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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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OCTOBER, 2019



NEWS IN BRIEF



Kudos

Miller thanked for business support. Pg. 14



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Dwight Weaver's look back. Pg. 19



Crossword

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Soccer park planning kicks into high gear

By Nancy Zoellner-Hogland

A destination tournament soccer complex (DTSC) at Lake of the Ozarks is one step closer to becoming a reality.

In September, the Osage Beach Board of Aldermen unanimously approved the first reading of an ordinance authorizing the mayor to enter into a cooperation agreement with the Lake of the Ozarks Tri-County Lodging Association (TCLA) to plan, develop, construct and operate the complex. The DTSC is to be built on a 51-acre tract of land at the former Dogwood Hills Golf Course with an access road off Nichols Road.

The advisory group, formed to study the feasibility of the project, said the complex will promote tourism by hosting weekend regional and national tournaments in the typically slow "shoulder season," resulting in an additional \$75-million annual economic impact on the Lake area. In addition to bringing thousands of soccer players, coaches, referees and family members to the area each season, the complex will also enhance recreational opportunities for area residents by providing additional playing fields during the week for local

teams.

Aldermen will vote a second time on Thursday, October 3 but City Administrator Jeana Woods said because

will be coming during a time that, in the past, has been called our 'slow time' – the spring and fall," Woods said.

Construction of the DTSC

Camden and Morgan counties and a 1-percent increase in the lodging tax in Miller County. Only those residing in the Tri-County Lake Area Business District will vote on the measure. The business district incorporates an area that extends inland 5 miles from the shoreline of Lake of the Ozarks in Camden, Miller and Morgan counties.

Tim Jacobsen, executive director of the Lake of the Ozarks Convention and Visitor Bureau (CVB) and spokesman for the advisory group, explained why the project will move forward only if it has the support of voters in the Camden County Business District.

"In Fiscal Year 2018, which runs from July 1, 2017 to June 30, 2018, the lodging tax collection was approximately \$1,777,068.03. Ninety percent of that, or \$1,646,466.20, was collected in Camden County; 7.24 percent, or \$128,612.22, was collected in Miller County; and 2.76 percent, or \$47,998.55, was collected in Morgan County. So if only Miller and Morgan counties pass it, it won't work. It has to also be approved by Camden County voters. However, if it's rejected by Miller and Morgan voter but approved by

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the board has continually expressed support for the project, she has no doubt it will pass.

"We're excited because this will bring thousands of people to the Lake that may have never been here before. And the beauty of it is, they

would be financed primarily from a proposed increase in the lodging tax at the Lake. To accomplish that, the TCLA Board of Directors will be placing an initiative on the November 5, 2019 ballot that seeks a 3-percent increase in the lodging tax in

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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

HAVE YOU LOOKED at your passport lately? Will it expire in less than six months? According to Fastport Passport, passports should have at least six months of validity when traveling internationally. Although not a requirement of the U.S. government, most countries will not permit a traveler to enter their country unless the passport is set to expire at least six months after the final day of travel. Canada and Mexico require three months of validity. The six-month passport validity rule is enforced because nations do not want to risk having travelers and tourists overstaying their passport validity, Fastport Passport states on its website. Because renewing a passport can take as long as six to eight weeks, especially during peak travel season – January thru August – if your passport has less than six months remaining until the expiration date, you should renew it right away. According to the U.S. State Department there currently are 137.6 million valid passports in circulation. It typically takes six to eight weeks for a passport to be processed but travelers can cut that time in half by paying an additional \$60 expediting fee. Emergency passports for a family death can be obtained by calling (877) 487-2778 from 7 a.m. to 4 p.m. Central, Monday through Friday and 9 a.m. to 2 p.m. Saturdays.

BYOB MEANS something different on airlines. For those catching early morning flights, it can stand for “Bring Your Own Breakfast” – and it’s recommended by some flight attendants who reported that the food is generally prepared 12 hours before departure. And the food isn’t that great to start with. According to a report by *Travel and Leisure* magazine, scrambled eggs are

usually a mix of egg and egg substitutes and fruit has been treated with additives to make it look fresher than it actually is. T&L advises it might also be a good idea to forgo coffee and tea. An EPA study found that “one in every eight planes fails the agency’s standards for water safety, and the water for tea and coffee comes from the tap, not from a bottle, while in flight. According to a 2004 EPA sample of 158 planes, 13 percent contained coliform and two of the airplanes were found to have dangerous E.coli in the water.” Best bet – buy breakfast in the terminal and bring it onboard, if there’s no time to eat before departing.

PLANNING TO HEAD to Grandma’s for Thanksgiving or Christmas? The best time to buy airline tickets was over the summer but if you didn’t plan ahead, you better start planning now. According to T&L, the holiday season is one of the busiest and most popular times to travel so it’s also one of the most expensive times to travel. Because airline seats go fast, waiting for a drop in airfare could find you celebrating at home. In the report, a travel specialist recommended booking tickets at least three weeks in advance as a general rule. “For the holidays, I recommend at least doubling that if not more. The absolute worst time to book a holiday flight is one week before traveling,” he said.

LOOKING FOR MORE legroom? Spirit Airlines, once at the bottom of the U.S. Department of Transportation’s on-time performance and customer-satisfaction rankings, recently announced it would be debuting new seats this November. According to a story on *The Points Guy* (pointsguy.com), the seats “offer passengers two additional inches of usable legroom – the distance from the center of the seatback to the furthest point on the back of the seat in front – as compared to the slim-line seats on its aircraft today. They will also feature thicker pad-

ding, lumbar support, and bigger tray tables.” A new cabin configuration will also feature a wider middle seat – 18 inches compared to 17 inches for the window and aisle, onboard Wi-Fi is expected by year-end and the airline is improving its frequent flier program. There’s more good news for Spirit customers. The airline was the fourth-most punctual, with 81 percent of flights arriving on time, in 2018, TPG reports.

DON’T LET JET LAG slow you down! *Departures* online magazine (departures.com), provided several tips on how to avoid the vacation time-stealer. Meditation can be one of the best things you can do for your body during a flight. Staying hydrated can also help – especially when combined with a reduction in caffeine intake. The Time-shifter app, found at <https://www.timeshifter.com/>, can advise travelers on when to consume caffeine while adjusting to a new time zone. Exercise, even if it’s walking up and down the airplane aisle a few times and then taking a walk after arriving at your vacation destination can help, as can reducing time spent in front of the blue light that comes from laptops, television screens, or your smartphone. According to *Departures*, the light “can mess with your body clock more than you might think.” You should also align your meal schedule with your new time zone by changing your watch before you even depart, then eating at the times you will eat at your final destination.

THE SPRINGFIELD-BRANSON National Airport recently reported that June was the busiest month in the airport’s history with 118,477 total passengers, continuing a growth streak that began eight years ago and shows no signs of slowing down. So far this year passenger growth is up 8.7% over last year. Cargo has also increased 8.8 percent over last year and June set an all-time monthly

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County hopes for best after adopting animal law

By Nancy Zoellner-Hogland

Mike Stoufer, animal control officer for the Camden County Sheriff's Office, said it's too early to tell if the ordinance regulating ownership and possession of domesticated animals, adopted July 1, is having an effect. However, he said he's going to remain hopeful.

"When we began animal control in 2008 we didn't have any local ordinances in place and when we wrote tickets under state statutes, we just weren't getting any reaction. Our biggest problem is dumped animals and we wanted a law in place so that when we went after the offenders, it was a little more serious. With help from Judge Ralph James, we took Boone County's ordinance and modified it to fit our county. We kept refining it until we had something that would work here and that the commissioners would be comfortable with. We fi-

nally accomplished that and on July 1, the commissioners adopted it and it went into effect," he said, adding that the while the ordinance is "pretty basic," it has "teeth."

Violation of the law can result in a fine of not less than \$50 nor more than \$200 for a first offense and not less than \$100 nor more than \$500 for additional offenses. Violators can also be locked up in the county jail for not more than 30 days or assigned community service work - or they can be assessed any combination of these penalties. And those found guilty of animal abandonment can be fined \$500 for each abandoned animal.

In addition to prohibiting animal abandonment, the law states dogs are not allowed to run at large but instead must be confined or restrained by means of a leash, electronic collar or device, or trained command.

Stoufer said they also in-

cluded a section on vicious animals in order to protect the community.

"Business owners are allowed to have watch dogs and as long as the dogs stay on their property, we have no problem with them. However, we don't want vicious dogs running around biting people. We carry a warning book and a ticket book. Unless the dog is endangering someone, I try to give a couple warnings before I write a ticket. Most of the time, people comply," he said.

The ordinance also states all animals must be properly cared for; owners must make reasonable efforts to ensure people, property and other animals are not harmed by their pets and owners can be held financially responsible when they are; female dogs in heat are required to be confined in an area inaccessible to other dogs, except for planned breeding; and if bred, they are limited to two

litters per year. Breeders are also required to pay an annual breeding permit fee of \$25 per female, per year if the dog is used for breeding.

Dogs and non-feral cats over 3 months of age must be vaccinated by a licensed veterinarian with a rabies vaccine that is approved and listed in the current year's Rabies Compendium. Owners are required to produce proof of that vaccination upon request of a health official, animal control officer or law enforcement officer and dogs must display a current vaccine certificate tag if wearing a collar. Dogs over 9 months of age must be microchipped with the owner's address and contact information or they must wear a collar with a tag showing that information.

Stoufer explained the importance of that portion of the law.

"I pick up a lot of dogs and find out that they're not

strays - they're owned - but the owners didn't take the time to get them chipped or get them a collar so we can take them home. That's really what this is about - we just want to get the animals home because finding a place for them is next to impossible and the county can't afford to build a temporary holding facility. That's why we started holding two micro-chipping rabies clinics every year," he said.

The clinics, offered every year since 2016, have been held at the Dogwood Animal Shelter in Osage Beach and at a location in Sunrise Beach in cooperation with Ozarks Kat and K9 Shelter (formerly STAFF). Veterinarians from the clinics donate their time and volunteers help keep things running smoothly. The sheriff's office pays for the vaccinations and the microchips, both of which are provided to the

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Soccer park planning kicks into high gear

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Camden County voters, it will move forward," he said, adding that, according to agreement, if the issue passes, the increase in the lodging tax will begin the first quarter of 2020 so the project can move forward.

To educate the public on the benefits of the DTSC, the Citizens for the Promotion of Sports Tourism will be holding two public forums in October. The first is scheduled for 6 to 8 p.m. Tuesday, October 1 at the Exchange Venue, located at 57 Court Circle in Camdenton. Another forum is set for 6 to 8 p.m. Monday, October 28 at the Four Seasons Property Owners Association Community Center on Horseshoe Bend Parkway. Osage Beach Mayor John Olivarri and Jacobsen will give a brief presentation. Then the forum will be opened to questions, answers and conversation.

In the meantime, Jacobsen said the group has developed a full marketing campaign that "includes every medium of marketing you can imagine and it's being implemented right now. It's registered with the Missouri Ethics Commission and I'm out raising funds. We've got postcard mailers going out, we've got Facebook posts and other digital marketing planned, we're working on billboards, we're working on banners, posters, flyers, yard signs, table tents, radio, TV and print advertising," he said.

To gain insight on what components make for a good complex, CVB, TCLA and City of Osage Beach representatives visited numerous complexes throughout the Midwest. Jacobsen said at every visit the same question is asked: "Now that it's operating, what do you wish you would have done differ-

ently?"

"You'd be surprised at some of the answers. We've heard everything from 'Don't sell French fries in your concession stand because the fryer raises the temperature' to 'Install vending machines so players can get drinks during the week without opening the concession stand.' We all now know more about artificial turf than any one person ever thought about learning," Jacobsen laughed. "But we're noting all those suggestions so can learn from their mistakes and do things better to end up with a first-class facility."

According to the agreement:

Following approval of the lodging tax increase in Camden County, Osage Beach and the TCLA will negotiate a financing agreement.

The city shall secure the project site from Gary

Mitchell's Arrowhead Development LLC, which has pledged to donate the land if the tax passes. No funds from the bonds shall be used for the acquisition.

The city will control all aspects of the design and construction of the complex, but it will be subject to the review and advice of business district and TCLA representatives. The complex will, at a minimum, include eight lighted, tournament-style synthetic turfed fields, concession stands, permanent restroom facilities, paved parking areas and road access.

Once bonds are issued, the city will strive to complete construction of the DTSC in a prompt manner and will provide periodic written updates on the construction process and opportunities to inspect the construction.

Any project capital costs and related costs for advice or consultations concerning the engineering, financing, managing, legal or operational issues connected with the project and incurred or paid for prior to the issuance

of the bonds may be reimbursed from the proceeds of the bonds.

The city may enter into booking or management contracts with nationally recognized experts in tournament operations to attract tournaments and other events that promote tourism.

The city will own, operate and maintain the DTSC as a public facility and shall be responsible for project operational costs except repair, replacement or enhancement costs on things like turf, lighting and restrooms, which will be covered by the Capital Replacement Fund.

The city will be allowed to operate concession stands, charge for parking at tournaments, obtain sponsorships, charge for advertising spaces and undertake other revenue-producing activities associated with the operation of the DTSC with proceeds paying project operational costs.

The city must also provide, at no charge, two places within the DTSC for the TCLA, at its expense, to advertise Lake-area tourism.

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Businesses - get your orange on



You never know who you'll run into at this fun Halloween event. Nancy Zoellner-Hogland photo.

Business owners and organizations that would like to get in on the fun of Halloween are invited to join the 15th Annual Hy Vee Hollow Trick or Treat event, set for 3 to 6 p.m. Thursday, October 31.

Kids are invited to dress up in their costumes, then trick-or-treat their through a maze set up in the grocery store's parking lot. There's a \$2 per child admittance fee and this year proceeds will be split between Wonderland Camp and the Dream Factory. Wonderland Camp provides summer and respite weekends for campers who have physical and developmental disabilities. The Dream Factory makes dreams come true for critically and chronically ill children.

Mike Clayton, director of Fund Development for Wonderland Camp and one of the Hy Vee Hollow organizers, said they hope to see 40

or more booths at this year's event.

"It's great because it not only provides our kids with a safe, fun environment to trick-or-treat, but it also gives businesses an opportunity to get exposure with hundreds of families while also benefitting a great cause. And it's fun! You see everyone you know, the kids get to show their costumes off to their friends and there are free hot dogs at the end. What more could you ask for," he quipped, adding that because it's outdoors, pets – especially pets in costume – are welcome.

Participation requires a \$100 donation, which also goes to Wonderland and Dream Factory, to reserve a booth space. Everyone who mans a booth will also need to provide enough treats to hand out to 2,000 or more trick-or-treaters. Businesses and organizations that get a booth can come in costume and can dress up the booth any way they want. Organizers will supply a hay bale and

a sign for each.

Candy can be purchased from Hy Vee at 10 percent off the store's base retail price and the candy can be held at the store until the day of the event. However, organizers reminded business owners that the earlier they purchased their candy, the better the selection. Those who want to buy their candy from Hy Vee should call Mark Milhalj at 573-302-7977.

The grocery store will also be supporting the Teal Pumpkin Project by providing non-food treats for children who have food allergies. Hy Vee will give each participating business 50 non-food items – at no cost to the businesses – to hand out at the event.

For more information, call Clayton at 573-280-5648. Those who want a booth should bring a completed registration form to customer service at the Osage Beach Hy Vee. Forms can be downloaded from www.wonderlandcamp.org.

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Labor picture good for job seekers, not so much for employers

By Nancy Zoellner-Hogland

As a business owner are you having a difficult time filling job openings? If so, you're not the only one.

According to a release by

Statistics classifies as not in the labor force but 'marginally attached,'" he wrote, explaining that those people "want jobs, they are available for work, and they have

istrator Dave Van Dee said they still hope to attract a technology-based firm – or firms – to the undeveloped land along Route 242.

"I've told the mayor and a couple of the aldermen that some of the best projects are those 'back office operations' – record storage for large mortgage companies, telemarketing companies that do support for major retailers – those types of companies. They bring many higher-paying, year-round jobs – something the area is lacking. We've had quite a few inquiries but the issue along 242 is the infrastructure. Right now we're focusing on our transportation infrastructure – getting it back up to snuff so we can have a more effective maintenance program. But we're also looking at water and sewer as a way to stimulate development," he said, adding that he didn't foresee the city putting in utilities without a plan for development. "Instead, it's going to have to be more about creating a partnership with a developer – they will have to commit to build – but I believe we would help facilitate a development in the most cost-effective manner possible because I think if we could get one key element in, we'd see a domino effect. Then we'd have a lot of different opportunities. But again – we would need to see some return on our investment."

Van Dee said the "best case scenario" would be for the city to have two concurrent projects – one to develop a technology-based customer service center and another to create workforce housing.

"Then we'd have homes for all the people that would be needed to run the operation. There are so many possibilities out there – we just need one to find the key element to get the ball rolling."



Gov. Mike Parson travelled to California to meet with Google officials regarding a possible Data Center in MO.

the U.S. Chamber of Commerce, a recent analysis of newly available government data show that there was barely one available worker for every job opening in America in July, "offering further evidence of historically tight labor market conditions over the past year and a significant 'people gap' challenge with regard to the American workforce."

Ronald Bird, the senior economist in Regulatory Analysis, wrote that the Worker Availability Ratio — a new analysis developed by the U.S. Chamber of Commerce to measure the number of available workers for every job opening — ticked down to 1.08 in July, meaning there were 1.08 available workers for every job vacancy. "That's nearly unchanged from a 1.09 reading in June, and the 12-month moving average (which smooths seasonal and sampling variations) remained at the historically low level of 1.04 available workers per job opening for the fourth consecutive month," he stated.

"For our calculations, the number of available workers in July 2019 included 6.6 million 'actively job seeking' unemployed persons and 1.5 million others whom the U.S. Bureau of Labor

looked for work in the past year, though they have not actively looked for work in the most recent month."

A check with the Missouri Job Center found that, with several hundred job openings, although not quite as serious, there is also a tight labor market in the Lake's tri-county area. Job openings range from dishwashers to delivery drivers, housekeeping to handyman, painter to parks crew leader. An employee at the center said while some jobs start a minimum wage and are part-time, several pay considerably more and are fulltime.

In the meantime, Governor Mike Parson traveled to California in mid-September to meet with company officials who have expressed an interest in investing or expanding in Missouri and with various technology leaders to discuss relocating or expanding data centers in Missouri. He also planned to visit with business executives from companies in the agricultural technology, professional services, and financial services sectors with an existing presence in Missouri to explore additional ways to create jobs in the state.

Lake Ozark City Admin-

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

Kicking Off Fall at the Lake of the Ozarks

The first day of Fall is September 23rd this year, and if you haven't been bitten by the Autumn bug - you may be soon! The Summer here at the lake has been rather mild, up until the very end with heatwaves and humidity. This kind of gives Fall an even more appealing nature, and if you haven't already indulged in your pumpkin spice nostalgia, you may be reaching for it soon. If you're looking for fun ways to enjoy your vacation home at the Lake of the Ozarks, here are some great suggestions for spending time soaking in the season!

Fall Fun at the Lake of the Ozarks

The Fall season seems to be all about apples, pumpkins, bonfires, and flannels. If you are ready, here are a few things you'll want to do this Fall at the Lake!

Go Hiking

In 2018, the Lake of the Ozarks was voted the 2nd best place in the nation to enjoy the Fall colors. We know this to be true, and love getting to appreciate the changing of the seasons through those rustic browns, oranges, reds, and yellows that start to spread across the rolling hills. What better way to soak it in than to get out for a hike? We have two state parks here at the Lake. The Lake of the Ozarks State Park is in Osage Beach and Ha Ha Tonka State Park is in Camdenton. Both parks are beautiful this time of year, and offer breathtaking hiking trails, playground areas for the kids, and are close enough to town that you can get a treat afterward! Which brings us to our next point ...

Indulge in Fall Flavors

'Tis the season when all things pumpkin, apple, and cinnamon hit the red carpet. There are many local coffee shops, ice cream parlors, and other places where you can indulge in these fantastic fall flavors. Whether you're looking for a spicy coffee or a pumpkin pie sundae, this is a great time to get out and enjoy those flavors you look forward to all year long.

Get on the Golf Course

If you enjoy golfing at the Lake of the Ozarks, this is going to be a prime season for getting out there and playing the game. The Lake area is home to 13 golf courses, and many will agree that Autumn is probably one of the best times to get out and play. Between comfortable temperatures and gorgeous scenery, the Fall season is a pristine time to be on the course.

Board the Boat One Last Time

This is probably the activity that will be a bit bittersweet for many this time of year. As the temperatures start to cool



down, it's generally a sign to winterize the boat. Many boaters do choose to keep their boat out for usage all winter long, specifically the fisherman, but many of our vacationers need to get them ready for storage. If you are one of those who will store it, now is a great time to take it out on the water for the last few cruises of the year. Enjoy the scenery from a perspective that many may not get too - the water. While you're out, it's also a great time to take a generic inventory of your boat, make sure everything is working properly, and make a list of necessary repairs.

If you are into fishing at the Lake of the Ozarks, Fall is a prime time to get out there and cast your line. Those beautiful Fall temperatures will make for exceptional catching, and if you plan to participate in any of the final fishing tournaments of the year, we wish you the best of luck!

Fall At The Lake of the Ozarks

If you already know that you love the Lake area, and you've been considering buying a home at the Lake of the Ozarks - now is the time! We can't emphasize enough how now is such a great time to buy. The market has been doing some really interesting things this year, and so many buyers are getting low rates for their Lake of the Ozarks mortgages. If you are ready to get started, we would love to invite you to visit our website, fill out the application, and start your pre-qualification process. Fall is an excellent time to buy, and 2019 could just be your year to secure a dream vacation home at the Lake of the Ozarks!

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THE CHOICE OF A LAWYER IS AN IMPORTANT DECISION AND SHOULD NOT BE BASED SOLELY UPON ADVERTISEMENTS.

Lake Ozark slowly but steadily moving toward payoff

By Nancy Zoellner-Hogland

In September, the city of Lake Ozark renegotiated its lease-purchase contract with Lakewood Corporation for the property used as City Hall. City Administrator Dave Van Dee said it's easier to sign the checks, knowing that they're getting closer to saying a final farewell to the building debt.

The city originally entered into a contract with Lakewood in August, 2009 when it purchased the 7,800-square-foot building and land for \$1 million. The city used its existing city hall building next to Castle Rock, along with two lots behind the building, all of which was owned free and clear, as a down payment. That reduced the loan amount by \$350,000. According to the agreement, the city had seven years – or until September, 2016 – to pay off the loan.

The state of the police department building, located

just off the Bagnell Dam Strip, helped prompt the move. Mark Maples, who was serving as police chief at the time, reported at an earlier meeting that because

administrator Joe Barfield said employees at city hall were also cramped and the lack of space forced them to store files off site and most court nights found attendees spill-



Photo: WILLMAN

of electrical problems in the building, several computers had been damaged beyond repair. In addition, inadequate space forced officers to share desks and offices. In addition, Interim City Ad-

ing out into the parking lot.

At a town hall meeting, the public expressed overwhelming support so the city moved forward with the plan.

The "leasehold amount"

for the initial term and the first four, one-year renewal terms was set at the yearly sum of \$45,613.44 or about \$3,700 per month with approximately 5 percent of that payment being applied towards the principle. The leasehold amount for each of the remaining two, one-year renewal terms was to be calculated at renewal. The contract stated the payment amount would be "the same as 12 times the equal monthly payment necessary to amortize the sum of \$575,783.27 over 20 years at the same rate as the average 30-year fixed payment interest rate as published by the Federal Home Loan Mortgage Corporation's weekly primary mortgage market survey in effect at the last business day of the 12th month of the fourth renewal period."

That put the payments at \$3,801.12.

Van Dee said that in 2016, the contract was renegotiated to extend the term three more years with an option

to add two successive one-year periods to the lease-purchase arrangement, if needed. For the last three years, the city has continued making the same monthly payments. Van Dee said now that the three-year period is up, aldermen felt it was in the city's best interest to exercise the option of extending the loan, providing an additional two years to pay it off.

"Based on the treasurer's projections and my projections, we think we can actually get it paid off a little sooner because we're going to increase the monthly payment to \$5,000 and put the extra towards the principle," he said. "The people at Lakewood have been really good to work with. The really good news is that at the end of the contract, the city will own the property outright. Then it may be time to look at expanding to the property next to us – maybe even adding a community center."

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Crosswords Solution

Puzzle on page 24

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State Rep. Rocky Miller recognized for business support



Rep. Rocky Miller (Dist. 124) was named a 2019 Business Champion by the Missouri Chamber of Commerce and Industry on Wednesday, Sept. 11. The Business Champion designation recognizes state lawmakers who supported policies during the 2019 Legislative Session to grow the economy and make Missouri a more competitive place to do business.

Miller said although this year he didn't personally carry any bills aimed at improving the state's business climate, he supported several.

"I have always been 'pro-business.' In the past I worked on legislation to remove regulations to make it easier to do business in the state of Missouri. However, this year my role changed. I served as chairman of the Rules-Legislative Oversight Committee so for most of 2019, I basically looked over all the bills in that category to make sure they improved the business environment in the state," he said. "There were quite a few that had to do with workforce development and several other

pieces of pro-business legislation that enhanced the state's business environment. Those are always the types of things I look for and support."

According to a press release, the Missouri Chamber established its strategic initiative, Missouri 2030, to provide a consistent and focused direction for Missouri policymakers with workforce, infrastructure and competitiveness driving the agenda. The 2019 Legislative Session was marked by several key successes, including legislation to strengthen our workforce, invest in infrastructure and make the state more competitive by improving the state's legal climate—none of which would have been possible without the work of the legislators recognized. The chamber recognized 116 legislators this year.

"The Missouri General Assembly was successful in passing numerous pro-business policies in the 2019 Legislative Session. We applaud our Business Champions for their leadership and commitment to advance legisla-

tion that will help our state prosper both now and in the foreseeable future," said Missouri Chamber President and CEO Daniel P. Mehan in a prepared release.

In addition to chairman of the Legislative Oversight Committee, Miller, who is in his last term in office due to term limits, also served as a member of the Utilities Committee, Special Committee on Career Readiness and the Special Committee on Urban Issues. Miller also chaired the Utilities Committee for several years.

The Missouri Chamber of Commerce and Industry is the largest business association in Missouri. Together with the Missouri Chamber Federation, the Missouri Chamber represents more than 75,000 employers. To learn more, go to www.mochamber.com, or follow them @MissouriChamber on Twitter.

For a list of legislators who were recognized for their work to advance pro-business legislation, visit <https://mochamber.com/business-champions/>.

Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

No Kidding Priorities for Your Website in 2020

Last year, as we approached 2019, we wrote about a short checklist of action items to improve your website.

Some of you may have missed it (or maybe you just procrastinated). As we barrel toward 2020, here it is again in priority order!

1. Make sure your website is responsive.

It's been a "thing" for a few years now. If you don't have a responsive website (one that scales to mobile devices), your credibility is instantly reduced in the eyes of your website visitors. Google is now "mobile first." If Google is mobile first, your website must be too. If it's not, you won't be able to compete much longer (even if you are now) for good rankings.

Action item:

Run a test on your website. View it on several devices to ensure it scales to the screen. Make this a priority. It's important for your business.

2. Ensure you have an SSL installed on your website.

This was new last year. Google Chrome started showing "Not Secure" warnings on ALL websites (not just eCommerce websites) that don't have a SSL Certificate installed. Other browsers quickly followed suit. Additionally, Google announced it will now be a factor in search rankings. If you delayed on this last year, it's time to get the SSL Certificate for your website.

Action item:

If you aren't sure if you have one installed or not, ask your current website company. It's important to work directly with your web hosting provider, since SSL types vary and server requirements are very specific.

3. Get strategic with your business social media efforts.

We have talked about how Google is no longer in the business of driving



Sandy Waggett

traffic to business websites. Instead, they have made changes to keep people ON GOOGLE. This makes your social media efforts even more important! When it comes to rankings, Google doesn't really like you until it knows that people like you. A big signal in this area for Google is people visiting your website. You can use your social media and blogging efforts to drive the necessary traffic.

The time people spend on social media is staggering. They are using social to peruse news, stay in touch with friends and family, to kill time, to shop, and to ask for recommendations. If you are not there, you are missing business opportunity.

Action item:

If you aren't 100% sure what you're doing on social media, if you aren't doing it consistently, or if you aren't being strategic, consider outsourcing some (or all) of your social media marketing to an agency. Top of mind it critical, as is your branding, messaging, consistency, and social ad targeting. This is what an agency brings to the table. The return on investment is huge on so many fronts.

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County hopes for best

continued from page 4
county at cost. Stoufer said although it's a great savings, they still end up spending between \$2,000 and \$5,000 per clinic.

"It sounds like a lot but if we can do this, we can get pets back to their owners instead of spending money to build a facility and then spending another \$100,000 a year to operate it," he said.

Contrary to popular belief, Stoufer isn't your typical "dog catcher." He doesn't drive around - animal control pole in hand - looking for stray dogs to nab.

"I don't have to! I already get plenty of calls each day. In fact, I looked back at the numbers and saw we usually respond to between 1,200 and 1,600 calls per year. In addition to dogs on the loose,

I also have a lot of livestock calls - horses, cows, goats, sheep, llamas, snakes, exotics - and we occasionally get calls on cats. There's not a lot we can do with feral cats except euthanize them if they're sick or causing a problem," he said, adding that he rarely gets calls about domesticated cats. "We have a few residents with 10, 20 or 30 cats, but as long as the area is kept clean, the cats are being provided with food, water and shelter and they're not a public nuisance, you can have as many as you want."

The ordinance, which also carries other provisions, can be read by visiting www.camdenmo.org, putting the cursor on "Departments," then clicking on "Commissioner" in the pull-down menu.

Armchair Pilot

continued from page 2
record for the amount of fuel delivered to planes: 869,306 gallons, which is a 21.1 percent increase over 2018. Take offs and landings are up 6.7 percent so far in 2019. According to a news release, the growth is driven by the airlines use of larger planes, more flights, and the addition of four destinations. Allegiant, American, Delta, and United now provide non-stop service to Los Angeles, Phoenix, Las Vegas,

Denver, Dallas, Charlotte, Chicago, Houston, Atlanta, Tampa/St. Petersburg, Orlando, Punta Gorda/Ft. Myers, and Destin/Ft. Walton Beach. To keep up with demand, construction is underway on a new parking lot that will provide more than 700 additional spaces and a new covered pedestrian walkway. The airport also recently expanded its restaurant and added new charging stations for phones and computers.

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Perks, pitfalls of running your small business from a home office

Submitted by Bruce Mitchell,
Lake of the Ozarks SCORE

Operating a business from home offers small business owners some notable advantages—and some considerable disadvantages, as well. Some entrepreneurs find running a home-based business works exceptionally well for them, while others do much better at an office located somewhere other than where they live.

Consider the following pros and cons before you decide whether to build your business from the home front or work from a different location.

The perks of a home office

- Flexible work schedule – Working from home often gives you more control over your schedule. You generally have more freedom to take time off during the day and then pick up the slack by working at night or early in the morning.

- More productive time – Without having to waste minutes or hours driving to and from an office, you have more time to get your work done. You can jump right into the tasks at hand without worrying about shaving or fixing your makeup and hair.

- Fewer distractions – You have more control over your surroundings (with some exceptions as noted below), which ultimately can result in less stress and more peace and quiet to do what you need to accomplish.

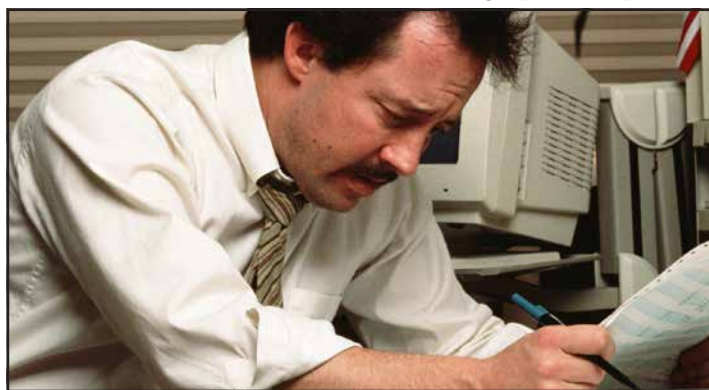
- More cost effective than an office elsewhere – When you work from home, you don't have to budget for office rent. You'll also save on fuel costs because you don't have a commute.

- Lower wardrobe costs – Depending on your type of work, you may not need to keep as extensive of a professional wardrobe than you would need if you had an office outside of your home.

- Less food and beverage spending – Coffee at home is

far less expensive than hitting the drive-thru on the way to the office. You will be less inclined to eat out for lunch, too.

- Home office deduction on your income tax return – Depending on your business legal structure, you may be able to report a portion of your electric bill, heating expenses, etc. as a tax deduction. That means more money in your pocket and less to Uncle Sam.



The Pitfalls of A Home Office

- Difficulty stepping away – You may find it tough to separate yourself from your work when your office is just a few footfalls away at all times. There's always the lure of unfinished business tasks during your downtime. Unable to escape for some mental rest and relaxation, you could end up burned out and overwhelmed.

- Potentially more distractions – If you can't block out an overgrown lawn or piles of laundry from your mind, you may find working at home a not-so-productive work environment.

- Feelings of isolation – Working from home generally doesn't provide as many opportunities for social interaction as working at an office. If you thrive on ambient noise and conversations throughout the day, you may feel lonely in a home office.

- Not taken seriously – Some people perceive working from home as a sign that you're only mildly serious about being in business. Re-

alize that to combat this, you will need to work extra hard to show you're a professional who is capable of delivering on your promises to clients.

How to Make A Home Office Work For You

Carefully consider your personal working style and your home's capacity to accommodate your business when deciding whether or not a home office is the right work environment for you.

Having a private space re-

served for doing your work where the kids, the dog, and household chores won't hijack your attention can help you succeed in a home office. You also may need to set boundaries for friends and family who might believe you can drop what you're doing to entertain guests in the middle of the day. In addition, setting up a schedule for your work can help you draw the line between "home" and "business" so you stay on task and don't neglect your personal life.

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 Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.

"Insurance Talk"

Service Line Coverage and Why You Need It

Odds are you have multiple service lines running underneath the ground on your property that connect your home to the electric company, local municipality, or the cable company. Service lines are defined as a series of underground pipes or wires that connects your home to a public utility service provider or to a private system; such as Cable or Internet Lines, Electric Lines, Natural Gas Lines, Propane Lines, Water Lines, or Sewer Lines.

Did you know the utility companies put the responsibility of those lines on you as the property owner? You might be surprised to learn that your typical unendorsed homeowners policy does not cover these lines. The average repair for these service lines is \$6,000 but can get much higher.

The most common causes of physical damage to these lines are tree or other plant roots growing into the line, freezing or frost, rust, deterioration, or pressure system break down. Many companies are now offering an endorsement, Service Line Coverage, that you can buy back some coverage for the service lines.

Service Line Coverage provides protection to the homeowner in the event of an unex-



Katie Peacock

pected loss cause by a failure in the service line. I have seen coverage offered from \$10,000-\$12,000 with a \$500 deductible for the low cost of \$24.00-\$40.00 a year.

Common exclusions to this coverage would be relocation of the wiring or pipes, the septic system itself, replacement of the water well system (motor or pumps), damage to lines that are being removed or installed, lines that are being repaired, and some carriers excluded lines that run through a building or a body of water. Reach out to your insurance *agent today to find out if service line is available to you and what it would cover.

To discuss this and other policy endorsements, give Katie a call at 573-348-1731, and she will be more than happy to sit down and discuss it.

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Focused on the future



Jeana Woods, city administrator for Osage Beach, was recently nominated to the Board of Directors of the Missouri Municipal League, an independent, statewide, not-for-profit association whose goal is to strengthen cities through unity and cooperation with each other and with the state. She was nominated by the Missouri City Managers Association to represent that organization for the 2019-2020 ses-

sion. Her nomination was accepted at the MML Conference in September.

Woods also serves as a mentor and the co-chair of the Lake of the Ozarks SCORE Chapter; she is president of the Lake of the Ozarks Regional Economic Development Council and she is co-chairs the Economic Development Advisory Committee with the Lake of the Ozarks Council of Local Governments.

"I know I have my fingers in a lot of different pies," she laughed, "But that's what I love to do and it's exciting to be part of the growth we're seeing at the Lake. By continuing to work together, things are only going to improve – not just for Osage Beach but for the entire area."

Woods was promoted from assistant city administrator to city administrator in 2014 when Nancy Viselli retired.

New activities director joins RIV



Eldon native Johnni Amos has been named Activities Director for Rock Island Village Assisted Living and Memory Care.

Building trust and providing exceptional care have been the hallmarks of Amos' 20-year nursing career. She also brings her experience as a mother, grandmother and

caregiver to her profession.

"I am so excited to join the Rock Island Village team," Amos said. "I look forward to facilitating all the great things that RIV already provides for residents and coming up with new ways to provide fun experiences. RIV is such a caring, fun environment."

Rock Island Administrator Patty Hineman says Amos brings a vitality and energy to her position that perfectly reflects the RIV lifestyle. "Our residents are here to enjoy life and Johnni is going to be a huge part of keeping everyone active and looking forward to the next great event or excursion," Hineman said.

Rock Island Village provides a gracious assisted living and memory care environment in historic Eldon, Missouri.



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As the Lake Churns Docks and Permits



Real Estate and Lake News with C. Michael Elliott

The ability to have a dock and other types lakefront permits greatly affects property value. The size of the dock envelope and distance from other structures also is a big factor. Be sure you are making an informed decision before you commit to a purchase.

In the process of searching for a lakefront property, be sure you understand the permitting process for docks. It's also a good idea to familiarize yourself with permitting for seawalls, ramps, breakwaters, boathouses and any other existing or desired improvements. When considering a property for purchase, always ask to see approved permits.

When I list a property, I discuss the dock and various permits with the seller and request a copy of those permits from Ameren. This shows all permitted items currently on the property along with a drawing of where the items should be situated according to the permit. It can also indicate potential for a larger dock system or other items. If it appears that any items are not permitted or appear to be out of the correct position, I help the owner arrange further investigation and correction, if necessary.

I post the permit information with the listing data so buyers can easily determine if a property's lakefrontage appears to suit their needs or if they can eliminate it from their list of homes to view. This also helps them verify that the existing dock, seawall, etc. match the current permit and makes for a smoother real estate transaction. I recommend that you do a visual inspection and get additional help if you aren't sure about any permit items.

For most buyers, lakefront property with the availability to have or install a dock that suits their needs is crucial. Not all lakefront property is able to have a dock, and some have significant limitations. This may be caused by a subdivision restriction; other times it is due to the way the lot lines run to the lake, position of the lot in a cove, size of cove, etc. Some subdivisions designated certain lots as able to have a small dock, day dock, etc. BUT in the time since those subdivisions were created Ameren permitting rules changed and many of those lots are no longer able to obtain a permit.

Docks are required to be installed within the boundaries set out by Ameren. Because lot lines vary from lot to lot, the dock envelope can change greatly between properties. Ameren can require a property owner to obtain a survey if there is any question or discrepancy about the location of permit items. Additionally, there may be dock location agreements or easements granted to or by another property owner that you need to research before purchasing.

When ownership of a lakefront property with Ameren permits changes; Ameren must be notified, and the existing permit(s) should be transferred to the new owner. An electrical inspection completed and approved by the appropriate author-

ity within the previous 12 months must be submitted with the permit transfer. If the electrical inspection shows that any items are not in compliance; those items must be corrected with an approval issued before Ameren will process the transfer. Existing permit numbers stay with the property, they are NOT transferred with the dock.

Any new construction, replacement or modification of existing docks must be permitted. The construction must be completed within one year of approval. If the work is not complete in that time, you can apply for one six-month extension if there have not been any changes in the information submitted in the original application. Ameren allows an exception for some large 3,000 square foot plus, residential and commercial docks and may permit a term up to four years. If your permit expires, it is null and void. You will have to complete a new application, along with fees in order to have a new permit issued.

If you are a current property owner, make sure you have a copy of the permits, issued in your name, and that they are up to date. Even if you are not considering selling, it's a good idea to have up to date permits. If permitting rules change and your permits are not current, you may have to modify your dock to maintain compliance.

If you are purchasing lakefront property, ask to see a copy of the current permits. If the owner does not have copies, ask them to make a request to Ameren for the permits. Permit Requests are only accepted from the property owner or the Listing Agent if the property is listed. If you are working with a Buyer's Agent, ask them to request the information from the Listing Agent.

These are the type of issues that a good Broker will keep you informed about and walk you through any vital procedures to help you maintain your property's value. There are many unseen items beyond the house size, condition and location that you need to be aware of when making a purchase.

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like to work with Michael in the sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

JEANNIE'S OZARK SOUVENIR SHOP

As time moves on relics of simpler times become more and more scarce. The Real Photo Postcard featured in this article depicts a small souvenir shop that stood along the roadside near the junction of Highway 5 and Lake Road 5 not far from Gravois Mills in the 1950s and

60s. Cards such as this reflect a vanished past when small shops like this one could be found along the roadside in many resort areas of southern Missouri, especially in the Ozarks. Because they were small retail operations, such shops are rarely shown on old maps of the Lake area or in early Chamber of Commerce publications.

There was another roadside shop only a few miles from Jeannie's Ozark Souvenir Shop (photographer unknown) called The Land of Oz Novelty Shop. If scarce and rare postcards such as this did not exist there would probably be no record at all that such places ever thrived in our resort communities.

Modern antique and rare

paper dealers sometimes have such gems as this one and a collector has to pay anywhere from \$100 to \$200 to own the card. Who would have thought at the time the shop existed that one postcard that cost anywhere from five cents to a quarter in that day and age would someday be worth so much money. There probably wasn't a single souvenir in her shop that cost \$100.

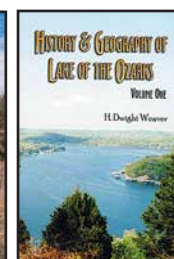
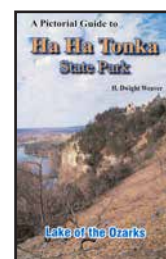
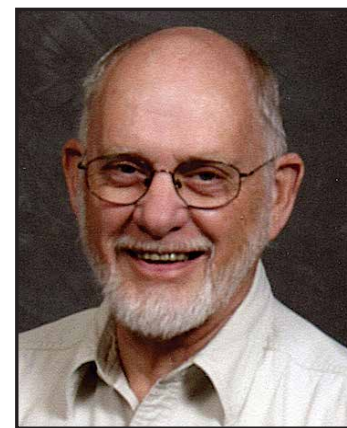
Such entrepreneurs depended upon the flow of traffic along Highway 5 and Lake Roads for their customers, roads much more primitive than the ones we have today. One man whose family had a lakeside cabin not far from this shop between 1948 and 1972 produced a memory booklet titled "Howell's Half Acre" and characterized the period as "a Golden Time as much as it was a Golden Place."

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 Ameri-

ca, 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.lakeoftheo-zarksbooks.com to obtain more information or to purchase one of his books on line.



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Bob Gattermeir Appointed to State Lottery Commission

Bob Gattermeir, owner and broker of Gattermeir and Co., Inc. Realtors has

the Ozarks and will mark 2020 as his 50th year in real estate here. He is also currently serving a two-year terms as State Director for the Missouri Association of Realtors.

Previously he taught high school for the Cole R-5 District in Eugene, and served in the US Army as a member of the 5503rd USAR Hospital Reserve Unit in Columbia.

He also formerly served two terms as chairman of the Missouri Real Estate Commission and as a member of the Missouri Small Business Advisory Board.

He is an active supporter of the Lake Area Chamber of Commerce and the Senior Citizens Neighborhood Assistance of Camden County.

Mr. Gattermeir holds a Bachelor of Arts in Political Science from Westminster College in Fulton.



been appointed by Gov. Mike Parson to the State Lottery Commission. The Missouri Lottery Commission is a five-member commission, appointed by the governor and approved by the Senate, to govern the Lottery.

Mr. Gattermeir is a life-long resident of the Lake of

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August brought double blessing to outreach

By Nancy Zoellner-Hogland

LAMB House has two events to celebrate. The non-profit, faith-based organization which provides assistance with food, clothing, household items, utilities and prescriptions for residents of Camden County, has paid off its building loan so it is now debt free, and it has hired a new director.

The director, Gary Mitchell, brings a wealth of knowledge and experience to the job and has already made quite a difference in the operation.

Mitchell, who grew up in Rocky Mount and graduated from Eldon High School, spent more than 40 years in the grocery industry, working for Paul's Supermarkets and then the Kroger Company, Dillon's Division, before retiring this past February. During that time he handled all facets of the industry including pharmacy, loss prevention, accounting and human resources.

He also understands the world of volunteering. For the past several years he has volunteered with Medical Missions for Christ International, going to third world countries with a team of medical professionals to operate clinics in areas that have no access to health care. After retiring from Kroger, he began volunteering at Habitat for Humanity while also looking for other volunteer opportunities.

When he heard LAMB House needed help, he started assisting in the food pantry.

After former manager Pat Woodward lost her husband and moved to Kansas City in late June, the LAMB House board of directors felt Mitchell would be a natural, asked if he would take the job and he said "Yes." His first official day in the office was August 1.

Since coming on board, he's reorganized the pantry to make it more efficient and streamlined the food ordering and giveaway processes. Because he understands the importance of visibility, he acquired the domain name Lambhouse.org for the organization. He's currently working on setting up a website to go along with the Facebook page, which has taken off since Mitchell started posting regularly.

"We've gotten something like 2,500 views just in the last few days," he said, adding that the board also voted to spend money to partner with KCVO Spirit FM radio station.

Mitchell has also expanded LAMB House's reach into the community. The organization now donates items to more than a dozen different organizations including the Camdenton Police Department and the Camden County Sheriff's Office, which will be getting stuffed animals and toys for the officers to give to children;

the Camdenton R-III School District, which was provided with clothes for children who need them; and the Rainbow Network, which picks up clothes that can't be sold in the thrift store and sends them to needy families in Nicaragua. LAMB House will also be continuing the Sue's Shoes program, which provides school shoes to any child in Camden County who needs them.

Although 10 churches currently partner with LAMB House by donating food and providing volunteers to work in the thrift store one or more days each month, Mitchell said it's his goal to get every area church involved.

"I want LAMB House to be a hub for all the churches in the area to provide not only emergency food and clothing but also contact numbers for other needs, whether it's counseling, suicide prevention, or getting a free oil change. I've had a couple people come in that were just at the end of their rope and without hope. We were able to give them food and clothing to address some of their immediate needs but I also provided them with phone numbers where they could get assistance with things we don't provide. When they left, they had a completely different mindset," he said.

In addition to computerizing the entire operation, Mitchell has been busy researching grants, already

obtaining one that will provide a substantial amount of food and personal hygiene items for the pantry. He also contacted Cargill Inc., and as a result, they will be donating turkeys to LAMB House for giveaway at Thanksgiving, and in the future, LAMB House will be getting food from the Missouri Food Bank, which will allow the organization to increase the amount of help it provides to the community.

"I had been praying, asking God to direct me to a ministry where I could make a difference. I believe this is where I can do that," Mitchell said.

August was a good month for the ministry in more ways than one. According to Treasurer Susie Fuhrer, that's when LAMB House became debt free.

The organization, which has been serving area residents since 1989, had been operating out of a too-small building on Illinois Street that had too-few parking spaces. In the fall of 2017, the board voted to look for a new location and soon after, they learned about a 4,849-square-foot vacant building on Morgan Street in Camdenton that was for sale. The board prayed for direction and that's when God stepped in and everything started falling into place. Another party interested in the building dropped out of the bidding process and as

a result, MoDOT accepted an offer from LAMB House that was substantially below their asking price. With a donation from a community member, the sale of the building on Illinois Street, and fiscally responsible planning and saving over the years, LAMB House was able to pay cash for the facility.

However, that drained the building fund dry so in April 2018 the ministry took out a \$40,000 construction loan to pay for the needed remodeling and improvements. Through a fundraising drive kicked off with the help of Camden County Presiding Commissioner Greg Hasty on Spirit FM, donations came in steadily month after month.

Fuhrer said she could hardly wait until the September board meeting to announce that because of donations that had come in during August, LAMB House had more money in the building fund account than what was due on the loan.

"We also had record sales in our thrift store in August, so we're all excited to see where God will be taking this ministry in the future," she said.

If your church would like to get involved, make a donation or just get more information, contact LAMB House at 573-346-2168.



A Matter of Trust

So You Have Been Asked to Serve as a Trustee

Recently a friend told me she had been asked to serve as trustee of her parents' estate. She asked what I thought. The answer was quick and easy...no way!

She has two siblings with whom she gets along just fine, but I have seen firsthand what happens when one sibling is asked to make financial decisions. The natural tendency is for the children who weren't named to think you trusted another child more. Of course, she told me her family is different and she and her siblings are very close and would never disagree. However, often times it may not be the kids that will question one another but an outside influence, such as a friend or spouse.

When you consider serving as an executor/trustee for someone or you ask someone to serve in this position, it should be given serious consideration and discussed between all parties.

It is our general nature to think of this as an honor to be asked to serve in this role. But the executor/trustee can often be put in a position of having to make decisions that all beneficiaries don't like. If the person you have asked to serve as executor/trustee is a family member or friend, it can be detrimental to the relationship.

Serving as trustee is fraught with responsibility and liability. Last year, an individual came to our offices looking for help. He had been asked to serve as trustee and eagerly accepted the esteemed position. What he didn't know was that he should have published a notice to creditors, completed a date of death inventory, filed an estate tax return, kept assets separate in different trusts and provided beneficiaries with an accounting. Oh and yes—he should have filed a final tax return for the decedent and a separate tax return for the trust. Now, the IRS was involved and the beneficiaries were angry. He also held on to a stock that represented a large part of the estate and had substantially declined in value since the death of the grantor. He was genuinely trying his best to do a good job, but he just didn't understand what all needed to be done.

Now the trustee, a longtime family friend, was in trouble with the IRS and the beneficiaries, who were the children of his longtime friend, were angry and considering a law suit.

Some people don't want to pay the fee charged by a corporate trustee. While I know this sounds self-serving, it is so worth it! Besides, it is likely that your trust document allows a fee to be charged by the individual serving in this position and they will earn it.



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

A corporate trustee has oversight and experience. They understand and can handle the following duties:

- An overarching duty of skill and care—a duty of prudence—with regard both to investing the trust’s assets and making distributions to the beneficiaries.
- A duty to file tax returns, pay bills, and comply with all government regulations pertaining to the trust. You can be personally liable if the trust runs into tax trouble.
- A duty of loyalty to the beneficiaries. Your personal interests cannot run contrary to those of the trust. You must take care that no conflicts of interest arise, and you must not use your position to benefit yourself. For instance, you can’t buy assets from the trust, even if you pay market value.
- A duty to communicate with the beneficiaries about the assets, investments, and distributions of the trust.
- A duty to enforce rights and defend claims against the trust. If someone slips, falls, and sues on property owned by the trust, you may not be personally liable, but the lawsuit is your headache.
- A duty to keep the affairs of the trust confidential.
- A duty of impartiality. You cannot favor one beneficiary or class of beneficiaries over another.

Before you name a family member or friend as executor or trustee, please make sure that the individual has the expertise or the access to experts to help them perform this complex job. Litigation against trustees is on the rise. State law is very specific about the responsibility and liability of a trustee – make sure the named trustee understands and can follow these laws. If you would like to learn more about the benefits of a corporate trustee, contact Trenny Garrett today at (573) 302-2474 or at trenny.garrett@centraltrust.net.

The information in this article is not presented as personal, financial, or legal advice and should not be relied upon as a substitute for obtaining advice specific to your situation.



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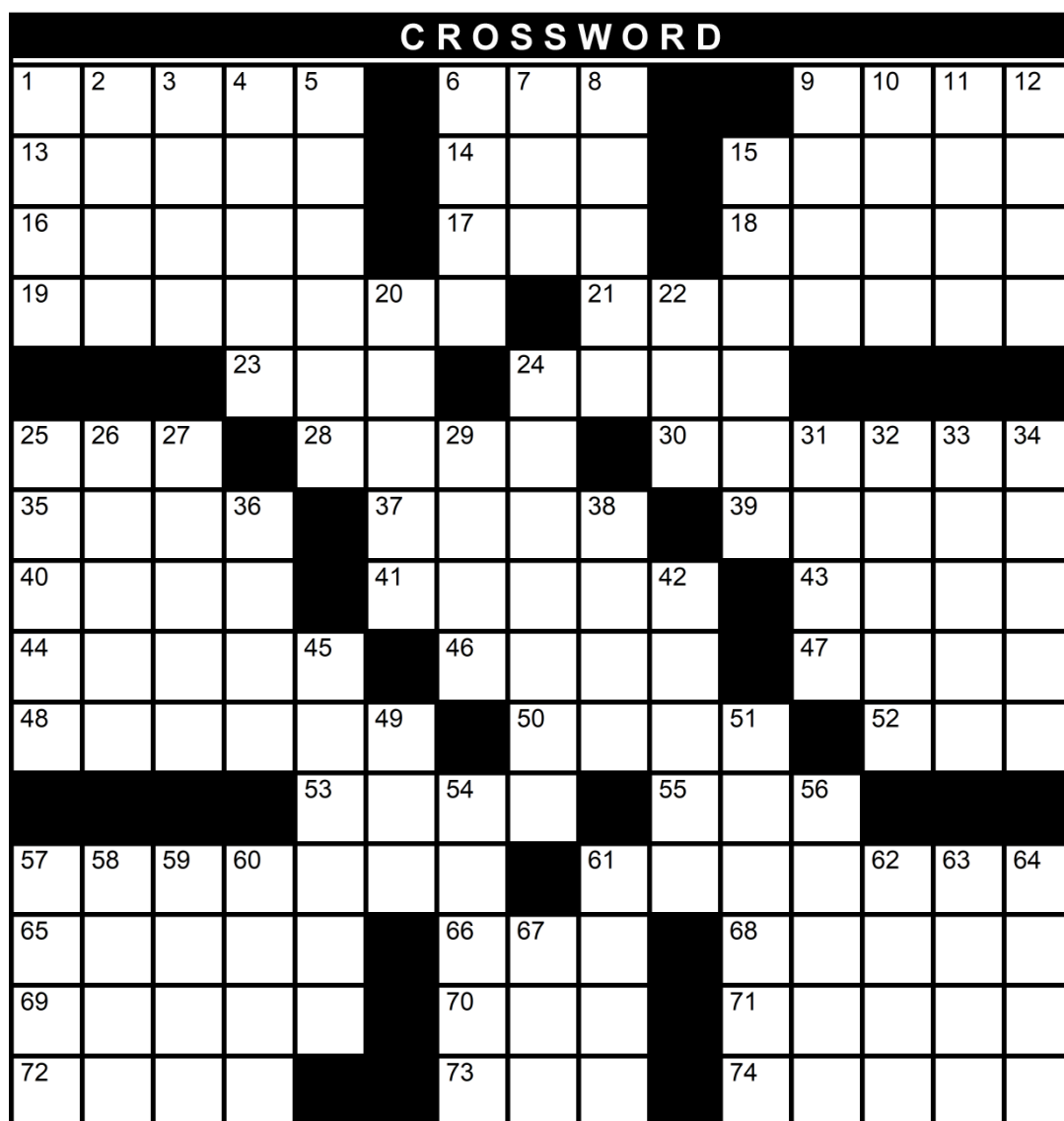
ACROSS

1. *Like Freddy Krueger's fingertips
6. Roman goddess of fertility
9. Late comedian Bob
13. Painter's support
14. Ornamental pond dweller
15. New York's amusement Island
16. *Morticia to Fester
17. Not decaf.
18. *_____ hell, or cause trouble
19. *Bram Stoker creation
21. *Día de los _____
23. Geological period
24. Queen of Spades, e.g.
25. It's all the rage
28. *Like Zombie's skin color
30. Fine-_____ pen
35. Miners' passage
37. Marinate, e.g.
39. Miss America's topper
40. Unacceptable
41. Proprietor
43. Jet black
44. One thousand in a kilogram
46. Country dance formation
47. Cincinnati players
48. Croatia's neighbor
50. Shower with affection
52. *Horror movie actor Christopher
53. Fireplace conduit
55. French vineyard
57. *Like some Mansions
61. *Paris Opéra House inhabitant
65. Come to terms
66. Indigo extract
68. Quickly fry
69. Sucrose
70. Long time
71. "Sesame Street" Muppet
72. Jury colleague
73. Tire depression
74. Slap

DOWN

1. Email button
2. *Medusa's snakes
3. Between ports
4. Reconnaissance, for short
5. Lung-covering membrane
6. Southern stew staple
7. *Author known as Master of the Macabre
8. Fraternal letter
9. Gray-haired
10. "Put a lid _____!"
11. Acapulco money
12. *Coraline's buttons
15. Kudos
20. Rodeo rope
22. *Crematorium jar
24. *Jonestown poison
25. *Vampire's canines
26. Love intensely
27. 1/100 of a rial
29. *Werewolf's cry
31. *Coffin's stand
32. Confusion of voices
33. Wear away
34. *_____ Macabre
36. *Mummy's home
38. Lotto variant
42. Throw up
45. Flour fluffer
49. A in IPA
51. Wipes blackboard
54. Bovine milk dispenser
56. Render harmless
57. Door fastener
58. Chills and fever
59. Strong desire
60. Getting warm
61. Closely confined
62. Chicken of the sea?
63. Related to ear
64. Spiritless
67. *"He Knows _____'re Alone"

Solution: Page 12



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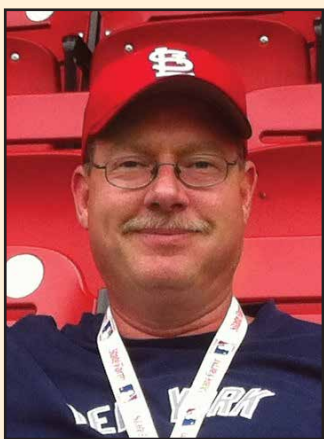
Increasing the Shoulder Seasons

The Lake of the Ozarks has an opportunity to provide Lake Area merchants with increased business in the spring and fall in the form of a Destination Tournament Soccer Complex to be located in Osage Beach. The Complex would host 12-14 tournaments with 50-300 teams each weekend in the spring and again in the fall. That's about 1000 to 6000 visitors every weekend during those months for each tournament.

A 2016 feasibility study conducted by Convention and Sports Leisure indicates that a Destination Tournament Soccer Complex located at the Lake of the Ozarks would bring families to the Lake, generating millions of new dollars for Lake Area businesses. That is more money in the off-season for our local restaurants, convenience stores, hotels, motels, resorts, grocery stores, etc.

The investment will cost somewhere around \$20 million to be paid for by a 3% increase in the lodging taxes collected by the Tri-County Lodging Association. Who will pay this tax? The tax is paid by transient guests staying in our hotels, resorts, vacation homes & condos, campgrounds, etc. This tax is not paid by local residents, unless they are renting a hotel room for the night. Who will benefit? Our local residents! In addition to the increase in our shoulder season business, we will have a new all-weather soccer complex that will also be available to our local youth teams to use for practice and games when tournaments are not being held. The fields may also be multipurpose allowing for other sports to be played as well.

Our company has been managing vacation rental properties here at the Lake for the last 33 years and year after year we have tried to in-



Russell Burdette

crease is our shoulder season business with very little success. From 2010 through 2019 our business has grown 55%. But most of that growth has occurred in the summer months, not in the shoulder seasons.

While I am not a huge soccer fan I do understand economics. And if soccer will draw thousands of people, mostly families, to the Lake in the shoulder season months of March, April, May, September and October I believe that we will have an opportunity to grow our business by 50% to 100% in those months. That would be huge for us and also for the other accommodation owners here at the Lake of the Ozarks.

The city of Osage Beach is also on board with the project and will own and operate the soccer complex. If the local citizens will vote in favor of passing the lodging tax increase, we will take a step in the right direction to increasing our off-season business. Sometimes opportunity only knocks once. For more info please visit www.lakeoftheozarkssoccercomplex.com.

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



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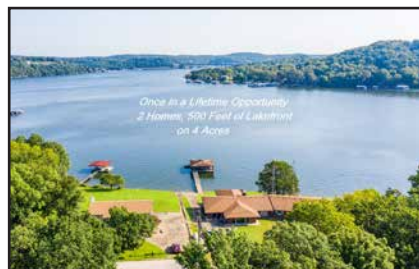
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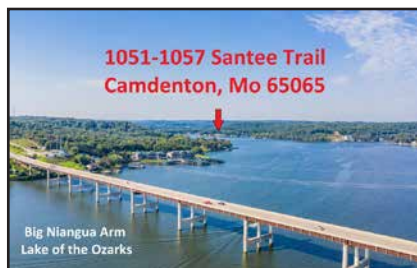
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