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NEWS IN BRIEF

## Oh Shoot!

Take aim at a new sport this winter

## Don't ditch it

Fall leaves = winter headaches for road district



## Looking up

State's economy is improving

## Best in Business

LOREDC asking for nominations

## Monthly Features



## Glimpses of the Lake's Past

Dwight Weaver's look back. Page 18



## Crossword

Fill in the blanks on: 24 Solution: 21

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 12 -- ISSUE 12

DECEMBER, 2016

# Celebrate Christmas through the years at Lake Ozark's parade

By Nancy Zoellner-Hogland

Santa is a busy guy in December. Everyone knows that. However, he's once again agreed to spend a little more time in Lake Ozark to visit all the children that attend the 32nd Annual Christmas parade, set for 3 p.m. Saturday, December 10. But this year, the fun won't stop at Bagnell Dam.

To make the day even more special, the Bagnell Dam Strip Association (BDSA) will be sponsoring a free, after-parade party for the community. When Santa gets to the bottom of the Strip, instead of heading to the White House, as he's done in the past, he'll go to Two-Bit Town, located at the top of the Strip, where volunteers will be waiting with cookies, hot chocolate and the makings for S'mores. A big bonfire will keep everyone warm and visitors might even be treated to a Christmas carol or two.

"We're starting the parade at 3 p.m. this year instead of 1. That way, it will be getting dark around the end of the parade, which will make the bonfire more fun," said Jeff Van Donsel, one of the organizers of the event.

Last year, Santa's caravan wound its way down the Strip and then later in the day, went to the campground below the dam. However, Van Donsel



Start making your Christmas wish list. Santa Claus is coming to town! It's not too late to register a float for the 32nd Annual Christmas Parade, set for 3 p.m. Saturday, December 10.

said because there was a span of time between the end of the parade and the start of the community gathering, a lot of people left after the parade and didn't return.

"We hope that by having it right afterwards, and by keeping the festivities at the Strip, a lot more people will join us," he explained.

To continue the city's 50th anniversary celebration, the theme of this year's parade will

be "Christmas Through the Years." Cash prizes of \$100 will be awarded in three categories: civic organizations, businesses and youth/church groups. The winner of the "Best of Parade" award will take home a \$200 prize.

The parade line-up will begin on State Route 242 at the intersection of Bagnell Dam Boulevard and will turn right at the traffic light, traveling toward Bagnell Dam.

The Marine Corps League Color Guard will lead the procession, which will include a "lively queue" of music, floats, bands, walkers and riders, horses, firetrucks, boats and more entries tossing candy and other treats to children.

For more information or for a parade entry form, visit [www.lakechristmasparade.com](http://www.lakechristmasparade.com) or call VanDonsel at 573-365-2460 or Mike Page at 573-280-4589.

C. Michael  
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Who's representing YOU  
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For the latest market stats and real estate info turn to Page 20 for this month's "As the Lake Churns"

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# BUSINESS JOURNAL

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## Armchair Pilot

By Nancy Zoellner-Hogland

**HAVE YOU RENEWED** your passport? In 2007, after the 9/11 Commission enacted a law requiring passports for all travel to and from Canada, Mexico and the Caribbean, millions of travelers requested the identification. Those passports, good for 10 years, are ready to expire. That means that many of those passport holders will need to renew and could cause a substantial delay in processing. Typically, passport renewal takes about six weeks. However, the State Department is warning that time could be doubled if all of the millions of travelers waited until the last minute to renew. Although passport renewals can be expedited for emergencies for an additional fee, you'll need to provide proof of that immediate travel. According to the State Department, you can renew your current or expired U.S. passport unless your passport was issued before your 16th birthday, issued 15 or more years ago, if it was damaged, lost, or stolen or issued in your previous name and you don't have a legal document like a marriage license to prove your legal name change. For more information on what is required for renewals, visit <https://www.usa.gov/passport/item-34907>.

**JUST IN TIME** for the holidays, American and United airlines added automated security screening lanes at Chicago's O'Hare Airport. The lanes, which enable up to five customers to fill individual – and larger – bins simultaneously, promise to reduce wait times by an estimated 30 percent. An automated conveyor system that returns empty bins to the front of the queue, automated belts that draw bags into X-ray machines and automated cameras that capture photos of the outside of the bag, then link them to the

X-ray image of the contents, all promise to make travel a little less frustrating and somewhat safer. American said it plans to have similar automated security checkpoints in place at Dallas/Fort Worth, Los Angeles, Miami and New York (JFK) in early 2017.

**FLYING TO SEE** the grandkids this Christmas? The Transportation Safety Administration (TSA) regulations are still in place – whether prohibited items are gift-wrapped or not. Many sporting goods or anything containing more than 3.4 ounces of liquid – like snow globes – can't go in carry-ons. The same rule goes for bottles of cologne and liquid food items like salsa. Metal containers and inert gases used in vacuum-packed items like coffee can also set off alarms. Because luggage might be searched, it might be better to wrap gifts after reaching your destination.

**TO AVOID PAT-DOWNS** by TSA agents, the website Who What Wear suggests avoiding these items: Maxi-skirts and dresses, which require agents to make sure you're not hiding anything; lots of bobby pins, and metal necklaces and bracelets, which can set off the metal detector; cargo pants and shorts because they have too many pockets – and opportunities to accidentally leave something in them;

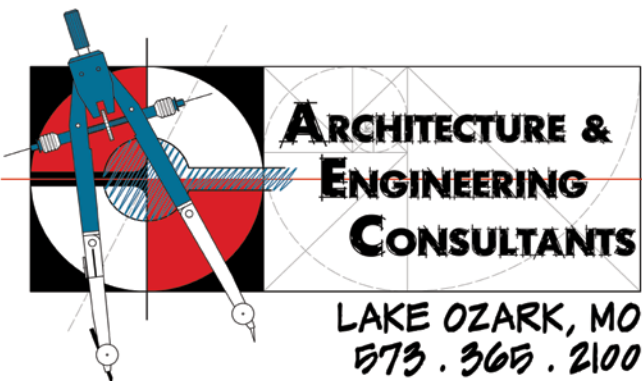
**LOOKING FOR SOME** cheap airline seats? United Airlines is joining the ever-growing list of airlines offering no-frills pricing. In early 2017, the airline is expected to offer a new Basic Economy fare. However, travelers should understand that new pricing doesn't come with perks – like bringing full-size carry-ons with them on the plane. The move is an attempt to keep pace with low-cost carriers like Spirit, Frontier and Allegiant. Those airlines offer “dirt-cheap” prices on seats. Everything else comes with a price tag. Earlier this year, Delta Air Lines started offering a similar fare and American has promised it will be doing the same sometime in 2017.

## ROCK-BOTTOM PRICING

may not provide perks, but for some, it can make international travel affordable. Such is the case with WOW Air, an Icelandic carrier known for its \$99 fares. The airline just announced it would be adding Pittsburgh to its list of U.S. destinations. Beginning June 16, 2017, the airline will be offering four flights each week from Pittsburgh to its hub near Reykjavik, where connecting flights are available to nearly two dozen European destinations, including Amsterdam, Berlin, London, Milan and Paris. The airline currently provides service to seven U.S. airports, including Boston and Baltimore/Washington, and two airports in Canada.

**AIRLINERATINGS.COM** selected Air New Zealand as its 2017 Airline of the Year for the fourth consecutive year. The airline was chosen for its “record-breaking financial performance, award-winning in-flight innovations, operational safety, environmental leadership and motivation of its staff. Two U.S. airlines were chosen as leaders in three different categories: Virgin America, along with the rest of the Virgin Group airlines, won Best Cabin Crew and was also named Best Low Cost Airline, and Delta Air Lines was included in a group of four airlines selected as Best Long Haul Airlines.

**WE BET THIS AIRLINE** won't be winning any culinary awards. In November, a cockroach was found on the bottom of one passenger's meal tray on an Air India flight from Rajiv Gandhi International Airport to Chicago O'Hare International Airport. The traveler was a journalist who posted about his experience on social media, saying he ate about half the meal before discovering the bug. Reportedly, many passengers got nauseous after the man made his discovery, and one even vomited. Last year, another Air India traveler reported finding a live lizard in his meal.



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# Branded hotel, performing arts facility will fill void

By Nancy Zoellner-Hogland

A study of resort areas across the United States completed by HVS, a leading hotel and market assessment group, found that younger travelers – especially millennials – have a strong preference for brands and the specific amenities offered by branded hotels. Their children also have vacation preferences.

According to the results of that study, “Adolescents have become accustomed to modern amenities and luxuries that branded properties provide in comparison to some of the market’s independent hotels. This could provide opportunities for well-known national and international hotel brands to move into or increase their presence in the market.”

The study also showed that in 2015, room-night demand in Branson grew by nearly 8 percent as the town transitioned to appeal to a wider demographic. During the same period, the room demand at Lake of the Ozarks increased just 2.2 percent, the second-lowest increase among the 12 areas

studied.

Developer Dan Foster of Osage Beach said his project can reverse that trend. He is in the process of laying groundwork for development of a 250-room lakefront hotel, convention center and performing arts facility planned for a 37-acre tract near the intersection of KK and Business 54 in Camden County.

With major hoteliers Hilton and Westin indicating interest in his project, he said the name recognition for millennials will be addressed. In addition, the new resort hotel will have the amenities that appeal to younger travelers and those with children to entertain, and the planned public event space should serve as a draw for new business and new people interested in the area.

“We are going to put new excitement into the Lake market. It is a proven fact that a lot of people come to the Lake for the first time, see what a great place it is and end up wanting to be involved here,” Foster said. “That might mean making it a vacation destination,

buying a home or investing in some enterprise here. That first visit opens the door.”

That sentiment was expressed by Camden County Presiding Commissioner Greg

Hasty, who called Foster’s project a “game changer.”



Hasty, who called Foster’s project a “game changer.”

“Anytime we can do something to bring new people to the Lake, we all win because people don’t typically visit one time and never return. The majority of the residents who didn’t grow up here, va-

cationed here, fell in love with the area and ended up buying a second home. For many, that became their only home after they retired or took jobs here,” he said.

use facilities and then establishing and managing policies and public services relative to the needs of that district. When a CID is established, an additional sales tax can be collected

inside the designated CID area only, which, in this case, would encompass only the Peninsula development. That money can then be used to pay for such things as convention centers, meeting facilities, parks, streetscapes, sidewalks, lighting, *continues on page 19*



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# Stakeholders analyze housing study recommendations

By Nancy Zoellner-Hogland

The nine-month study of the Lake's housing market, conducted by RDG Planning and Design, is finally complete. The real work will begin early next year as the task force sorts through the findings and develops a plan to incorporate the recommendations and bring quality, affordable housing to the area.

The study was commissioned by the Lake of the Ozarks Regional Economic Development Council (LOREDC) and was conducted by RDG Planning and Design of Omaha. Roger Corbin, city planner for Sunrise Beach and a member of the LOREDC Housing Study Steering Committee, headed up the project, which included, among other things, public hearings and an online survey. The study, which can be viewed by visiting [www.loredc.com](http://www.loredc.com) and clicking on the Housing Study link at the bottom of the page, was funded by a \$10,000 contribution from LOREDC and \$30,000 in donations from a variety of housing-re-

lated businesses and organizations as well as municipalities around the region.

Corbin said the study confirmed what most already knew – that quality, affordable housing was hard to come by.

According to the findings, "Ahead of the recession, construction activity focused mostly on higher end homes around the Lake. The region's smaller communities were seeing some construction, but even that tended to be more move-up housing for individuals with the equity to purchase just slightly bigger family homes. However, many of these homes are out of the reach of the region's workforce. Entry level housing, often in price points that have lower profit margins for the private sector, are the type of housing needed by the workforce. Little of this housing has been built in the last ten years."

While the region has some quality new and older housing, there are pockets of lower quality housing. Often these are in more remote areas or in

the counties' smallest communities. And many of the smallest communities in the region struggle with an undervalued housing stock, which discourages building. In addition,

tighter financing, higher risk in the spec market, and labor shortages are some of the challenges facing developers.

A long list of recommendations to remedy the situation

followed.

The first stated goal was to encourage investment in existing housing stock.

"Many structures need

*continues on page 10*



The housing study pointed out a need for senior housing in the Lake area. One such project is underway in Lake Ozark. When completed, Fish Haven Estates, funded thru the Missouri Housing Development Commission (HDC) Low Income Housing Tax Credit program, will include 42 two-bedroom and two one-bedroom apartments, all of which will be located in a three-story building with elevator and community space. Nancy Zoellner-Hogland photo.

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adjective - worthy of attention; striking.

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with Sandy Waggett of MSW  
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**Internet Marketing  
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MSW Interactive Designs hopes that 2106 was a great year for your small business growth! As we roll into 2017, we want to give you a few concrete ideas to expand your online presence and take advantage of some trends with internet marketing to continue to grow in the coming year.

**Mobile use continues to dominate**

If you have been in a restaurant, airport, store, or other public place, you know that mobile devices have taken over. Your potential customers are searching Google, looking at social media, and texting their friends constantly. How do you get your message in front of them? Be at the top of Google searches, get listed correctly in Google Maps, be part of the feed in social media, and ensure your website is mobile friendly. Your competition is there, so you need to be there too.

**Expand your Facebook tool kit**

Mark Zuckerberg, founder of Facebook, says that the future of Facebook in the next 5 years is video. Do a quick experiment...go to Facebook on your mobile device, and see how many of your first 10 newsfeed posts are videos. I would believe Zuckerberg. Building Facebook videos or using Facebook "Live" is now a powerful and important way to get in front of your potential customers. Couple it with a Facebook ad promotion and watch your business grow!

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**Sandy Waggett**

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# Keep both eyes open, point and shoot

By Nancy Zoellner-Hogland

Nearly everyone has seen trap shooting on TV. The shooter stands poised in a boxer's stance with the shotgun held firmly against the shoulder, the stock of the gun pressed tightly to the cheek. With the command, "Pull," a clay disc is launched and if the shooter's aim and concentration are on target, the "pigeon" shatters in mid-air.

Sound like fun? You can try your hand at the sport by visiting the Missouri Trap Shooters Association off A Road in Linn Creek, the second largest trap shooting park in the world.

Manager Lyndle Pruett said this is the perfect time of year to begin.

"If you've never done this type of shooting before, you can come out now and practice without a bunch of people watching you! Weather permitting, we're open year 'round from 9 a.m. to 5 p.m., Tuesday thru Saturday – but it's pretty quiet at this time

of year," he said, adding, "We don't open if the concrete is slick. We don't want someone falling with a gun in their hands!"

Pruett said the facility features state-of-the-art equipment with fully automated, voice-activated machines that throw the targets about 12 feet in the air. Shooters shoot five different targets from five different positions.

No gun? No problem! Shotguns, as well as necessary safety equipment, are available for use, free of charge.

"We just ask people to purchase their ammunition from us. Instructors are even available to get you started," he said, adding that trap shooting is a sport the entire family can enjoy. "The rule is children must be over 10 and all youth are required to be accompanied by a guardian."

Visit <http://motraps.com/> for more information and to watch a video of the sport.



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# Stakeholders analyze housing

*continued from page 4*  
maintenance or rehabilitation while others are obsolete and sometimes too small to meet contemporary needs. The rehabilitation of these homes is essential to providing quality entry level housing in any community and continual maintenance and rehabilitation is a high priority," the report stated.

The study also found a need to expand workforce development to include building trades because the building-trade workforce is insufficient to meet the demand and expectation of the region's housing market.

In addition, the study recommended growing the number of rental units. "The focus of new rental construction on seasonal occupancy that has occurred over the past 20 years has left many local workers with few housing options. The shortage of safe and affordable housing leaves both higher and lower income residents competing for the same units. Providing better options for the region's nurses, teachers, and other young professionals will free up housing for lower income households and drive the lowest quality units either off the market or force them to improve their product. Some of this could be accomplished through additional tax credit projects, the study stated.

The supply of lots must also be increased. The study found that while there are lots available, especially around the Lake, the number of lots within some individual communities is often limited.

Communities need to identify and build upon their assets and invest in the design and maintenance of parks, civic gateways, and public spaces and buildings; they need to provide amenities such as sidewalks, landscaping and buffers from adjacent land uses; and they need to invest in code enforcement and nuisance abatement, which all can add value to a community and make it much more appealing to potential residents.

And finally, cities, financial institutions, economic development agencies and employers should join forces to find new ways to address gaps in the private market. The study recognizes that while no one program or approach will address the is-

suess and goals identified, a combination of projects, programs, and policies can create a strong and balanced housing market.

To accomplish the stated goals, the study recommends the Lake of the Ozarks region develop partnerships with the flexibility to address the specific and diverse housing needs across the region. According to the report, an effective community housing partnership should provide project development, financing, and marketing expertise and capabilities. The components of a housing partnership for the region should include:

Non-profit housing developer  
Lake of the Ozarks Council of Governments

Cities and counties

LOREDC

Builders and realtors

Financial community

The study suggests forming a housing development corporation to achieve some of the desired goals. The corporation would act as a nonprofit developer and would be governed by a board of directors, operating in the same entrepreneurial way as a conventional developer. As a nonprofit, the mission should be focused on providing housing to those markets that private developers cannot effectively serve. "This may include entry level price points for owner-occupancy and housing rehabilitation that does not provide the profit margins necessary to support successful private businesses." The study points to other successful housing development corporations in places like Dodge City, Kansas and Wayne, Nebraska, which have helped launch economic development in their areas.

The study also suggested that the Lake Area Council of Local Governments (LOCOLG) expand its role in the housing realm by assisting in managing programs like down payment assistance or rehabilitation and also operating as the base for a non-profit housing development corporation.

The study also tasked cities and counties with supporting and promoting development by doing such things as assembling or acquiring property for development or redevelopment, promoting development projects and removing obstacles to development projects that provide

entry level housing.

According to Corbin, the recommendations are all attainable. However, implementation can take place only with input and work on the part of a collective group of stakeholders.

"The banks are pretty interested – we've had a really good response from them. And there are several funding mechanisms, including the Community Reinvestment Act, that could be used to finance development. The realtors are obviously interested – they put up a lot of money to get this study done. We just have to determine what is going to work best for this area and then get to work putting the plan into place," he said.

Strong growth exists across all the counties, especially in Camden County which grew by 120 percent between 1980 and 2010. Much of this growth was driven by developments around the Lake, outside incorporated areas.

In the 2000s, the strongest growth rates occurred in unincorporated areas northwest of Camdenton with Lake and Highway 5 access, the Village of the Four Seasons, and the west side of Lebanon. In contrast, Eldon, Versailles, and the area west of Gravois Mills declined in population between 2000 and 2010.

While Laclede and Miller counties were projected to grow naturally as a result of a higher number of births than deaths, Camden, which has some of the highest median ages in the region, and Morgan counties were predicted to lose population, driven by an older population outside of their child bearing years.

All of the counties in the region are below the state's estimated household income. Population centers near the Lake in Camden, Morgan, and Miller have higher household incomes than those further away from the Lake.

Approximately 34 percent of Camden County's households living in owner-occupied housing, 36 percent of Miller County's households, and 42 percent of Morgan County's households spend more than 30 percent of their income on housing and are considered house burdened by the U. S. government.

## Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

### Avoiding Private Mortgage Insurance

When you choose to become a homeowner, you're taking on more expenses than just a monthly mortgage payment. One of the those expenses could be private mortgage insurance (PMI). This type of insurance protects the Lake of the Ozarks mortgage lender if the borrower defaults on the loan. Keep reading to learn how you can avoid paying PMI on your home loan at the Lake of the Ozarks.

#### What is Private Mortgage Insurance (PMI)?

Private Mortgage Insurance, or PMI, is an insurance policy paid by the homeowner to protect the lender in the event the homeowner isn't able to make payments on the home. For conventional loans, PMI is required when a home's equity percentage is less than 20%. This insurance exists because homes that default typically sell at auctions and may go for up to 20% less than the home's true value. PMI is called "private" because it is offered by private companies as opposed to the government. PMI automatically ends when a homeowner's equity reaches 20% of the home's value.

#### Ways to Avoid Paying PMI

The easiest way to avoid paying PMI is to put down 20% or more when obtaining your Lake of the Ozarks mortgage loan. Depending on the purchase price of your home, coming up with enough cash to cover 20% can be difficult. Don't worry though, there are plenty of options out there that allow lower downpayments, many of which also don't require PMI. Talk to your mortgage lender at the Lake of the Ozarks about first-time home buyer programs and other low-to-no downpayment options that you could qualify for. Here are a couple options to consider:



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#### 2. USDA Loans

Rural Housing loans, sponsored by the U.S. Department of Agriculture, are designed to make homeownership more affordable for borrowers in rural communities. For qualified borrowers, a Rural Housing loan can provide up to 100% financing with competitive rates and terms. This option also does not require paying PMI, even with little to no downpayment.

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**MORTGAGE**

# Missouri's economy is steadily improving

By Nancy Zoellner-Hogland

More than 9,300 jobs added—that's a new record high for the state, with a total of 2,838,500 jobs. That was on top of the 10,100 new jobs gained in September. The state also led surrounding states in new job creation for October and ranked 6th nationally.

The information was contained in the Bureau of Labor Statistics' Regional and State Employment and Unemployment report. In addition to high rankings on the national scale, Missouri also pulled ahead of neighboring states, ranking first in month-to-month growth, and second in annual growth from October 2015.

Bill Niblack of the Missouri Economic Research and Information Center said Missouri's place at the top of the charts compared to surrounding states is also an important economic indicator.

"We're all part of the central U.S. and the other states are more similar to Missouri than larger states like California, Texas, or Florida," he said. "When we see Missouri outpacing nearby states, we are seeing good substantial change."

Missouri's largest private-industry employment growth for the month occurred in administrative, support and waste management services, where an estimated 5,200 jobs were added, followed by health care and social assistance, which added some 4,200 new jobs, and trade, transportation and utilities, with an estimated 2,400 new jobs.

The rankings were released

on the heels of last week's job report, which showed the highest employment in Missouri state history.

And there's more good news for Missouri workers and business owners. The state's unemployment rate for October also edged down to 5.1 percent.

The numbers were slightly better in the Lake area.

Unemployment in Camden County was at 4.8 percent in October, exactly the same as it was in October, 2015 and down from 5.0 percent in September of this year. However, the available workforce also shrank from 19,641 in September, 2016 to 18,826 in October, 2016.

Unemployment in Miller County was at 4.4 percent in October, up just a tenth of a percent from the same time last year and down from 4.7 percent in September, 2016. The county's labor force shrank slightly from 12,391 in September to 12,207 in October.

The highest rate of unemployment in the tri-county area was seen in Morgan County, which was at 5.3 in October. That number is down a tenth of a percent from October, 2015 and down from 5.6 in September, 2016. The labor force in Morgan County also shrank slightly from 8,289 workers in September to 8,165 in October.

For more data on the Missouri civilian labor force, visit [https://www.missourieconomy.org/pdfs/industry\\_oct16.pdf](https://www.missourieconomy.org/pdfs/industry_oct16.pdf).

To learn more about Missouri's resources for new and expanding businesses, visit [www.ded.mo.gov](http://www.ded.mo.gov).

## What is SCORE?

SCORE, founded in 1964, is a nonprofit organization dedicated to helping the small business community through no-fee mentoring and counseling, as well as low cost educational workshops. Nationwide, there are more than 11,000 volunteer counselors and over 320 SCORE chapters.

The Lake of the Ozarks SCORE Chapter 493 is comprised of 20 volunteers - real-world professionals with time-tested knowledge - that provide

guidance to entrepreneurs in our seven county area. The local SCORE chapter also regularly conducts workshops for both existing small businesses and start-ups. Counselors.

For more information about volunteering as a mentor or obtaining mentoring service, contact the Lake of the Ozarks SCORE Chapter at [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), email [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441.



# Business plans helped them win – in more ways than one

By Nancy Zoellner-Hogland

An entrepreneur has been described as “One who sees a need and then finds a way to fill it.” That could certainly be said of this year’s winners of the Ralph Stonebraker Business Plan Award. Presented each year by the Lake of the Ozarks SCORE Chapter, the award was created to recognize outstanding business plans for start-up or newly formed businesses in the area, and to raise awareness of the importance of a detailed business plan to the future success of a new business.

This year’s first-place winners were Peggy and Hal Smith, owners of Lake Party Rentals ([www.lakepartyrentals.com](http://www.lakepartyrentals.com)) who took home the first-place prize of \$1,500 and more than \$1,500 in print and radio ads. Deanna Wolff, owner of Duk Gear ([www.dukgear.com](http://www.dukgear.com)), won the second place prize of \$500.

The Smiths’ story started in 2013, when they decided to get married in Osage Beach. They booked Stone’s Mansion,

arranged catering and then began the search for tables, chairs and linen rentals. Conducting that search from Las Vegas, Nevada, Peggy wasn’t having much success and wondered why a place that served as a major wedding destination didn’t have a large party rental store.

She continued to mull that question over in her mind for the next few months. By the time both her and her husband’s companies were laying off employees, she’d already decided it was time to step out, take advantage of the opportunity that was presenting itself and start a business at Lake of the Ozarks to fill that void. Peggy was from Dixon and Hal was from Springfield so it seemed like a natural move to come back to Missouri where they’d be close to family.

After relocating in October, 2014, they started talking to lenders. Because they were seeking a Small Business Administration loan to purchase

the items they’d need, they were required to write a business plan.

“We had started operating the business on a small scale out of our home but we were definitely ‘boot-strappin’ it,” she laughed.

Peggy said they figured out very quickly that they needed a storefront because they were getting calls from brides who wanted to see the linens, the tables and chairs and the other items they had for rent. They also came to the conclusion that they needed a place to meet with those brides, so in March, 2015, nearly six months after starting their business, they rented a retail space in Osage Beach and set up a showroom.

“In the meantime, while trying to get our loan squared away, we discovered SCORE. We had fleshed out our business plan but we needed someone to look at it, go through all the financials and make sure that they were sound – basically provide us with a different perspective and give us some guidance,” she explained. “We

were paired up with Larry Laminger, who was fantastic! He was instrumental in our success because, with his help, when we went to the bank, we had everything in order. And he continues to help us stay on the right track, doing reviews with us every six months.”

Laminger also encouraged them to get in the running for the Stonebraker Award, which required them to review their original business plan and update their financials so the panel of judges could see how the plan had been working and if their projections had been accurate.

“You can’t just write and submit a great sounding plan to be considered. You have to prove you’ve put the plan into motion and that you’re sticking to the plan and if you’re not, that you revised accordingly. Although it was work, I’m glad he encouraged us to apply because when you’re running a small business, you can get like a hamster on a wheel. You’re just trying to keep up so having someone to look at our plan with a discriminating eye real-

ly helped us,” she said. “We’ve also really loved working with Larry because he’s so knowledgeable. It’s been so great to be able to call him and ask questions,” Peggy said.

Wolff also started her business to fill a need. She said she and her husband were sitting at a local restaurant when she overheard someone at a nearby table talking about losing their phone in the Lake – again.

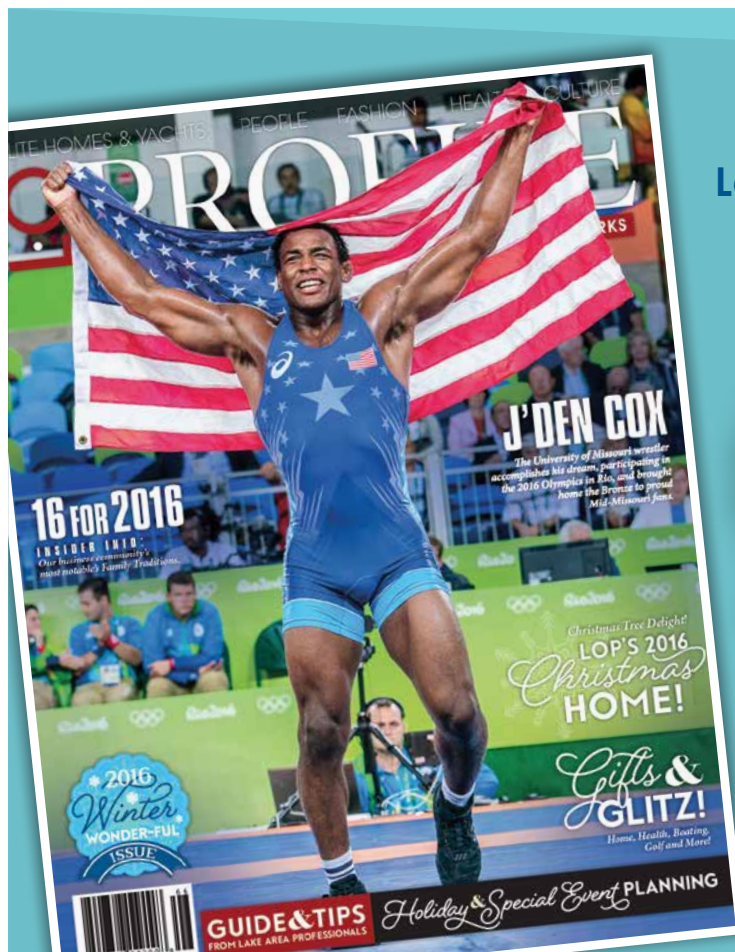
“It got me thinking that a waterproof, floating cell phone pouch would be a pretty good product to sell here. I had wanted to start my own business for about 30 years but just didn’t ever find the right niche. However, as I started thinking about some of the accessories that would be helpful to boaters and people who spend a lot of time on the water, it just all started coming together,” she said.

Wolff did some research, found a manufacturer and, when she had product in hand, started selling – first online and then in person at area businesses. She ended up getting

*continues on page 21*



Top: Deanna Wolff and Craig Bischof Lake of the Ozarks SCORE mentor. Bottom: Larry Laminger, Lake of the Ozarks SCORE mentor, and Peggy and Hal Smith.



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# Road district advises on how to deal with fall's bounty

By Nancy Zoellner-Hogland

Ahhhhh – fall – a season that delights our senses with the smell of baking pumpkin pies, the sight of brilliantly colored landscapes, the taste of hot apple cider, the sound of leaves crunching under our feet and the feel of a campfire as it warms our noses and toes.

Or – is it the feel of an aching back as we bend over rusty-tined rakes, dragging an endless supply of those darn crunching leaves to strategically placed burn piles?

The Horseshoe Bend Special Road District wants to remind residents that while they're attacking those mounds of withered foliage, they shouldn't be disposing of them in the drainage ditches.

"The ditches fill up naturally on their own. When people rake or blow their leaves in too, it can cause those drains to clog up, overflow and potentially flood property," warned Kevin Luttrell, superintendent of the road district.

He said after the bulk of the leaves have left the trees, the road district uses both a turbine blower and a vacuum to clean the ditches along the district's 170 lane miles of roadway. However, because it's such a slow process, they struggle to cover three to six miles

of ditches per day – when they aren't overflowing with leaves. "We don't care if people put the leaves in the ditch if they intend to burn them immediately – but they can't just dump them in and leave them there."

If leaves are burned, Luttrell said they should be kept away from the edge of the pavement, which will crystalize and break apart if it catches on fire. And under no circumstances should the leaves ever be piled on the street for burning.

"Unbelievably, we recently received a report that all the leaves on a cul-de-sac were blow onto the roadway and set on fire. In addition to damaging the pavement, toxic fumes were released as the asphalt burned. Please don't do that," he said.

The city of Osage Beach will once again be offering leaf pickup for its residents.

The program was scheduled to begin November 28. Residents can pick up free biodegradable bags at city hall or at the public works building or they can purchase the bags at area home centers. After leaves are bagged, residents are asked to call 573-302-2020 to schedule a pick-up. The bags of leaves should be placed at the curb or end of the driveway. No other yard waste will be accepted.

Trucks will also continue to vacuum leaves on city-owned streets, weather permitting.

The public works department reminds residents to "be patient as we are picking up leaves for the entire community."

Research has shown that those leaf removal efforts may not be necessary.

According to a study conducted by Michigan State University, while a thick layer of leaves can cause turf disease or smother the grass growing underneath, lawns can benefit when those leaves are mulched and left in place – especially when a thin layer of fertilizer is spread over the top. And an expensive mulcher isn't needed – any type of rotary-action mower will work. Lawn care sites advise removing the grass catcher, adjusting the blade to its highest setting and running the mower over the yard several times until leaves are chopped into small pieces. MSU turf experts said that, with most mowers, up to six inches of leaves can be mulched at one time.

A side benefit is that as the shredded leaves decompose, they will act as a natural fertilizer and weed control agent, providing a greener, thicker lawn in the spring.



With 170 lane miles of tree-lined roads and ditches to maintain, road district crews have their work cut out for them each fall. Photo by Nancy Zoellner-Hogland.

## "Insurance Talk"

with Belinda Brenizer of Golden Rule Insurance

### What keeps you up at night as a business owner?

Being a business owner is getting more & more complex with the rapid changes, we are having to keep up with as far as technology, federal/state regulations, cyber issues and just "how to" do business. The way we do business with our customers and their expectations is also changing with new technology.

In the past 6 months, most of us have had to learn about the new overtime law and how it affects our business and employees. You will need to review the criteria and decide if your employees are exempt or non exempt status and change accordingly. Employees are not always on board with this new law either and delivering the news can be unpleasant. One way to be sure you are in compliance is to review with your CPA or payroll experts in this area to alleviate the worry of penalty, fines and massive overtime issues.

Another area that is of growing concern is the protecting and handling your customers and your employee's private information. Cyber threats, cyber hostage and privacy breach issues are hitting even the large corporations that spend incredible amounts of money setting up systems to protect the information and still getting attacked. The insurance industry can help by covering this exposure for you with a "Cyber Policy". It will pay to recover the damages, recover your reputation, recover your records just to name a few but you still have to be pro active to set up secure systems and procedures in place to protect the information. We have to take it serious steps to be sure our employees are not sending secure information over the internet without encryption or password protection. This includes date of birth, driver license, banking information, medical health information, social security numbers, and credit card information. You need to communicate the absolute need to all your employees the need for privacy to all levels in your organization. It doesn't matter if you have 1 employee or



Belinda Brenizer, CIC

5000 employees the exposure is there and needs to be addressed you will need to implement new procedures to protect this information.

Another major concern I hear is adequate insurance limits, I get asked a lot about how much insurance should I carry. Being in insurance, we see the need for higher and higher limits each year as the lawsuits are coming in bigger and bigger with the society we live in. I recommend that you review your policy limits each year and buy more than what you think you need. Liability insurance is the "more inexpensive" part of your insurance program. If you have to choose to carry high limits or physical damage, always choose higher limits. You can replace a car or a house, but it is very hard to replace a large liability suit. The cost to go from \$300,000 to \$500,000 personal liability limits is normally less than \$20 a year. You can purchase a \$1 mil umbrella on average less than \$1 a day. If you have had your business liability or homeowners with same carrier for over 5 years and haven't reviewed it, chances are you are underinsured. Don't risk a lot for a little premium.

The best advice I received when I took over this business from my father was to always have a good CPA, close relationship with your banker, a trusted attorney & a good professional insurance agent. These people on your team will help you sleep at night.

Belinda Brenizer is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or at [Belinda@goldenruleinsurance.com](mailto:Belinda@goldenruleinsurance.com) for additional comments or questions.

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# BDSA planning event to honor Lake's heroes

By Nancy Zoellner-Hogland

Next September's Hot Summer Nights event could turn out to be one to remember.

The theme for the cruise-in, set for September 8, will be "Salute to Our Heroes," and will honor the Lake area's military, law enforcement, firefighters and EMTs. Jeff Van Donsel, co-chairman of the Hot Summer Nights Committee, said it has the potential to grow into something huge.

"In the past, the Lake of the Ozarks Corvette Club has partnered with us to do 'Vettes for Veterans,' but they decided to take a year off so we started thinking and came up with this new theme. Of course, everyone will be invited to display their classic cars but we're also going to be contacting Fort Leonard Wood to see if we can get some military vehicles on display and I'm going to search for antique firetruck and police car collector clubs and invite them to come and display their vehicles. We thought that would really be a neat addition," he said. "We want to do this up big!"

Since the Lake will also be hosting the firefighter challenge that weekend, Van Donsel said they also hoped to tie

in with that event in some way.

"We'll invite them down to the Strip, of course. And maybe the Lake Ozark Fire Protection District will want to host something special up at Two-Bit Town," he said. "It's all still in the planning stages but we want to get the word out in case someone knows any groups that might want to participate or if someone wants to get involved."

The Scott Firefighter Combat Challenge allows firefighters to demonstrate the rigors of the job while competing against the clock and each other. With a course that requires them to climb a five-story tower, hoist, chop and drag hoses and rescue a life-sized, 175-pound "victim," all while wearing full gear, the public has the opportunity to see first-hand the physical demands of real-life firefighting.

According to Jen West, group sales manager for the Tri-County Lodging Association (TCLA), the challenge held this past September in Osage Beach brought more than 100 firefighters, many of whom were accompanied by their families, from departments in eight states - California, Oklahoma, Illinois, Florida, New

Mexico, Ohio, Nebraska, Kansas - as well as from departments throughout the state of Missouri. Firefighters had to qualify at the Lake event in order to go on to the nationals.

Van Donsel said he also planned to contact the TCLA to invite them to set up a booth promoting the CanAm Games, an Olympic style sporting event for law enforcement officers and fire fighters featuring approximately 45 different sports. The Lake will be hosting the games in both 2018 and 2020.

"We'd like to get as many people involved in this as we can. We love our military and our first responders and think this will be a great way for the community to show that support," he said.

Hot Summer Nights, typically held the second Friday of each month from May through September on the Bagnell Dam Strip, is a free, cruise-in that attracts car enthusiasts and families from throughout the Midwest. There is no fee to participate and pre-registration is not required. Dubbed a "mile-long slice of Americana pie," the shows are put on by the Bagnell Dam Strip Association (BDSA) with the help of several

sponsors. And they've drawn a lot of attention, bringing an estimated 8,000 to 9,000 spectators and participants to each event and winning the 2011 Missouri Tourism Innovator Award. That award pays tribute to those smaller tourist entities that achieved great results on small budgets.

The overall theme for the 2017 shows will be "Cruising

Time Again - 10th Anniversary Celebration!" May 12's sub-theme will be "Cruising through the Years;" June 9's cruise in will once again feature Route 66 with "It's a 66 Day;" July 14 will feature "Bikes, Trikes and Trucks;" August 11 will be titled, "Muscle Cars and Custom Cars."

For more information contact Van Donsel at 573-365-2460 or co-chair Bob Schwartz at 314-650-5767.

## A Matter of Trust The Charity of IRAs

Charitable giving in the U.S. rose 4.1% last year, reaching an all-time record of \$373.25 billion. That's also a record in inflation-adjusted dollars, reports the Giving USA Foundation in its annual report on philanthropy. During the two-year period of 2014 and 2015, giving rose by double digits, 10.1%. Individuals, estates, foundations, corporations—all contributed to the robust growth in philanthropy.

### The charitable IRA rollover

One reason for the growth in giving may be that a popular charitable giving tax break has been made permanent, one that has been dubbed the "charitable IRA rollover." Those who are over age 70½ may want to consider the gift of a direct distribution from their IRAs. Up to \$100,000 may be transferred to charity in this manner. Couples may transfer up to \$200,000 if each partner has an IRA. In contrast to normal IRA distributions, amounts transferred directly to charity won't be included in ordinary income (and so no charitable deduction is appropriate).

The definition of who is permitted to take advantage of this tax strategy dovetails perfectly with those who are required to take required minimum distributions (RMDs) from their IRAs. So some taxpayers simply opt to direct their required minimum IRA distributions to charity, because the distribution requirement will be satisfied, even though the amounts distributed aren't included in taxable income.

### Extra tax advantages

In some sense, the income tax exclusion for a transfer to charity from an IRA might not seem like such a big deal. After all, one always has been allowed to follow an IRA withdrawal by a charitable contribution and claim an income tax deduction. However, the full



Trenny Garrett, J.D., CTFA

benefit of that deduction is not available to all taxpayers.

- **Nonitemizers.** There are a great many taxpayers who do not itemize their deductions, even in the upper tax brackets.

- **Big donors.** Percentage limits on the charitable deduction mean that some donors can't take a full charitable deduction in the year that they make a gift.

- **Social Security recipients.**

An increase in taxable income may cause an increase in the tax on Social Security benefits for some taxpayers. The direct gift from an IRA avoids this problem.

Accordingly, if you are 70½, you should consider a charitable gift from your IRA if:

- You do not itemize tax deductions;
- Your charitable deductions have been maximized; or
- You do not need the additional income made necessary by your required minimum distribution.

As welcome as this tax planning opportunity is, every taxpayer's situation is unique. So we always recommend visiting with your tax advisor before taking any action. Please contact Trenny Garrett today at 573.302.2474 or trenny.garrett@centraltrust.net to discuss how to integrate philanthropy with your financial and estate planning goals.

## TOTES for Ta-ta's Event Benefits Patients of Lake Regional Imaging Center

November 10, 2016, the Seventh Annual Totes for Ta-Ta's fundraiser was held at the Inn at Grand Glaize in Osage Beach. The event featured a silent and live auction of new and

gently used purses, totes, wallets and other items. For a \$25 admission fee, guests received heavy hors d'oeuvres, a drink of choice, a chance to win door prizes, and live entertainment

by Sax on the Beach.

All proceeds benefit patients of the Lake Regional Cancer Center's HOPE Program. The HOPE Program is funded through community donations to assist with cancer treatment/services including wigs, transportation, mammograms, nutritional supplements and other specific needs for qualifying individuals.

Prior to the event, hundreds of new and gently used purses, totes and wallets were collected at various drop-off points around the Lake area, including Serenity Medical Spa, Bryant's Osage Outdoors, Spa Shiki, Lake Regional Cancer Center, The Mother's Shrine, Lake Sun Camdenton office, Bella Donna Salon, Camdenton Chamber Office, Seven Springs Winery, Old Kinderhook and Saffees. Once again Rick Bryant

*continued on page 23*



Pictured from left are Lake Regional Cancer Center staff members Sheila Plemmons, Jen Jeffries, Stacy Anstine, Nichole Stephens and Marcy Maxwell; Totes for Tata's representative Michelle Cook; Terri Hall, Lake Regional Fund Development director; and Totes for Tata's representatives Melissa Krokson and Lori Hess. Committee members not pictured: Shelly Flippo, Michelle Thompson and Rose Vanderbeck.



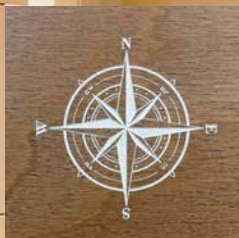
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# Record Keeping 101: Information Your Small Business Needs To Maintain

Submitted by Bruce Mitchell,  
Lake of the Ozarks SCORE

One of the most important administrative responsibilities small business owners face is keeping accurate and current records. Not only is it critical for assessing opportunities and risks that can affect your company's profitability and potential for growth, it's also necessary for ensuring legal and regulatory compliance.

Regardless of the type of business you're running, record keeping comes with the territory. Some types of documentation and information are required for all businesses and others may or may not be necessary depending on your industry.

Here's a list of some commonly required records businesses need to maintain. While this list is not all-inclusive, it will give you a good idea of the basic items you need to track and keep in your possession.

• Accounting records for things like expenses and income, invoices, customer payments and transaction records, tax filings (annual, quarterly,

and monthly if applicable) and bank and credit card statements.

• Contracts (with clients, vendors, partners, etc.)

• Articles of Incorporation or Certificate of Organization (depending on your business's legal structure)

• Operating Agreement



• Purchase orders

• Licenses and permits

• Employment applications

• Vehicle mileage logs

• Annual meeting minutes

• Trademark, service mark, and patent registrations

• Inventory logs

Without a doubt, there's a lot to stay on top of as a small business owner. To help prevent important details from slipping through the cracks, you need to stay organized and educate yourself about what information and documentation you need to keep.

Software programs such as accounting tools, sales and customer relationship databases, inventory software, etc., can alleviate some of the work, but remember they all require some manual attention to make sure information is logged and entered correctly. If information is missing or inaccurate, you – and not your software – are ultimately responsible for the integrity of your records.

Also make sure you back up your digital data. Many cloud-based software applications provide backup of the data you've entered, but your computer files – things like Word documents, Excel files – should be backed up, too. Consider backing up your data on an external hard drive and through a cloud-based data backup ser-

vice such as Carbonite or Mozy.

Consulting with professionals who specialize in taxes, accounting, and business law can also help ensure that you are meeting regulations and requirements. If you find it difficult to dedicate time to maintaining good records, you might also consider transferring some routine record keeping tasks to a trusted and capable bookkeeper, virtual assistant, or a consultant. To locate reputable professionals in your community, consider asking either a SCORE mentor at your local chapter, your local chamber of commerce, or business colleagues for recommendations.

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](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441.

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### GATHERING AT THE LAKE 1931

In the spring of 1931 when the basin of Lake of the Ozarks reached full reservoir level at 660 feet, people traveling county roads in Benton, Camden, Miller and Morgan counties -- gravel and dirt roads that formerly traveled down into the river valley or crossed the Osage River at fords or on old suspen-

sion (swinging) bridges -- found the bridges gone and their progress blocked by water. These points where the roads disappeared into the water were generally at the foot of a steep hill with no wide place where you could easily turn around. For several years there were only three bridges crossing the lake -- one on Highway 65 at Warsaw and two on Highway 54 at

Bagnell Dam and Camdenon. Several car ferries quickly went into service but it wasn't until 1937 that bridges for Highway 5 were completed. You can image the frustration this was for travelers, landowners and county governments.

It took the river nearly three months to fill the basin for the Lake. Sightseers from a radius of hundreds of miles came each

weekend to see the new Lake but watching the waters rise was like watching paint dry. You had to make successive visits over a period of weeks to notice a substantial difference. Some of the largest crowds could be found at the dam and at Gravois Beach near the head of the Gravois Arm of the Lake. The image accompanying this article (photographer unknown) shows the crowd at Gravois Beach one weekend. A handwritten message on the back of the card reads: "This is an illustration of the way people gather at the Lake now. . . our Sunday school class, thirty or more, are going down to a point called Gravois Beach July 12 to swim, fish and have a chicken dinner."

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

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

Park" contains more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.

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





# Branded hotel

*continued from page 3*  
water, storm and sewer systems, parking lots and child care facilities for that development. The special sales tax would not be collected outside the established CID area.

He is now in the process of obtaining a Transportation Development District (TDD) designation, which allows developers to collect an additional tax to cover the cost of transportation-related improvements such as roads and parking lots.

In the meantime, a study being conducted by Osage Beach is pointing to the need for a project such as Foster's to be built on the west side of the city.

Since the Expressway was completed, many business owners have complained about the lack of traffic and customers. To get a better idea about the measures that are needed to bring about a transformation, earlier this year, the city contracted with

HDR, an engineering, architecture, environmental and construction services firm, to conduct that study. At a recent meeting, scheduled to garner input from stakeholders, the need for an "anchor" was discussed.

During a question-and-answer session, responses suggested that the majority felt commercial development on the west side – and the resulting increase in traffic – was key to improving the overall economy of the area. There was a strong consensus that a big, tourist-oriented anchor was needed on the "far west side." Two-thirds of those responding felt the city should offer incentives to businesses looking to locate on the west side of town.

"If we're going to attract more traffic here, there's going to have to be something here that's going to draw that traffic," one respondent said, adding that he felt the "draw" should be a big name business.

Another respondent said while it was a "chicken-and-egg" dilemma, he felt by first attracting businesses to the area, jobs, workers and new housing developments would follow.

Foster's economic impact plan shows that, when completed, the development would provide approximately 300 jobs and inject hundreds of thousands of dollars into the Lake economy by way of tax revenues and additional business the venue will draw to the area.

## What draws families?

The HVS study states that after years of stagnant demand, Branson's hotel industry could realize one of its best years since the Great Recession. The Taney County Partnership recently announced more than \$300 million in development and redevelopment projects underway in the Branson area. In addition, convention business is on the rise and lodging demand created from local events continues to strengthen.

But it didn't happen by

accident. According to the study, after decades of catering to an older demographic, Branson has started shifting its focus to become better known for its outdoor and amusement offerings, aimed at a younger demographic.

One leader in the community, who asked not to be identified, said the Lake would do well to follow Branson's lead.

"The Lake is great – everyone loves boating – but we need to attract developers who would be interested in building some other types of attractions. Yes, the lakefront land is hilly, but once you get off the water, we have many large, undeveloped areas that are close to the new Expressway and that could be used for a large amusement park. Just like Branson, that would certainly draw more families and would extend our season tremendously. With our close proximity to both St. Louis and Kansas City, and with the natural beauty of Lake of the Ozarks, this place would be booming," he said.

In Branson, the Track Family Fun Parks recently purchased and installed the 15-story Ferris wheel formerly featured at Chicago's Navy Pier. A 5,000-foot-long Alpine track through Ozark forests opened in August and a new \$10-million amusement park featuring zip lines, an underground tunnel maze, a ropes course and more, was set to open this fall. Big Foot on the Strip, currently under construction and scheduled to open this year, will feature four rides, including a 200-foot free fall and a slow-descent overlook of the Ozarks. It is the fifth attraction opened by the same owners in Branson.

Future developments include an 80-acre adventure park with a "zip coaster," zip lines, and a ropes course. Silver Dollar City, which brings in some 2 million visitors annually, completed an \$8-million expansion in 2015 called Fireman's Landing, and a new attraction is expected to be added to the park in 2017.

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# Group seeks to honor businesses and owners who excel

By Nancy Zoellner-Hogland

The Lake of the Ozarks Regional Economic Development Council (LOREDC) wants to recognize a business that has experienced significant accomplishments, a business owner or owners who have made a considerable donation of time and/or resources to the community, and a business that best displays the innovation, entrepreneurial accomplishment and or utilization of emergency technology.

To accomplish that goal, they are asking for nominations from the public.

To be eligible, the nominee must have been in business for a minimum of six months and must be a registered business in Camden, Miller or Morgan counties.

In addition to filling out and submitting the awards application form, which can be found by visiting <http://loredc.com/>, nominators are also asked to write a short paper, listing the business' or business owners' accomplishments and explaining why they feel the nominee should be selected. Responses should be no more than one typewritten page.

Nominations will be accepted through December 16 and should be sent to:

2016 Business Awards

Attn: LOREDC Awards Trish Creach

PO Box 1375

Camdenton, MO 65020

Or they can be faxed to 573-346-3496 or emailed to [tc-reach@camdentonchamber.com](mailto:tc-reach@camdentonchamber.com).

Winners will be notified and awards will be presented at LOREDC's annual meeting on January 19, 2017.

This year's judges are Trish Creach, executive director of the Camdenton Area Chamber of Commerce; Lori Hoelscher, Ameren Missouri Community Relations; and Heather Brown, marketing coordinator at Old Kinderhook.

This is the 11th year LOREDC has recognized leaders in the business community.

Winners for the last five years are:

2015 Business Awards – Presented January 2016

Business Partner of the Year – The Zoo Athletic Training Center & Sportsplex, LeAnn Selander (Linn Creek)

Business Person of the Year – Daniel "Taz" Bergorson, Go Fast Betty's (Osage Beach)

Emerging Enterprise – The Exchange, Herb & Janet Baker (Camdenton)

2014 Business Awards – Presented January 2015

Business Partner of the Year – Old Kinderhook, Bob Renken (Camdenton)

Business Person of the Year – Joni Walden, Blinds & More

(Osage Beach)

Emerging Enterprise – Bassing Bob, Bob Bueltmann (Lake Area)

2013 Business Awards – Presented January 2014

Business Partner of the Year – Dierberg's Lakeview Pointe, Jeff Gloss (Osage Beach)

Business Person of the Year – Phyllis Marose, Putt N Stuff (Osage Beach)

Emerging Enterprise – Kirby's School of Wake, Kirby Liesmann (Lake Area)

2012 Business Awards – Presented January 2013

Business Partner of the Year – Co-Mo Electric Cooperative, Ken Johnson (Lake Area)

Business Person of the Year – Steve Thompson, Bridal Cave (Camdenton)

Emerging Enterprise – Lake Ozark Solar, Rich Scharlott (Lake Ozark)

2011 Business Awards – Presented January 2012

Business Partner of the Year – Schultz & Summers Engineering, Stan Schultz (Lake Area)

Business Person of the Year – Sandy Waggett, MSW Interactive Design (Lake Area)

Large Emerging Enterprise – Lake Regional Medical Group, Peter Rao (Lake Area)

Small Emerging Enterprise – Golden Rock Winery, Scott & Jennifer Woods (Camdenton)



The Lake of the Ozarks Regional Economic Development Council's Business Person of the Year for 2015 was Daniel "Taz" Bergorson, owner of Go Fast Betty's. With him are Trish Creach, executive director of the Camdenton Area Chamber of Commerce, and Jeana Woods city administrator for Osage Beach.

## As the Lake Churns Market Sales Data



Real Estate and Lake News with C. Michael Elliott

Market sales data is an indicator of a market acceleration. Another sign I notice is new real estate businesses. Each time we experience either a rebound or surge in the real estate market; it is followed by an outpouring of real estate companies based on "new" platforms as well as products designed for real estate agents. In reverse, many of these businesses seem to be the first to go when the market declines. For five years, I rarely had a call from a salesperson trying to sell me the latest and greatest item that was going to flood me with business. Now the phone rings several times a day with these calls.

In the 70's and 80's it was file systems with "Prospect Cards" along with pens and cups with your name imprinted on them; magnetic signs to put on the side of your car, magical rolodexes and a host of other items.

Starting in the 90's through today we primarily see technology based products designed to make prospecting and client follow up a piece of cake. Don't get me wrong, I bought my share of cups and pens; I carried a Day-Timer and had the magic rolodex. Presently, I believe in having the most up to date technology available both to make my business run more efficiently as well as to provide the best service to my clients. However, no system will serve you if you are not willing to sit down every day, open the metal box that contains your prospect card and dial the phone.

One of the latest startups is being termed a "hybrid" real estate office where you can find discount and pay as you go services. Sounds like a new name for an old idea. Help-U-Sell made its debut in 1976 as the original fee-for-service real estate company. There have been several similar companies since, many of which are no longer in business.

I hope I don't sound like the old dog that I probably am. I respect new ideas and new companies; however, the real estate media touts these as "changing real estate" and "poised to disrupt the market" and "shaking up the market". In my humble opinion (IMHO), the only thing that shakes up, disrupts or changes the real estate

market, with exception of acts of God, is the economy and interest rates. Now, the recent presidential election is what I would term a "shake-up" and I've yet to see a new real estate idea achieve that!

I believe real estate agents should treat their job seriously, as a professional career, whether full or part time. That means obtaining the knowledge and abilities to serve a client in pricing, property conditions, contracts and documents, negotiations etc. If this can be achieved by offering services at a low fee and/or by offering less service, my hat's off to that. I personally don't know how to provide the level of service I feel obligated to offer on a limited budget and stay in business.

My advice to the consumer as well as sales agents is to perform your due diligence. Check references, research the services a company is offering, make sure tech support or guidance is available and know what will be required of you to accomplish your goals whether it is selling a home or having a successful career. Remember the adage "If it sounds too good to be true, it probably is" and choose wisely.

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](mailto:cme@yourlake.com) View thousands of lake area listings at [www.YourLake.com](http://www.YourLake.com) \$1 million plus homes at [www.LakeMansions.com](http://www.LakeMansions.com) You can also view each month's article, ask questions and offer your opinion on Michael's real estate blog, [www.AsTheLakeChurns.com](http://www.AsTheLakeChurns.com)

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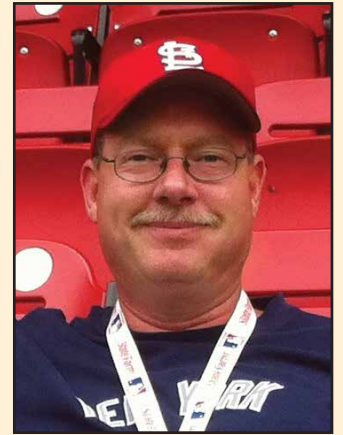
## Managing Rental Property

### What Can I Do To Improve My Rentals?

It's that time of year when the rentals have slowed down and you can take a moment and reflect on the past rental season. Thanks to the marketing campaign of the Tri-County Lodging Association and the Convention and Visitors Bureau, along with the entire Lake of the Ozarks, many of us here at the Lake enjoyed one of the best summers and rental seasons of all time! Our company had the best year in our 30 year history! Using the "Best Recreation Lake in the United States" has been awesome for business here at the Lake of the Ozarks and we should continue to mine that for all its worth!

Over the next six months we only bring in 6% of our annual income, however in that same time period we will book about 60% of all our business for the 2017 rental season! We try to use this slower time to our advantage. This is the time when we can take a look at our properties and see if there is anything that can be improved. We take a look at properties that need painting, new furnishings or if they need to get a flat screen tv, wifi or other amenity that will help them rent their property.

One of the biggest factors that we can see from this past season is that people want and need to be connected. Looking at our rentals from this past season our properties that have wifi available averaged 45.58 paid nights while the properties that didn't have wifi (six of them) averaged 26.17 paid nights. Even within the same complex we had two units with wifi which averaged 50.5 nights and two units without wifi (which otherwise are just as nice) averaging 20 nights.



Russell Burdette

Some of our owners don't want to pay for the extra expense. The cost is around \$600.00 per year for wifi but they are giving up about \$2500.00 in income. So you have to ask yourself, do I want to save \$600.00 or make an extra \$1900.00? To me it is a no brainer but for some it seems to be a tough choice.

A few years ago when we were switching our properties over to key-less entry I had a few owners that didn't want to pay for the new locks. So I told one owner that didn't really want the lock that I would charge him for the lock but at the end of the summer if he didn't like it I would refund all of his money and put his old lock back on. But if he liked it he would buy me lunch. Even before the summer was over I received a gift card in the mail for \$25.00! So take stock of what you are doing and use this slower time to your advantage!

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](mailto:russell@yourlakevacation.com).

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# Totes for Ta-Tas

*continued from page 16*  
donated his services and ran the live auction portion of the evening much to the delight of those attending.

Organizers are pleased to announce proceeds reached \$8,300, after expenses, with around 100 individuals in attendance for 2016. All totaled over \$51,000 has been raised since the inaugural event in 2010. Event Chairperson, Michelle Cook commented, "110ur independent committee works hard each year to raise money for victims of such a devastating disease. Our community is amazing on how they come together to support our local cancer center and others in need. We have some exciting things planned for 2017 so stay tuned! Our committee will continue to improve and raise more money for the cause and we welcome anyone who wants to join us!" Donations to Totes for Ta-Tas are accepted year-round by visiting [www.cfozarks.org](http://www.cfozarks.org) and clicking on "Make an Online Gift", type in "Totes for Tatas" as the fund, then proceed with the donation.

A special thank you goes out to event sponsors and supporters including, Lake Printing, Above & Beyond Roofing, Lake Media, *The Lake Sun*, *Lake Lifestyles Magazine*, *Vacation News*, *The Lake of the Ozarks Business Journal*, Mix 92.7, Bryant Auction, The Inn at Grand Glaize, Instant Signs & Banners, *LO Profile Magazine*, Lake of the Ozarks CVB, Hy-Vee, Old Kinderhook-Trophy Room, Wobbly Boots and Lil Rizzo's.

Lake Regional Cancer Center provides comprehensive services, including chemotherapy, radiation therapy, surgery, diagnostic imaging, palliative care, support groups and education. The physicians and staff at Lake Regional Cancer Center are committed to providing high-quality, compassionate cancer care for patients and their families in a comfortable, home-like atmosphere.

Mark your calendars for the 9th Annual Totes for Ta-Tas event to be held on Tuesday, October 24, 2017 from 5-8

pm at The Inn at Grand Glaize in Osage Beach.

The Lake Area Chamber recently held a ribbon cutting for the Lake Ozark Lions Club at their new location at 131 Fish Haven Rd in Lake Ozark. The ribbon cutting took place on Oct. 21 at 5 pm, with several Lake Ozark Lions Club members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, call 573-365-2657, or visit <http://www.lionsclubs.org/>.



The Lake Area Chamber recently held a ribbon cutting for First State Bank Mortgage at their new location at 4655 B Osage Beach Pkwy in Osage Beach. The ribbon cutting took place on Oct. 19 at 4:30 pm, with First State Bank Mortgage's lake lending team of Michael Lasson, Bob O'Steen and Michelle Lasson, other First State Bank Mortgage staff, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. Founded in 1867, First State Bank is one of the oldest independent community banks west of the Mississippi and serves customers through full-service banking centers and mortgage offices. For more information, call 573.365.LOAN (5626) or visit [www.mortgage.fsbfinancial.com](http://www.mortgage.fsbfinancial.com) or [www.fsbfinancial.com](http://www.fsbfinancial.com).



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# Crossword Puzzle

Solution page 19    THEME: HOLIDAY MOVIES

- ACROSS
1. Group of pupils

6. Fossil fuel

9. Dust arachnid

13. Abdominal muscle, pl.

14. Grass bristle

15. Like a ballerina

16. Deflect

17. \*She played wife and mom in 21

Across

18. Lazybones

19. \*It happened on 34th Street

21. \*Nicholas Cage 's "The \_\_\_\_ Man"

23. Wednesday's child issue?

24. Mouthful, swallowed

25. \_\_\_\_ Francisco

28. \_\_\_\_ Verde National Park

30. Adorn the halls with holly, e.g.

35. Singer Tori

37. Jailbird's home

39. Tax of one tenth

40. Popular e-reader

41. DNA half

43. Inmate's weapon

44. Loose-fitting top

46. " \_\_\_\_ and sound"

47. Performed alone, pl.

48. Madison Square Garden and STAPLES Center, e.g.

50. Snouts or beaks

52. \*" \_\_\_\_ Takes a Holiday" with Basil Rathbone (1930)

53. Inoffensive manner

55. Long time

57. \*Jim Carrey's green grump

60. \*Holiday movie time traveler

64. Courtroom excuse

65. Bo Peep's follower

67. Bus commuter

68. Object of Tiny Tim's affection

69. Corn piece

70. Twig of a willow tree

71. Aquatic snakes

72. Pastrami partner

73. Proceeds
- DOWN
1. Pack like sardines

2. Denim innovator

3. Maple, to a botanist

4. Scarecrow stuffing

5. "The Goldbergs," e.g.

6. Arc de Triomphe, e.g.

7. Leave speechless

8. Big mess

9. Between mini and maxi

10. Short for "it will"

11. He plus she

12. "Ever" to a poet

15. Marine gastropod

20. Olden day blood-drawing equipment

22. Priest's vestment

24. Like a knight in shining armor?

25. \*Billy Bob Thorton's was bad

26. Love, to Napoleon and Josephine

27. Nobody

29. \_\_\_\_ Candies, chocolatier

31. Treat without respect

32. \_\_\_\_ vs. pathos

33. Popular cook-off dish

34. \*"Home Alone" main character

36. \*Jim Carrey's was green when he stole Christmas

38. \*It's wonderful?

42. Three-masted vessel

45. Tabby's favorite herb

49. Pollen \_\_\_\_

51. Feeling at a funeral

54. Holiday feeling

56. Hustle and bustle sound

57. Tar to feathers

58. Tiny river

59. Wading bird

60. Dried up

61. Norse deity

62. Turned to the right

63. Makes mistakes

64. Gobbled up

66. \*"Jingle All the \_\_\_\_"

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| 13        |    |    |    |    |    | 14 |    |    |    | 15 |    |    |    |    |
| 16        |    |    |    |    |    | 17 |    |    |    | 18 |    |    |    |    |
| 19        |    |    |    |    | 20 |    |    | 21 | 22 |    |    |    |    |    |
|           |    |    | 23 |    |    |    | 24 |    |    |    |    |    |    |    |
| 25        | 26 | 27 |    | 28 |    | 29 |    |    | 30 |    | 31 | 32 | 33 | 34 |
| 35        |    |    | 36 |    | 37 |    |    | 38 |    | 39 |    |    |    |    |
| 40        |    |    |    |    | 41 |    |    |    | 42 |    | 43 |    |    |    |
| 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        |    |    |    |    |    | 69 |    |    |    | 70 |    |    |    |    |
| 71        |    |    |    |    |    | 72 |    |    |    | 73 |    |    |    |    |



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The Lake Area Chamber recently held a ribbon cutting for J. Bruner's Restaurant at their location at 5166 Osage Beach Pkwy in Osage Beach. The ribbon cutting took place on Nov. 15 at 4:45 pm, with owner Patrick Boylan and several J. Bruner's staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, or to make a reservation, call (573) 348-2966, or visit their website at [jbruners.com](http://jbruners.com).



The Lake Area Chamber held a ribbon cutting for Lindsey Glenn, Missouri Farm Bureau Insurance agent, at her location at 5891 Osage Beach Pkwy Ste 102, in Osage Beach on Nov. 16 at 5 pm, with Lindsey Glenn, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting was held to celebrate her grand opening, and her new membership with the Lake Area Chamber. For more information, call (573) 346-5311, or visit her website at [www.mofbinsurance.com/agent/LindseyGlenn](http://www.mofbinsurance.com/agent/LindseyGlenn).



The Lake Area Chamber recently held a ribbon cutting for the COUNTRY Financial at their new location at 5780 Osage Beach Pkwy Suite 205 in Osage Beach. The ribbon cutting took place on Nov. 10 at 4:30 pm, with several COUNTRY Financial staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, call 573-556-6275, or visit <http://www.countryfinancial.com>. You can also reach Dustin Cox, financial representative, at (573) 556-6354, or at [dustin.cox@countryfinancial.com](mailto:dustin.cox@countryfinancial.com).



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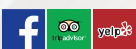


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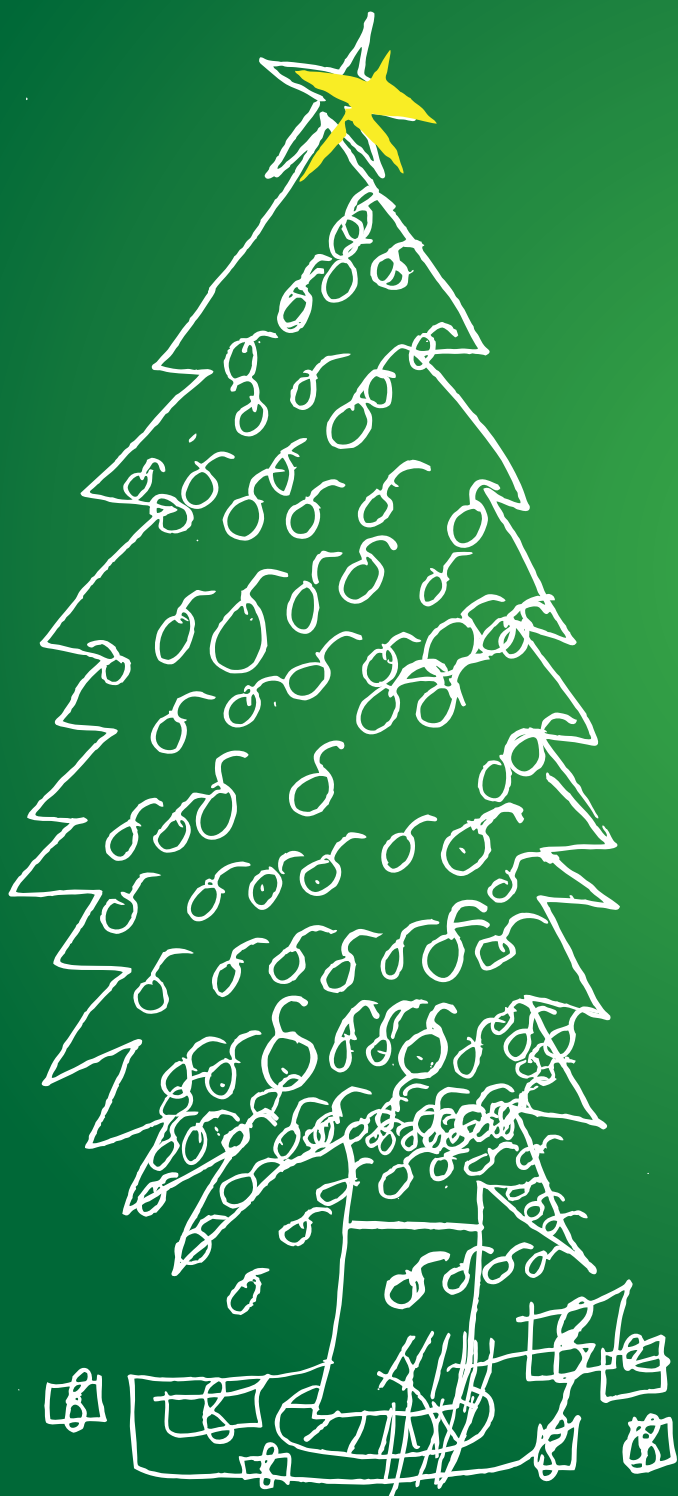




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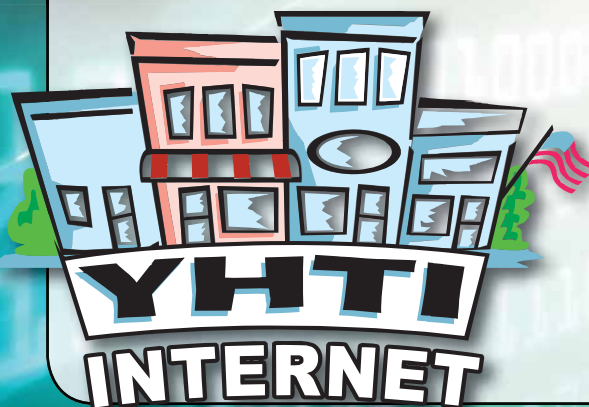
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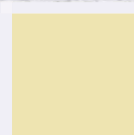
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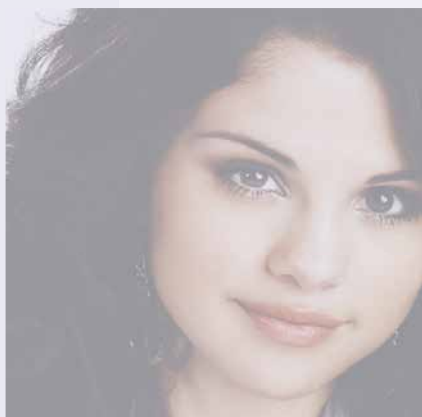
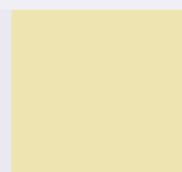


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| 2005 BENNINGTON 2550 RL - 225 YAMAHA.....                      | \$34,900  |
| 2001 BENNINGTON 2575RL - 150 OPTIMAX.....                      | \$22,000  |
| 2008 FOUR WINNS 260 BR - 5.7GXI - 318 HRS.....                 | \$38,900  |
| 2009 REGAL 2700 ES - 320 - 756 HRS.....                        | \$54,900  |
| 2002 SEA RAY 290BR - 496 MAG - 485 HRS.....                    | \$42,900  |
| 2007 FOUR WINNS 318SC - MERC 350 MAG - 276 HRS - WHT/BLUE..... | \$84,900  |
| 2005 JC 266 - 350 MAG B3 - 180 HRS - WHT/BLUE.....             | \$28,900  |
| 1999 CHAPARRAL 2830 BR - VOLVO 5.0 GIDP - WT/GRN.....          | \$24,900  |
| 2012 CROWNLINE 305SS - TW5.0 - BLK/WHT.....                    | \$92,900  |
| 1999 REGAL 2850 - 350 MAG.....                                 | \$22,900  |
| 2016 CHAPARRAL 287 SSX - MERCURY 8.2 B3 - BLK/WHT/RD.....      | SOLD      |
| 2016 REGAL 3200 - 380 VOLVO JOYSTICK - 35 HRS.....             | \$179,900 |

#### CUDDY

|                                                      |           |
|------------------------------------------------------|-----------|
| 1997 REGAL 8.3 - 7.4 GLDP - WHT/BLUE.....            | \$14,900  |
| 1999 REGAL 2850 - 350 MAG.....                       | \$22,900  |
| 2005 REGAL 3350 - TE5.7 - 550 HRS.....               | \$74,900  |
| 2011 REGAL 3350 - TW5.7GXI DP - 275 HRS.....         | \$104,900 |
| 2011 REGAL 3350 - TW5.7 GXI DP - 350 HRS.....        | \$99,900  |
| 2011 REGAL 3350 - TW5.7 GXI - 350 HRS - WHT/BLK..... | \$109,900 |

#### PERFORMANCE

|                                                 |          |
|-------------------------------------------------|----------|
| 2006 BAJA 35 OUTLAW - TW/496 MAG HO - RED.....  | \$79,900 |
| 2005 FOUNTAIN 35 - TW/496 MAG HO - 150 HRS..... | \$89,000 |
| 2005 ENVISION DLX TRUDER - 6.2.....             | \$46,900 |

#### PONTOONS

|                                                              |          |
|--------------------------------------------------------------|----------|
| 2010 PLAYCRAFT 2400 CLIPPER - AKL - 180 HRS.....             | \$24,900 |
| 2001 SUNDANCER 240 - 150 OPTIMAX - BLUE/WHITE.....           | \$13,900 |
| 2015 BENNINGTON 25 RSR - 250 MERC.....                       | \$62,900 |
| 2005 BENNINGTON 2550 RL - 225 - 339 HRS -.....               | \$33,900 |
| 2002 BENNINGTON 2550R - 225.....                             | \$23,900 |
| 2001 BENNINGTON 2575 RL - YAMAHA 150 2-STROKE - WHT.....     | \$22,900 |
| 2005 BENNINGTON 2575RL - MERC 5.0L - WHT/GRN.....            | \$29,900 |
| 2005 BENNINGTON 2550 RL - YAMAHA 225 4-STROKE - WHT -.....   | \$34,900 |
| 2014 BENNINGTON 2550 QCW - MERCURY 250 - 71 HRS - BLACK..... | SOLD     |
| 2005 BENNINGTON 2575RL - 350 MAG B3.....                     | \$34,000 |
| 2005 JC 266 - 350 MAG B3 - 180 HRS. - WHT/BLUE.....          | \$28,900 |
| 2011 BENNINGTON 2874RCW I/O - 5.7GXI.....                    | \$59,900 |
| 2016 BENNINGTON 28QCWWA I/O - V8 - 12 HRS.....               | \$99,900 |

#### DECK BOAT

|                                                             |          |
|-------------------------------------------------------------|----------|
| 1995 BAYLINER 2659 RENDEZVOUS - MERCURY 4.3 - WHT/BLUE..... | \$12,900 |
|-------------------------------------------------------------|----------|

#### CRUISERS

|                                                                |           |
|----------------------------------------------------------------|-----------|
| 2005 CHAPARRAL 260 - 350 MAG B3 - TRL - WHT/BEIGE.....         | \$44,000  |
| 1999 REGAL 2660 - T4.3L - 360 HRS - WT/TN.....                 | \$28,900  |
| 1993 BAJA 290 MY - T/MERC 350 MAG A1 - WHT - 800 HRS.....      | \$24,900  |
| 2007 FOUR WINNS 318SC - MERC 350 MAG - 276 HRS - WHT/BLUE..... | \$84,900  |
| 2013 CHAPARRAL 327 SSX - T350 - 120 HRS - BLACK.....           | \$169,500 |
| 2009 FORMULA 350SS - TW/496 MAG AXI - 190 HRS.....             | \$184,900 |
| 2006 REGAL 3560 - TW/8.1 GXI DP - 220 HRS - WHT.....           | \$119,900 |
| 2010 REGAL 3760 - TW8.1 GI EVC JYSTK - N/TAN - 221 HRS.....    | \$199,999 |

#### CRUISERS

|                                                             |           |
|-------------------------------------------------------------|-----------|
| 1998 SEA RAY 400 EXPRESS - 705 HOURS - WHITE.....           | \$79,900  |
| 2008 REGAL 4060 IPS - TW 8.1 IPS - 540 HRS - HRS - WHT..... | \$199,900 |
| 2011 REGAL 42 SC - T8.1 - N/GLACIER - 235 HRS.....          | \$349,900 |
| 2007 REGAL 4460 - T/8.1 - NTT/BLK - 110 HRS.....            | \$259,000 |

#### BOWRIDERS

|                                                                  |           |
|------------------------------------------------------------------|-----------|
| 2007 CROWNLINE 240 LS - MERCURUISER 350 - 290 HRS - BLK/WHT..... | \$35,900  |
| 2008 FOUR WINNS 260 BR - 5.7GXI - 318 HRS.....                   | \$38,900  |
| 2011 REGAL 2700 ES - 5.7 GI DP - T/SAND/BLK - 200 HRS.....       | SOLD      |
| 2012 REGAL 2700 ES - 320 DP - NTT/SAND 130 HES.....              | \$72,900  |
| 2009 REGAL 2700 ES - 320 - 756 HRS.....                          | \$54,900  |
| 2002 SEA RAY 290BR - 496 MAG - 485 HRS.....                      | \$42,900  |
| 2012 CROWNLINE 305SS - TW5.0 - BLK/WHT.....                      | \$92,900  |
| 1994 REGAL 8.3SE - 7.4 - 708 HRS.....                            | \$16,900  |
| 1995 REGAL 8.3SE - 7.4 GL DP - 210 HRS.....                      | \$19,900  |
| 1999 CHAPARRAL 2830 - 5.0 GIDP -.....                            | \$24,900  |
| 2003 REGAL 2900LSR - 5.7GXI - 278 HRS.....                       | \$35,900  |
| 2013 REGAL 3200 BR - TW5.7 GXI DP - N/BLK.....                   | \$139,900 |
| 2013 REGAL 3200 - V8300 5.7L - 118 HRS.....                      | \$159,900 |
| 2014 REGAL 3200 - V8300 - 110 HRS.....                           | \$149,900 |
| 2016 REGAL 3200 - VOLVO 380 JOYSTICK - 35 HRS.....               | \$179,060 |



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## *Lake of the Ozarks*

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