

LAKE OF THE OZARKS BUSINESS JOURNAL

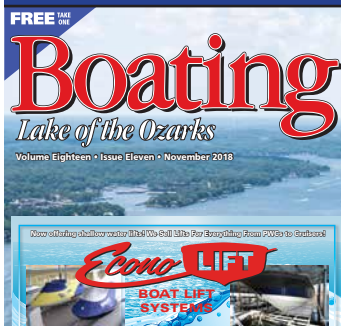
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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 14 -- ISSUE 11

NOVEMBER, 2018



NEWS IN BRIEF

Oh deer!

Thinning the herd. Pg. 14



Ready or not

Santa's coming to town. Pg. 17



High time

Law could bring change. Pg. 4

Winning big

Special Olympics MO gets check. Pg. 6



Glimpses of the Lake's Past

Dwight Weaver's look back. Page 20



Crossword

Fill in the blanks on: 18 Solution: 8

New plant to bring windows of opportunity

By Nancy Zoellner-Hogland

Approximately 300 new, full-time, year-round jobs paying higher-than-average wages will soon be available for those living in the area. And the best part is – no experience or special training will be required to get hired. The employer, Quaker Window Products, Co., will provide on-the-job training.

In October, the Missouri-based manufacturer announced it would be building a new 200,000-square-foot commercial and architectural products production facility on 127 acres of land they recently purchased in Eldon. The land is located on Highway 52, just west of downtown.

Bill Siffard, director of Business Development, said they would be breaking ground the first week in November and hope to have the building completed by fall 2019. If all goes as planned and they can stick to that schedule, they will begin posting job positions, taking applications and conducting interviews late in the first quarter and then hiring soon after so people can get four to six months of training completed before the plant opens.

"We believe we'll get a lot of employees from Eldon but we know we'll also be pulling in people from surrounding areas so we may be looking into doing some bus transportation. By providing job training over the summer, we'll be ready to go once we open the new facility. They'll be up to speed and



will be able to hit the ground running," Siffard said.

His strategy also includes sitting down with Matt Davis, superintendent of the Eldon School District, to talk about starting a training program through the district's Career Center that would offer apprenticeships for high school juniors and seniors. The goal would be for those students to work part-time in the summer while in school, then transition into fulltime employment after graduation. "Not every kid wants to go to college and there are so many different aspects to the manufacturing industry. Some jobs are very techni-

cal – writing code and drafting, some require handling equipment, and we'll also have quite a bit of automation, so there will be a wide range of career opportunities," he said.

Davis said he was looking forward to working with Quaker because it would allow them to "create a community that our kids want to come back home to. We know if we provide them with the right skill set, they will be able to get a starting job at Quaker that pays more than the current median household income in Eldon. This opportunity will improve the quality of life for our kids and families."

Siffard that attitude is what convinced them to set up shop there.

"We had been looking for that next opportunity because we've pretty much tapped out the labor pool here (Freeburg, Missouri). Eldon popped up on our radar screen two years ago so between the support of the state, which wanted to keep Quaker, and the people in Eldon, who were very supportive and really looking out for the people of their community, it wasn't a difficult decision," he said.

Ameren, the Missouri Department of Transportation, continues on page 13

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Luxury Waterfront Homes
Lake of the Ozarks

For the Latest Market Status and
Real Estate Info, turn to Page 16 for this
month's "As The Lake Churns"

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Armchair Pilot

By Nancy Zoellner-Hogland

AIRPORTS are busy places – sometime so busy, you can lose track of children traveling with you. A man took advantage of that busyness last month at the Orlando International Airport and tried to abduct an 8-year-old girl who was traveling with her parents. According to an eyewitness report, the man grabbed the girl and started walking away. When she started screaming, people nearby quickly intervened, putting the alleged kidnapper in a chokehold and pinning him to the ground until police arrived. Throughout the ordeal, the man kept claiming, “This is my girl!” The 49-year-old suspect was arrested on child abduction charges and was being held in the Orange County Jail.

THANKSGIVING will be here before you know it. If you haven't already booked airfare to Grandma's house, plan to pay premium prices. According to Google, summer is the best time to book those flights because fares start to steadily increase about 75 days out from the holiday. They hit their peak seven days prior to the Wednesday before Thanksgiving, which is one of the busiest travel days in the U.S. To save a little, plan to stay and visit a little longer, returning on Tuesday or Wednesday after Turkey Day.

NEW “BARE-BONES FARES” will be offered on JetBlue in 2019. Airline officials said they will be adding the new lower-priced base fare, “Blue Save,” in order to compete with other low-cost carriers. Currently, JetBlue offers three fare options – Blue, with no checked bag included; Blue Plus, which allows one checked bag; and Blue Flex, which allows two checked bags. Although details have not yet been announced, in a letter to employees the president and COO said the new fare might restrict boarding order, seating arrangements or flight change or cancellation options. However, passengers will still get standard services like free live TV and internet, carry-on bags and complimentary snacks and soft drinks.

IRONICALLY, IN SEPTEMBER, JetBlue, along with several other carriers, increased checked-bag fees. JetBlue hiked the first checked bag from \$25 to \$30 and the second from \$35 to \$40, however, the increases don't apply when customers choose the Blue Plus

or Blue Flex options. JetBlue also increased fees for third and additional bags from \$100 to \$150. Delta and United increased their first-checked and second-checked bag fees by \$5 – from \$25 to \$30 and \$35 to \$40. Air Canada and WestJet followed suit. However, fees for second-checked bags jumped even higher from \$25 to \$52.50 and from \$35 to between \$50 and \$59, respectively.

A LIST OF “USEFUL TRAVEL APPS” that promise to smooth out travel every step of the way was recently suggested by *Afar* travel magazine. They're all free to download on iOS and Android. Hopper searches airfares to inputted destinations and sends price alerts when rates drop, shares tips on the best times to fly and the cheapest airports, as well as providing push notifications on special “secret fares” that are up to 35 percent less than anywhere else. PackPoint allows you to enter the dates and duration of your upcoming trip and select potential activities you'll partake in. The app then checks the destination's weather forecast during your travel dates and creates a customized packing list. Triplt travel organizer lets you store all your travel documents – confirmation numbers, hotel and restaurant reservations, directions, and contact information – and then sync your files with your personal calendar and share your plans via email or link with others. GateGuru sends you push notifications with real-time flight arrival and departure status information as well as estimated TSA security wait times. Airport amenity reviews and rental car locator assistance are also available. XE Currency calculates conversions quickly and easily, and HotelTonight can give you the best rates on available hotel rooms whether you're looking for a last-minute booking or want to reserve up to 100 days in advance of your stay. Citymapper pinpoints nearby bike, scooter, and car-share locations, connects with ridesharing services like Uber and Lyft, lets you check subway, train, and bus times, and directs you to nearby stations in major cities from Paris to Tokyo. The app can even alert you when you need to get off the bus, which can be helpful in an unfamiliar city.

EASYJET'S NEW LOOK&BOOK app is the first to allow travelers to book flights based solely on photos. To use the app, simply screenshot the photo, upload it to Look&Book and EasyJet will tell you the location, then suggest available flights that will get you there. If the location is in the low-cost carrier's cov-

erage area, you can book a flight directly using the airline's app. However, EasyJet currently only services airports in Europe, Iceland and Northern Africa.

NO MATTER where you're headed, if you're using a backpack instead of a suitcase, it's important to pack it correctly. SmarterTravel provided these tips: First – line your bag with a trash compactor bag or buy a cover to keep it dry. Put heavy items in the vertical center and as close to your back as possible to avoid backaches or getting thrown off balance and wrap awkwardly shaped items in clothes so you don't get poked. Place like items such as toiletries or underwear in packing cubes or plastic bags, fill shoes with socks and try rolling clothes instead of folding to compress the load. Put items like sunscreen, rain jacket or snacks in small pockets on the outside of the bag and clip your reusable water bottle on with a carabiner.

TRADING CARD ENTHUSIASTS might be excited to learn that St. Louis International Airport STL has released its latest airport trading card in the North American Airport Collectors Series – a collection that features more than 80 U.S. and Canadian airports. STL's card was one of more than 30 new cards that made its debut this fall. The free STL Airport trading cards are available at the Information Booth in Terminal 1 Baggage Claim, while supplies last. There are more than 80 airports in the U.S. and Canada featuring their own series of cards. See the full 2018 series at www.airporttradingcards.com.

NORTH AMERICAN AIRPORTS experienced record growth in 2017. That's according to the latest North American Airport Traffic Summary, which contains passenger, cargo and aircraft operations data from 231 North American airports. That report showed passenger traffic grew 3.7 percent and cargo traffic increased 7.1 percent last year. The report also showed that North American airports experienced a 5.8 percent increase in international passenger traffic. Atlanta Hartsfield-Jackson International Airport remained the world's busiest airport with nearly 104 million passengers. Toronto Pearson International Airport is Canada's most traveled airport with 47.1 million passengers, an increase of 6.3 percent from 2016. Memphis International Airport continues to be the busiest cargo airport in North America, handling more than 4.3 million metric tons.



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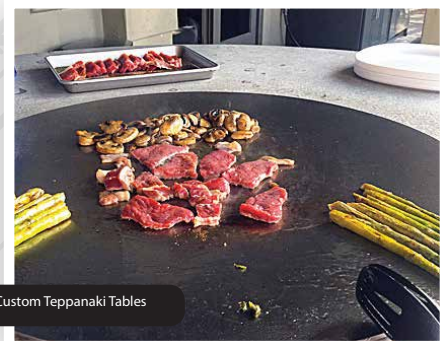
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Business owners be aware of proposed marijuana laws

By Nancy Zoellner-Hogland

When Missouri voters go to the polls November 6, they will find three different proposals on the ballot that are aimed at legalizing marijuana for medical purposes. Passage of any one of them could impact drug-free workplace policies – and the impact could be great.

“Of course, we won’t know until the end of the day, but I’ve been telling my clients that change could be coming and if it comes, it will come quickly,” said Sue Kmet, founder and lead consultant for Kmet HR (Human Resource) Consulting in Gravois Mills. “I’m advising them to stay informed with what’s happening and educate themselves on how the law could affect their businesses, their policies and their employees.”

She warned that businesses that have federal contracts or that get federal funding will also have to figure in the federal component because even if Missouri legalizes marijuana for medical use, it’s still illegal under federal law.

Kmet also said the Ameri-

cans with Disabilities Act (ADA) adds a whole other component to the issue. That law prohibits employers from discriminating against a job applicant or an employee because he or she has a history of a disability or a mental impairment, as long as that person can do the job without causing the employer significant difficulty or expense. The law covers any aspect of employment including hiring, firing, pay, job assignments, promotions, layoff, training, fringe benefits, and any other term or condition of employment.

According to the ADA site, a person can show that he or she has a disability in one of three ways:

If he or she has a physical or mental condition that substantially limits a major life activity (such as walking, talking, seeing, hearing, or learning),

If he or she has a history of a disability (such as cancer that is in remission), or

If he is believed to have a physical or mental impairment that is not transitory (lasting or expected to last six months or

less) and minor (even if he does not have such an impairment).

And the law places strict limits on employers when it comes to asking job applicants to take a medical exam, identify a disability or answer medical questions, like “Do you use marijuana for medical reasons?”

“In that case, it will probably take the courts to figure out if an employer could reject an application or fire an employee because he or she regularly uses marijuana to, for instance, control pain,” Kmet said.

According to “Missouri Lawyers Weekly,” this past September a Connecticut health care worker, who had been hired contingent on her passing a drug test, told the potential employer that she took synthetic marijuana pills to deal with the effects of a car accident. But when the drug test came back positive for THC, the chemical that makes people get high, the nursing home rescinded her job offer. A federal judge ruled that the nursing home, which had cited federal laws against pot use, discriminated against the applicant based solely on

her medical-marijuana use, which was in violation of state law

It was the first ruling of its kind in federal court although courts in Massachusetts and Rhode Island had similar rulings at the state level.

“If any one of these measures pass, it could make drug screenings difficult because marijuana can stay in your system for up to 30 days. There’s just so much uncertainty right now. One thing is certain though, and that’s that all employers, regardless of the size of the business, should have a written drug policy in place that addresses the requirements and the expectations of the employees regarding drug use in the workplace. If they don’t have a policy, they need to contact a HR professional to get one or they need to contact their attorney to get something drawn up because that’s going to be more important than ever,” she said.

For more information on developing workplace policies, visit <http://www.kmetconsulting.com/>.

In the meantime, the following two constitutional amendments and one change to state law regarding medical marijuana have been proposed and will appear on the ballot:

Amendment 2, supported by a group called New Approach Missouri, is a constitutional amendment that would allow doctors to prescribe medical marijuana to patients with one of 10 medical conditions including cancer, glaucoma, epilepsy, chronic pain, PTSD and Parkinson’s. The measure would tax marijuana sales at 4 percent, with a portion of the proceeds earmarked to fund health care programs for veterans. It would allow marijuana to be home-grown, but the plants would have to be grown in a state-licensed facility and growers would have to pay a \$100 license fee.

Amendment 3, proposed and funded by Springfield physician-attorney Brad Bradshaw, would create a state research institute run by a nine-person research board led by Bradshaw. Under this

continues on page 19

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Competition is big win for Lake area, Special Olympics Missouri

The Lake of the Ozarks Can-Am Games Executive Committee recently visited the Training for Life Campus of Special Olympics Missouri in Jefferson City for a meeting and tour of their new facilities. During the visit, members of the executive committee presented a \$10,000 check – proceeds from the 2018 Lake of the Ozarks Can-Am Police-Fire Games – to their charity partner, Special Olympics Missouri.

The Lake of the Ozarks Can-Am Police Fire Games took place from June 24 through July 1, drawing more than 300 participants who competed in more than 1,500 events. Competitors represented seven countries and 29 states, and generated approximately 1,500 room nights for the Lake of the Ozarks and surrounding areas.

If you missed out on the fun, don't fret. The Can-Am Games will return to Lake of the Ozarks June 15 through June 21, 2020, making Lake

of the Ozarks the first destination in the 40-year history of the games to host back-to-back competitions.

The Can-Am Police-Fire Games, first held in 1977, promote physical fitness and camaraderie among and between all first-responders – firefighters, law enforcement and emergency medical responders and their spouses, as well as their adult children (18 and older) and their spouses. And again in 2020, all proceeds will be donated to their chosen charity partner, Special Olympics Missouri. The Can-Am Games Executive Committee has already begun the process of raising funds through sponsorships and donations for the 2020 Games.

For more information on donations, sponsorship opportunities or how you can volunteer for this great event, visit the official website www.lakeozarkcanamgames.com, or email canamgames@gmail.com.



Lake of the Ozarks Can-Am Games Executive Board Members Rebecca Rupard and Lagina Fitzpatrick recently met with Special Olympics Missouri Athlete and Tour Guide Derek Sandbothe and Special Olympics Missouri President and CEO Mark Musso to give them a check. Photo provided.



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Puzzle on page 22

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Session 1

Jan 9, 2019 @ 8:30 AM : Hiring, Firing, & MO Employment Law

Presenter: Sue Kmet, Owner - Kmet Consulting & Missouri Employment Conference

Jan 9, 2019 @ 10:30 AM : Legal Landmines for Business Owners & How to Mitigate Them

Presenter: Brooke Christy, Attorney at Law - PMCW Law Firm

Session 2

Jan 23, 2019 @ 8:30 AM : Business Types & Structures - What You Started With
May NOT Be What You Need Today

Presenter: Adam Wolfe, CPA - Wilson Toellner CPAs

Jan 23, 2019 @ 10:30 AM : Commercial/SBA Loan Discussion - What Banks Look for
in the Application Process to New or Existing Businesses

*Presenters: Brian Gagnon, VP/Commercial Loan Officer - Central Bank of Lake of the Ozarks
Donna DeLong - Enterprise Development Corporation*

Session 3

Feb 6, 2019 @ 8:30 AM : Clearing the Fog of Financial Statements - FINALLY Understand
Exactly What You're Looking At & What It Means

Presenter: Adam Wolfe, CPA - Wilson Toellner CPAs

Feb 6, 2019 @ 10:30 AM : Business Insurance Landmines for Small Business Owners

Presenter: Aaron Spieler - Spieler Insurance Group

Session 4

Feb 20, 2019 @ 8:30 AM : Cyber Security for Your Business & Your Responsibility
(Liability) for Employee and Customer Data Protection

Presenter: Randall Cowen - Oak Star Bank

Feb 20, 2019 @ 10:30 AM : Stop Throwing Money at Tactics *First* - Get Strategic
with Your Marketing Approach - Tactics Come Later

Presenters: Sandy & Mike Waggett, Owners - MSW Interactive Designs LLC

Session 5

Mar 6, 2019 @ 8:30 AM : Benefits Are Key to Retention - Get Creative to Keep Your Best
Employees

Presenters: Tony Reahr - Edward Jones & Aaron Spieler - Spieler Insurance Group

Mar 6, 2019 @ 10:30 AM : A Great Company Handbook Is Critical for Your Business

Presenter: Sue Kmet, Owner - Kmet Consulting & Missouri Employment Conference

Session 6

Mar 20, 2019 @ 8:30 AM : Marketing Tactics for Visibility, Credibility, & Profitability

Presenters: Sandy & Mike Waggett, Owners - MSW Interactive Designs LLC + Panel Discussion

Mar 20, 2019 @ 10:30 AM : Be the Best You - In Business and In Life!

Presenter: Gail Carlock, Certified Zig Ziglar Speaker - HeartWork Inspires

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"Insurance Talk"

with Nick Brenizer of
Golden Rule Insurance

Covering Your Business for One Too Many

An automobile accident miles away from your bar could end up financially ruining your business if you don't have the right restaurant/bar insurance coverage in place.

Suppose you served a customer a few beers, not knowing that he already had several before coming to your bar. You had no way of anticipating, when the customer left and drove away, that he would cause a fatal accident more than 10 miles away. But when the investigation pointed at your bar as the last place he had been served a drink, lawyers immediately filed suit against you. Unless you have liquor liability insurance, your business--and you personally--could be financially responsible for damages.

Many times claims come from the person that drinks all the time and no one even knows he or she is drunk. Example of a bar that had a customer that was drinking in the bar they had video footage of him at the bar standing walking and acting like everyone else in the bar. He left the bar walked out like he hadn't drank a drop. He hit a family of 4 on the way home from the bar. When the cops made him take the breathalyzer he blew a 1.28 typically a person at that level shouldn't even be able to walk, but this guy showed no signs. After further investigation he had been drinking all day prior to coming into the bar. The family of the victims in the car sued the bar and won.

Imagine you have a table of football fans comes in to watch a game. Although they were originally in a great mood, by the time they've had a few beers; one guy is ready to take offense when another person criticizes his team. Fists fly and someone gets seriously injured. You could be held at least partially liable for any injuries or damages.



Nick Brenizer, AIP

Liquor liability insurance isn't a coverage that comes in a typical restaurant/bar insurance package. Those bar and tavern insurance packages usually contain some kind of general liability insurance, but they specifically exclude incidents relating to alcohol. That's why you need liquor liability insurance coverage.

Liquor liability insurance is mostly rated on the percentage of alcohol sold vs. percentage of food sold. So the higher alcohol percentage you have the higher the premium for the liquor liability is going to be. There are quite a few different carriers that sell liquor liability but like all types of insurance you have to be careful of what you buy. Some carriers put the limit of liquor liability into the general liability limit. This obviously is the cheapest way and still better than not having any but this shares your liability amount which can cause you issues if you were to have another liability claim throughout the year. The best type is a true liquor liability policy which gives you the full policy limit (amount of your choice) so you are not sharing the limits with your general liability. This is the most broad form and best coverage.

You have worked hard putting your blood sweat and tears into that restaurant/bar and you don't want to give it all up over one too many drinks.

Nick Brenizer, has an AIP designation and works for Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com



Helping others achieve their dreams

By Nancy Zoellner-Hogland

More than a dozen companies and organizations, including the "Lake of the Ozarks Business Journal," were recently recognized for their support of the local SCORE chapter.

SCORE is the nation's largest network of volunteer, expert business mentors, with more than 13,000 volunteers in 310 chapters nationwide. Since its founding in 1964 as a resource partner of the U.S. Small Business Administration (SBA), SCORE has helped more than 11 million current and aspiring entrepreneurs through mentoring, workshops and educational services. In 2017 alone, SCORE helped to create 54,506 new businesses and add 61,534 new, non-owner jobs to the American economy.

The SBA administers a Congressional grant which provides SCORE with funding. In 2018, Congress provided \$11.5 million for the not-for-profit organization.

The local chapter is comprised of 28 volunteers – real-world professionals with backgrounds in such areas

as accounting, finance, marketing, sales, management, operations human resources and more. They provide guidance to entrepreneurs in Mid-Missouri through offices in Columbia, Jefferson City, Lake of the Ozarks and Lebanon. In 2018, 172 clients in those areas were served through 336 mentoring sessions and 17 workshops were held, resulting in a total 1,037 hours of chapter services being offered.

"Our clients matter. Our clients' success is our success. Our mission is to foster vibrant small business communities through mentoring and education. And our vision is to see that every person has the support necessary to thrive as a small business owner," Bruce Mitchell, who co-chairs the local chapter with Jeana Woods, told those attending the annual meeting, held in October.

At the meeting, Ray Berger, Missouri's district director, discussed Vision 2025, a program designed to move SCORE forward and serve Generation X Millennial clients.

"New initiatives include

expansion of volunteer opportunities. Mentoring is core, but we also need people who can do administrative work or committee work and people who can help with things like organizing workshops," he said, explaining that SCORE headquarters has created simple certification programs that will enable new volunteers to participate in their local chapters and ensure that they are both trained and made to feel welcome to lower the first-year attrition rate. A new IT program being introduced in 2019 will make it easier to access and track reports and a new treasury system will make it easier to handle the financial aspects of the organization.

"SCORE also plans to increase its social media marketing. We continue to invest in ways to reach our future clients and to give us the ability to micro-target our market – people who are interested in workshops or mentoring – while also raising SCORE's visibility and profile to our business communities. It's very cost-effective and very successful,"

he said, providing an example. "Two years ago, our Kansas City chapter began using Facebook-sponsored advertising to promote their workshops. In 2016, between workshops and face-to-face mentoring, Kan-

will help them reach a younger clientele – something Mitchell agreed with.

"When people say 'Hey – what about Twitter?' my eyes kind-of glaze over and roll back in my head but when we're talking about Gen-X, if they see a SCORE volunteers as a bunch of old retired people, they may not think our services would be very meaningful," he said.

Berger also said because women make up 60 percent of SCORE's clients but only 20 percent of its members, a diversity task force was developed to work on increasing those numbers and to make sure women are empowered, respected and, like the Lake of the Ozarks chapter, that they serve in leadership positions.

"I'm a member of the Gen-X," Woods told the group, "and when I first heard Bruce talk about SCORE, I was new in my position as city administrator of Osage Beach. As a city, we're very adamant about employees giving back to our communities so we have lots of people who are Rotarians and who belong to several other civic organizations. But as a current and past small business owner,

continues on page 21



At SCORE's annual meeting, Nancy Zoellner-Hogland, lead writer for the Lake of the Ozarks Business Journal, was presented with a certificate of appreciation for the paper's coverage of SCORE events and activities.

sas City served 2,700 people. In 2018, Kansas City served 4,250 people, making it one of the fastest-growing in the country and the largest chapter in Missouri."

Berger also said social media

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Governor signs drug legislation

On Wednesday, October 24, Missouri Governor Mike Parson signed into law House Bill 2.

Passed during a special legislative session called by the governor in September, HB 2 is legislation related to drug treatment courts. It will place all treatment courts under one regulatory umbrella and allow jurisdictions that do not have a treatment court to transfer a defendant to a jurisdiction that does.

The state commission that oversees treatment courts will

also be expanded by two members. The original bill was filed by Representative Kevin Austin, R-Springfield.

In an earlier interview Gov. Parson said the future of Missouri will depend on alternative sentencing.

"I'm not interested in building any more prisons as governor of the State of Missouri. I am not. I am more interested in getting people through alternative sentencing and getting them into the workforce," he said.

Judge Peggy Davis, a mem-

ber of the Greene County Drug Courts Coordinating Commission, said, she was happy that Gov. Parson chose to sign the legislation in Greene County, "because in this area we are seeing firsthand the real benefits of drug treatment court programs. We are making a real difference with these programs and this legislation is going to continue to help us build on those best practices and work together to achieve the best outcomes."

A Matter of Trust

The federal estate tax exemption doubled. Now what?

The traditional "hot button" that has motivated people to see their attorneys about estate planning is taxation. Death taxes—inheritance taxes, estate taxes, federal taxes, state taxes—have taken a notorious toll on unplanned estates over the years. With sound planning, that burden can be lightened or even eliminated. In many cases, the tax savings can easily cover the cost of the attorney's fees for creating the estate plan.

However, with the federal estate tax exemption at \$11.18 million per taxpayer (\$22.36 million for married couples) this year, many wonder what the point of estate planning is. An exemption that large would seem to let most families of moderate wealth off the hook.

However, estate planning has always been about much more than tax planning. It's just as much about financial protection for beneficiaries, with tax minimization just a means to that end. If you haven't attended to your estate planning, don't use the excuse of "my estate is too small to worry about death taxes" to put it off any longer.

To begin, you have to know what you are working with.

Inventory your assets. Your estate plan will have to dispose of everything that you own; otherwise the state's law of intestacy will apply. Bank accounts, stocks, bonds, real estate, business interests, of course. Don't overlook insurance policies and retirement plan benefits. You'll need to know how as well as what. Which property is owned jointly, which is owned outright?

Identify beneficiaries. A surviving spouse and children are the usual persons to be protected. You may have more distant relatives to include, and you may want to remember some charities in your estate plan. Don't overlook the need to care for your pets after your death.

Check beneficiary designations. If you have an IRA or an employer-provided retirement plan, you already started on your estate planning when you made your



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

beneficiary designations. These designations should be reviewed periodically, especially when there have been changes in family circumstances, especially a divorce.

Weigh trust benefits. Trusts offer a wide range of financial benefits, especially valuable when beneficiaries need help with money management. Trusts may be established and funded during life (the living trust) or in a will (the testamentary trust). There are several types of trusts that may be beneficial to your situation including marital trusts, support trusts, discretionary trusts, and spendthrift trusts.

The next steps require the advice of an attorney and the execution of legal documents. These include but are not limited to making a trust, a will, a living will, executing a durable power of attorney, creating a document locator, and making arrangements for a safe-deposit box.

Again, these steps are only suggestive of the wide range of issues that you will need to address in your estate planning. A great variety of financial protection strategies may be implemented with careful trust and estate planning.

At Central Trust Company, we specialize in trusteeship and estate settlement as well as fiduciary-based wealth management. If you would like a "second opinion" about your estate planning, if you have questions about how trusts work and whether a trust might be right for you, turn to us. We'll be happy to tell you more. Contact Trenny Garrett today at (573) 302-2474 or at trenny.garrett@centraltrust.net.

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Building an effective web presence

with Mike Waggett,
MSW Interactive Designs LLC

Let Technology Help You with Your Prospects!

One of the benefits of writing this monthly column is that we can help lake area business learn about new and exciting changes in the world of visibility marketing. This month, I'd like to talk about some new technology that is available to help you convert prospects into sales. There are solutions out there that now allow you to see in real time who is on your website, and will give you a leg up when reaching out to them.

Do you know who is on your website now?

Typically, only 2% of people or businesses who visit your website will identify themselves via a request or contact form. That means that you really don't know who the other 98% of your website visitors are. Yes, Google analytics or a similar statistics program can tell you how MANY visitors are coming to your website, and can also tell you useful info about where they are going on the website, but you don't know WHO they are.

If you knew who was on your website, would that help your lead generation?

If someone had visited your website and you had contact info for them, would you reach out to them? If you in the cold calling business, technology like this would help turn "cold" calls into "warm" calls. You know they are already interested since they have been to your website! All you need to do is reach out to them.

How does it work?

There are several companies that are now offering this capability, each with different features and dashboard interfaces. Most of these software programs entail the installation of code into your website. Once



Mike Waggett

the code is installed, you will get notifications typically in a real time email/text, or you can set it up to get a daily or weekly report. Once you have the information, you or your sales team can decide how to make appropriately timed contact with this interested prospect. Pretty slick don't you think!

Most of these programs collect data from telecommunication providers worldwide, and the software will query other data sources to create an identity of your website visitor. Typical data that is displayed:

- Company name
- Address
- Name/Phone/Email
- Possible contacts
- More

If we can explain further how this powerful technology works, give us a call! We think that if you are in any lead prospecting type of business, this is a good fit. We use it in our business, and it's pretty amazing.

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New plant brings opportunity

continued from page 1
Eldon Development Corporation, and the Eldon Area Chamber of Commerce also played a part in the project's success.

"We hope this is the beginning of more businesses – and jobs – coming to Missouri thanks in large part to a new state energy law that went into effect in late August," said Michael Moehn, president of Ameren Missouri. "This law enabled Ameren Missouri's new Smart Energy Plan, which makes Missouri an even better place to do business. That's because Ameren Missouri is now able to offer one of the most favorable economic development rate incentive programs in the country to keep energy costs low for new and expanding businesses."

Missouri Governor Mike Parson said they were all happy that they could keep a "home-grown Missouri business in our state. To make this project happen, it took a lot of collaboration between state and local partners across workforce,

economic development and government. We want to thank everyone who was at the table, working for this business and the community of Eldon."

According to Siffard, the windows to be manufactured in the new plant will go into commercial buildings and hotels anywhere from two to 20 stories, and they won't be sold to end-users. Instead, Quaker



will sell to glazers and lumber yards, he said. And this won't be the only plant built. Quaker announced they will be investing as much as \$65M over the next six to 10 years as they expand and build more plants on the land.

The Eldon plant is the latest in Quaker's strategic growth and expansion plan, which included the recent opening of a

185,000 square foot facility in January 2018 for high performing wood windows and doors, construction of a new commercial and residential vinyl facility in March of 2016, expansion of an Insulating Glass Plant in 2017 and the expansion of the ModernVu/M600 Architectural Aluminum Door line in their former wood facility in 2018.

In 2019, will be celebrating its 70th year of operation.

The primary owners and majority shareholders are four women – two sisters and two sisters-in-law – three of whom live in the area. They currently have more than 900 employees and produce a variety of

residential and commercial window and door products at plants on two different campuses in Freeburg that are delivered nationwide.

To track progress of the new plant, visit the website at www.QuakerWindows.com, or www.QuakerCommercialWindows.com.

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Residents are looking for ways to reduce deer numbers

By Nancy Zoellner-Hogland

The residents of Horseshoe Bend, and more specifically, the Village of Four Seasons, are dealing with a serious overpopulation of whitetail deer. The deer, basically “trapped” on the peninsula with no natural predators, are eating up expensive landscaping, they’re starting to get diseases and they’re causing hundreds of residents to spend thousands of dollars on auto body repairs each year. According to deputies with the Camden County Sheriff’s Office, last year more than 150 deer were hit and killed by motorists, with the majority of the collisions occurring on Horseshoe Bend Parkway between Bagnell Dam Boulevard and Duckhead Road.

Earlier this fall, Village of Four Seasons trustees and the Four Seasons Property Owners Association met with Missouri Department of Conservation (MDC) agents, Camden County Sheriff’s Office deputies, Horseshoe Bend Special Road District representatives and other stakeholders to discuss ways to reduce the population. At a special town hall meeting held September 26, the information discussed at that meeting was shared with the 75 or so residents who attended.

“We talked about the managed hunt, we talked about traffic, we talked about the cost of bringing in professional sharpshooters, we talked about paying a bounty, we talked about birth control, but we didn’t come up with the perfect solution,” said Village Trustee Don Henderson. “That’s why we called this town hall meeting. We know you have concerns – we know the deer are eating your shrubs and flowers, we know the deer are wrecking your cars – but what we don’t know is how to solve the problem. We need answers and we are hoping that some of you might have them.”

Russ Mitchell, who oversees the POA managed hunt, said that hunt, held on common ground has been held since the mid-90s with “limited success.” Last year, just 58 deer were taken.

Mitchell said they currently have 27 common ground areas on Horseshoe Bend and in Porto Cima that are designated safe for archery hunting.

Every year, they hold a drawing with names of property owners who are interested in participating. They originally required hunters to take two does before they could take a buck. This year, they removed that limitation, he said, adding that in the past, they also shut the hunt down during rifle season.

“One of the suggestions that came up during the meeting with stakeholders was to allow the archery hunt to continue through that period. We discussed that with the Conservation Department, they saw no problem with it so this year, we’re also going to open those two weeks up,” he said, adding that because they have a waiting list filled with people who would like to participate in the managed hunt, they’re working with the Village to identify and contact individuals who own large tracts of land to see if they would allow archery hunting on those properties.

Mitchell also said individual property owners can give permission to allow anyone to hunt on their properties – they do not have to be selected through the drawing. “That’s an individual agreement between the property owner and whoever is hunting. However, our guidelines say you can’t be within 50 feet of any structure and they must possess a valid Missouri hunting license and obtain the required tags.”

At the request of several property owners, he said people who wanted to bow hunt could contact him and he would get them in contact with landowners who would allow access to their properties. To contact Mitchell, call him at (573) 552-8334 or email him at rmitchell@mam-llc.com.

However, an agent with the MDC said while the managed bow hunt was helpful, he didn’t feel it was the solution and said sharpshooters, which typically charge \$200 per deer, would likely have to be the next step.

“Personally, I think that’s how you’re going to get this under control. It’s very effective but it’s not a ‘one-shot’ deal – it’s not something where you bring them in one year, pay them a bunch of money and it’s over. It’s going to be a maintenance program until



It’s common to find deer grazing in the yard or see 10 to 20 - or more - deer during a couple-mile drive just about anywhere on Horseshoe Bend. Nancy Zoellner-Hogland photo.

you get the numbers down to a level you feel is tolerable, and that might be five years and it may be 10,” he said, adding that the cost would have to be born entirely by the Village.

Several residents spoke out, saying that it wasn’t necessary to pay sharpshooters when there are plenty of available hunters in this area who would do the same thing for free – or for the meat. Several more – some of whom said the herds living near their homes were bald from mange – said the POA needed to loosen restrictions. According to guidelines posted on the POA website, anyone interested in participating in this year’s hunt was required to submit their name, address, telephone number and lot and subdivision information to Missouri Association Management no later than 5 p.m. Friday, July 20. The guidelines also stated:

“As in the past, the POA will conduct a split hunting season with Session 1 beginning September 15th and going to November 9th. The second session will run from November 21st through January 15th of 2019. Because of this, the POA will hold two drawings, if you only want your name entered for one of the drawings, please indicate so when you apply. If you are drawn, you will be required to attend a brief orientation on Saturday, August 11, 2018 at 9 a.m., to discuss POA safety standards and rules. At that time, we will address any questions or concerns you may have. If you are unable or unwilling to attend the seminar, please don’t send in your information for the draw. Only participants drawn for the hunt and that attend the seminar will receive permits. Permits will be issued after the seminar. Bow season is as

follows: September 15th to November 9th, closed during fire-arms season, and will reopen November 21st and run until January 15, 2019.”

After the meeting, Mitchell said he would look into posting on the POA website or sending emails to property owners to inform them of the changes.

In the meantime, the Internet Center for Wildlife Damage Management suggests installing an electric fence around gardens as a way to keep deer out. Deer whistles, which are mounted on the front bumper of vehicles, are said to emit ultrasonic sounds that supposedly alert deer to impending danger and scare them off. However, studies have shown some whistles don’t and those that do have little effect on deer.

Records show whitetails living 20 years

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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, contact him at 573.365.SOLD or cme@yourlake.com View thousands of lake area listings at www.YourLake.com \$1 million plus homes at www.LakeMansions.com You can also view each months' article, ask questions and offer your opinion on Michael's real estate blog, www.As-TheLakeChurns.com



Real Estate and Lake News with C. Michael Elliott

| 2015-2018 Comparison Lake of the Ozarks | | | | | Third Quarter | |
|--|---------|---------------|----------|------------------|---------------|------|
| Year | # Trans | Volume | Avg. DOM | Avg. Sales Price | Trans% | Vol% |
| Residential, Villas & Townhomes Waterfront | | | | | | |
| 2015 | 608 | \$189,643,693 | 150 | \$311,914 | | |
| 2016 | 570 | \$186,663,616 | 136 | \$327,480 | -6% | -2% |
| 2017 | 750 | \$254,279,838 | 132 | \$339,040 | 32% | 36% |
| 2018 | 665 | \$228,728,147 | 122 | \$343,952 | -11% | -10% |
| Residential, Villas & Townhomes Offshore | | | | | | |
| 2015 | 658 | \$86,395,230 | 145 | \$131,300 | | |
| 2016 | 727 | \$99,116,796 | 142 | \$136,337 | 10% | 15% |
| 2017 | 783 | \$117,059,712 | 126 | \$149,502 | 8% | 18% |
| 2018 | 817 | \$127,369,997 | 115 | \$155,900 | 4% | 9% |
| Waterfront Lots | | | | | | |
| 2015 | 45 | \$7,362,650 | 232 | \$163,614 | | |
| 2016 | 41 | \$5,982,300 | 254 | \$145,910 | -9% | -19% |
| 2017 | 69 | \$8,881,850 | 206 | \$128,722 | 68% | 48% |
| 2018 | 70 | \$8,051,150 | 201 | \$115,016 | 1% | -9% |
| Other Lots & Lands | | | | | | |
| 2015 | 119 | \$5,549,675 | 193 | \$46,636 | | |
| 2016 | 166 | \$6,911,380 | 207 | \$41,635 | 39% | 25% |
| 2017 | 121 | \$4,208,111 | 162 | \$34,778 | -27% | -39% |
| 2018 | 180 | \$6,786,997 | 185 | \$37,706 | 49% | 61% |
| Condos & Timeshares | | | | | | |
| 2015 | 530 | \$83,002,315 | 141 | \$156,608 | | |
| 2016 | 560 | \$87,531,461 | 145 | \$156,306 | 6% | 5% |
| 2017 | 687 | \$107,660,441 | 129 | \$156,711 | 23% | 23% |
| 2018 | 674 | \$111,286,433 | 116 | \$165,113 | -2% | 3% |
| Commercial Properties | | | | | | |
| 2015 | 55 | \$12,193,707 | 241 | \$221,704 | | |
| 2016 | 62 | \$17,111,201 | 219 | \$275,987 | 13% | 40% |
| 2017 | 42 | \$12,172,484 | 337 | \$289,821 | -32% | -29% |
| 2018 | 56 | \$13,062,100 | 322 | \$233,252 | 33% | 7% |
| Farm | | | | | | |
| 2015 | 18 | \$4,002,184 | 196 | \$222,344 | | |
| 2016 | 11 | \$3,297,400 | 126 | \$299,764 | -39% | -18% |
| 2017 | 14 | \$3,523,400 | 85 | \$251,671 | 27% | 7% |
| 2018 | 18 | \$4,454,000 | 109 | \$247,444 | 29% | 26% |
| Homes Over a Million | | | | | | |
| 2015 | 19 | \$29,471,300 | 125 | \$1,551,212 | | |
| 2016 | 15 | \$20,898,500 | 135 | \$1,393,233 | -21% | -29% |
| 2017 | 25 | \$36,079,670 | 139 | \$1,443,187 | 67% | 73% |
| 2018 | 16 | \$24,639,000 | 274 | \$1,539,938 | -36% | -32% |

Based on information from the Association of REALTORS® (alternatively, from the Bagnell Dam Association of REALTORS® MLS and Lake of the Ozarks Board of REALTORS® MLS) for the period January 1st through September 30th of 2015, 2016, 2017, and 2018. The data collected for this report is information that was reported to the MLS as of October 9, 2018.



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November marks kickoff to Christmas season

By Nancy Zoellner-Hogland

It's that wonderful time of year when kids start pondering the consequences of being naughty or nice, dads start dragging boxes of decorations out of the attic to deck the halls, moms start making lists and checking them twice and Lake of the Ozarks starts getting ready for shoppers who come for the deals but squeeze in some fun before rushing home with their treasures.

Although nobody knows what weather November will bring, the forecast for shopping is hot. According to results of a survey conducted by the National Retail Federation and Prosper Insights & Analytics, consumers say they will spend an average of \$1,007.24 during the holiday season this year, which is up 4.1 percent from the \$967.13 they said they would spend last year. According to NRF President and CEO Matthew Shay, consumers are ready to shop.

"Confidence is near an all-time high, unemployment is the lowest we've seen in decades and take-home wages are up. All of that is reflected in consumers' buying plans," he said, adding that the consumer survey comes on top of NRF's annual holiday spending forecast, which takes into account a variety of economic factors to project overall spending rather than per-consumer spending. The forecast estimated that holiday retail sales in November and December will be up between 4.3 percent and 4.8 percent over 2017 for a total between \$717.45 billion and \$720.89 billion.

The outlook is also good for Black Friday. NRF found that in 2017, 77 million people shopped in brick-and-mortar stores on Black Friday and 174 million Americans – more than half the U.S. population – shopped either online or in stores throughout the weekend, spending an average \$335.

Although details were not yet wrapped up, to tap into that market, the Camdenton Area Chamber of Commerce is promoting Small Business Saturday, a shopping event launched by American Express to bring more holiday shopping to small businesses. For more information, visit www.camdenton-

chamber.com.

Black Friday sales, which now begin Thursday, have long been a big draw for tourists. Several shoppers interviewed last year said they live out of the area but always come to the Lake to shop Black Friday sales because the crowds are smaller and much more polite.

Osage Beach Police Chief Todd Davis said he believes that.

"I'm sure that over the years there's been a little pushing or shoving but we've never had any disturbances in our stores – nothing we've ever gotten called out on," he said. "Of course, some of the local stores request extra patrols or they contract with the city to provide officers and that police presence helps curtail problems. I think it's also helped to have some of the sales start earlier. People don't have to wait in line all night, then stampede to get their stuff! I think now a lot of families or groups come down for Thanksgiving weekend. After everybody eats, the guys kick back and watch a little football while the women head to the stores. It's become more of an 'event.'"

Osage Beach City Administrator Jeana Woods agreed.

"In fact, retail sales during this time of year, specifically surrounding the Thanksgiving time frame, competes nicely with the activity we see in June," she said. "With each passing year, Osage Beach, as well as the entire Lake area, becomes more and more of a year-round destination. Even in the winter, there are lots of activities to enjoy - including the City of Osage Beach's Holiday Light Park!"

That park will be open 5 to 9 p.m. Wednesday through Sunday evenings from November 24 to December 31. Located on Hatchery Road between the Walmart Supercenter and the outlet mall, the park features more than 100 holiday themed light displays. Admission is free.

The Enchanted Village of Lights at the Laurie Fairgrounds opens November 16 and runs through January 1. The park, one of the largest in mid-Missouri, is open from 5 to 9 p.m. Monday through Thursday and until 10 on the week-

ends. Admission is free but donations are appreciated.

Versailles Unity Circle of Lights, which features 40-some displays, including several animated scenes, kicks off Thanksgiving evening and runs through January 1. The light park, located in the Versailles City Park, is named after the Unity Circle monument at the park entrance, which shows cooperation among various entities in the community. It's open from dark until midnight and admission is free.

The Festival of Lights at the Shrine of St. Patrick, on Highway 5 in Laurie will be open daily from 5 to 10 p.m. from Thanksgiving to January 2. Instead of animated displays, the focus is on the true meaning of Christmas, Jesus and His mother, Mary. Admission is free. The Gift Shop will be open and serving hot chocolate and hot cider from 5 to 8 p.m. Thursday through Sunday evenings.

Would you rather enjoy the lights from the water?

Deck the Docks Holiday Light Cruises aboard the Celebration Yacht will begin November 23 and will run through December 29. Passengers, who must book reservations in advance, can embark on a cruise each Wednesday, Friday and Saturday to tour sparkly docks and lakefront homes decorated for the holidays. Tickets are \$35 each for adults and \$25 for children 3 to 10 with proceeds going to the Dogwood Animal Shelter. To make reservations, call 573-480-3212 or visit www.cruiselakeoftheozarks.com.

Christmas Village and The Ice at Old Kinderhook will offer a variety of free family activities every weekend from Thanksgiving to December 23. Activities include a meet and greet with Mr. and Mrs. Claus and their elves, pictures with Santa, movies in the hotel, gingerbread house making, elf storytelling, writing and sending letters to Santa, ice skating with Santa and his elves, horse-drawn carriage rides and even a breakfast with Santa. A full list of all activities and times will be posted at the Welcome Center or call the Lodge at 573-317-4314.

Visit the Holiday Market Place at the Camden County



Top: Christmas events around the Lake will provide plenty of opportunities for kids to share their wish lists with Santa. Nancy Zoellner-Hogland photo.

Bottom: The School of the Osage High School Marching Band is a staple in Lake Ozark's annual Christmas parade. Nancy Zoellner-Hogland photo.

Museum in Linn Creek November 16 and 17 to find unique Christmas crafts, gifts and decorating ideas. Admission is free; lunch is available for a donation.

Those who don't have the time, or desire, to decorate a Christmas tree should stop by the Annual Gala of Trees November 14 to 17 at Wobbly Boots Roadhouse. Local busi-

nesses and individuals decorate trees or wreaths in everything from traditional looks to sports-themed trees to trees decorated with hot pink fruit. Proceeds from the event are used to purchase toys for local children that might not otherwise have a happy Christmas. In the 10-year history of the Gala of Trees, more than
continues on page 21

Crossword Puzzle

THEME: WAR MOVIES

Solution page 8

ACROSS

1. Guns N' Roses guitarist
6. Pep rally syllable
9. Third H in 4-H, sing.
13. Conversation starter
14. Victorian period, e.g.
15. Dugout glider
16. Nun's attire
17. Winter condition
18. Mad hatter's act
19. *1970 biopic, winner of 7 Academy Awards
21. *Story of 1940 evacuation
23. Station wagon/off-road vehicle, acr.
24. Aware of
25. Busy airport
28. *"...How I Learned to Stop Worrying and Love the ____"
30. Julian Barnes' "The Sense of an ____"
35. Double reed woodwind
37. Cleanse
39. Rope-making plant fiber
40. Traditional learning method
41. Willow twig
43. Choir voice
44. Sacred, in Italian
46. "____ and hearty"
47. *Kurosawa's "Ran" based on this Shakespearean king
48. Ethanol, a.k.a. ____ alcohol, pl.
50. Russian autocrat
52. Stallone's nickname
53. Penny-farthing, e.g.
55. Variable, abbr.
57. *"All Quiet on the ____ Front"
61. *Kelly's who?
64. Binary digits code
65. Lamb's momma
67. Master of ceremonies
69. Sudden growth
70. Canal locale
71. Unbroken
72. Jekyll's counterpart
73. Heavy-duty cleanser
74. You shall, contraction

DOWN

1. "Be quiet!"
2. Lambeau Field jump
3. "Fantastic Four" actress
4. Buttonholes, e.g.
5. Small pool
6. Bit attachment
7. ____ de Triomphe
8. Father of the String Quartet
9. Baseball's Hammerin' ____
10. Those against
11. Kind of film
12. 52 cards
15. Rules
20. Convex molding
22. Beehive State native
24. Render unnecessary
25. *Joey was a "War ____"
26. *"U-571" vessel
27. Mess up
29. *It lead to a popular wartime comedy series
31. Call, in the olden days
32. Keys
33. Birth-related
34. *Story of first African-American regiment
36. Inspiring fear
38. Aquatic snakes
42. Ransack or plunder
45. Even though
49. *____ Richard Attenborough of "The Great Escape"
51. Make less dense
54. Rest on patellas
56. Young Montague
57. Done in loads
58. ESPN award
59. Gulf War missile
60. Michelin product
61. *From where to eternity?
62. Light beige
63. *Lone Survivor, e.g.
66. Path
68. Building extension

CROSSWORD

| | | | | | | | | | | | | | | |
|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
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| 13 | | | | | | 14 | | | | 15 | | | | |
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| | 19 | | | | 20 | | | 21 | 22 | | | | | |
| | | | 23 | | | | 24 | | | | | | | |
| 25 | 26 | 27 | | 28 | | 29 | | | 30 | | 31 | 32 | 33 | 34 |
| 35 | | | 36 | | 37 | | | 38 | | 39 | | | | |
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| 44 | | | | 45 | | 46 | | | | | 47 | | | |
| 48 | | | | | 49 | | 50 | | | 51 | | 52 | | |
| | | | | 53 | | 54 | | | 55 | | 56 | | | |
| 57 | 58 | 59 | 60 | | | | | 61 | | | | 62 | 63 | |
| 64 | | | | | | 65 | 66 | | | 67 | | | | 68 |
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Marijuana

continued from page 4
constitutional amendment, that institute would work on developing cures and treatments for cancer and other incurable diseases or medical conditions, and it would determine which diseases would benefit from medical marijuana treatment. Marijuana would be taxed at 15 percent with a portion being used to fund health care for veterans.

The Patient Care Act would create a new state law and would impose a 2-percent tax on the sale of marijuana. The revenue would fund programs for veterans, drug treatment, early childhood education and pub-

lic safety in cities with medical marijuana facilities.

State law says if both constitutional amendments pass, the one with the higher vote total wins. However, the law does not say when happens if the Patient Care Act and one or both constitutional amendments pass.

According to the National Conference of State Legislatures, as of the end of October, 2018, 31 states, Washington, D.C., Puerto Rico and Guam allow medical marijuana, and 15 others have approved low-THC-level products for medical reasons in certain cases. Nine states and Washington, D.C., have also legalized recreational use of marijuana. California was the first to allow the medical use of marijuana. Voters in that state approved the measure in 1996.

Learn balance at Professional Business Women meeting

One of the constant struggles for most professionals is creating a quality balance between work and life. It always seems that, no matter what you try, something gets neglected or cut short.

Carol Mook, owner of The Art of Balance LLC., has tips to share that could change that. She'll be speaking at this month's Professional Business Women's meeting planned for 11 a.m. to 12:30 p.m., Wednesday, November 7. The luncheon meeting will be held at Wicked Willies, 5384 Osage Beach Parkway in Osage Beach.

Mook will share how to discover what imbalance really looks and feels like, she'll talk about the benefits of a balanced life and business, and then she'll tell you how to achieve and maintain balance in all aspects of life. As

the owner of The Art of Balance LLC, she helps others to create balance in all aspects of life through coaching, movement classes and workshops. She is an iPEC Certified Life Coach, Energy Leadership Index Master Practitioner, Board Certified Tai Chi for Health Instructor and licensed Nia Instructor and she has a degree in Human Resources, MBA Healthcare Administration, along with 25 years' experience in human resources and management.

For more information regarding PBW, visit www.pbwlakeoftheozarks.org. To make reservations, contact teampbw@gmail.com or call Gisela Jenkins at 206-660-0320.

The cost for the meeting, which includes lunch, is \$13.

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

OBSERVATION TOWER AND HOBBY SHOP (PART 1 OF 2)

In 1950, Fred and Mable Smith built their business at the corner of Bagnell Dam Boulevard and the start of the original Fish Haven Road adjacent to Morrow Chiropractic and the Lake Ozark Roadside Park. The site where they built is a vacant lot today.

They built a very imposing structure and no one traveling south toward Osage Beach could miss it. The roadside park, which splits Bagnell Dam Boulevard, was already there, constructed in the 1940s by the CCC (Civilian Conservation Corps) during the period when the CCC was developing the National Recreation

Area that later became Lake of the Ozarks State Park.

The façade of the building was 2.5 stories high with a 4-story observation tower at the building's south end next to Fish Haven Road (see photo by photographer Frank E. Gress, then of Brookfield, Mo.) It was a substantial investment in its day and time.

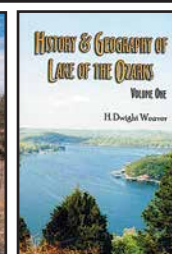
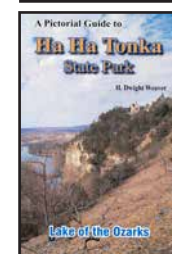
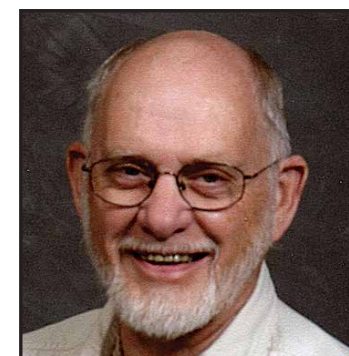
For the first four decades of the Lake's existence the topography of the Lake region was densely covered by woodlands and views of the Lake from the road were scarce. Development was modest and Bagnell Dam Boulevard, which was not called that by most people until the 1970s, was a gravel road embedded in the surrounding forest. Thus it was that observation towers became popular. Several were associated with gift shops like the one built by the Smiths. It was popular because it was free of charge, you could see the river side of Bagnell Dam some miles distant as well as other early structures like Tuttle's Observation Tower in Osage Beach and the Pla-Port Lighthouse, which sat where Land's End Condominiums are today.

The Smiths had a large well stocked gift shop as well as the Tower Restaurant at the building's north end. The structure has been gone for a number of years.

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



Managing Rental Property

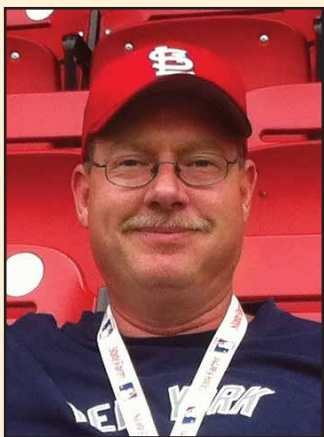
Deck the Halls

Actually it should read "Deck the Deck"! The deck of your home or condo is often an overlooked amenity that could really help improve your rentals. When looking for a rental property to purchase consider the deck and all that it can offer the guest. If you already own, you may not be able to change the size of the deck, or the view, but you can enhance the deck to help your property stand out.

Here are a few simple tips to think about when setting your deck up for your vacation rental property. The first thing is to ensure that you have plenty of seating. While this may seem obvious, I have visited and managed a number of properties that just don't have enough seating. If you have a three bedroom home that sleeps 8-10 guests, then you need seating for 8-10 people, not just a small table with four chairs.

Likewise when deciding which grill to purchase, you shouldn't go for a small grill if 20 guests can stay at your property. You need to have an adequate grill cooking surface for the number of guests that will be eating. If you have a small grill for a home that sleeps 20 then your guests will have to wait as four burgers or steaks are cooked at one time.

Beyond the grill and seating requirements, you can get creative. Some of our owners have games like washers or darts for guests to play; some have mini fridges, speakers to play music or a tv to watch the game. Some have a small bar and some have unique décor. Our most creative deck was at a home that had three decks, including one off the master bedroom that was about six feet wide and L shaped. The owner cut three holes in the deck,



Russell Burdette

installed green outdoor carpeting and flags in the holes, bought some golf balls and a couple of putters and had a one of a kind three hole miniature golf course! If you are choosing between homes and everything else is pretty much equal, but one had a mini golf, then you will probably get the rental.

We also had one deck that extended out over the water (disclosure: the deck was grandfathered in and you cannot add this feature). The owner added a swim ladder and guests could swim right off the deck! Other properties have added additional steps to make it easier to access the deck from the yard, while other additions include sun shades, extra lighting, rope lighting, hanging lanterns and a roof under the deck above to catch things that might fall from above. You can also screen your deck in and keep the bugs out while enjoying food or the outdoors.

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.

Kickoff to Christmas Season

continued from page 17
\$70,000 has been raised.

And everybody loves a parade!

The Lake West Chamber will present its 17th annual Lighted Christmas Parade at 6 p.m. Saturday, November 24. It will start at Central Bank in Laurie and travel north on Highway 5 to the Terrace Mall where, after the parade, children can go inside and meet Santa and Mrs. Claus. This year's theme is "Star Spangled Christmas."

Celebrate the season with the 34th Annual Christmas Parade, set for December 8 along the Bagnell Dam Strip in Lake Ozark. This year's theme is "Sounds of Christmas." The parade will begin at 3 p.m. at the intersection of State Route 242 and Horseshoe Bend Parkway and head toward the dam. Everyone is invited to fall in line behind Santa and his sleigh at the end of the parade and follow him to the Iguana Camp-

ground below the dam to enjoy a bonfire, Christmas caroling, visits with the jolly old elf, hot chocolate and more.

Children and their parents are invited to attend Camdenton Area Chamber of Commerce's annual Christmas on the Square on Saturday, December 1. Activities will begin with the Running of Elves 5K at 8:30 a.m. At 10 a.m., festivities will kick-off with games, ornament making, chocolate snowmen, prize drawings, craft tables, music, cookie decorating, petting zoo, hot dogs, hot chocolate, cookies, and more! Local school choirs and dance studios will perform throughout the day. Attendees can register for ham drawings provided by Camden County elected officials and everyone is encouraged to bring canned goods for the LAMB House food pantry as part of the Can-Do Challenge.

Do you like to be entertained?

The Nutcracker Ballet will be performed November 25 by more than 40 student dancers 3 to 17 from Steps Dance Studio, at School of the Osage, Cummings Auditorium on Highway 42. Reserved seating tickets are \$15, general admission is \$12.

Beginning November 25, the Lake Community Orchestra will be presenting its free Christmas Concert series, "It Came upon the Midnight Clear." Concerts will be held at six different locations: Community Christian Church in Camdenton November 25; First Baptist Church in Eldon November 27; West Lake Christian Church in Laurie December 2; Hope Lutheran Church in Osage Beach December 4; Versailles Royal Theatre December 9; and Lake Ozark Christian Church in Lake Ozark December 11. All concerts begin at 7 p.m. except for Eldon's, which starts at 7:30, and all are free and open to the public.

Score recognizes support

continued from page 11
I am very passionate about entrepreneurship and helping small businesses grow because I believe that's what moves our communities forward, so I was very interested in what he had to say. And that's why I got involved and why one of my personal goals is to meet with other women to get them involved. I'm not retired so I don't get to mentor as much as I'd like to, but I am excited about what we're doing and what we're planning for 2019."

Like the Kansas City chapter, the local chapter of SCORE will also be utilizing social media – primarily Facebook and LinkedIn – to educate and promote SCORE's mission and vision while, at the same time, bridge generational gaps. In addition to attempting to recruit more women mentors, they also plan to attract more

mentors who are members of minority groups.

"Studies show women and minorities prefer to be counseled by women and minorities," Woods said, adding that they also hope to pull in people with a wider range of business expertise and to provide more professional development opportunities to mentors. "Another focus of our business plan for 2019 is to focus on client growth and activity. This is made possible through educational opportunities and is where a lot of our partnership opportunities come into play because workshops and training opportunities can't be presented without the chambers, the Council of Local Governments, the schools and our businesses."

She said they also plan to incorporate video mentoring and webinars into their train-

ing calendar and to introduce a women-owned business series, "because the growth in entrepreneurship is in women-owned business. Veteran-owned businesses are also increasing. If we know those two areas are seeing the largest growth in entrepreneurship, we need to provide workshops to address their needs."

To further its mission, this fall the local SCORE chapter also co-sponsored the "Launch U" program with State Fair Community College. "It's kind of a boot camp for entrepreneurs," Woods explained. "It lasts several weeks and the goal is to help students, who pay to attend, form their new business ideas into a business plan that they can then take to a bank. The community benefits because a new brick-and-mortar business could be added."

The following businesses and organizations, which provided cash or in-kind donations to the SCORE chapter, were recognized at the meeting:

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Jefferson City Chamber of Commerce
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Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

10 Mortgage Terms Defined

Like any industry, there will be a specific set of terms and abbreviations that are used to quickly communicate something important. If you are not a part of the "club," though, it can seem hard to keep up. The Lasson Team doesn't expect you to learn the mortgage lingo - so we take time to explain everything to you. We want you to understand exactly what your vacation home mortgage at Lake of the Ozarks will mean and how it will affect your finances afterward. If you like to learn about new terms - we've explained a few of them here so you can show off at our next appointment together!

ARM (Adjustable Rate Mortgage)

This is a mortgage in which the interest rate is adjusted up or down. The time frame that it is adjusted by is based on a pre-selected index. ARM products have interest rates that may increase after loan consummation.

Amortization

This is the repayment of debt with periodic payments that include both the principle and the interest. The loan is to be paid off at the end of a fixed period of time.

DTI (Debt-to-income ratio)

This ratio is explained as a percentage, and it explains what a borrower's monthly payments will be on long-term debts divided by his or her gross monthly income.

Escrow

This may also be called "impounds" in some areas. It is the money that is collected by a lender as part of the monthly mortgage payment. It is then used for the purpose of paying a homeowner's real estate taxes and insurance obligations.

Loan Estimate

This summarizes the terms of your loan and the estimated costs and is issued after your loan application. The processing of your loan starts when you submit the Intent to Proceed form that is issued along with the loan estimate.

Closing Disclosure

This provides the actual costs and terms of your loan. You will receive it at least three business days before closing.



LTV (Loan to value ratio)

The ratio is expressed as a percentage, and it results from dividing the amount being borrowed by the appraised value or selling price of the house.

PITI (Principal, Interest, Taxes & Insurance)

This is pretty self-explanatory. The principal, interest, real estate taxes, homeowner's hazard insurance, and if applicable, private mortgage insurance or flood insurance. This is also known as your monthly housing expense.

PMI (Private Mortgage Insurance)

PMI is an insurance policy that allows a mortgage lender to recover part of its financial losses if a borrower defaults on a loan.

Underwriting

The underwriting department is responsible for approving mortgage loan applications. The underwriting procedure includes evaluating and verifying the information provided on the applications and supporting documentation to determine if the client has the capacity to repay the mortgage loan.

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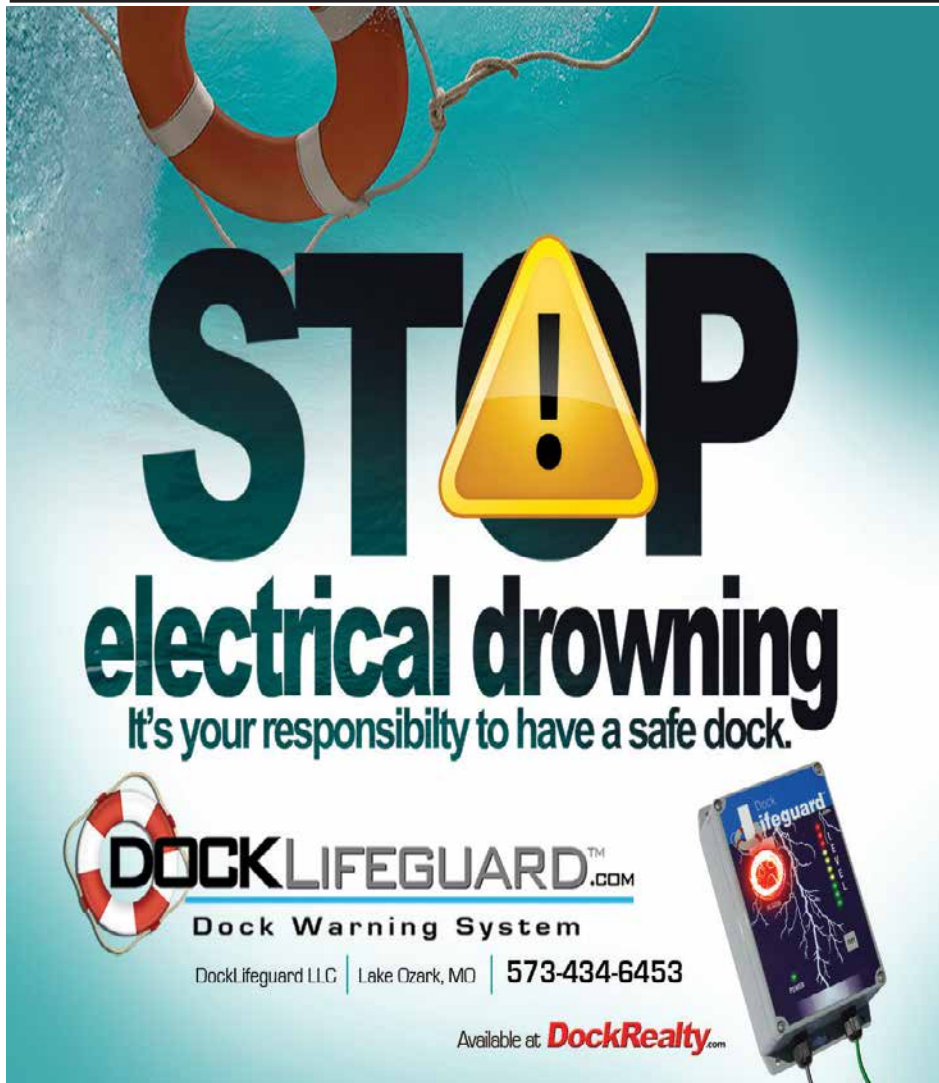
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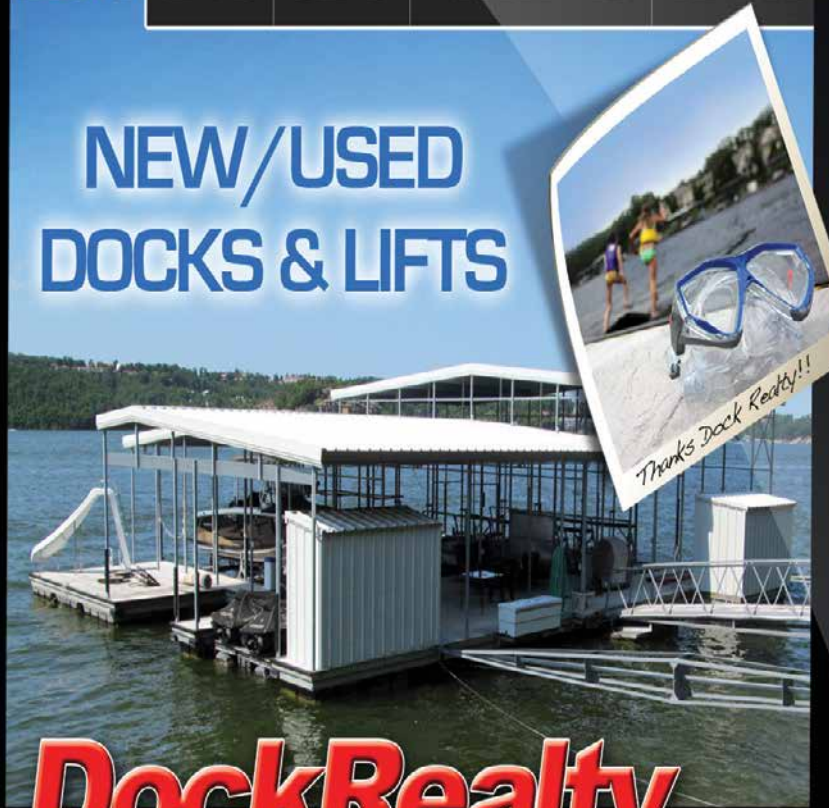
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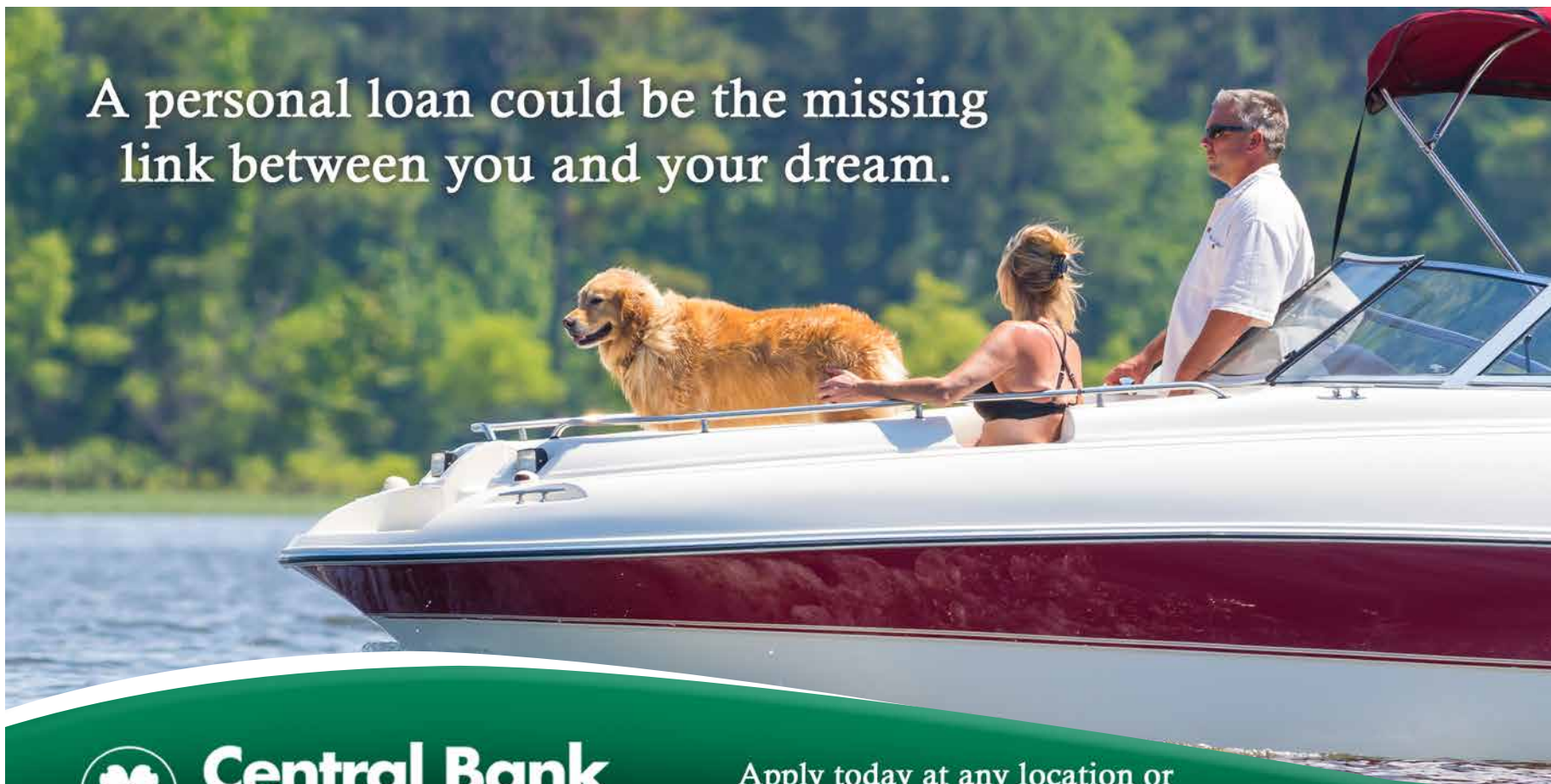


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