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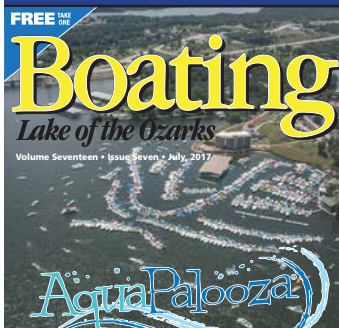
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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 13 -- ISSUE 7

JULY, 2017



NEWS IN BRIEF

Stand Up, Be Counted

2020 Census prep has begun. Page 7

Older but Also Better

Seniors take advantage of technology. Page 16



Cybercrime on the Rise

FBI releases latest statistics. Page 23

Attracting More Visitors

State approves tourism grant request. Page 4

Monthly Features



Glimpses of the Lake's Past

Dwight Weaver's look back. Page 16



Crossword

Fill in the blanks on: 22 Solution: 15

Lamb House needs a new home

By Nancy Zoellner-Hogland

Lamb House, an ecumenical food pantry and thrift shop just off the square in Camdenton, is looking for a new location.

According to the board of directors, they'd like a building with at least 6,000 square feet – more would be better – with plenty of parking for those who come by vehicle and located near the center of Camdenton, to make it easier on those who come by foot.

The design of the interior isn't all that important.

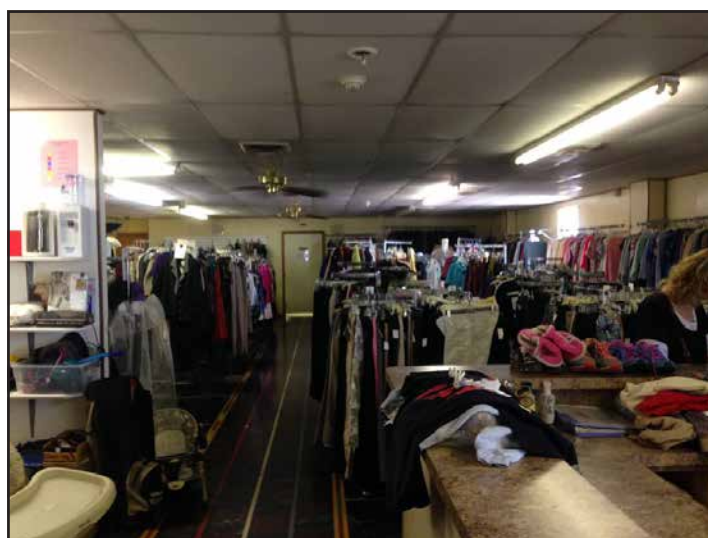
"When we moved into our current facility, which used to be the Camdenton Senior Center, a whole crew of men from a local church came in and made short work of ripping out the kitchen, putting up walls and building shelves. I'm confident that Lamb House will be able to get that same sort of support if we can find a building that needs remodeling," said Pat Woodward, who has been working as manager since October 1994.

When the existing facility was purchased in 2003, the members knew the sale didn't include any of the land next to the building. However, the man who owned the graveled lot assured the board they could use it as long as they needed it – and that they'd have first rights on buying the property if and when he ever decided to sell. Unfortunately for Lamb House, that agreement was made on a handshake and never put into writing.

However, Michael J. McMahon, owner of Bail Bonds, said when he purchased the building next door to Lamb House several years ago, unbeknownst to the Lamb House

use the lot. However, he said when customers and clients began to park in such a way that it caused him problems, he decided to rope it off.

Consequently, Lamb House



Although the building has served them well for the past 13 years, the board of directors decided they need a location that will offer more parking.

Board of Directors, he was offered the opportunity to purchase the parking lot at the same time – and he took it. He renovated what used to be Scotty's Drive-In, turning it into a bail bonds office, and for quite some time, allowed Lamb House patrons to continue to

parking was reduced to four or five spaces in front and three or four in back – a situation that has required some to call ahead to make appointments and forced others to repeatedly circle the block, waiting for an open space.

Due to its present lack of

parking, the board voted some time ago to start looking for a new location. That decision was aided when a resident and member of a local church offered to make a very generous donation to facilitate the move. Unfortunately, nothing has met their needs to date.

Marc Magana, president of the board and the pastor of Camdenton United Methodist Church, said they decided to go public with their search because they felt there might be someone who has been teetering about selling – or who might even be interested in leasing a building to Lamb House on a long-term basis.

"Of course, it would also be nice if we could find someone looking for a big tax write-off who might be willing to donate the building – or the use of a building – to us," he added.

So far this year, more than 1,000 families have been helped with donations of food and clothing and financial assistance with electric, propane and water bills, and prescription medications.

Lamb House, a non-profit, 501C3 faith-based organization, also acts as the administrator for the Camden County Senior Citizen Tax Board, which provides food vouchers for hundreds of senior citizens each month. Those \$55 vouchers can be used at area grocery stores.

Lamb House also hosts Sue's Shoes, which works with

continues on page 19

In May alone, Lamb House served 477 families - 656 individuals - helping: 449 people with food, 56 with clothing, 10 with medications, 25 with electric, three with propane, seven with water and four with rent



For the Latest Market Status and Real Estate Info, turn to Page 18 for this month's "As The Lake Churns"

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Armchair Pilot

By Nancy Zoellner-Hogland

LOVE TO TRAVEL but hate the prep? Smarter Travel has a few tips. First – create a generic all-purpose packing list for those things you'll always need and store it in your phone or suitcase where it won't get lost. Use only travel-sized containers for all your toiletries and after refilling them, leave the containers, as well as any other travel-only items in the bag, when your vacation is over. That will keep you from having to rummage around to find them and then repack them for the next trip. When you arrive at your destination, unpack only those things you'll need. Leave the rest stashed in the suitcase.

IS ORGANIZATION – or lack thereof – a problem while traveling? Try these handy dandy organizers and your travel life will become much easier. The Elastic Grid Organizer, available for \$15 on Amazon, keeps those fall-to-the-bottom-of-the-bag charger cords, adapters, cameras, headphones, lip balm – you name it – in one spot. An underwear organizer from Mochithings' has a zippered section that's just the right size for bras and features additional top-flap compartments for other "unmentionables." A seat-back organizer, with spaces for drinks, books, candy, small toys, etc., is perfect when traveling with kids – or adults – because it keeps everything within easy reach. Some even include an insulated pouch. A hanging toiletry bag keeps all those travel-sized items together and can be hung from a towel bar in the bathroom for easy storage at your destination.

AND WHILE WE'RE TALKING lists – the travel website Airfare Watchdog compiled a list of smartphone travel "must-haves." First on the list is the URATA 2 in 1 Professional HD Camera Lens Kit, which works on most smartphones and tablets and allows super wide angle shots and detailed close-ups. A portable charger is also necessary if you plan to take lots of pix or watch lots of movies mid-air and a phone kickstand will keep your phone upright at optimal viewing angles. A Bluetooth remote shutter will help you with those group self-

ies and the Rechargeable Digital Luggage Scale w/ 2600mAh Portable Charger and LED Flashlight from Amazon will let you weigh your baggage up to 110 pounds, light your way and charge your mobile devices on the go. An Apple-certified retractable USB cable will give you just the right amount of cord you need and a waterproof case will let you take underwater photos with your phone. And how in the world can you travel the world without a selfie stick?

FACE THE FACTS! Technology is taking over the travel industry in a big way. JetBlue and Delta will be taking it a step further as they roll out biometric boarding passes in coming months. JetBlue's program involves taking a photo from specially designed camera stations in airport terminals. Those photos will then be matched to passport, visa or immigration photos in a database. If the images match, customers will be notified on a screen above the camera that they are cleared to proceed. Delta announced it will be using fingerprints as proof of identity instead of printed boarding passes at some locations. Both measures are touted as being more efficient and secure.

THE FAA'S RECENT report of turbulence-related injuries should serve as a reminder for passengers to stay in their seats and always wear their seatbelts while in the air. According to a release, the mid-June Delta flight was traveling from Panama City, Panama to Houston when it encountered "severe turbulence" in Mexican airspace, about 80 miles east of Cancun. When the plane arrived at its destination, paramedics met the aircraft to provide medical care and transport those passengers who needed additional care or further evaluation.

ART RECENTLY TOOK FLIGHT in St. Louis Lambert International Airport when eight graduate students at Washington University created SPEC-TROPLEXUS, a 100 foot-long public sculpture in Terminal 2. The sculpture features colorful translucent poly-carbon sheets within a thin, wire-like lattice of hardened carbon fiber. Its approximately 2,000 subassemblies based on a rhombic grid are joined together to form a single flowing, wavelike structure. The art project, which will

hang for up to 18 months, is part of the Airport's temporary exhibitions program, financially supported by the St. Louis Regional Arts Commission.

PASSENGERS TRAVELING THROUGH LAMBERT also have new and expanded shopping options with several store openings. STL's retail concessionaire Hudson Group recently opened Luxe, which offers premium travel and fashion accessories including clothing, sunglasses and bags. It's located near Gate C15, which serves American Airlines, Alaska Airlines, Frontier Airlines, Cape Air and Air Choice One. Terminal 2, which serves all Southwest Airlines flights, features a new travel convenience store, Hudson, near Gate E18 and a travel electronics store, Tech on the Go, has relocated to a newly redesigned store near Gate E12. Concourse A, which serves primarily Air Canada, Delta and United passengers, now includes a Discover St. Louis store, located between Gates A6 and A8. The store features everything St. Louis - from sports teams gear, jewelry and art to food. A fully redesigned Tech on the Go on the A Concourse also opened recently. This summer, the Hudson Group will open Sweet Indulgences near Gate A7 on the A Concourse.

CAN'T IMAGINE vacationing without man's – or woman's – best friend? A far travel magazine compiled a list of the six dog-friendly cities to visit. First on the list is Austin, Texas where a outdoor cafés, bars, and food trucks abound. Denver, Colorado's miles of hiking trails, open air cafes, parks and gardens also welcome four-legged visitors. Brooklyn, New York's tree-lined sidewalks, Prospect Park and Grand Army Plaza Greenmarket are also dog-friendly as is Portland, Oregon, which offers scenic adventures for both pups and people. In San Francisco, dogs can romp in the sand at Crissy Field or run off-leash at Fort Funston's hiking trails. Scottsdale, Arizona is also included in the list because of several dog-friendly patios featured at wineries and restaurants. This reporter also recommends South Padre Island, where pets are welcome at most hotels and able to run free on the island's 30-some miles of undeveloped beach. Pets are also allowed on public beaches but must be leashed

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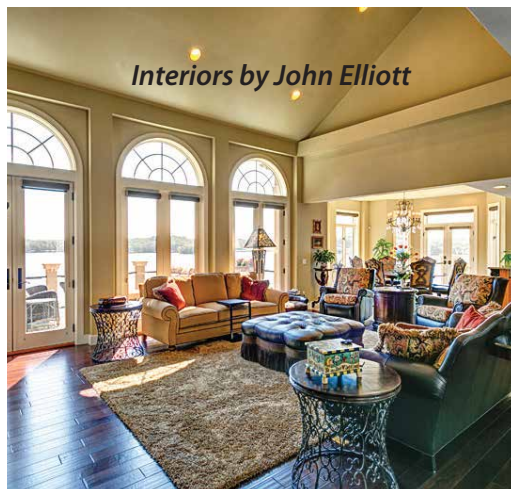
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State comes through with funding for Lake of the Ozarks

By Nancy Zoellner-Hogland

The Tri-County Lodging Association will have more than a half-million dollars available to promote Lake of the Ozarks over the next 12 months. That's because they were awarded \$275,000 in matching funds from the state's Division of Tourism. The money is to be used in fiscal year 2018, which begins July 1, 2017 and ends June 30, 2018.

"I think it's important to note that we received the most monies that we were eligible to receive," said Jim Divincen, executive director for the TCLA. "We just found out in mid-June. Deadline for application was April 30 but we got ours in early. In fact, I'll start working on next year's request this October because the process is quite complex," he said.

Based on that grant, the TCLA board approved the following budget:

•\$86,848 will be spent on ads in AAA Midwest Traveler, Better Homes and Gardens, Family Circle, Good Housekeeping and Midwest Living magazines and Good Sam's RV Travel Guide as

well as on two inserts – one fall/winter and one spring/summer – in a regional newspaper buy that includes 19,659 out-of-the-area newspapers.

•\$139,500 will be spent with the St. Louis Cardinal's Radio Network, which, with an average listenership of 3.3 million people, is major league baseball's No. 1 radio network. The ads, created by Mike Shannon, air on 140 different stations in nine states.

•\$60,000 will be spent in content marketing with eight to 11 stories to be published on major network sites throughout the country – sites like CNN Travel and MSN Travel. The TCLA gets to approve the topics and how the stories are written by a major marketing firm.

•\$229,993 will be spent on search engine marketing covering up to 950 different keywords that users might enter when looking for certain products or services. Seventeen different campaigns will cover topics like accommodations, events, outdoors, fishing, shopping, golf and marinas.

•\$14,000 will be spent on dis-

play site retargeting ads, online advertising targeting consumers based on those consumers' previous Internet actions.

Divincen explained that those who visit funlake.com, then leave the site to go to another site, will continue to see a Fun Lake banner carrying all different kinds of creative messages pop up.

"And, for the first time, outside of the cooperative marketing program that we just approved, the retargeting ads will feature six or seven different 15-second videos. We'll be testing that since that's pretty hot right now," he said. "We always ask the management team what other destinations are doing that we aren't because they're out of Phoenix, Arizona and they handle CVBs all over the country."

Divincen said that close to 90 percent of all publications are geared to an out-of-state audience.

"The logic there is the farther away, the longer the stay," he said, adding that special events and festivals are not a co-operable product. "The money given

to organizations to help promote those comes from outside the co-op program. The grant has pre-approved media products and pre-approved market areas. To apply for these funds, your financial statements have to show that more than 50 percent of your money goes to marketing that meets those guidelines, so this is not available to everybody. It's available to CVBs and in our case, destination marketing organizations – DMOs – who work to bring more visitors into the state of Missouri and, in our case, into Lake of the Ozarks."

He said although the TCLA is the organization awarded the money, the CVB will assist in creating their advertising campaign and then executing that campaign. Although outside the co-op campaign, the two digital billboards in St. Louis, with one located along I-44 at Big Bend Road and another along Manchester Road, and two in Kansas City, located along I-35, serve as an example of that cooperation.

Under that program, 13 different creative messages, including a couple for Osage Beach, which financially part-

nered with the TCLA/CVB rotate on the billboards.

"I think everyone has been very pleased with that campaign," Divincen said, adding that they've also been extremely pleased with the return on investment in the Cardinal baseball network buy. "We have research that has shown people who listened to the commercials came, stayed and paid."

In February, Missouri Gov. Eric Greitens announced he would cut \$146.4 million from the state budget because of lower-than-expected revenues and a poor state economy. Those reductions include a \$3-million cut in the state's tourism advertising budget. That's when the TCLA learned they would have the ability to ask for up to \$275,000 in matching funds.

At that time, Divincen said the TCLA's marketing efforts had served the Lake well, adding that year-to-date figures for July through November, 2016 showed lodging tax collections were up 10.31 percent, "making it one of the best years we've had so far."

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Woods Supermarket is Official Shootout Top Gun Sponsor

By Janet Dabbs

Woods Supermarket Owner/President Don Woods Jr. presented a check in the amount of \$25,000 to Lake of the Ozarks Shootout Director Ron Duggan Friday, June 23 to become the official Lake of the Ozarks Shootout Top Gun Sponsor.

"Ron (Duggan) puts so much into this and we are excited to be a part," Don Woods Jr. said at the presentation.

The Lake of the Ozarks Shootout, where boats race against the clock, is headquartered at Captain Ron's Bar and Grill, located at the 34.5 mile-marker on the Lake of the Ozarks, and by land, off Highway 5 in Sunrise Beach. The event attracts racers and race fans from around the world.

Last year, the American Ethanol team of Slug Hefner and John Cosker won top gun with a speed of 217 mph. The fastest speed on record on the current Shootout race course is 244 mph, set by Shelkh Hassan bin Jabor Al-Thani in 2014.

Proceeds from the event

benefit local fire districts and charities. Every year since the race moved to the Westside, the event has broken fundraising records. The August 2016 races were no exception, bringing in an estimated \$200,000 for 34 entities. In 2015, the race raised \$175,000 and in 2014 they brought in \$125,000.

The charities are diverse as their location and they use their funds to help a variety of causes including handicapped and abused children and adults, the homeless, the hungry and more. The fire districts use their earnings to purchase much needed safety, dive team and rescue equipment.

"We would not be able to function without the Shootout funds," Coffman Bend Fire Department Volunteer Margie Frazier said.

Aside from the race itself, the Shootout has come to encompass nearly two weeks of events at locations around the lake that include poker runs, golf and volleyball tournaments, a mini-shootout fea-

turing remote controlled race boats, a treasure hunt, an auction, a meet-and-greet and Make a Wish Boat Rides for sick and handicapped children. An amazing army of 670 volunteers came together in 2016 to pull off the events

According to the Tri-County Lodging Association, the event, which draws fans who spend money at motels, restaurants, shops and more, infuses millions of dollars into the local economy. Many refer to the Shootout as the fourth

major holiday of the year.

This year, the 2017 Lake of the Ozarks Shootout Races are scheduled Saturday, Aug. 26 and Sunday, Aug. 27. For additional information visit lake-of-the-ozarksshootout.com.



Woods Supermarkets became the official Lake of the Ozarks Shootout Top Gun Sponsor when they handed over a \$25,000 check to Shootout Director Ron Duggan. The check was presented at the Woods Supermarket in Sunrise Beach. On hand for the presentation were, from left, Shootout Board Member/Race Course Operations Director Kent Morris, Lake West Chamber of Commerce Executive Director Mike Hooper, Ron Duggan, Woods Supermarket Owner/President Don Woods Sr., Woods Supermarket CEO Craig Easter, Woods Sunrise Beach Manager Mike Reynolds and Shootout Board Member/Parking Director Frank Scarpino. Photo by Janet Dabbs.

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Area is starting to gear up for the Census

By Nancy Zoellner-Hogland

At 11:37 p.m. Friday, June 23, 2017, the population of the United States was estimated to be 325,299,195. The U.S. population clock is based on a series of short-term projections for the resident population of the United States, including one birth every 8 seconds and one death every 12 seconds.

In a little more than two years, the U.S. Census Bureau will be striving to obtain a more accurate count as its 2020 enumeration, 24th United States national census, begins. In fact, according to the website, www.census.gov, the goal of the 2020 Census is to “count everyone once, only once, and in the right place, and the challenge is to conduct a 2020 Census at a lower cost per household (adjusted for inflation) than the 2010 Census, while maintaining high quality results.”

Preparation for that monumental task has already begun. Lake Ozark City Administrator Dave Van Dee said he and Tim Haden, the city's building official, sat through a Census webinar in mid-June that discussed the new method of addressing that will be used.

“I believe they're starting earlier so they don't have quite so much confusion at the end,” he quipped, explaining that in the past, new methods have been introduced as they're being used, which has caused more than a few mix-ups. “I'm used to them starting the process a couple years before the actual count begins. It seems that this time, they're checking the technical side of things first, to make sure it's going to work before it's implemented. From the sound of things, it also seems that they're finally going to be using technology to their advantage. The numbers will still have to be checked, of course. People think they can just pull out their Garmin and find out where things are – but that doesn't work at the Lake. Here, you really have to pay attention to corporate city limits because if you rely on addressing, it's very confusing.”

Sunrise Beach City Planner

Roger Corbin, who chaired the 2010 Census Complete Count Committee for Camden County and assisted with that committee in Morgan County, said the confusion over the area inside the 65049 zip code caused serious problems in the last enumeration. That zip code is shared by those who live on Horseshoe Bend in the unincorporated area of Camden County and outside any municipalities

see a normal percent of growth, although the ACS (American Community Survey), which is kind-of the adjusted Census, is showing a declining population. We know we're not declining. We have almost zero vacancies in housing, utility records are showing more people are moving into the area and officials are issuing building permits hand over fist. We're gaining folks,” he said. “I've

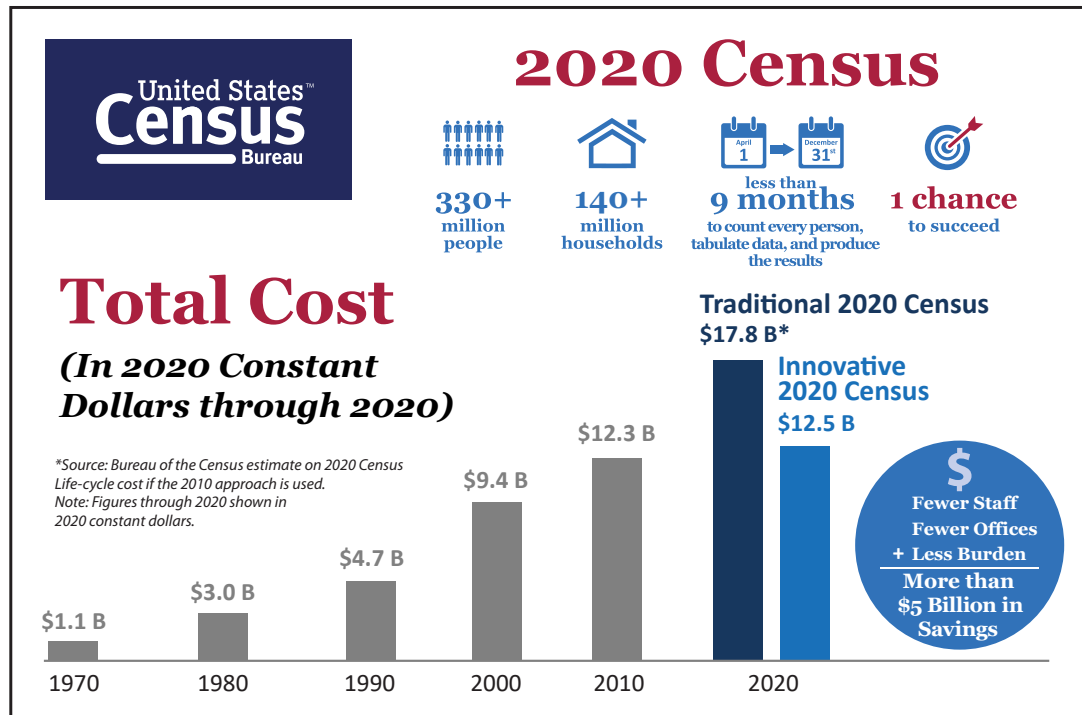
would remain private – that it was clearly against the law for them to share it with the IRS or any other government agency,” he said.

Corbin also said he hoped residents would be cooperative in 2020. Until the last Census, Camden County ranked last on the basis of reporting. However, in 2010, when Census workers went door-to-door to visit those people who didn't re-

Census enumeration cards in all the sacks of food they gave out to families for Thanksgiving and Christmas,” he said, adding that he hopes the participation rate doesn't fall again in 2020, when the Census Bureau plans to count people through online and phone surveys, rather than just using mailed surveys or workers knocking on doors.

Corbin also said he's hopeful that, under the new administration, family income information will be collected on the 2020 Census because when that information isn't available, the state has to estimate the area's income based on a number of other indicators.

“We really need to know how many people are living in that ‘below-median-family-income’ bracket in the various parts of the Lake because that's how, for instance, the USDA Rural Development determines how much grant money you're going to get vs. how much loan money you're going to get for a project. That becomes very important to the jurisdictions,” he said, explaining that under the Obama administration, the government “backed off on income. They just decided that income information was too sensitive so they didn't put any enumerators in there. Because of that, for the past seven years we've been operating on estimates. I just hope we get enough of the right kind of data in the coming Census so if there is money to be spent in a certain region, the data will back that up.”



as well as those living within the limits of the city of Lake Ozark and the limits of the Village of Four Seasons.

“We wanted an accurate count for both those jurisdictions. We finally got the counts but we don't want that to happen again,” he said adamantly, adding that their diligence resulted in the Village getting the biggest population boost in the Lake area, growing by nearly 1,000.

An accurate count is important because those numbers helps determine how the government will distribute more than \$400 billion in federal funds annually. The U.S. Census is also used to define representative boundaries for congressional districts, state legislative districts, school districts and voting precincts.

In fact, Corbin said Rocky Miller owes the addition of his seat to an accurate Census count.

“From now on, we should

seen it first-hand in Sunrise Beach. We've annexed since the 2010 Census so our population has actually increased but the ACS is showing us at the same as we were or even declining in numbers, which just isn't correct.”

Getting that accurate count is not always easy, Corbin said. In fact, in some areas of Climax Springs, sheriffs' deputies were asked to accompany Census workers as they collected information.

“People did not want to be enumerated! We'd get calls from Census workers saying when they went down private roads, they were met by signs telling them if they traveled past a gate, they could be shot. Some said they felt the federal government was going to use the information to seek them out or monitor their taxes. We had to request deputies to go out and explain to the residents that the data to be collected

turn their forms, the county moved up to roughly the national average of approximately 70 percent of return.

“In 2010, we went all out. We tried to pick up ‘snowbirds’ who are permanent residents at the Lake but were away in Texas or Florida for the winter. Even the pastors on the Westside cooperated by allowing us to include

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with **Nick Brenizer** of **Golden Rule Insurance**

What happens when we're gone?

Most business owners have plans for everything; they have plans for new growth, plans for different location or adding a location, and plans for hiring and firing. One plan that a large majority of businesses forget to plan is a **Business continuation plan**. What happens when we're done? What happens to everything that you have built and worked so hard for? A lot of times people's retirement, are the sale of their own business. If you fail to plan your own exit strategy, forces beyond your control may create a plan for you.

Owners tell me all the time they don't have to worry because of the following reasons.

-My family can just take it over: This might work, but what if they don't want to take it over or don't have the ability to do what you do. There are tax ramifications with this if this is not done properly that could cost the business substantial funding. Also banks may not be as quick to loan the company money if their KEY person is not around anymore.

-One of my employees can take it over: Again might work and never be an issue, but most people want to be compensated for taking on that much more work. Also how do you pay off surviving heirs of the business? How will the employee buy them out of their portion or if the business tanks after the employee takes it over then how do they recoup their loss?

-My competitor has been trying to buy me out anyways: This might happen but mostly likely once they hear the KEY person is out of the business they will go after your customers directly without a purchase. Also if they do purchase they know that the business is now worth less without the KEY person and will offer "fire sale" pricing.

This is where Life insurance can



Nick Brenizer, AIP

come into play. There are multiple ways life insurance can help out businesses in these situations.

One type is called key person insurance, this policy is owned by the business on the owner or KEY person of the business and in the case that something happens to them the business is paid to hire one or possibly two employees to replace them. Also can be used to market the sale of the business or however, the business needs to use it going forward.

If your business is a partnership you can buy life insurance on each of you from the business. This would pay if one of the owner's passes the business is paid money to buy-out the spouse of the deceased partner. This eliminates the spouse having to be stuck in a business they know nothing about and want nothing to do with. Also guarantees the amount the spouse/ heirs will be paid instead of having to worry about the partner not making it and running the business in the ground.

These are just a few ways that life insurance can help with business continuation. As always you should talk with your lawyer and accountant to see the best ways to fund these and to set them up to your financial plan.

As the saying goes "you can either fail to plan or plan to fail".

Nick Brenizer is a risk manager at Golden Rule Insurance Agency in Osage Beach, MO. Nick has an AIP and a RWCS designation. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com

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Osage Beach looks at revising road, sidewalk requirements

By Nancy Zoellner-Hogland

Aldermen recently spent close to two hours discussing curb design, whether or not they should revise Osage Beach city guidelines covering sidewalk and curb requirements and if the guidelines for accepting existing private roads into the city's public road system should be revised. The discussion took place in a workshop that was open to the public and which also included an analysis on the Osage Beach Parkway West Phase II Study. For more on that subject, visit page ??

One of the topics discussed at the work session was whether developers should be allowed to build sidewalks directly behind curbs, which is permitted under the current ordinance. Nick Edelman, public works director for the city of Osage Beach, said when that is done, there's no place to put a mailbox so the home builder has to cut the sidewalk. He said it's become a problem when developers don't build houses – they just develop the land.

He said an alternative would

be to build the curb, then provide a width of green space between the curb and sidewalk, which must be 3 feet in width to be compliant with the Americans With Disabilities Act.

He also told aldermen that under the current ordinance, if 10 or more homes are built on a street, the developer is required to build sidewalks.

"Is that something you want or do we want to say you need 20 houses before you're required to add sidewalks? I've talked to some of the residents on Three Seasons Road, for example, and they would like sidewalks there but don't think they're needed on Bluebird Circle, which currently has 15 houses," Edelman said, explaining the homes were built before the ordinance was adopted.

Alderman Jeff Bethurem said he agreed with the existing ordinance and felt sidewalks were important in residential areas. However, he also said he didn't think the ordinance was always being enforced because in many subdivisions, no sidewalks had been built. He

said that would be especially problematic if a developer went "belly-up" before the sidewalks were built because the next developer would be required to spend a lot of money to meet the law.

"Part of cleaning up this whole mess is getting developers to put sidewalks in (as they go) so we don't have to," he said, adding that would free up money that could be spent by the city on other transportation projects.

Edelman explained that part of the problem occurred when builders constructed homes in a "piecemeal fashion – building five or fewer homes at a time.

"The bottom line is we need to figure out what we want and then make sure our ordinances spell it out," Alderman Kevin Rucker said.

Aldermen did agree they don't want the city to require a curb design that includes a huge "bump" at the end of the driveway, similar to what was put in place at the Osage Beach Post Office location.

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

6 Mortgage Facts to Know

Mortgages can be quite complicated. If you've never purchased a mortgage before or you're re-entering the buying market after some time, you may not completely understand how mortgages work today. Keep reading to learn some important facts about mortgages from your Lake of the Ozarks mortgage lender that you'll want to know:

1. Interest Rates Change Rapidly.

Many homeowners ask, "What's the rate?" Unfortunately, that question is nearly impossible to answer. Not only does the rate available to you factor in your financial situation, but interest rates are constantly fluctuating. Interest rates change the same way that stocks, bonds and other financial investments rise and fall throughout the day. With currently favorable interest rates, it's not much of an issue, but it could be in more challenging interest rate environments. Therefore, it's important you lock in a good rate when you can.

2. The Interest Rate Isn't The Only Rate To Be Concerned With.

While you obviously want a low interest rate, since that determines the amount of interest you pay over the life of the loan, there's more to it than that. The APR, or Annual Percentage Rate, measures the total mortgage cost to you. In addition to interest, the APR includes origination fees, closing costs and any mortgage points you may buy. Therefore, the APR gives you a better gauge to use for mortgage comparisons.

3. The Better Your Credit, The Better Deal You Can Get.

Taking care of your credit is more important than you might think. The better your credit, the better your chances are for not only getting approved for a mortgage loan at the Lake of the Ozarks, but also getting a better rate. While there are programs out there to help those with not-so-great credit get approved for a home loan, they aren't going to give you a great deal.

4. You Don't Have To Have A Large Downpayment To Buy A House.

You may have heard in the past that you need 20% to put toward a downpayment for a house. Fortunately, that's no longer the case. While 20% down would give you immediate home equity and the ability to avoid private mortgage insurance, it's not required. There are a variety of Lake of the Ozarks home loan options that require anywhere from just 0-5% down upfront. Talk to your lender about the options available to you.



5. You Can Refinance Your Home at Any Time.

You can refinance your home at the Lake of the Ozarks at any time. However, that doesn't mean you should. Refinancing has its benefits, but you need to make sure it's right for you. Think about the reason you want to refinance. Is it to lower your monthly mortgage payment? Is it to take advantage of lower interest rates? No matter the reason you're thinking about a refinance, make sure that it makes financial sense. Do the math and make sure you're coming out on top and not paying more in fees than what you'll save in the long run.

6. You Can Still Get A Mortgage Loan After a Foreclosure.

If you've been through a foreclosure on a home, whether due to income loss or other unfortunate circumstances, there's still some good news. Once you get back on your feet and get your finances in order, you can apply for a mortgage again. There are different waiting periods depending on the type of loan you're looking to get. For example, an FHA loan requires you wait 3 years after a foreclosure, while a VA loan only requires a 2 year waiting period.

If you're considering a home purchase at the Lake of the Ozarks, give me a call at 573-746-7211. As your mortgage professional at the Lake of the Ozarks, I'll discuss your options, offer competitive rates and back it up with the first-class service you deserve! LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn

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Board meets to dissect Parkway West Study, develop plan

By Nancy Zoellner-Hogland

If the Osage Beach Board of Aldermen decides to spend money on a market study and economic development plan, a comprehensive land use plan or a transportation master plan, those studies will look at the city as a whole, rather than as a city divided by the Grand Glaize Bridge.

That message came across loud and clear at a workshop held June 22 to discuss, in part, the results of the Osage Beach Parkway West Study, conducted by HDR. The first phase of that \$70,000 study was ordered by aldermen last year in hopes of finding ways to revitalize the west end of the city, which suffered an economic downturn after the opening of the Expressway.

However, at the workshop, several aldermen said they felt it was time for the city to stop focusing on specific areas and instead work together for the city's common good. They also agreed that they were not in favor of spending any more money with HDR to complete Phase 2.

"Osage Beach West is part of our community and I think we need to communicate that to our business people," Alderman Kevin Rucker said. "I've seen some ads that I think are negative. They say 'We're at the dead end of the Parkway.' I think we need to be positive. The negative comments can hurt us."

He also said he was disappointed with HDR's report, expecting it to provide more direction. Other aldermen expressed similar sentiments.

Alderman Jeff Bethurem, who pushed for the study, said he felt it had value because it allowed the community to take ownership of some of the issues they were facing and brought them together to look for solutions.

"But when we talk east side-west side – what are we going to do with the 'dead' end – it puts labels on things. The six of us are here to represent Osage Beach, which runs from Lazy Days to Staples. That constitutes one town so I think one thing we need to do is to talk about Osage Beach as one

community and not two. If we start that, then over time the community will start that and hopefully we can come together as one town," he said.

Alderman Phyllis Marose, owner of Putt 'N Stuff on the west side of the bridge, said she understood business owners' concerns because she too had been a victim of the economic downturn. She also noted that nearly all of the amusement attractions were located on that side of town and felt a cooperative effort to market that would be helpful.

"We need a destination and we know that – another kind of destination. I'm not trying to split the city. The 'dead-end' issue is done. Get over it. This is a thriving, wonderful city to live in and to be in business. We just need to have some kind of enticement," she said.

Alderman Greg Massey suggested partnering with the state park to create events that would draw people to the area. Rucker agreed, saying he would like to talk to the state about adding campsites at the park.

Mayor John Olivarri said he

felt that before any steps were taken, it was important to decide what they wanted the city to look like in the future.

"By starting this study, we've created an awareness... But what do you want your city to look like in 5 years, 10 years, 20 years? I think we've got to ask that of the whole city. From the comments that were made, we've got to do this together, as a city, and as one part of us grows, the rest of us will also grow," he said.

In a later interview, Cary Patterson, city planner for Osage Beach, agreed that some of the strategies, such as a way-finding program, could be developed by staff.

He explained that a way-finding plan would create logical districts or zones in the city that would be identified with names that tie into the local culture. In this case, the districts could be named after the different type of fish caught in the Lake of the Ozarks. Businesses would then be listed and pinpointed on maps according to those zones. Signage would be created to direct people to

those areas. Patterson said he also envisions a program that includes an interactive phone app as well as printed maps that would be available at the mapped locations.

"We could even compile much of the information that would be needed. However, we'll have to get others involved when we start on those more in-depth studies – and I believe we will be looking at doing that in the very near future," he said, adding that he felt a marketing study/economic development plan should be a priority. "I don't know how we can proceed to update the comprehensive land use plan without them. We could rezone land to commercial only to find out later that our market study says we have plenty of commercial to serve our population and visitors and we need to focus on housing. We want to plan for the future – 10, 20, 30 years down the road – to be a more complete community, so it's imperative to do things in the right order to get there."

continues on page 18



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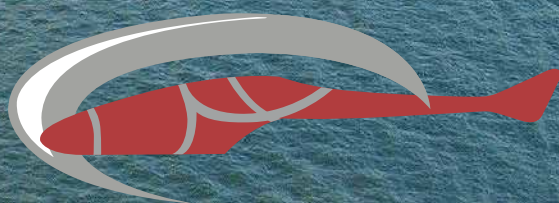


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The Lake Area Chamber recently held a ribbon cutting for Anthony Giorgione with Aflac, at their location at 2140 Bagnell Dam Blvd Ste 101C in Lake Ozark. The ribbon cutting took place on May 11 at 4 pm, with owners Anthony and Robin Giorgione, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber. For more information, call (573) 434-4300.

Building an effective web presence

with Mike Waggett,
MSW Interactive Designs LLC

No, Google is NOT calling you

As a business owner, you may have received a call from someone saying they are "Google" and trying to sell you services you probably DON'T need. These cold callers will represent themselves as a direct affiliate of Google, and will do their best to confuse you, instill fear about your website rankings, and then tell you how many THOUSANDS of dollars it will take to fix your "Google" problems. If you ask any questions or reply in any affirmative way to their cold call, you probably will be hounded for weeks afterward. Here's some advice the next time "Google" calls you!

1. Google will NOT call you

Google is in the business of providing the best search engine the world has ever seen. They make their money through a variety of ways, primarily by providing advertising opportunities to businesses (Search Engine Marketing/Remarketing via Google ads), and by providing advertising opportunities on the other platforms it owns (think YouTube). Their model is not to call upon individual businesses. Google service resellers ARE in this cold calling business.

2. Beware of companies using website "grading" tools

Often these cold call companies will utilize a website "grading" tool that they will say proves that your website is in dire shape. Google looks at hundreds of ranking factors, and most of these tools discard many of them. The proof is in the pudding. If your website is high on page 1 for your major search terms that you want your potential customer to find you, there is no need to pay anyone for "Search Engine" help.

3. Consider any directory management help carefully.

Many of these companies will tell you that your company information is wrong "all over" the internet, and they can fix it. Do carefully look at



Mike Waggett

where your business information is listed, and make sure that your business name, address, and your telephone number are the same everywhere. Businesses listing accuracy is important, but work with a company you can trust or know. These cold call companies can rope you into a huge, long term investment.

4. Google Ad words may be an option

If you are already ranking organically (free), this is money you do not need to spend. If your website however, is not on page 1, then maybe give it some thought. Setting up Google ad words on your own is not hard, so try it yourself. You don't need to pay a company who takes a chunk of your ad word budget as well!

Our best advice is to contact your website company or a reputable internet marketing company if "Google" calls. Find out the facts about your website and associated on-line presence, and make good decisions on your marketing dollars. As always, give us a call with your questions.

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Changing Markets Prompt Advisor Checkup



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

As an investor, there are so many factors impacting the economy, both domestically and globally, as well as the markets. How does one make sense of the markets and position your portfolio for success? The last few months have revealed potential major changes to our healthcare system, the possibility of tax reform and the forecasted unwinding of the Fed's balance sheet.

With the introduction of robo advisors, there are more options to consider when choosing an investment professional. Do you need personalized advice? Do you want to sit across the desk from someone and talk through issues or is an online platform right for you?

Now is a good time to evaluate the person and company giving you financial advice. Some of the following questions can reveal a lot about what to consider in that person or company you choose to manage your life savings.

History of the firm

How long has the company been in business?

Is the firm a start-up or well-established in the community?

Is the firm well-capitalized or will they sacrifice customer service to bring in new sales revenue?

Ask about their errors and omissions insurance coverage.

Core Principles

How is the investment policy established?

What are their sources and partnerships for market and investment research?

Is there a Tax Officer on staff? How can you be sure all the tax basis information with on your accounts is correct?

Fiduciary

Does the firm select investments that are the best for your situation or are there other incentives influencing its recommendations?

Can they provide you confirm, in writing, that you they will work with you as a fiduciary?

Ask about all fees inclusive of the advisor's fee and any internal mutual fund fees that may apply.

Are they able to provide you with the very best pricing as an institutional manager of funds?

If you need a Medallion Guaranty Guarantee for transferring assets, can they provide one?

Compliance

What systems are in place to ensure proper accounting and confidentiality?

Who ensures adherence to the Investment Policy you agreed to?

What types of checks and balances are in place to avoid mismanagement or the possibility of a Bernie Madoff scenario?

Ask them to describe any regulatory oversight and who is the point person for meeting with auditors and regulators to ensure all processes and policies are adhered to and appropriate for clients.

Operations

Transferring your life savings is a big deal and must be overseen by a professional with an eye for detail.

What experience does the Operations Manager have and how many people are employed in their Operations department?

In conclusion, you are more than your investment portfolio. It's a good idea to periodically evaluate your advisor, their business model and all of the other services they can offer you related to financial planning, tax strategies and estate planning ideas. Contact Trenny Garrett today at (573) 302-2474 or at trenny.garrett@centraltrust.net.

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What's the difference between marketing and sales?

Submitted by Bruce Mitchell,
Lake of the Ozarks SCORE

It's common to hear "marketing" and "sales" used interchangeably. In reality, they each have distinct characteristics. Startup entrepreneurs need to know the difference, so they can approach each with purpose while embracing how they need to work symbiotically to achieve success.

Marketing? Sales? What's The Difference?

To put it simply, marketing encompasses everything you do to reach and engage prospects.

Marketing is typically a media-driven function. It involves the use of print, online, and word-of-mouth communications to drive brand, product, and service awareness.

Marketing-related activities may include:

- Conducting market research to determine needs

within your target market.

- Setting standard pricing for products and services.

- Raising awareness of your company and its products and services within your target markets using various media and platforms.

- Creating collateral and communications to support your salespeople in their efforts.

Sales encompasses everything you do to seal the deal with the customer.

Sales is typically a people-driven function. It involves human-to-human connections to build and nurture relationships.

Sales-related activities may include:

- One-on-one, face-to-face interaction with prospects and customers.

- Careful evaluation of specific customers' needs.

- Solutions-selling to meet

specific customers' needs.

- Proposing special pricing when situations require straying

from standard pricing. them have become blurred to a large degree with the advent of social media. In the past, sales



ing from standard pricing.

- Asking for the sale and getting a contract signed.

- Follow up phone calls and email messages to keep the lines of communication open.

Blurred Lines
Realize that while marketing and sales have distinct characteristics, the lines between

professionals were primarily accountable for establishing and maintaining relationships with prospects and customers. But now, that responsibility also falls on the shoulders of marketers using channels such as Facebook, Twitter, Instagram, Google Plus, and others.

Whether you are person-

ally responsible for your small business's marketing and sales or if you have employees performing the functions, you need a strategy to ensure your efforts are aligned. If you need guidance in how to make your marketing and sales activities complement each other so you can build and grow your company, contact SCORE. With expertise in every aspect of starting and operating small businesses, SCORE mentors are a wonderful resource to help you succeed.

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 about contacting a mentor or volunteering contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441. Serving Camden, Dallas, Hickory, Laclede, Miller, Morgan and Pulaski Counties.

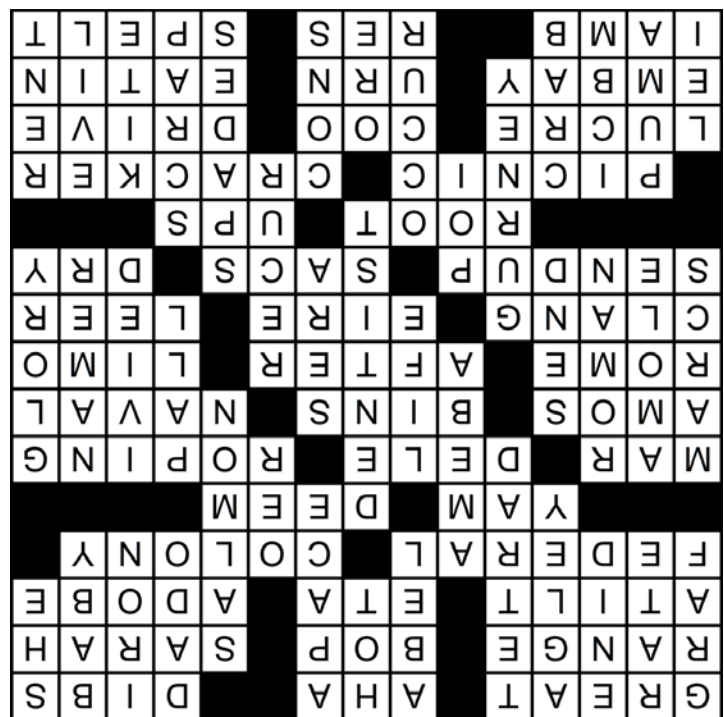
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Older adults taking advantage of new technology

By Nancy Zoellner-Hogland

A record 46 million seniors live in the United States today. Those “older” Americans, defined as those age 65 and older, account for 15 percent of the overall U.S. population. By 2050, that number is expected to climb to 22 percent, according to projections compiled by the U.S. Census Bureau.

What some may find even more surprising is that approximately 42 percent of those senior citizens own smartphones. And they aren’t just using them to make calls.

According to a recent survey conducted by the Pew Research Center, 67 percent of seniors report using the internet. Some 45 percent of seniors aged 65 to 75 say they regularly use Facebook and Twitter. Seniors also share a progressive mindset about the latest technology with 58 percent of adults ages 65 and older saying it has had a “mostly positive” impact on society.

Still think seniors aren’t “hip” to the latest gadgets? Approximately one-third of all seniors surveyed said they also own tab-

lets. The survey also found that tablet ownership is especially common among seniors with more education and those living in higher-income households. “Some 62 percent of older adults with annual household incomes of \$75,000 or more say they own tablet computers, while 56 percent of college-degree earners say the same,” the report stated.

Nearly 75 percent of internet-using seniors say they go online on a daily basis and nearly 10 percent report going online “almost constantly.” And those seniors aren’t just willing away their time in front of their computers.

An online study by U.S. News and World Report showed 70 percent plan to take an overnight vacation this year, spending \$1,000 to \$5,000 on the trip. And they plan their trips via computer. According to the survey, 72 percent report shopping online and 83 percent said they research online before making a major offline purchase of any kind.

Apparently, they have money to spend. The U.S. News report

states those born between the 1946 and 1964 control 70 percent of all disposable income in the United States.

Boomers are also proactive when it comes to their health, accounting for the largest percentage of those seeking online diet and exercise advice, or choosing a doctor or finding over-the-counter health products online. Some 67 percent claim physical fitness is a priority.

Those numbers all bode well for business owners who include digital media in their marketing and who are hoping to reach the “older set,” many of whom live at Lake of the Ozarks or own second homes here.

Keith Lucas, a web designer and WordPress specialist for MSW Interactive Designs, said smartphone use was “No longer a millennial ‘thing.’ Grandparents now have smartphones. Being mobile friendly was something you should have done in the early 2010s. Now you have to be mobile friendly because the competition is,” he said.

He and Sandy and Mike

Waggett, owners of MSW, shared that information at an internet marketing workshop held earlier this spring.

In addition to discussing the importance of generating consistent value-oriented content for customers and prospective customers through a well-designed, mobile-friendly website, they also discussed online reviews. Lucas said 84 percent of people report trusting online reviews and using them to guide them in their purchases – industry wide. Good reviews help in another way – they can help determine Google placement.

“If you have a great website, Google’s going to rank you a little higher. Google reviews are basically that second opinion, saying ‘Yes, this website is not only a good website, it’s also a good business.’ So ask your customers to make reviews. Make it part of your process,” Lucas suggested.

Sandy Waggett said it was also important for business owners to check to see if they have a Google My Business listing. She said this is done by go-

ing to www.google.com and typing in the name of the business. If a box pops up on the right side of the page with the business information, there is a Google business listing being held for you. To claim and verify the business, click on the “Own this business?” link and then follow the instructions.

“Once you’ve done that, you’ll have control over it and can include the correct information,” she said, advising users to add pertinent photos and make sure they listed their businesses in the right categories and included the same information – phone numbers, addresses and the like – that is used on all other advertising,” she said.

Mike Waggett said after claiming the business listing, business owners should also distribute their original content across multiple types of social media including Facebook, Google+, Twitter, LinkedIn and other outlets, as applicable. Business owners should also use Facebook videos, newsletters and SMS text messages to *continues on page 19*

GLIMPSES OF THE LAKE’S PAST

With Dwight Weaver

60-MILE CHIMNEY ROCK

Erosion is a powerful tool nature uses to give shape to the landscape. While flood waters can re-shape a chunk of landscape in a hurry, most erosion is a process so slow we hardly notice it in our lifetime. It was erosion, aided by slow and intermittent geologic uplift that gave birth to the Osage River valley. Sedimentary dolomite and limestone rock layers interbedded with sandstone layers make up the bulk of the rock that we see in the rock outcrops and bluffs along the shores of Lake of the Ozarks. But minor amounts of other types of rocks and sediments can also be found in the limestone and dolomite.

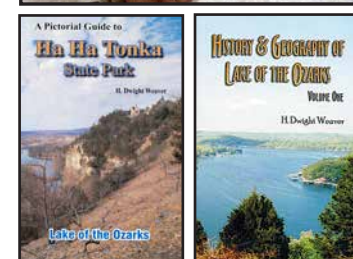
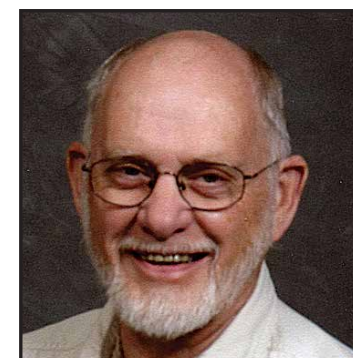
The river’s entrenchment has done more than simply slice through the bedrock; it has also played around with the bluffs like a sculptor creating whimsical and unusual carvings. There was a time, perhaps several hundred thousand years ago when the river was entrenching the landscape, that it was in one of its

artistic moods and created a band of interesting erosional features near the 660-foot elevation level of the river valley. These geologic oddities, mostly covered in vegetation, went unnoticed until Lake of the Ozarks was created with its full reservoir surface level established at 660 feet above sea level. The makers of the Lake inadvertently gave us a gallery of geologic curiosities to marvel at as we boat along the Lake. Nowhere is this more evident than between mile markers 50 and 70. Just keep your eye on the rock features along the shoreline as you travel upstream. One of my favorite oddities is what I call 60-Mile Chimney Rock on the lake shore opposite Ivy Bend. In the accompanying photo taken a few years ago I stand on the narrow ledge at the base of the 30-foot high rock tower to provide scale.

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



The author’s latest book on Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Contact him at: dwightweaver@charter.net or call 573-365-1171. Visit www.lakeoftheozarksbooks.com to obtain more information or to purchase one of his books on line.





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Work begins on LOCLG transportation plan

The Lake of the Ozarks Council of Local Governments (LOCLG) in collaboration with the Missouri Department of Transportation (MoDOT) will be hosting a series of meetings to share information and gather input on transportation-related issues within the four-county region of Camden, Laclede, Miller and Morgan. Residents are encouraged to attend and participate in the discussion.

According to Linda Conner, executive director of LOCLG, the goal of the study is to identify the transportation needs within the region. They will also review the current transportation providers, look for gaps or unmet needs, and identify barriers to providing those needed services.

Planning Project Objectives include:

- Assessing available services, including current transportation providers, public, private, and not-for-profits, identifying the service area and hours of operation.
- Assessing transportation needs of the elderly, disabled and low incomes.
- Identifying gaps in transportation needs and the currently available services.
- Developing strategies and activities that would address the transportation needs within the region.
- Identifying funding opportunities for implementation of the plan.

Conner said the Human Services Transportation Coordination Plan is a five-year plan; this will be an update to their existing plan that originally was approved in 2013.

The completed plan is due to MoDOT by February 1, 2018. LOCLG officials said the planning process, which includes collecting the data and developing the final plan, is estimated to take approximately 10 months. In January 2018, meetings will be held to allow the public to review the plan and make comments.

"This plan is important to the many organizations within our region that offer transportation options to the elderly, disabled and low-income populations," Conner said. "With the approved and adopted plan in place, eligible organizations can apply for grant funding to improve and support their transportation efforts."

According to the US Department of Transportation-Federal Transit Administration, "federal transit law requires that projects selected for funding under the Enhanced Mobility for Individuals and Individuals with Disabilities (Section 5310) Program be included in a locally developed, coordinated public transit-human services transportation plan, and that the plan must be developed and approved through a process that included participation by seniors, individuals with disabilities, representa-

tives of public, private, and nonprofit transportation and human services providers and other members of the public who utilize transportation services. These coordinated plans identify the transportation needs of individuals with disabilities, older adults, and people with low incomes, provide strategies for meeting these needs, and prioritize transportation services for funding and implementation."

LOCLG will host four public meets throughout the region to gather input from the public. The first was held June 27. The remaining meetings are scheduled for:

Wednesday, July 12 at 4 p.m. at the Laclede County Library, 915 S. Jefferson Avenue in Lebanon

Tuesday, July 25 at 4 p.m. at the Eldon Community Center, 309 E. 2nd Street in Eldon

Thursday, August 10 at 4 p.m. at the Laurie Care Center, 610 Hwy O in Laurie

"This is your opportunity for you to share your experiences with any transportation challenges that the region may have and help develop strategies to improve these conditions. Please join us the public engagement meetings, and offer your insight to the transportation needs within the region," Conner said.

Those needing special accommodations for the meeting should call 573-346-5692.

Board Parkway West Study

continues from page 11

The workshop was the first time aldermen sat down together to take a deeper look at the findings, which were presented to the board in April by Christopher Kinzel of HDR. At that meeting, Kinzel laid out a plan for Phase 2 that used the data and public feedback gathered in Phase 1 to set goals for the corridor, identify a set of short and long-term strategies to achieve the goals, and establish an implementation plan. Some of the strategies included:

• Identifying three cities similar to Osage Beach and learning

how they overcame struggles.

• Developing a set of recommendations for the city to proactively capitalize on the corridor's proximity to the state park and meet with Missouri Department of Natural Resources officials to discuss such things as a land swap to allow more development along the Parkway.

• Meeting with representatives of the Arrowhead Centre development to discuss potential opportunities for beneficial crossover activities.

• Meeting with representatives from the Missouri Department of Transportation to dis-

cuss possible improvements to Key Largo and ways to improve visibility of the city.

• Developing a strategy that would rebrand the city and the west side of the Parkway.

• Determining what kind of development the Parkway could support and then developing strategies for targeting development.

• Reviewing city regulations and policies in order to improve processes.

• Identifying and then developing a Parkway maintenance plan

As the Lake Churns Ready to navigate the Seller's Market?



Real Estate and Lake News with C. Michael Elliott

Sales are clipping along at a rapid pace and values are also continuing to increase although at a slower pace than last year. Inventory is still tight and I am beginning to see signs of strengthening in the lot market with custom home builds and properties being purchased to gut and remodel on the rise.

2017 closed condo sales increased 21.1% compared to last year with the average sales price up just one-half percent. Lakefront homes sold are following in line with a 21.9% increase in the number sold and a half percent increase in price.

Off water home sales have slowed their rapid climb, settling in at a 1.8% increase in 2017 against 2016 and the average sales price shows values climbing at a rate of 4.6%.

Lakefront lots are experiencing the largest increase in units sold with a whopping 78.2% rise above 2016 and the average sales price has gained by 20.1%.

With the rapidly moving market and rising prices; it can be difficult to determine value for both buyers and sellers. A good market analysis should include the most recent sales of the homes closest and most like your home. In addition, it should also factor in the sales trends happening at the lake and in your neighborhood as well as considering the home's features and potential drawbacks that add or detract from its worth.

My office is rapidly expanding as well. With the addition of Kevin Wood and Jeff Anderson early this year, our inventory of well-priced and well-maintained properties are expanding, however with this fast-moving market, the new listings are not available long.

We welcomed two more sales professionals in the late Spring. Ka-

tie Doran and Lauren Bozzardi both are newly licensed and are currently working under the C. Michael Elliott and Associates Mentorship Program "Selling in Sixty". Both women have excellent educational backgrounds and prior professional experience well suited to their choice of a real estate careers. Katie relocated to the Lake in the fall of 2016 with her family; including her son and daughter. Lauren made the move to the Lake in the summer of 2015 with her two sons. Both women can be reached at our office in Osage Beach.

If you need assistance in getting a clear picture of what this market means for you, please don't hesitate to contact me or a member of my sales staff. We have great insight into the current trends that effect the value and market demand of property.

Sales data obtained from the Lake of the Ozarks MLS comparing the time frame from January 1st to June 25th of 2016 and 2017.

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

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Governor establishes Innovation Task Force

In June, Governor Eric Greitens announced the launch of the Governor's Innovation Task Force. The Task Force is charged with assessing the current state of innovation in Missouri, analyzing best practices from other states, and developing specific recommendations for what the state can do to promote innovation and new technology start-ups.

Gov. Greitens has asked the state's Chief Operating Officer, Drew Erdmann, to sponsor the project with the help of the non-partisan Hawthorn Foundation. The Task Force will bring together private, nonprofit, and public sector leaders from across the state to help improve Missouri's competitiveness. As part of its work, the Task Force will engage innovators, entrepreneurs, civic leaders, scholars, and others in workshops to be held in St. Louis, Kansas City, Springfield, Columbia, and Cape Girardeau. The Task Force will complete its work by the end of August.

"Accelerating the growth of good paying jobs is critical to Missouri's future. Missouri must find smart, efficient ways to support innovation, entrepreneurs, and new technology start-ups," he said. "While Missouri has emerged as a hub for innovation in the Midwest, more must be done if we are to remain competitive and reach Missouri's full potential as a national leader. The work of the Governor's Innovation Task

Force will ensure that Missouri's strategy is informed by the best minds from business, nonprofits, and government."

Dan Mehan, president and CEO of the Missouri Chamber of Commerce and Industry, said start-ups are critical to Missouri's success today and in the future.

"Missouri entrepreneurs are leading the way in St. Louis, Kansas City, Springfield, and across the state. Established high tech leaders like Microsoft are also recognizing that Missouri is a great place for them to build their businesses. But we have to keep pace. I look forward to working with other leaders from across the state to make the Governor's Innovation Task Force a success."

"I have seen firsthand the growth of entrepreneurship and innovation in Missouri during the past decade. However, we still have gaps and challenges to solve as we strive to be a global leader," said Donn Rubin, president and CEO of BioSTL, builder of the St. Louis bioscience industry. "I'm optimistic that the Task Force process, which is shaping up to be comprehensive and inclusive, will help define the State of Missouri's roadmap to innovation-driven economic growth."

For more information on the Hawthorn Foundation, visit <http://www.hawthornfoundation.org/ee-task-forces>.

Lamb House New Home

continued from page 1

Camdenton R-III School District school nurses to provide new shoes for children during the school year when their parents can't afford them.

In addition, a "burn closet" keeps household items – small kitchen appliances, towels, bedding, dishes, and the like – on hand to donate to those clients who are starting over. Many are women escaping an abusive home or people who have lost everything in a fire and have no insurance.

Lamb House relies on private donations to operate. One hundred percent of all food and monetary donations are given back to the community. Proceeds from the sales in the thrift store are used to pay the part-time manager's salary and the operating costs, such as insurance and utilities.

For more information or to talk about the availability of a building, call 573-346-2168 between 9:30 a.m. and 1 p.m., Monday through Friday.



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Older Adults

continued from page 16
maximize their marketing efforts, he said.

More research findings

The Pew survey also showed the use of technology varies by household income.

While 87 percent of seniors living in households earning \$75,000 or more a year say they have home broadband, just 27 percent of seniors whose annual household income is below \$30,000 have the ser-

vice. The survey also showed that college graduates are far more likely than those with high school educations or less to say they use the internet (92 percent vs. 49 percent) or have home broadband service (82 percent vs. 30 percent).

And then age also plays a part in usage. Seniors ages 65 to 69 are about twice as likely as those ages 80 and older to go online, according to the Pew findings.

Another national survey of 1,520 adults on ways in which they used social media found that Facebook continues to be America's most popular social networking platform by a substantial margin: Nearly eight-in-ten online Americans (79 percent) now use Facebook, more than double the share that uses Twitter (24 percent), Pinterest (31 percent), Instagram (32 percent) or LinkedIn (29 percent).

Results Announced for 39th Annual HK's Hospital Benefit Golf Tournament

The 39th Annual HK's Hospital Benefit Golf Tournament, benefiting Lake Regional Health System, concluded June 4 at The Cove Golf Course. The tournament featured more than \$100,000 in prizes, including CallawayGolf.com gift cards, awarded to the top four teams in each flight and sponsored by Central Bank of Lake of the Ozarks, and a \$10,000 putting contest, sponsored by McGrath Insurance.

Tee times took place in the morning and afternoon with 170 golfers participating. The first place morning A-flight team, with a score of 56, was Scott Jansen, J. Luetkemeyer and Will Monday; first place B-flight team was Nick Brenizer, J.L. Brenizer, Chase Brenizer and Tom Roof. The first place afternoon A-flight team, with a score of 57, was Danny Brandt, Dr. Jeff Jones, Dustin Murphy and Dr. Cody Fox; first place B-flight was Mike Henze, Larry Morse, Andy Dunlap and Clayton Bentzen. Closest-to-the-pin

prizes also were awarded on five holes. Complete tournament results are available online at www.lakeregional.com/HKsGolf.

Other tournament events included a VIP/Celebrity Party for major sponsors June 2 and a Meet the Chiefs Party and Auction on June 3. Both events were held at The Lodge of Four Seasons.

The Annual HK's Hospital Benefit Golf Tournament — traditionally held the first weekend in June — was established by Harold Koplar, founder of The Lodge of Four Seasons. Throughout its history, it has earned in excess of \$3 million for Lake Regional medical departments and the purchase of new medical equipment. This year, all proceeds will benefit Lake Regional Outpatient Services. This busy department, which includes ambulatory surgery, receives more than 26,400 visits annually and will be remodeled to enhance patient comfort and privacy and

to accommodate the growing number of individuals seeking outpatient services.

"Thanks to the community for supporting this important event again this year," said Terri Hall, Lake Regional director of Fund Development. "We could not be successful without our generous sponsors, donors, golfers and volunteers."

Hall also thanked the event co-chairs Susan Brown, Cecilia Thomson and Walter White; Honorary Chair Deron Cherry; and the Kansas City Chiefs Ambassadors.

Dr. Cody Fox, Dustin Murphy, Dr. Jeff Jones and Danny Brandt won first place, A-flight, in the afternoon round of the 39th Annual HK's Hospital Benefit Golf Tournament. (top)

The 39th Annual HK's Hospital Benefit Golf Tournament, benefiting Lake Regional Health System, was held June 4 at The Cove Golf Course. J. Luetkemeyer, Will Monday and Scott Jansen won first place, A-flight, in the morning round. (bottom)



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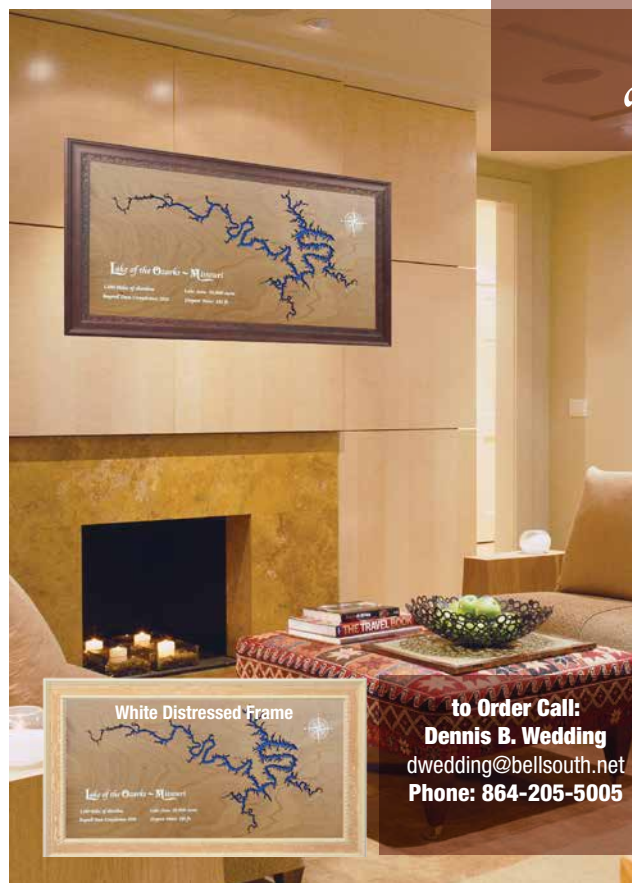
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3.5" diameter Laser Engraved Christmas Ornament
Or Hostess gift on the neck of a wine bottle (right)

Laser Engraved Wine Glass
9.0" tall (far right)



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Crossword Puzzle

Solution page 15

THEME: THE 4TH OF JULY

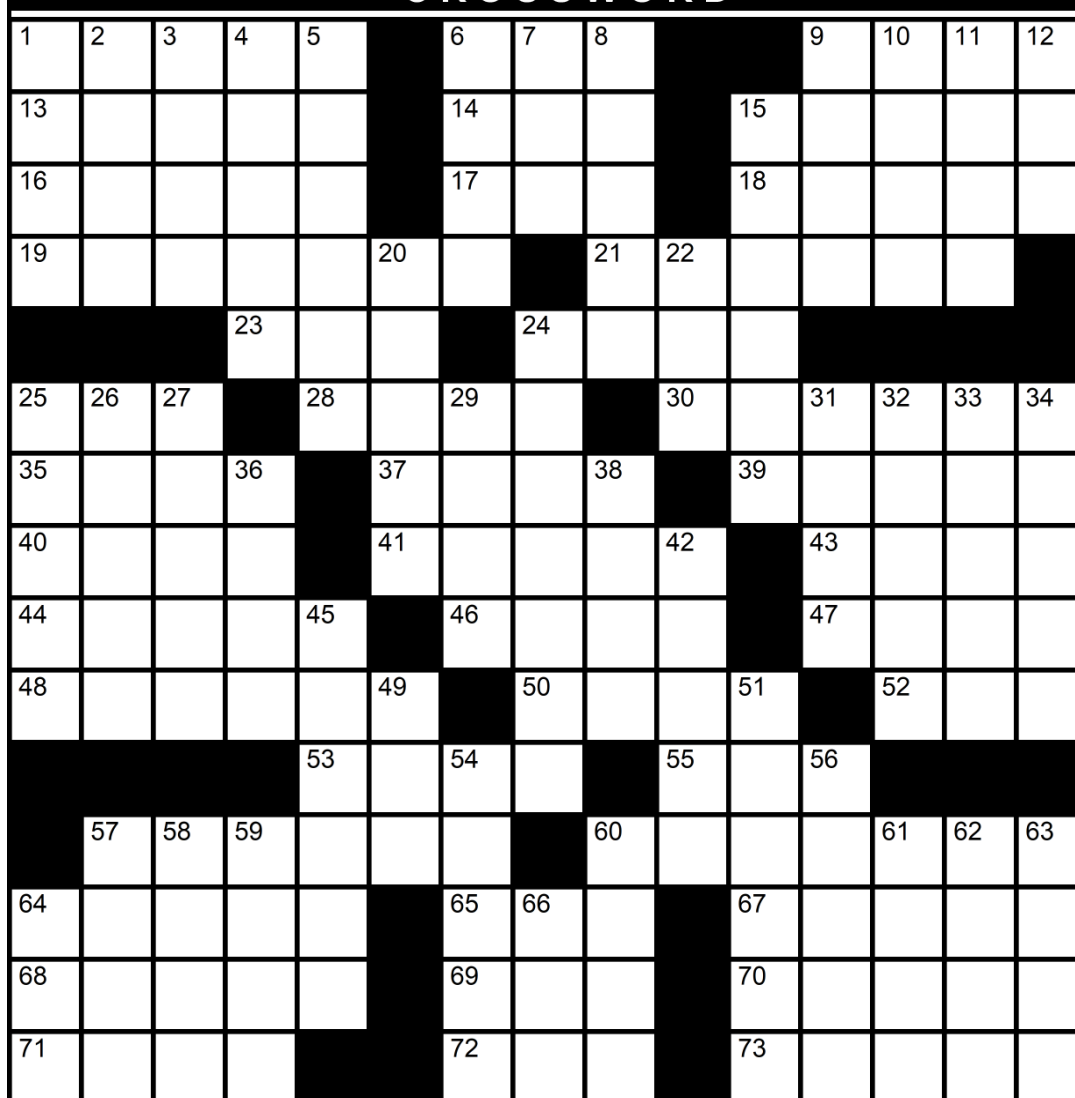
ACROSS

1. Like Catherine or Peter, in Russia
6. Norwegian band of "Take on Me" fame
9. "I call first ____!"
13. "Home on the ____"
14. Charlie Parker's style of jazz
15. Comedian Silverman
16. Not upright
17. Greek H
18. Acrobat maker
19. *Like the July 4th holiday
21. *Pre-state state
23. Thanksgiving tuber
24. Hold as a conviction
25. Ides mo.
28. Expunge
30. Catching like a cowboy
35. ____ 'n' Andy
37. Trash containers, e.g.
39. Of war and sea?
40. It wasn't built in a day
41. Happily ever when?
43. Car with a bar
44. Loud noise
46. Dublin land
47. Lecherous look
48. Lampoon
50. Pouches
52. Not sweet, as in wine
53. Plant anchor
55. Brown truck delivery company
57. *Traditional July 4th meal
60. *Fire ____
64. Filthy dough
65. Bird word
67. Tee off
68. Enclose in a recess
69. Big coffee server
70. Dine at home
71. Shakespeare's metrical unit
72. Hi- ____
73. Type of wheat

DOWN

1. Tennis' Steffi
2. Denote as "PG," e.g.
3. Children's author Blyton
4. "The best laid schemes o' mice an' men gang aft ____"
5. Foursome
6. Cain's brother
7. *Like a dog
8. Rapidly
9. Type of cabinetry joint
10. De-wrinkler
11. "Rosemary's ____"
12. Anything female
15. Omega 3 source
20. Naked protozoa
22. "____ the fields we go"
24. ADA member
25. Jacobs and Anthony, e.g.
26. ____ or a spy
27. * ____ candle
29. * "____, Liberty and the pursuit of Happiness"
31. ____ Mall, London
32. Like a Harvard building?
33. Name-chooser
34. *Old ____
36. Seal with a kiss and do this
38. Plural of serum
42. Happen again
45. Patient's bed
49. Interesting person, acronym
51. Queen of these
54. Happen
56. Junk yard stuff
57. Wild feline
58. Ballistic missile acronym
59. Dungeness, e.g.
60. Flipside of pros
61. Flying toy
62. Reagan's reference to Russian "empire"
63. As opposed to own
64. Hula girl's flower
66. Metal-bearing rock

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FBI warns of stolen identity refund fraud

Each year, criminal actors target US persons and visa holders for Stolen Identity Refund Fraud (SIRF). SIRF is defined as the fraudulent acquisition and use of the Personally Identifiable Information (PII) of US persons or visa holders to file tax returns. The fraudulent tax returns are sent to bank accounts or pre-paid cards that are held under their control. SIRF is relatively easy to commit and extremely lucrative. While all U.S. taxpayers are susceptible to SIRF, over the past year, criminals have targeted specific portions of the population, including: temporary visa holders, the homeless, prisoners, the deceased, low-income individuals, children, senior citizens, and military personnel deployed overseas. This may be due to the perception that these individuals are less likely to be aware of or receive notification that their identity has been stolen.

After criminals steal PII, they use corrupt tax preparation companies or online tax software to file fraudulent tax returns with the stolen identity information at the federal and

state level. The only legitimate information needed to file a fraudulent tax return is a name and social security number. This information is obtained through a variety of techniques, including computer intrusions, the online purchase of stolen PII, the physical theft of data from individuals or third parties, the impersonation of government officials through both phishing and cold-calling techniques, the exploitation of PII obtained through one's place of employment, the theft of electronic medical records, and searching multiple publicly available Web sites and social media. After electronically filing the fraudulent tax returns, they use pre-paid debit cards or bank accounts under their control to route fraudulent returns. The balances on the pre-paid cards and bank accounts are depleted shortly after the tax refund is issued.

Additionally, investigative information shows cyber criminals compromised legitimate online tax software accounts during the 2015 tax season. Cyber criminals modified victims'



online tax software account information, diverting tax refunds to bank accounts or pre-paid cards under their control.

Many victims of SIRF do not know they have been targeted until they try to file their legitimate tax return. Many also receive notifications in the mail that their returns are being audited or are under review before they have even filed their tax returns.

If you believe you are a victim of SIRF, contact your local FBI or IRS field office. You may consult www.identitytheft.gov

which can help you report and recover from identity theft. Additional resources are available at <https://www.irs.gov/Individuals/Identity-Protection>.

Tips to protect yourself:

- File tax returns as early as possible.
- Monitor your bank account statements regularly, as well and as your credit report at least once a year for any fraudulent activity.
- Report unauthorized transactions to your bank or credit card provider as soon as possible.
- Be cautious of telephone calls or e-mails that require you to pro-

vide your personal information, especially your birth date or social security number. If you are in doubt, do not provide the requested information.

•Do not open e-mail or attachments from unknown individuals. Additionally, do not click on links embedded in e-mails from unknown individuals.

•Never provide personal information of any sort via e-mail. Be aware, many e-mails requesting your personal information appear to be legitimate.

•If you use online tax services, ensure your bank account is accurately listed before and after you file your tax return.

•Ensure sensitive information is permanently removed from online tax software accounts that are no longer being used. Allowing online accounts to become dormant can be risky and make you more susceptible to tax fraud schemes.

•If you feel you are a victim, immediately contact the three major credit bureaus to place a fraud alert on your credit records.

•If you are a victim, file an Identity Theft Affidavit (IRS Form 14039). This form is available for download from www.identity-theft.gov.



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Lake Regional Welcomes Hospitalist Jason Blair, D.O.

Lake Regional Health System is pleased to announce Jason Blair, D.O., has joined its hospitalist team.

"Dr. Blair is an experienced hospitalist, and we are glad to have him on our team," said Michael Burcham, vice president of Lake Regional Physician Practices. "Our hospitalists focus exclusively on providing and coordinating around-the-clock care for our hospitalized patients and are responsible for transitioning patients' care to their regular providers upon discharge."

Dr. Blair earned his medical degree from A.T. Still University in Kirksville, Mo., and completed his residency in internal medicine at Freeman Health System in Joplin, Mo., where he served as a hospitalist for the



past three years.

"As a hospitalist, I provide comprehensive care for acutely ill patients," Dr. Blair said. "I find treating acute problems involving multiple organs systems interesting. I also enjoy

talking with patients and always strive to explain their medical problems and treatment options in terms they will understand."

Originally from Little Falls, Minn., Dr. Blair has lived in Missouri since medical school. He and his wife, Stacy, have two children, a boy and girl fraternal twins, and their family has a hobby farm with horses and goats.

To view Dr. Blair's bio, visit www.lakeregional.com/physicians.

The medical staff at Lake Regional Health System includes more than 100 physicians and nurse practitioners who offer primary and specialty care for lake-area residents and visitors. For more information or to download a provider directory, visit www.lakeregional.com.

Managing Rental Property

What Do I Bring?

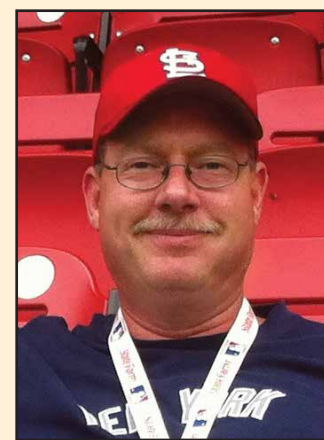
This month we are going to step on the other side of the isle. When renting a vacation home or condo what should you bring and what is supplied with the rental? Every rental is different. Be sure and ask the right questions and check the amenities list if one is provided. At our company we try to supply most basic items so that guests don't have to worry about bringing things like paper towels, soaps, tissue, toilet paper, dish tabs, etc.

Yikes! My family and I went on vacation with my dad and my aunt and uncle at Dauphin Island, Alabama about 12 years ago (or so). The home that my dad rented on the beach didn't come with much at all. In fact we had to supply our own bedding, pillows, sheets, blankets, the whole nine yards. Trying to get five kids and two adults, all our clothes and bedding into a mini-van with a topper was quite the sight. Never doing that again!

And some of the questions that we get when guests call. "Does this property come with air conditioning?" "Does this property have sheets and pillows?" We can tell they've had some rough experiences.

Here are some things that you really should think about taking along on vacation to make your stay more comfortable.

1. Shampoo- many places provide soaps but most people prefer their own shampoo.
2. Coffee- again some places provide a packet of coffee but most people prefer their own brand.
3. Old fashioned games- it may rain on your vacation and while some properties provide a few games it is always fun to get out the monopoly, careers, risk or sorry game to pass the time on a rainy day.
4. Your favorite music- this used



Russell Burdette

to consist of bringing your cassettes or cd's but now you can just load your music onto your favorite device and take anywhere you travel.

5. Beach towels- most places provide bath and hand towels for use inside the property but if you are heading to the beach or the pool you will want your large beach towels.

6. First aid kit- while you hope you will never need it, if you have kids (or even some adults that are always adventurous) you will want to have a first aid kit handy.

7. Small tool kit- running a vacation rental company I always have a tool kit with me. It is surprising just how many things you can fix with a good old four way screw driver and a pair of pliers.

8. A pad of paper and a pen- while a smart phone can perform a lot of tasks there are still uses for good ol' paper and pen. Notes to others, keeping score and tic tac toe.

So pack up the car and head out on vacation to your favorite destination!

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 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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Hulett Chevrolet Buick GMC is excited to introduce their newest team member, Lori D'Mellow. Lori recently joined the Hulett family as the new Finance Director. Lori was born and raised on a small farm in Missouri. She and her husband John raised 5 children and enjoy spending their free time with the family including their 9 grandchildren, along with attending church activities.

Lori states "I feel very blessed with the opportunity to be a part of the Hulett Chevrolet Buick GMC family in Camdenton. I have over three decades of experience in the auto industry. I look forward to meeting your expectations and giving you every opportunity to utilize national brands with prime interest rates and protecting your investment."



The Lake West Chamber presented a check to Lake Christian Academy recognizing them for their participation in the 2017 Lake West Business Expo. Pictured l to r: Lake West Chamber Executive Director Paul Hooper; Lake Christian Academy Founder/Board Member Pastor Nick Stutesman; Lake Christian Academy Executive Administrator Monique Begley and Lake West Chamber Membership Director Ellen Bozich.



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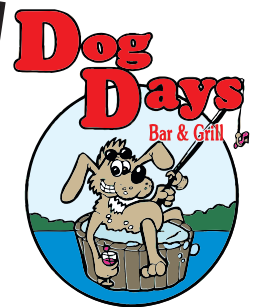
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The Lake Area, Camdenton, and Lake West Chambers recently held a joint ribbon cutting for Air & Water Solutions, at their new location at 5696 Osage Beach Pkwy in Osage Beach with owner Rodney Stephens, several Air & Water Solutions staff members, as well as several Chamber staff, board members, and volunteers from all three chambers in attendance. The ribbon cutting celebrated the opening of their new location. For more information, call (573) 348-0488, or visit their web-site at www.airwatersolutions.com.



The Lake Area Chamber recently held a ribbon cutting for Lake Race, at the Lake Ozark Fire Protection District in Lake Ozark. The ribbon cutting took place on May 24 at 4 pm, with several Lake Race committee members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber. This year makes Lake Race's 5th year and will take place on June 3rd at Bagnell Dam. There are events during the week leading up to the OPA sanctioned races. Thousands of spectators gather on land and water to watch the races. Lake Race represents the largest Powerboat Racing prize purse in the country at \$75,000. Through the spectator and media experiences, Lake of the Ozarks is exposed to millions of people who would not otherwise be aware of the beautiful Lake area. For a complete list of events, visit www.lakerace.com.



The Lake West Chamber welcomed Anderson Automotive into their membership with this ribbon cutting event earlier this year at the corner at Hwy P & Hwy 5. Anderson Automotive has 2 full time mechanics with over 30 years' experience each. They have also opened an arcade room and offer road side and towing services. New tire specials going on every week at great prices. Linda and Earl Anderson are cutting the ribbon and are surrounded by family members, Chamber ambassadors and friends.

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Before Buying a Home, Learn the Lingo!

Buying a home for the first time? You may discover that one of the biggest obstacles is learning the lingo. Homebuying can be overwhelming and perhaps a bit intimidating if you aren't familiar with the terminology.

To help aspiring homeowners gain confidence in the homebuying process, the experts at Freddie Mac are sharing a guide with some top terms you'll hear.

- **Pre-approval letter.** A letter from your lender telling you how much home you can afford and the maximum amount you are qualified to borrow. Having a pre-approval letter while shopping can help you move faster, and with greater confidence in competitive markets.

- **Appraisal.** After you make an offer on a home, your lender will order an appraisal to get a professional opinion on its value. This is a necessary step in getting financing secured, as it validates the worth to you and your lender.

- **Closing costs.** In addition to a home's price, a buyer must pay "closing costs." This is the cost to complete the real estate transaction. This includes points, taxes, title insurance, financing costs, items that must be prepaid or escrowed and other costs. Closing costs are generally two to five percent of your home purchase price.

- **Escrow.** The holding of money or documents by a neutral third party before closing, escrow can also refer to an account held by the lender or servicer into which a homeowner pays taxes and insurance.

- **Mortgage rate.** The interest rate you pay to borrow money for your house. The lower, the better.

- **Fixed-rate mortgages.** A mortgage with an interest rate that doesn't change during the term of the loan, and is typically 15 or 30 years.

- **APR.** The annual percentage rate, commonly referred to as "APR," is a broader measure

lender will require PMI. PMI serves as an added insurance policy protecting the lender if you're unable to pay your mortgage, and it can be cancelled from your payment once you reach 20 percent equity in your home.



of your cost for borrowing money and includes the interest rate, points, broker fees and other credit charges you'll be required to pay. Because these costs are rolled in, the APR is usually higher than your interest rate.

- **Credit Score.** A number ranging from 350 to 800 based on an analysis of your credit files. Your score plays a significant role when securing a mortgage, as it helps lenders determine the likelihood that you'll repay future debts. The higher your score, the more options that may be available to you, including lower interest rates.

- **Private Mortgage Insurance (PMI).** If you make a down payment of less than 20 percent on your conventional loan, your

Hear a term not included or confused by some of the processes? Check out Freddie Mac's myhome.freddie.mac.com for everything homebuying and be sure to follow the Freddie Mac's Spring Homebuying Season Blog Series at freddie.mac.com/blog.

"Homebuying speak can seem like an entirely new language, especially for first-time homebuyers. Before entering the market, it's helpful to learn key phrases and terminology so you can be a confident, savvy shopper," says Mike Dawson, Vice President of Single-Family at Freddie Mac.

PHOTO: (c) SolisImages - Fotolia.com (StatePoint)

What to Do to Stop Unwanted Phone Calls

Whether you use a landline, mobile phone or both, you've likely received those pesky robocalls -- phone calls that use a computerized auto-dialer to deliver a pre-recorded message. As a consumer, here is what to know about this common annoyance to your home or personal line.

- **Robocalls are often illegal.** However, keep in mind that some robocalls are permitted, such as companies you have done business with under certain circumstances, medical appointment confirmations and school closing calls. Political and charitable calls are among others that also may be

subscribe from the list, as this will tell the robocaller that it's reached a live number.

- **Don't give out personal information:** If you receive an unsolicited call from any company, including one you do business with, tell them that you will not give them information until you verify the call is legitimate. Then, call the phone number you know or that you get from the company's website to confirm.

- **Ask your phone company to block the number.** Your carrier may be able to block certain numbers, although robocallers frequently change and disguise their numbers.



allowed, along with banks and telephone companies, provided those companies make the calls themselves. Remember, many robocalls illegally disguise, or "spoof," their Caller ID information or violate other rules.

- **Advocates are working to mitigate the problem.** For example, NTCA-The Rural Broadband Association and its members of more than 800 independent, community-based telecommunications companies are working to provide information to the Federal Communications Commission (FCC) Robocall Strike Force to further develop and implement solutions to detect, assess and stop unwanted calls from reaching customers.

- **Never respond to a robocall.** The Federal Trade Commission (FTC) recommends that if you receive a robocall, simply hang up. They also warn consumers not to press any number to speak to a live operator or to un-

- **You can use technology to block calls.** Various companies offer products or services that help you control what calls ring on your phones. They range from mobile apps for wireless phones to devices you can plug into your home phone jacks in order to block robocalls to your wireless phone.

The FTC encourages consumers to report unwanted calls to www.donotcall.gov or 1-888-382-1222. Complaints may also be filed with the FCC online or 1-888-CALL-FCC (1-888-225-5322).

More information can be found at ntca.org/robocalls and fcc.gov/consumers/guides.

As a consumer, you have more power than you may realize to control who calls you and when. Thanks to new resources, you can take concrete steps to help put a stop to robocalls. PHOTO: (c) auremar - Fotolia.com (StatePoint)

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2000 Sea Ray 280 With twin Mercury 5.7 EFIs \$34,900

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2006 POLAR CRAFT V194 150 YAMAHA AND TRAILER	SOLD
2016 BENNINGTON 20 SLX LIKE NEW 115 YAMAHA	\$29,900
2003 CROWNLIN 230 EXAND TRAILER 300 HOURS.....	SOLD
2005 BENNINGTON 2550 RL - 225 YAMAHA	\$34,900
2005 BENNINGTON 2575RL - MERC 5.0L - WHT/GRN	\$29,900
2005 BENNINGTON 2575RL - 350 MAG B3	\$34,000
2013 BENNINGTON 25 QCW 250 YAMAHA	\$57,900
2011 BENNINGTON 2874 RCWIO 5.7 GXI VOLVO DP.....	SOLD
2012 JC TRITON 25 SPORT- 200 SUZUKI - WHT/BLACK.....	\$41,900
2005 REGAL 2900 5.7 GXI VOLVO VERY CLEAN.....	\$42,900
2003 CROWNLIN 288 BOWRIDER 496 MAG BRAVO 3	\$49,900
1999 CHAPARRAL 2830 BR - VOLVO 5.0 GIDP - WT/GRN.....	\$24,900
2007 RINKER 320 FIESTA VEE TW. 5.7 GEN AND A/C.....	\$79,900
2006 REGAL 3360 TWIN 5.7 VOLVO GEN AND A/C.....	\$79,900
2005 RINKER 342 TWIN 350 AMG BRAVO 3 GENAND A/C	SOLD
2003 REGAL 4260 TWIN 8.1 GEN AND A/C.....	\$114,900

CUDDY

2002 ENVISION 32 496 MAG.....	\$33,900
2004 FORMULA 330 SS TWIN 496 W/AXIUS 240 HOURS	SOLD
2005 REGAL 3350 5.7 GXI 550	\$74,900
2011 REGAL 3350 5.7 GXI 350	\$109,900
2009 FORMULA 350 SS 496 MAG AXIUS 190	\$149,900
2005 FOUNTAIN 35 TWIN 496 MAG HO 150 HOURS.....	\$89,900

PONTOONS

2016 BENNINGTON 20 SLX LIKE NEW 115 YAMAHA	\$29,900
2007 HARRIS 2424 SUNLINER 150 MERCURY 300 HOURS	SOLD
2008 SYLVAN 8427 MANDALAY 225 4S 47 HRS	\$32,900
2005 BENNINGTON 2550 RL - 225 YAMAHA	\$34,900
2005 BENNINGTON 2575RL - MERC 5.0L	\$29,900
2005 BENNINGTON 2575RL - 350 MAG B3	\$34,000
2013 BENNINGTON 25 QCW 250 YAMAHA	\$57,900
2015 HARRIS 25 GRAND MARINER 250 VERADO	\$59,900
2009 BENNINGTON 2550 RCL MERCURY 250 VERADO	\$59,900
2004 BENNINGTON RLI 225 MERCURY FOUR STROKE	\$29,900
2011 BENNINGTON 2874 RCWIO 5.7 GXI VOLVO DP.....	\$ 59,900
2011 BENNINGTON 2874 RCWIO 5.7 GIDP	SOLD

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2016 REGAL 2300 SURF VOLVO 380 FWD DRIVE 25 HOURS	SOLD
2003 MAXUM 240 WITH 350 MAG	\$19,900
1998 REGAL 2500 5.7 VOLVO	\$22,900
2004 REGAL 2600 5.7 VOLVO 300 HOURS	SOLD
2013 REGAL 2700 ES 5.7 GXI VOLVO 70 HOURS	\$69,900
2000 SEARAY 2800 WITH TWIN 350S	\$34,900
1999 REGAL 2800 WITH VOLVO 7.4 DP	\$24,900
2003 CROWNLIN 288 BOWRIDER 496 MAG BRAVO 3	\$49,900
2005 REGAL 2900 5.7 GXI VOLVO VERY CLEAN	\$42,900
2005 CROWNLIN 316 TWIN 350 MAG 180 HOURS	\$65,900
2013 REGAL 3200 BR - TW5.7 GXI DP - N/BLK.....	SOLD
2013 REGAL 3200 - V8300 5.7L - 118 HRS	\$159,900
2014 REGAL 3200 - V8300 - 110 HRS	\$144,900
2005 ENVISION 32 COMBO	\$39,900

CRUISERS

1999 REGAL 2660 - T4.3L - 360 HRS - WT/TN	\$28,900
1993 BAJA 290 MY - T/MERC 350 MAG A1 - WHT - 800 HRS.....	SOLD
1997 REGAL 322 TWIN 7.4 MERCRUISER	\$34,900
2002 RINKER 320 FIESTA VEE TW. 5.7 GEN AND A/C.....	\$79,900
2000 LARSON 330 TWIN 5.7 VOLVO	\$39,900
2007 RINKER 320 FIESTA VEE TW. 5.7 GEN AND A/C.....	\$79,900
2006 REGAL 3360 TWIN 5.7 VOLVO GEN AND A/C.....	\$79,900
2005 RINKER 342 TWIN 350 AMG BRAVO 3 GENAND A/C	\$84,900
2009 FORMULA 350SS - TW/496 MAG AXI - 190 HRS.....	\$149,900
1998 SEA RAY 400 EXPRESS - 705 HOURS - WHITE	\$79,900
2011 REGAL 42 SC - T8.1 - N/GLACIER - 235 HRS	\$329,900
2003 REGAL 4260 TWIN 8.1 GEN AND A/C.....	\$114,900
2007 REGAL 4460 - T/8.1 - NTT/BLK - 110 HRS	\$239,000
2009 REGAL 4460 TW/8.1 WITH IPS JOYSTICK LIKE NEW	\$299,900
2004 SEA RAY 450 EXPRESS BRIDGE DIESEL	\$199,900
2008 CARVER 560 VOYAGER D12 VOLVOS 200 HOURS	\$529,900

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2006 POLAR CRAFT V194 150 YAMAHA AND TRAILER	SOLD
2003 CROWNLIN 230 EXAND TRAILER 300 HOURS.....	\$24,900
1993 BAYLINER 2659 RENDEZVOUS - 175 HOURS	\$9,900
1995 BAYLINER 2659 RENDEZVOUS - MERCURY 4.3 - WHT/BLUE.....	SOLD
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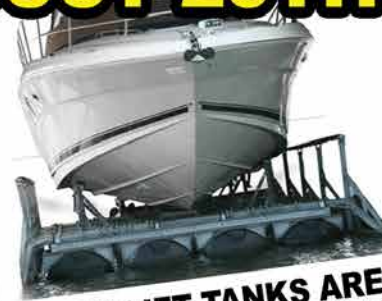
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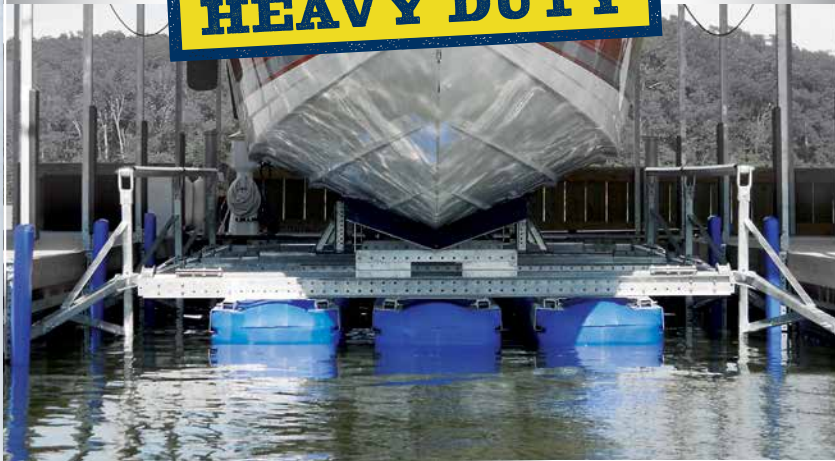
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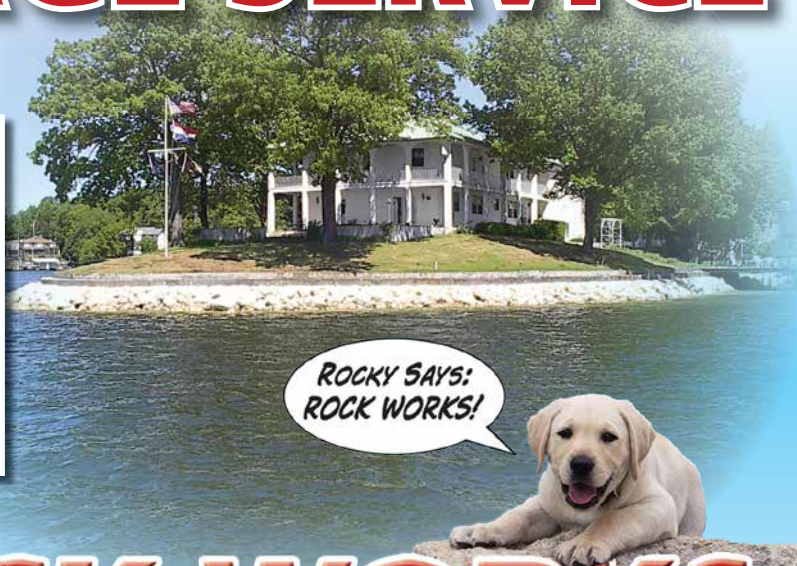


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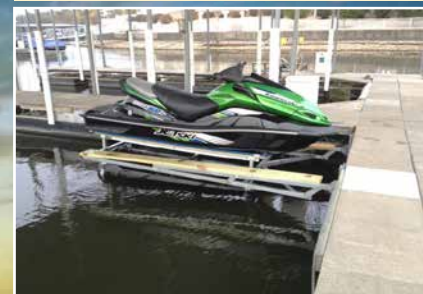
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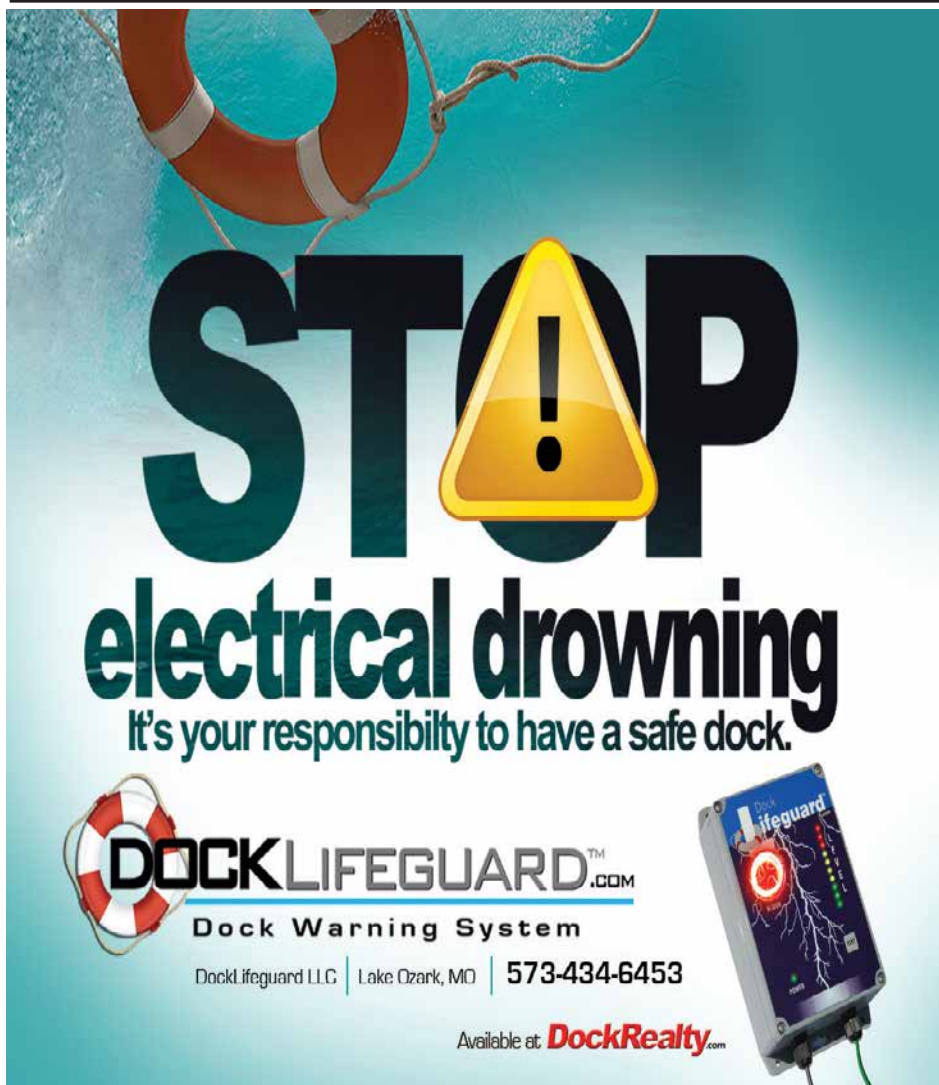
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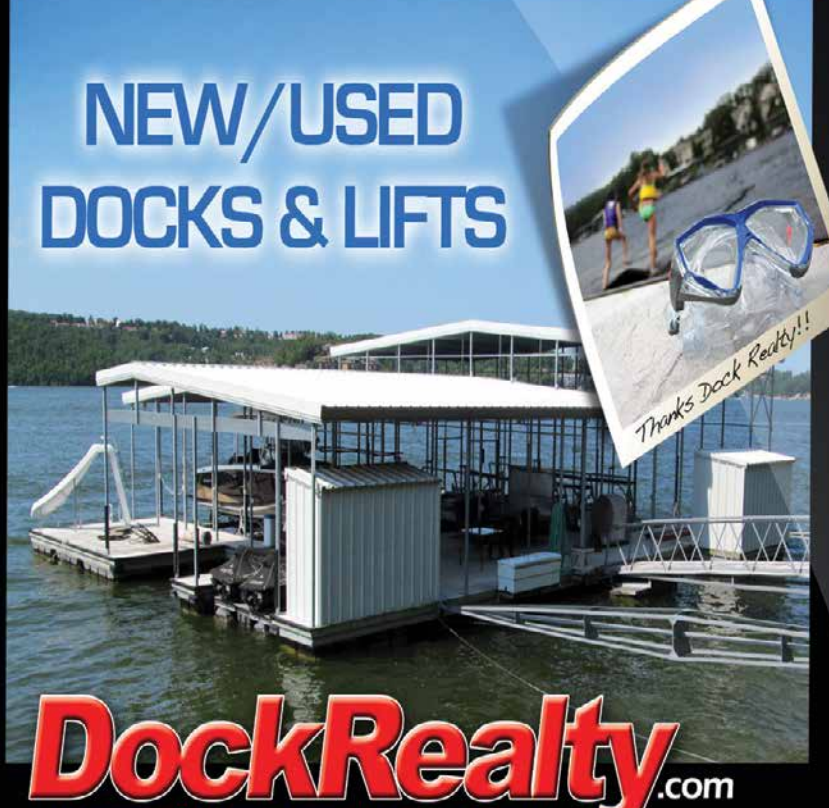
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