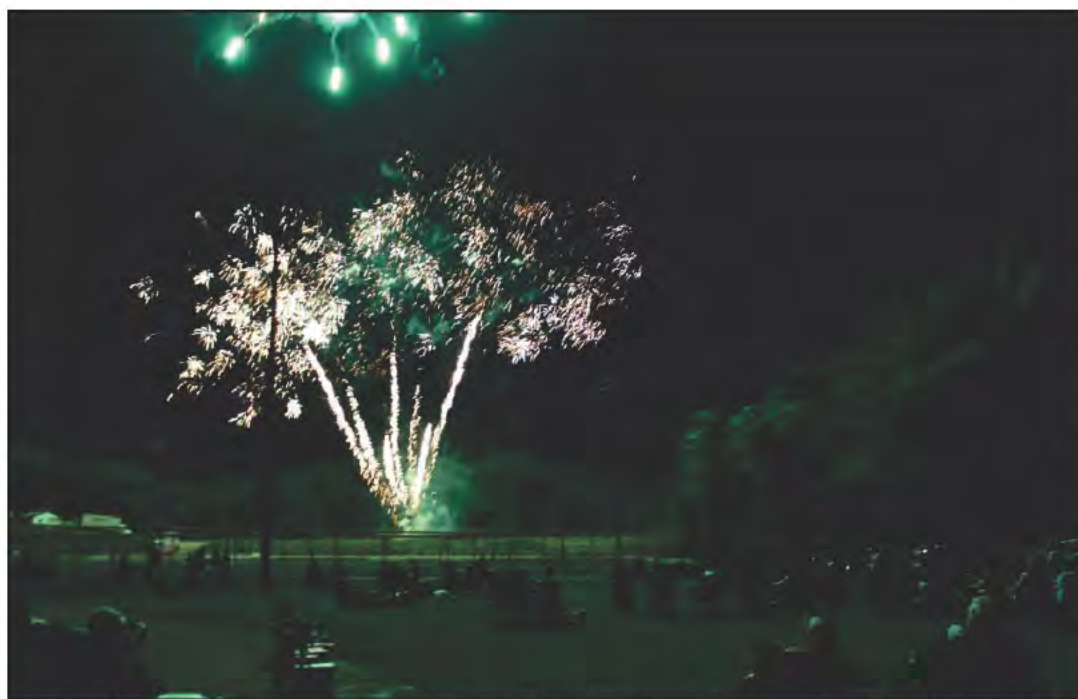
gional Health System.

Some parking will be allowed in certain areas of the park. However, Welty said once those areas are filled, everyone will have to ride in and out on free shuttle busses that will load at the Osage Beach Premium Outlets mall. Signs will direct participants to the parking and shuttle pick-up areas.

"The mall has kind-of come on board as a partner with us by letting us use their lots when we need them. It's been great because it's so close," Welty said. "We've rented two nice, air conditioned busses that will run continually back and forth from the mall so wait time will be minimal and the ride will be very short."

Although about 100 chairs will be available and seating is available on the baseball bleachers, Welty suggested that everyone bring blankets or lawn chairs to sit on.

"We had around 500 to 600 attendees last year but with all the positive feedback we got *continues on Page 24*



Guests to the celebration will once again be treated to a free fireworks show. Bring lawn chairs and blankets. Photo provided.



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Signs point the way to Four Seasons, finally

By Nancy Zoellner-Hogland

Those spending Memorial Day weekend in the Village of Four Seasons should have had an easier time finding their way. The day before the holiday weekend kicked off, the Missouri Department of Transportation (MoDOT) installed four green and white signs informing motorists of where they needed to turn to get to the Village. All four signs are located at the interchange of State Route 242 and US 54. There are two signs on US 54 and two signs on the two exit ramps.

The push for the signs started more than a year ago when now retired Village Administrator Tom Laird brought the idea up to the board. He contacted MoDOT with concerns that people were having a difficult time locating the Village because of the lack of signage.

Village Attorney Todd Miller took on the challenge and, in addition to contacting Sen. Mike Kehoe and State Rep. Rocky Miller, he began a letter-writing campaign.

In the meantime, the Vil-

lage was told the highway signs couldn't be installed unless the Village also posted signs on Horseshoe Bend Parkway telling motorists when they were entering and exiting the Village limits. Although signs already were in place, the Village ordered new signs designating city limits.

Last fall, MoDOT finally agreed to the Village's proposal but the signs weren't free. However, the Horseshoe Bend Special Road District, the Lodge of Four Seasons and the Four Seasons Property Owners Association agreed to evenly split the \$5,700 cost with the Village. The fee includes 10 years of maintenance. According to the agreement with MoDOT, they will "maintain any knock-downs or damage to the signs for a period of 10 years. After that 10-year period is up, MoDOT will have a renewal fee to have the signs remain, or the signs will be taken down if the contract is not renewed. The exact renewal price is not determined until that time, but it will be lesser than the original cost of the signing."



Directional signs to the Village of Four Seasons were installed in late May.

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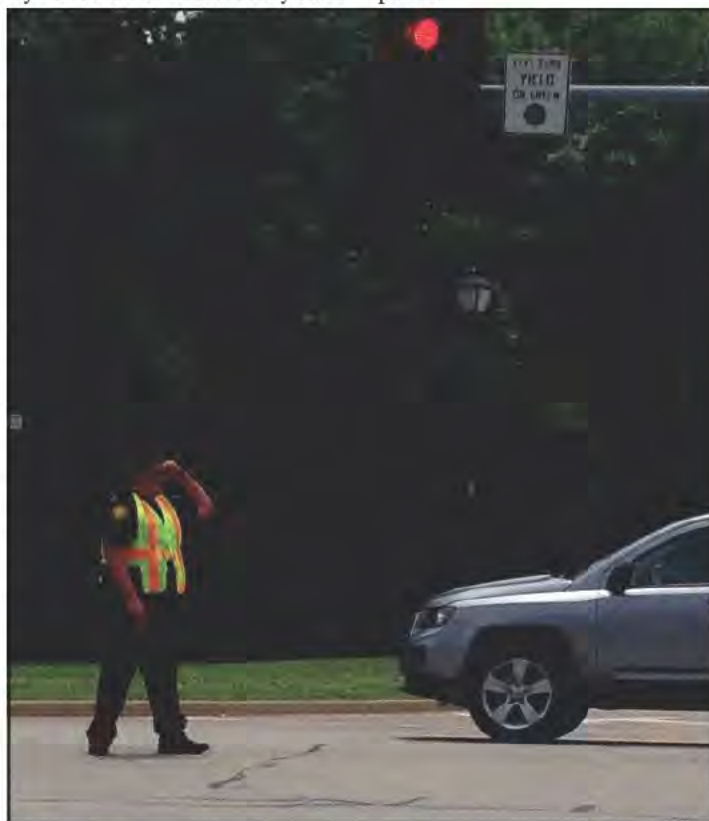
2015 LAKE AREA CHAMBER SMALL BUSINESS OF THE YEAR

Saving the Day on Horseshoe Bend

Sgt. Jimmy Elkin and Deputy Greg Wickham (pictured) with the Camden County Sheriff's Office kept this year's Memorial Day traffic flowing smoothly on Horseshoe Bend. In the past, vehicles have been backed up for more than 5 miles and 30 minutes waiting to leave the Bend on the last day of the three-day holiday. Sgt. Elkin said he arrived at the intersection of Horseshoe Bend Parkway and Duckhead Road at 10 a.m., changed the signal from its regular cycle to flashing yellow on the Parkway and red on Duckhead, and went to work. It did the trick. A check with several people who left the Bend at different times of the day found that no one experienced delays of more than a couple minutes and Sgt. Elkin said nearly everyone that drove past was smiling and waving. The same probably couldn't be said for those heading home through Jefferson City, where the westbound Missouri River Bridge has been closed for maintenance. Traffic from both directions is now sharing the eastbound bridge. On Monday

afternoon, the Missouri Department of Transportation issued a traffic alert, advising motorists to try an alternate route if they were

planning on taking eastbound Highway 54 through Jefferson City. Nancy Zoellner-Hogland photo.



A Matter of Trust

with Trenny Garrett,
Central Trust Company

A Roadmap through Your Estate Plan

Planning your estate takes a considerable amount of time and effort. First, you must inventory what you own and decide how to divide your assets among your loved ones. Then you meet with your advisers—attorney, accountant, trust officer, insurance agent—to formalize your plans.

Because you are conscientious, you review your estate plan regularly, keeping up with changes in family circumstances, your personal finances and the tax laws. When it becomes necessary, you revise your plans. Everything dotted to the "i" and crossed to the "t." Or so you believe.

But despite your clear intentions and your careful planning, your family could still wind up spending a great deal of time and money trying to see that your wishes are carried out—unless you take two simple, but very important, steps.

The first step is to provide for the safekeeping of your estate planning documents.

Should you keep the originals of your will, trust, durable power of attorney at home? Put them your safe deposit box? What about your attorney's office? While all of these are options, each come with different risks that could create a hassle for accessing your will after your death.

If you name a trust institution to serve as an executor or trustee, you can deposit the original copy with the institution, keeping signed copies with your attorney and in your personal records for future reference.

The second step is to create a document locator.

This detailed list that gives your family access to all the information they will need to see that your estate plan is carried out. The locator should include the names, addresses and phone numbers of all the important financial players in your life. Also, be sure to specify the location of your estate planning



Trenny Garrett, J.D., CTFA

and other important documents (tax returns, Social Security information, business agreements, estate deeds). It's also a good idea to note where your safe deposit box is and who has access to it. Provide an inventory of its contents.

Think of this document as a road map that will guide your family or executor through your final plans and wishes. It is important to be as thorough and detailed as possible.

Be sure that you have made multiple copies of your document locator. A copy should be given to your executor and appropriate family members. You may want to keep one in your safe deposit box as well.

Finally, remember to update the document locator once a year to ensure its accuracy. If you haven't started the process, Central Trust Company offers a document that is a great tool for getting the process started.

Trenny Garrett is senior vice president at Central Trust's Lake of the Ozarks location. You can contact her at 573-302-2474, or visit central-trust.net.

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Lake Ozark looking for help in organizing celebration

By Nancy Zoellner-Hogland

This year, the city of Lake Ozark turns 50.

Mayor Johnnie Franzekos and his wife Courtney said they felt that was worthy of celebration so they started putting some ideas together on how they could draw the community in to help make merry.

They took some of their ideas

to the Bagnell Dam Strip Association, who got on board with the project. However, Courtney said they're limited on what they can do because they need more volunteers.

"Right now, we're going to keep it small because all the business owners on the Strip are already busy just running their shops. But if we had some more people join us, we might be able to do more," she said.

The 50th birthday party is

scheduled for August 12 and 13, with the majority of the activities taking place on the evening of the 12th, the same night as the monthly Hot Summer Nights event. Showcasing classic cars, trucks and motorcycles, the event has become the largest family oriented cruise in, in Missouri – and maybe even the Midwest.

Courtney said that since the city officially became a fourth-class city in 1966, they decided



the theme for the celebration should be the 60s. Each business owner on the Strip is being asked to sell one item at its 1960s price that weekend and everyone – visitors included – is encouraged to dress in their favorite hippy outfit. Music from the 60s will be broadcast up and down the Strip throughout the evening.

In addition, on Saturday, August 13, the city is going to be burying a time capsule at city hall. The committee is still in the process of selecting all the items to be included but they know they plan to tuck in photos of city officials and staff including the police department and public works crew.

"Our group meets at 2 p.m. the third Thursday of every month at Old Time Photo on the Strip. Anyone that would

like to join us is more than welcome. Maybe there's someone out there who has some ideas of things we could do – maybe the city where they used to live held a similar celebration and they could give us some tips. We're open to any and all suggestions! And if they can't help with this event but they still want to get involved, maybe they'd like to help with our Halloween celebration. We're trying to grow that to make it more of a weekend-long event instead of just a couple hours of games and candy for the kids," Courtney said.

For more information, call Lake Ozark City Hall at 573-365-5378 and leave a name and number. A member of the committee will return the call or email Courtney at cocomo52@live.

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Local schools, state respond to Obama's directive on transgender students

By Nancy Zoellner-Hogland

Lieutenant Governor Peter Kinder has written a letter to President Obama asking him to rescind the recent guidelines issued by the Departments of Education and Justice on how public schools, including those in Missouri, should handle transgender students if they hope to continue receiving federal money.

The "Dear Colleague Letter on Transgender Students," directs public schools to allow transgender students to use bathrooms matching their gender identity, which "may be different from or the same as a person's sex assigned at birth," in order to ensure that "transgender students enjoy a supportive and nondiscriminatory school environment." Included in the directive is a statement that although those transgender students cannot be required to use individual-user facilities if other students are not also required to use them, students

who are uncomfortable changing in the locker room with a transgender student can be directed to the individual-user facilities.

The "Dear Colleague" letter also states that "when a student or the student's parent or guardian, as appropriate, notifies the school administration that the student will assert a gender identity that differs from previous representations or records, the school will begin treating the student consistent with the student's gender identity. Under Title IX, there is no medical diagnosis or treatment requirement that students must meet as a prerequisite to being treated consistent with their gender identity."

Kinder said the directive, written by Catherine Lhmon, assistant secretary for Civil Rights at the U.S. Department of Education, and Vanita Gupta, principal deputy assistant attorney general for Civil Rights at the U.S. Department of Justice,

directly violates the Constitution.

His letter reads:

Dear President Obama,

I am writing to express my total opposition to the "Dear Colleague" letter of May 13, issued by your appointed leaders at the Department of Education and the Department of Justice, dictating how public schools must run their facilities and programs to accommodate students who claim transgender status.

The letter and its demands are an unconstitutional abuse of authority by your executive branch. It is a blatant attempt to change established law, which is a function reserved for the legislative branch by the Constitution. By threatening local school districts with the loss of federal funding, your administration is seizing local control from public schools while threatening the privacy rights of Missouri students. Further, the demands set forth in the let-

ter directly violate the Constitution's 10th Amendment, which states that those powers not delegated to the federal government are reserved to the states, respectively, or to the people.

The Dear Colleague letter goes against the majority of federal and state court decisions on this issue, as well as the clear text of Title IX and its regulations, all of which allow school districts to address these delicate issues as they see fit, when and if they arise. The letter puts Missouri public schools in the unjust position of having to choose between either doing what they know is best for their particular student population or receiving federal funding. School districts that feel forced to follow the letter's decree in order to continue to receive funding will undoubtedly open themselves up to huge liabilities and potential lawsuits for violating students' privacy rights and undermining parental authority rights.

Missouri schools must not be forced to comply with this extraconstitutional decree and the practical implications it would have on their operations and on their students. Please have the "Dear Colleague" letter of May 13 rescinded immediately. Its demands amount to a serious, unconstitutional infringement on the liberties and lives of the people of Missouri.

Sincerely,

Peter D. Kinder

Lieutenant Governor of Missouri

In the meantime, superintendents of both the School of the Osage and the Camdenton R-III school districts are taking a wait-and-see attitude.

Camdenton Superintendent Tim Hadfield said his district does not have a policy to deal strictly with transgender students but does have a policy designed to protect all students from harassment and discrimination. He said the district was reviewing the directive from the Department of Education and Justice.

Osage Superintendent Dr. Brent Depee said although Osage currently is not working

continues on page 19

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Affordable housing is key to economic development

By Nancy Zoellner-Hogland

More than 8,000 people – or 34 percent of the total workforce in the tri-county area – live outside the area where they work. At the same time, nearly 46 percent of those who reside in the tri-county area don't work in the same community where they live.

That's according to the recently released inflow-outflow analysis contained in a housing study of the Lake of the Ozarks region. The study was commissioned by the Lake of the Ozarks Regional Economic Development Council (LOREDC) and is being conducted by RDG Planning and Design of Omaha. Roger Corbin, city planner for Sunrise Beach and a member of the LOREDC Housing Study Steering Committee, is heading up the project.

Corbin, who is also the Census director for Camden County, said the analysis examined both the number of people who work permanent jobs – not temporary or summer positions – in Camden, Miller and Morgan counties, but who live outside the area, as well as the number

of people who reside in those communities but work elsewhere. Much of the information used in the analysis was gathered from the U.S. Census and American Community Survey (ACS), the Missouri Department of Economic Development and from statistics provided by the Central Region Workforce Investment Board, he said.

"We all see the headlights coming in and going out of the Lake every morning and every evening – people leaving and people coming in. We wanted to know the connection between jobs and housing. If communities have an idea of the number of people that are coming into the Lake to work, that would give them an idea of how many new residents that they could expect to accommodate if they had new or suitable housing. Then they could actually set goals," he said. "We've got to get more people who are working here, to live here. However, to do that, we need affordable housing."

He said that "affordable" range is \$135,000 to \$170,000, however, few homes were avail-

able at that price point and few rentals that were available could be classified as "affordable."

"You can go almost anywhere in the Lake, pick up a newspaper and if there's a decent place advertised for rent, it's probably already gone by the time you call them," he said, adding that the whole retail structure of the Lake area is built on the demand provided by the people who live here year round and the people who visit during the summer. "When we start seeing more people living here on a fulltime basis, we'll see a surge in expansion. Grocery stores are a prime example. The more people you have living in your community, the more people that will be shopping at that grocery store. The more people that shop there, the more employees that store will need to hire – especially if they need to expand to serve a growing population. A growing population of workers will help attract better-paying industries and jobs. Simply put – a lot of your economic growth is directly determined by the availability of housing."

The initial phases of the

study, funded by a \$10,000 contribution from LOREDC and \$30,000 in donations from a variety of housing-related businesses and organizations as well as municipalities around the region, included public hearings, meetings with builders, developers, realtors and those in the lending industry as well as an online survey designed to gather feedback from the public. Survey takers were asked to identify what they felt were the greatest housing needs in their communities. Corbin said 405 people responded "from zip codes all over the place. We even had some that we think were winter snowbirds because they responded from places like Florida."

Approximately 90 percent of respondents believed there is a great need for small, two and three-bedroom houses. The public hearings and meetings netted the same results.

The next step of the study will be to compile an inventory of vacant lots throughout the Lake area, noting which already have infrastructure and proper zoning and have been platted.

"One thing that's important to remember is that when the recession hit, a huge number of building projects that were underway were just shut down. There are projects all over the Lake that are already platted and ready to go. Ideally, you'd want infrastructure there but if they're platted, that's step one," he said.

Corbin said they'll also be compiling tables to show housing needs for the future based on expected population growth. The study will wrap up later this summer with executive summary recommendations that will be presented to segments of the economy on how to strengthen the housing market at the Lake.

"Many communities want to first go after commercial development, believing that will bring more residents to an area. However, cities can't expand commercial until they have more people living in the area," he said. "When we start seeing more housing, we'll start seeing more commercial expansion."

According to the Missouri Department of Economic

continues on Page 21

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Gov. Nixon seeks to reestablish trade with Cuba

Gov. Jay Nixon was scheduled to lead a delegation of Missourians representing agriculture, business, education and government on a trade mission to Cuba from May 29 to June 1. With the recent progress toward normalization of relations between the United States and Cuba, the trade mission, scheduled to take place after this issue of the "Lake of the Ozarks Business Journal" went to press, planned to focus on growing Missouri exports to the island nation of 11 million, especially agricultural products.

The delegation was to include First Lady Georganne Nixon, Missouri Department of Agriculture Director Richard Fordyce and Missouri Department of Economic Development Director Mike Downing. Other members of the trade delegation were to include Dr. Carlos Vargas, President of Southeast Missouri State University; Gary Wheeler, of the Missouri Soybean Association; Silvia Hollis, of Mid-Continent Aircraft, Hayti; Thorstein Holt, of Holtec Gas Systems, Chesterfield; Brady Moses, of SatCommX,

Lampe; Jeffrey Fort, of MOM Brands Sales, St. Louis; and several representatives of Martin Rice, of Bernie.

"The growth of Missouri exports has gone hand in hand with our revitalized economy," Gov. Nixon said. "Cuba represents a market of 11 million consumers that has been largely untouched by U.S. exports for more than 55 years. Missouri is moving forward to take advantage of this opportunity, particularly when it comes to rice, one of the staples of the Cuban diet."

Cuba formerly was a significant export destination for Missouri-grown rice. Missouri produces a high-quality, long-grain rice that has proven to be a high-value crop for farmers in the southeast part of the state, the Governor said, and increasing rice exports would be another boost for the regional and state economies.

As part of the focus on Missouri exports, Gov. Nixon planned to visit the new deep-water port at Mariel, Cuba, which has expanded capacity to receive large cargo ships. Missouri products, particularly

grain, often are transported down the Mississippi River by barge to the Gulf of Mexico and then to overseas markets by sea-going cargo ships. As part of his trade mission to the Republic of Panama in March, the Governor went to the newly expanded Panama Canal, a major transportation route for U.S. grain exports.

In addition to meeting with Cuban government officials in Havana, Gov. Nixon planned to be briefed by Deputy Chief of Mission Scott Hamilton and other high-ranking officials at the U.S. Embassy on progress toward facilitating and increasing trade between the U.S. and Cuba. He was also scheduled to address an entrepreneurial forum coordinated by the Cuban Chamber of Commerce and the Ministry of Trade and Investment, which was to include Cuban companies and members of the Missouri delegation.

Travel costs for the Governor and First Lady were to be covered by the Hawthorn Foundation, a nonprofit organization dedicated to promoting economic growth in Missouri; state

taxpayer funds will not be used.

Gov. Nixon has made creating opportunities for Missouri businesses to sell their products around the globe and promoting Missouri as an ideal location for investment by foreign companies a top economic development priority for his administration. The Governor has led successful trade missions to China (October 2011); Brazil (April 2012); the Republic of China (Taiwan) and the Republic of Korea (March 2013); Western Europe (June 2013, March 2015 and June 2015); Canada (March 2014 and August 2015); Columbia and Peru (February 2016); Panama (March 2016); and Israel (March 2016).

In March 2015, Mrs. Nixon represented the State of Missouri in leading a trade mission to Cuba with members of the U.S. Agriculture Coalition for Cuba (USACC), including 95 current and former government officials, industry representatives, and agriculture leaders including two former U.S. Secretaries of Agriculture. It was the first official trade mission from the United States after President Obama announced the decision to normalize diplomatic relations with Cuba in December 2014. The Governor was unable to travel on that trade mission because of the funeral of State Auditor Thomas Schweich.



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Doing business globally

Submitted by Bruce Mitchell,
Lake of the Ozarks SCORE

Thousands of small businesses, which account for 99.7 percent of all employers (according to 2011 U.S. Census data) in the United States, export products and services to other countries. According to the U.S. Trade Commission, in

In fact, they accounted for 33 percent of goods exports.

As the internet and social media continue to bolster our ability to collaborate with others across the globe, it's not a stretch to predict more small businesses will embrace the opportunities to reach customers beyond the U.S.

Small businesses have opportunities to grow and thrive in a large, diverse global market. According to the Export.gov website*, 96 percent of consumers and two-thirds of the world's purchasing power comes from outside of the United States. Doing business internationally offers advantages operationally and competitively via the potential to increase revenue and gain some protection from fluctuations in domestic markets.

That doesn't mean doing business globally is easy, though. Entering markets in other nations requires attention to details you may not have had to concern yourself with before.

In addition to its many opportunities, doing business overseas poses some risks and obstacles.

- Issues in getting paid
- Protection of Intellectual Property Rights (IPR)
- Corporate income tax in certain countries (Some charge extra taxes upon receiving goods.)
- Lofty shipping costs and unreliable postal services in other countries
- Trust issues with the partners or agents you're working with
- Cultural expectations when conducting business
- Rules, restrictions, and license requirements of destination countries when shipping products
- Language barriers (e.g., in marketing materials, avoiding words and terms that may be unfamiliar or inappropriate for other cultures)

According to SCORE mentor Jin Han who has over 20 years of global consulting experience, "If you're interested in

going global, be sure to understand the local culture, and be sure to account for extra costs, be it in the form of tax, tariff, delivery costs and other costs."

For additional insight about doing business globally, you can tap these resources that specialize in providing information and programs in support of international trade:

•SBA's Office of International Trade – This office works with other federal agencies and public and private groups to encourage export opportunities for small businesses.

•U.S. State Department's Direct Line to American Business program – This program gives small businesses direct access to U.S. Ambassadors, mission teams, and foreign government officials to explore market opportunities in their respective countries. The State Department also provides the Business Information Database System (BIDS), a portal to help U.S. businesses learn about international projects that may offer commercial opportunities.

•U.S. Commercial Service's Gold Key Matching Service – This service can help small

businesses find potential overseas business partners, agents, distributors, and sales representatives.

•Export.gov's links to information about doing business in specific countries – These links offer insight and data about various countries' cultures, business climates, market research, service providers, trade events, and other information. The breadth of information available varies from country to country.

"Doing business globally can be immensely rewarding, both financially and culturally," said Han. "However, there is also an added learning curve in order to reap the benefits, so be sure to perform due diligence, and seek advice where possible."

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.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441.



2012, small and mid-size businesses comprised nearly 98 percent of U.S. companies in the international trade arena.

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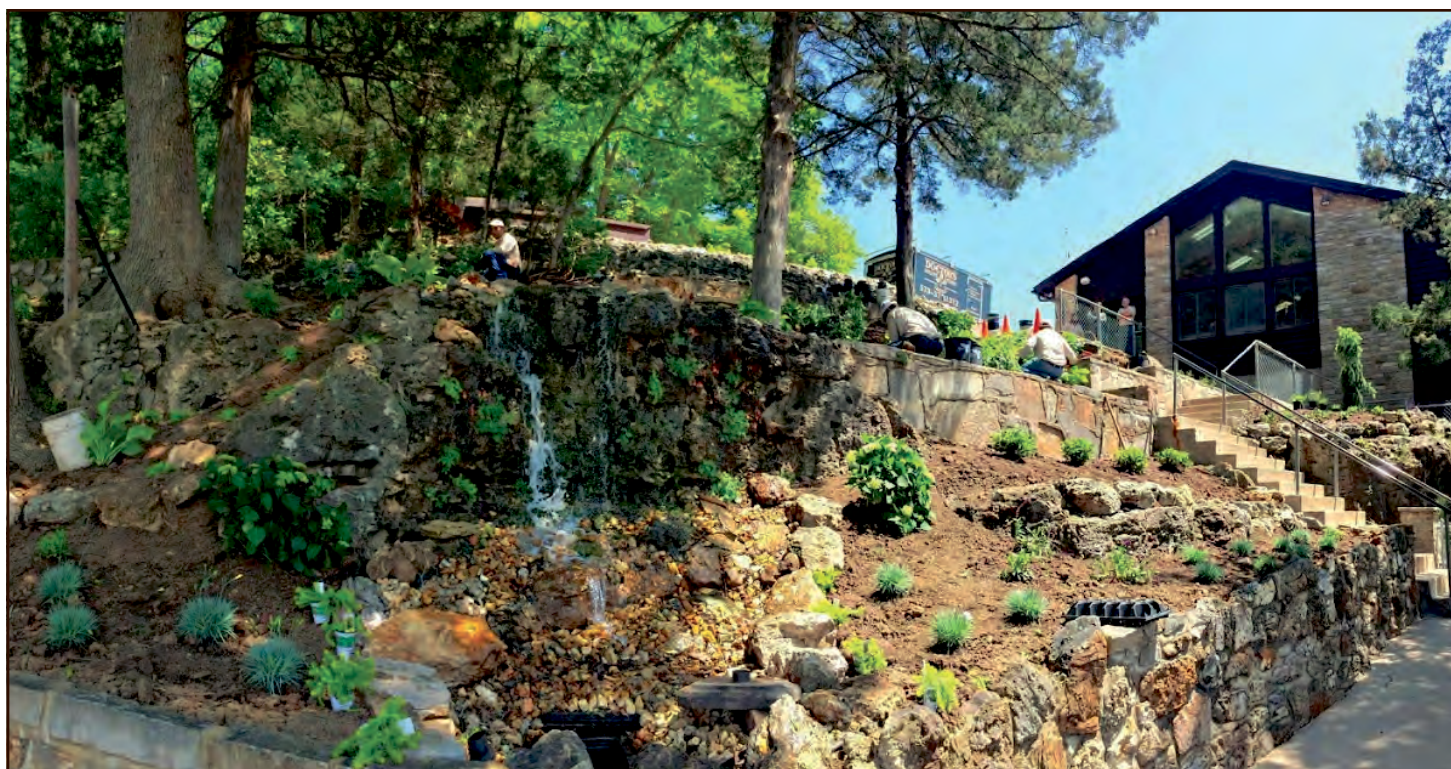
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Bridal Cave and Thunder Mountain Park received a TripAdvisor Certificate of Excellence for 2016. Now in its sixth year, the achievement celebrates hospitality businesses that have earned great traveler reviews on TripAdvisor over the past year. Certificate of Excellence recipients include accommodations, eateries and attractions located all over the world that have continually delivered a quality customer experience.

General Manager Steve Thompson he and his employees were honored to receive this recognition again for the third year in a row.

"This recognition would not be possible if it were not for the hard work of the entire park staff. Every day we strive to be one of the best natural attractions in the country. We are humbled by and grateful for everyone who took the time to rate our family attraction," he said.

"With the Certificate of Excellence, TripAdvisor honors hospitality businesses that have consistently received strong praise and ratings from travel-



ers," said Heather Leisman, vice president of Industry Marketing, TripAdvisor. "This recognition helps travelers identify and book properties that regularly deliver great service. TripAdvisor

is proud to play this integral role in helping travelers feel more confident in their booking decisions."

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tity and submission time of reviews by travelers on TripAdvisor over a 12-month period. To qualify, a business must maintain an overall TripAdvisor bubble rating of at least four out of

five, have a minimum number of reviews and must have been listed on TripAdvisor for at least 12 months.

Photo from:
bridalcave.blogspot.com

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

BY- GONE ATTRACTIONS AT THE LAKE

Since the spring of 1931, there have been a multitude of tourist attractions at the Lake. The Lake itself has been and still is the major attraction offering swimming, boating, fishing, and other water-based entertainment opportunities. There have also been many land-based attractions such as shopping malls, restaurants, show caves and

novelty shops, some of which are now gone or are no longer recognizable due to updating. Some of the attractions were short-lived while others survived for a decade or more through adaptations made by their creators. Miniature golf courses and go-kart tracks have come and gone but are still very much alive at the Lake. Today's courses and tracks are much more elaborate in layout and design.

In this new series for Glimpses of the Lake's Past we will visit by-gone attractions that many lake residents and weekenders were familiar with from the 1950s to the 1980s and we begin with GOLD NUGGET JUNCTION, which grew up along Highway 54 at the west end of Osage Beach in 1974. It survived there until 1981 and stood across the highway from the old Country Shindig Theater that now houses Harley

Motorcycles. The 1970s were the era of the theme parks when the Lake area sprouted elaborate entertainment compounds such as Frontier City, African Lion Safari and Fun City USA and much ballyhooed but less grandiose attractions like Aquarama and the Missouri Aquarium.

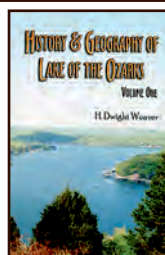
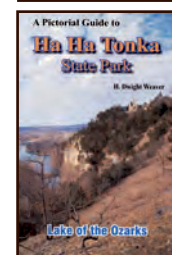
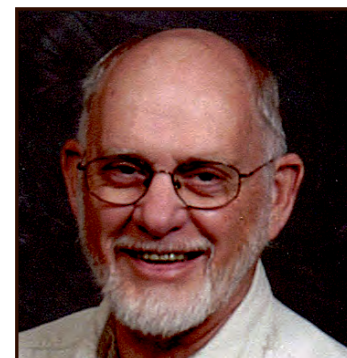
Gold Nugget Junction was an authentic frontier town of the 1890s featuring a country music show, can-can dancers, train rides with holdup men, reenactments of famous western gun fights, barn yard petting animals, a blacksmith shop, a ghost town, kill and cure doctor's office, emporium, trail rides, saloon shows, old timers museum, stage coach rides and more. Photograph from a vintage brochure published by Gold Nugget Junction. ■

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

The author's latest book on Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Weaver's

book "A Pictorial Guide to Ha Ha Tonka State Park" contains more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.

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



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Plan

continues from Page 1
Beach. That first phase contains a \$25 million state-of-the-art retirement facility that will include 401 senior living units - an 80-unit skilled nursing facility, 90 assisted living units and independent living units. The developer said he anticipates a fall 2017 opening of the facility.

Behind the scenes work continues on the 250-room hotel and public event space project planned for a 37-acre tract near the intersection of KK and Business 54 in Camden County. In December, the Camden

County unanimously approved developer Dan Foster's request to establish a Community Improvement District (CID). The developer is now working with 26th Judicial Circuit Court and the Missouri Department of Transportation to form a Transportation Development District (TDD). TDDs are allowed by Missouri law to construct such things as roads, parking areas and hiking and biking trails.

In May, the city of Camden reported a 235.79-percent increase in construction valuation compared to the previous year. The city is taking a proactive approach to dealing with the growth by looking at several

different projects including developing a future land use map and compatibility matrix for land-use decisions, developing a community center with recreational features, extending the airport runway to allow bigger aircraft, conducting a feasibility study for water and sewer on East U. S 54, improving technical infrastructure telecommunications, improving the visitor experience and developing strategies to address water and sewer repairs, add affordable workforce housing and add rental housing for all income levels.

Directive

continued from page 10
with families regarding a transgender student and issued the following statement:

"The mission of the School of the Osage School District is to equip all learners to meet their maximum potential for a lifetime of success. Under SOTO Board of Education policies,

particularly, policy AC, students and staff members are protected from harassment of any kind. All students, including transgender students, fall under this policy and are therefore protected."

A survey of Lake-area retailers with public restrooms found that none had adopted an "official" bathroom policy or were willing to be quoted. Walmart, one of the Lake's largest employer, did not respond to questions

submitted to its corporate media department. Some smaller businesses said it hadn't been an issue because they have one unmarked "gender-neutral" bathroom. Another business owner said he felt it wasn't his business to dictate who could use which bathroom. Another said, "We have a boys' bathroom and we have a girls' bathroom. That's my policy."

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"Insurance Talk"

Small Business Insurance

Small businesses make up a large portion of our economy and are the major employers of workers in this country. Because of the influence in our local communities, small businesses also need insurance to keep their companies protected from potential risks that could prove financially damaging. Small business owners run busy schedules so they need to quickly understand their business insurance options in order to make the right choices for their unique needs.



Jeff Bethurem

Business Owners Policy (BOP)

The majority of small businesses do not have a high risk of catastrophic claims or lawsuits so their needs can be met with a business owner's policy or BOP. This coverage features two of the most important policies-commercial general liability, and property insurance. General liability protects companies from property damage and bodily injury claims while the property insurance protects against assets such as building, furniture, equipment and inventory. Many carriers also add in business income insurance, which covers loss of income and business expense when a company must temporarily close for repairs because of covered property damage.

Professional Liability Insurance

Some small business owners need professional liability insurance protection also known as errors & omissions insurance (E&O). Depending on the profession, coverage is available in \$1 million increments to provide protection from mistakes or faulty service. In the medical field, professional liability is known as medical malpractice. Professionals such as accountants, insurance agents, real estate brokers, and financial service representatives use E&O insurance for protection against bad advice, mistakes and errors that could harm a client financially.

Excess Liability Insurance

Excess liability or umbrella policies provide additional insurance over and above the policy limits of a business owner's policy. This extra safety net of coverage is available in \$1 million increments, and is most likely needed by companies in higher risk industries or companies with

significant assets to protect.

Cyber Liability Coverage

For many startups and small businesses, Cyber Liability Insurance is available both as a stand-alone policy and as an add-on to a business owner's policy. The two major types of Cyber Liability Insurance are first-party coverage and third-party defense and liability coverage. First-party coverage offers financial compensation to help you address immediate customer and business needs, such as those that result when your in-house IT network goes down.

Third-party coverage protects you in the event of a lawsuit brought by a customer or partner for a data breach that your business's actions or negligence allowed. Depending on your business's specific needs, you may choose either or both types of coverage.

Employee Practices Liability

While workers compensation helps employees with on the job injuries, employment practices liability is actually a coverage that protects the employer. When an employee alleges wrongful termination, discrimination, harassment or even a breach of contract, employment practices coverage will pay the legal defense fees for the business owner, officers, managers and employees.

These are just a few of the options available to small businesses, insurance does not have to be complicated, but it should be comprehensive and thorough to protect your investment, and future.

Jeff Bethurem, RWCS, is a licensed insurance agent at Golden Rule Insurance. To learn more about insurance for your business, contact him at 573-348-1731 or jeff@goldenruleinsurance.com.

Affordable housing

continued from Page 12
Development, one of the biggest considerations business owners have in site selection or deciding whether or not to expand is if they will be able to attract and then retain quality, knowledgeable workers.

Study Results

To get a better look at the impact of the 2008/2009 recession on housing, the study compared three sets of numbers – statistics from 2005, before the recession hit; statistics from 2010, in the middle of the recession; and statistics from 2014, which reflects post-recession.

The study also showed that:

•In 2005, 7,242 people or 28 percent of those employed in Camden, Miller and Morgan counties, lived outside the area.

•In 2010, 6,767 people or 30

percent of those employed in the tri-county area lived outside the area.

•In 2014, 8,081 people or 34 percent of those employed in Camden, Miller and Morgan counties lived outside the area.

•In 2005, 8,999 people or approximately 33 percent of those living in Camden, Miller and Morgan counties worked outside those counties.

•In 2010, 11,924 people or approximately 40 percent of those living in the tri-county area, worked outside those counties.

•In 2014, 13,317 people or nearly 46 percent of those living in Camden, Miller and Morgan counties were employed outside the tri-county area.

Corbin said the increase in people living at the Lake but working in other areas prob-

ably could be attributed to the recession and resulting crash in the housing market. He said people who were living in the area that lost their jobs probably were unable to sell their homes so they took jobs out of the area and commuted.

The numbers back that up. According to ACS data, in 2005, 18,597 people lived and worked in the area. That number fell to 15,953 in 2010 and in 2014, the number had risen to only 15,966.

However, data also shows that the Lake area job market is recovering, albeit slowly. Data from 2005 showed that 25,839 people were employed in Camden, Miller and Morgan counties that year, whether living here or not. The employment number dropped in 2010 to 22,720. However, in 2014, employment in the tri-county region rose to 24,047.

Lakebusjournal@gmail.com

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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!

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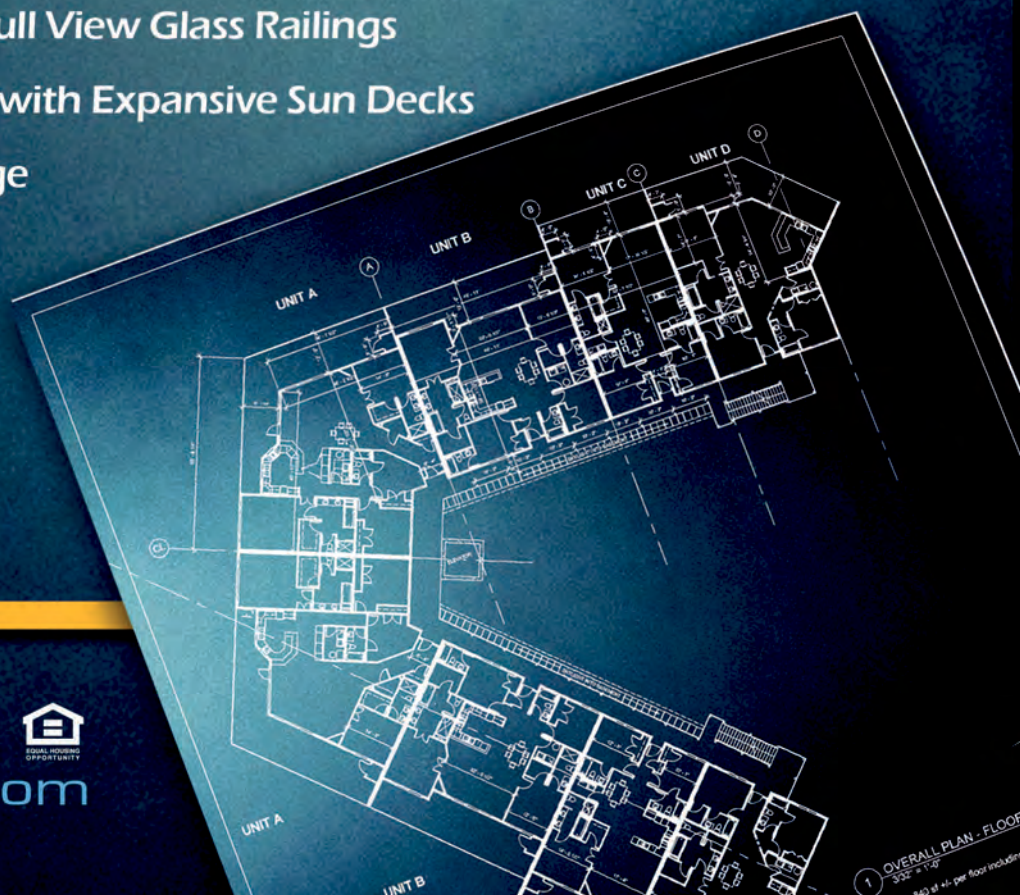
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| request of then Mayor Penny Lyons, the city established the | Citizens Advisory Committee to come up with ideas for im- | proving the economic health of the city and Osage Beach | Parkway west of the Grand Glaize Bridge, in particular. |
|---|---|---|---|

The Welcome Summer is just one of the promotions started up by the city in an attempt to bring more people to Osage Beach. In 2014, at the



Last year, the Travis Gibson band, which plays country music, performed. This year, guests will be treated to Top 40 hits from the 70s, 80s and today.

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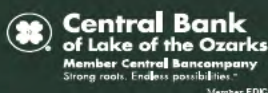
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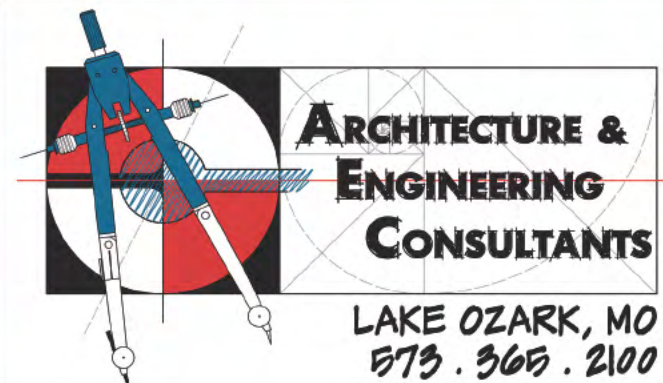
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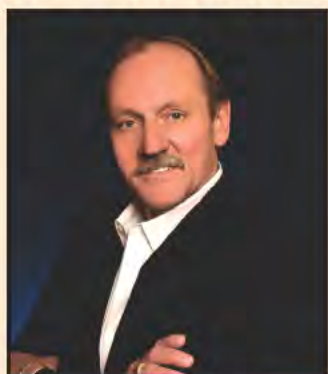


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As the Lake Churns

Pending Home Sales Lift Off in April to Over 10-Year High



Real Estate and Lake News with C. Michael Elliott

Nationally, pending home sales rose for the third consecutive month in April and reached their highest level in over a decade. All major regions saw gains in contract activity last month except for the Midwest, which saw a meager decline.

The Pending Home Sales Index, a forward-looking indicator based on contract signings, hiked up 5.1 percent in April above March and is now 4.6 percent above April 2015. After last month's gain, the index has now increased year-over-year for 20 consecutive months.

Following the housing market's best first quarter of existing-sales since 2007 and a decent increase in April, NAR expects sales this year to climb above earlier estimates and be around 5.41 million, a 3.0 percent boost from 2015. After accelerating to 6.8 percent a year ago, national median existing-home price growth is forecast to slightly moderate to between 4 and 5 percent.

The number of sales at Lake of the Ozarks is holding pretty steady compared to 2015 but we are seeing a continual increase in the average sale prices. Based on the influx of activity I've seen the past 3-4 weeks, I feel the number of sales will gain more ground in 2016 over the next 90 days.

The number of Lakefront Homes sold only increased slightly so far in 2016 with 8 more homes

sold than 2015 however the average sales price has increased 14% in 2016. The average lakefront home sales price in 2016 is \$338,337. Offshore homes sales had a slight increase of just over 1/2 percent from 2015 and the average sales price increased by 5.2%. The average sales price of offshore homes is \$138,313. The number of condominium units sold decreased by 10 sales this year but also saw an increase in the average sales price of 4.6%. The average condo sales price in 2016 is \$160,167.

Sales data obtained from The National Association of Realtors®, and the Lake of the Ozarks Board of Realtors data from January 1 to May 29 of 2015 and 2016.

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 cme@yourlake.com View thousands of lake area listings at www.YourLake.com \$1 million plus homes at www.Lake-Mansions.com You can also view each month's article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLakeChurns.com

Homeless shelter asking for help

The Helping Hands Homeless Shelter has an opportunity for folks to share some love with their homeless neighbors. Throughout the month of June, the shelter is conducting a "One Can Meal Drive."

Cans of soup, stew, spaghetti, chili and gumbo with meat, and/or protein, may be dropped off at the Helping Hands Thrift Store in Camdenton.

The shelter houses children, women and men.

"They are lacking foods with

protein," Helping Hands Homeless Shelter Director Ron Estep said. "Many times someone arrives at the shelter in the middle of the night, hungry. This is a means to give them a complete emergency meal quickly in one bowl."

Scouts, youth groups and clubs are encouraged to make this a group mission to feed their neighbors.

"A man never stands any taller than when he bends down to help a child," said Estep, quoting Abra-

ham Lincoln. "Let's make a difference in someone's life."

The Helping Hands Thrift Store is open 9 a.m. to 4 p.m. on Tuesday, Thursday, Friday and Saturday and is located at 1091 Old South Highway 5 in Camdenton, just before the Camdenton Airport. Donations of lightly used items are welcome. For more information or to volunteer please call Ron Estep at 573-346-3428. Visit them on the web at www.helpinghandsvillage.com.



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Crossword Puzzle

Solution page 26 THEME: FATHER'S DAY

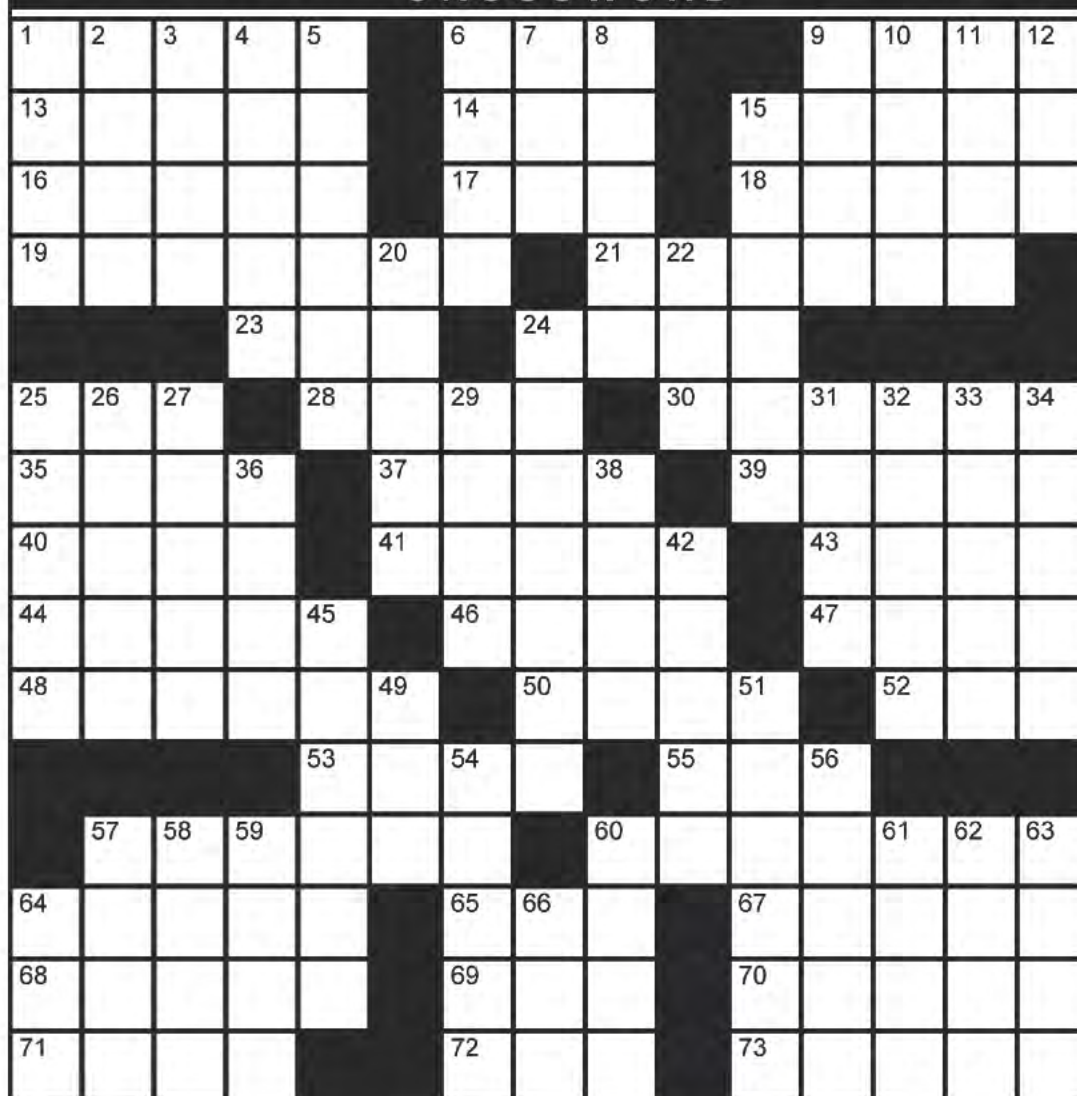
ACROSS

1. Bigwig in the Orient
6. I in T.G.I.F.
9. Brazilian indigenous people
13. In the past
14. Not bright
15. Like a clichéd remark
16. Sandbar
17. Oahu greeting gift
18. Acoustic output
19. *Christopher Robin's father
21. *Little Mermaid's royal father
23. Poor man's caviar
24. Bell sound
25. Buffoon
28. Miami Heat's Dwyane
30. *Prolific TLC father
35. Radar flash
37. Michelin product
39. Third rock from the sun
40. Republic of Ireland
41. Sizeable
43. Facts and figures
44. Sour in taste
46. Chicken of the sea?
47. Like fair share
48. Concerning this
50. Debilitating spray
52. Energy unit
53. Beast's most precious possession
55. *John John's dad didn't wear it at his inauguration
57. *Overprotective father in "Meet the Parents"
60. *Scout and Jem's jurisprudent father
64. Enter user name and password
65. A note to follow soh
67. Animal catcher
68. Flip-flop
69. Draft pick
70. Iron + nickel
71. Command: "At ____!"
72. Outer limit
73. African antelope

DOWN

1. Discovery group
2. Turkish honorific
3. Sonic sound
4. "Believe it or not, I'm walking ____"
5. Loud cow noise
6. Not in action
7. *Wearable gift for dad
8. Inflict a blow
9. Tight like a bow string
10. Backward arrow command
11. Stepping stone to gain?
12. United Nations labor agency
15. Municipal officer in Scotland
20. Poetic "beneath"
22. ____ Koothrappali of "The Big Bang Theory"
24. Fragrant toiletry
25. African sorcery
26. *"You Are Old, Father William" from "____ in Wonderland"
27. One who fires firecrackers, e.g.
29. Soda choice
31. Like a full-fledged Mafia man
32. *King Fergus is Merida's dad in this Pixar flick
33. Weasel's aquatic cousin
34. Edible cannabis substance
36. *Alexandre Dumas to Alexandre Duma, fils
38. Largest volcano in Europe
42. Jet-setter's aqua ride
45. Mind-numbing or wearisome
49. Hemingway's "____ Whom the Bell Tolls"
51. As opposed to "eats out"
54. Type of renewable energy
56. Metallic sounding
57. Capital of Qatar
58. Between the id and super-ego, pl.
59. Not any
60. Attention grabber
61. Vena ____
62. Eurasian mountain range
63. "Will be" in Doris Day song
64. Long Term Evolution
66. *Laila's dad, Muhammad ____

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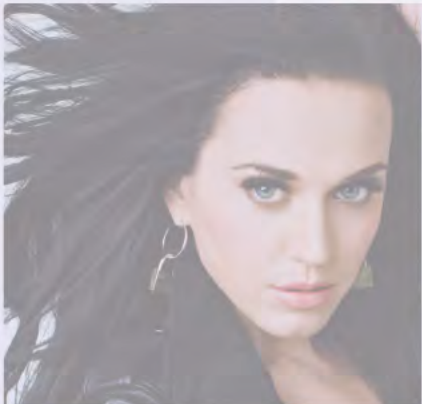
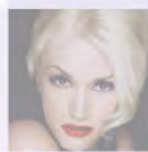
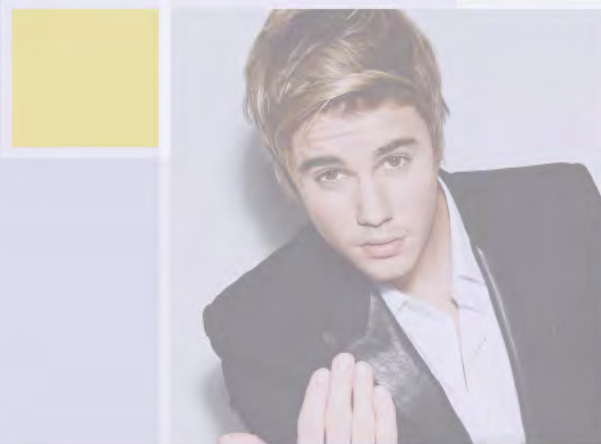
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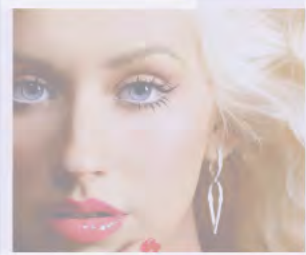
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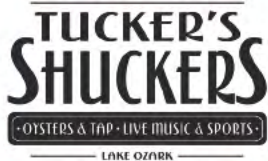
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Managing Rental Property

Boats

The main reason people visit the Lake of the Ozarks is, well, the Lake. When I was a small boy visiting my grandparents who had a home on the water, I would float on an inner tube about a half mile from the dam and wait for the Tom Sawyer and Larry Don to pass by so that I could ride the big waves they created. Later as a teenager my dad and I would go fishing in a small 14 foot Jon boat but I never really thought about the size of the boat.

While those days are long in my past, the Lake is still the main attraction that draws over four million visitors to our area each year. We have a playground that includes 1,150 miles of shoreline (more than the state of California), a surface area of 54,000 acres, is located in four counties and has a main channel that stretches about 92 miles from Bagnell Dam to Truman Dam. In fact our lake was recently recognized as the number one recreational lake in the United States!

Today the boats are a lot bigger than my dad's little Jon boat. And when it comes to vacation rentals, since people are coming to enjoy the lake, many of them are bringing boats and the last time I checked they were not getting any smaller. At one time a 10 x 20 slip would suffice for those bringing their fishing boat or small runabout. Today you almost need a minimum slip size of 12 x 32 to accommodate the majority of boats that guests are bringing.

I get a number of condo owners that either don't have a boat slip with their condo or they are using it for their own boat. Typically 40% of our guests are either bringing a boat or renting one while they are here.



Russell Burdette

That means that if you don't have a slip for guests you are telling 40% of the vacationing public that you don't want them at your condo.

So if you are thinking of purchasing a condo for vacation rentals you need to ensure (beyond the good location and that it is a nice unit) that you get a good sized boat slip with your condo. A 12 x 32 to a 12 x 38 will allow you to accommodate most boats that guests are bringing. Some guests like to keep an eye on their boat, so if you have a choice, try to get a slip that is also visible from your unit.

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



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Building an effective web presence

with Mike Waggett,
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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 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 active 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

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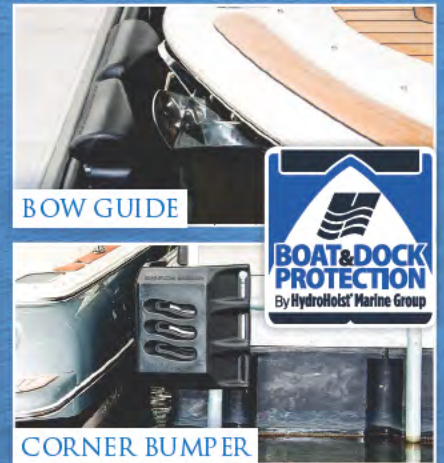
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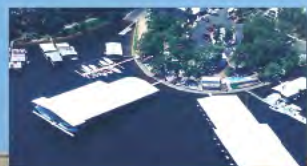
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BAND SCHEDULE

| | | |
|--------|------------|---|
| 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 |
| Thurs. | June 9... | Phat Mike & the Bartenders |
| Fri. | June 10... | Christiana |
| Sat. | June 11... | The Surge |
| Sun. | June 12... | London Strangers |
| Mon. | June 13... | James Clay |
| Wed. | June 15... | 2 johnnies on the Spot |
| Thurs. | June 16... | Big John & the 39th St Band |
| Fri. | June 17... | Phat Mike & the Bartenders |
| Sat. | June 18... | Double D (12:30-4:30)Chubby Carrier (6-10) |
| Sun. | June 19... | Deep Fried Squirrel |
| Mon. | June 20... | Stratman |
| Wed. | June 22... | London Strangers |
| Thurs. | June 23... | MisLedd |
| Fri. | June 24... | Griffin & the Gargoyles |
| Sat. | June 25... | The Sunburns |
| Sun. | June 26... | The Boomchux |
| Mon. | June 27... | James Clay |
| Wed. | June 29... | Tbd |
| Thurs. | June 30... | Phat Mike & the Bartenders |

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| 1996 23' Larson 235 BR w/5.8 Volvo/ DuoProp..... | \$9,900.00 |
| 1997 29' Fountain Fever with 450 hp Mercruiser Bravo I..... | \$34,900.00 |
| 1998 29' Envision 29 Combo w/7.4 Mercruiser/Bravo I..... | \$18,900.00 |
| 1999 22' Glastron 225 w/Volvo 5.0 GL/SX..... | \$9,900.00 |
| 2001 28' Formula 280BR with Volvo 7.4 DP..... | \$38,500.00 |
| 2004 25' Aloha Paradise with Mercury 200 EFI..... | \$19,500.00 |
| 2006 23' Crownline 236 LSR BR w/5.7 Mercruiser/Bravo III..... | \$27,000.00 |
| 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 |
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| 2006 SEA RAY 340 SD - 6.2L - 425 HRS | \$114,900 |
| 1997 FOUNTAIN 35 LIGHTNING - 500 H.P. - 250 HOURS | \$54,900 |
| 2005 FOUNTAIN 35 LIGHTNING - 496 MAG HO - 116 HRS | \$74,900 |

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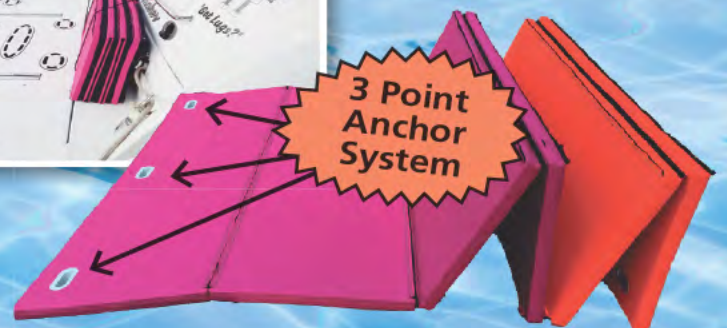


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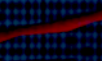
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