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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 14 -- ISSUE 2

FEBRUARY, 2018



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Surviving an armed robbery attempt. Pg 18



Highly Skilled

SB fire chief earns designation. Pg. 6

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Crossword

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Firefighters struggle to meet demand

By Nancy Zoellner-Hogland
Firefighters with the Sunrise Beach Fire Protection District responded to 780 emergency calls and fires last year, making it their busiest year yet.

However, Fire Chief Dennis Reilly said it's even more important to note that 55 of those calls were overlapping. District personnel were dispatched to two runs at different locations at the same time, which meant that firefighters were forced to leave one incident to respond to another.

"Overlapping incidents happen at all times of the day and night and put a severe strain on our available people and equipment," Chief Reilly said. "To be honest the only way we can offer residents of the district any certainty that we can respond to simultaneous calls would be to have a second station staffed 24/7."

Currently, the district, which covers more than 60 square miles in northern Camden and southern Morgan counties, employs 17 full-time firefighters. One station – Station 2, located on State Road TT – is open and fully staffed around the clock. Another station – Station 3, located on Spruce Lane, just off Highway MM – is staffed part time. The chief said he'd like to hire three more firefighters so Station 3 could also be manned 24/7.

"That would give us a total of 20 people with six working per day and two available to fill for vacation, time off, etc. It

would be very significant to us because it takes us a long time to get out there from Station 2. When we looked at our statistics, we saw that a significant number of our runs and a very significant number of our 'substantial' runs come from that area. We really need people

they saw a substantial increase in the number of building permits issued in 2017 and they're also seeing a big increase in road traffic. "As the economy continues its upswing, we can expect more of the same. More buildings and more people add up to more calls for emergency

increased growth.

Scott Frandsen, chief of the Mid-County Fire Protection District (MCFPD), said they are asking voters in their district to approve a 19-cent operations levy increase so they can man Station 2 in Greenview around the clock.

"It's been handled by volunteers but because we don't currently have any volunteers assigned to that station, we have to run all the way from Camdenton. With a large population and a lot of businesses, it's the second-busiest area we have in the district and definitely needs paid personnel," he said, adding that 324 times last year they had overlapping calls, which placed an additional burden on firefighters.

Covering 220-some square miles – a third of Camden County – Mid-County is the largest fire district in mid-Missouri. Last year, they ran more than 2,100 calls. However, the district employs just three full-time firefighters who are on duty 24 hours per day at Station one in Camdenton. The district relies on volunteers, many of whom come in through an intern program, to respond to calls. However, he said MCFPD, like every other district, is having a harder time finding volunteers.

If voters approve the measure, the district's current levy of .3899 would jump to .5799 per \$100 of assessed valuation. According to the Missouri Tax *continued on page 13*



The Sunrise Beach Fire Protection District, as well as other fire districts in the Lake area, will be seeking the support needed to meet the demands of their growing communities. Photo provided.

out there so we can put our firefighters on the scene rapidly. In many instances, it's a matter of seconds between life and death. I'm not trying to be melodramatic about it, but the truth is, if you're in full cardiac arrest, there's a very short window of time for us to get to you and revive you. In situations like that, every second counts. And because of the growth in that area, I only see the need rising," he said, explaining that

service."

He said that's why the board made the decision to place some type of levy increase on the August ballot to cover the additional costs of hiring the additional firefighters. Chief Reilly said they are currently working on the specific details and will release the information soon.

Sunrise Beach Fire Protection District isn't the only district that's struggling to handle

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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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(573) 348-1958 • Fax: (573) 348-1923

Greg Sullens, GSM (573) 280-1154
Amber Baumgart, Marketing Consultant
573-434-3862
www.lakebusjournal.com
lakebusjournal@gmail.com

Publisher: Denny Benne • Editor: Darrel Willman
Writers: Nancy Hogland and Dwight Weaver.

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160 N. Hwy 42, Kaiser MO 65047

Armchair Pilot

By Nancy Zoellner-Hogland

THE DEPARTMENT OF HOMELAND SECURITY granted the state's request for a waiver, allowing more time to get into compliance with the federal REAL ID Act. This means Missourians can continue to use their drivers' licenses to board domestic flights – at least until October 10, 2018. In 2005, as part of the response to the Sept. 11 attacks, Congress passed the Real ID law, which included stricter controls on government-issued forms of identification. However, until last year, Missouri lawmakers had not passed a bill allowing the Department of Revenue to issue new forms of identification that complied with the act. In September, Gov. Eric Greitens submitted a plan outlining steps toward full compliance to Homeland Security, which stated, "Secure driver's licenses and identification documents are a vital component of a holistic national security strategy. Law enforcement must be able to rely on government-issued identification documents and know that the bearer of such a document is who he or she claims to be. REAL ID is a coordinated effort by the states and the Federal Government to improve the reliability and accuracy of state-issued identification documents, which should inhibit terrorists' ability to evade detection by using fraudulent identification."

AIR TRAVEL IS GETTING SAFER, according to the numbers. Last year marked the fourth straight year with no fatalities on commercial jets crashing on U.S. soil. Worldwide, there were 10 fatal airliner accidents resulting in 44 fatalities in 2017, down from 2016, when 303 died in 16 accidents. The last commercial jet accident on U.S. soil was in 2013 when an Asiana Airlines flight crashed in San Francisco. The last time a U.S. airline resulted in deaths was in 2009, when a Colgan Air plane crashed on its way to Buffalo, New York. The statistics were compiled by Aviation Safety Network, which monitors passenger and cargo flights on planes that carry 14 or more passengers. It does not monitor military or privately owned aircraft.

ST. LOUIS LAMBERT INTERNATIONAL AIRPORT'S busiest terminal now includes a "common use" club lounge. Wingtips St. Louis opened January 5 in Terminal 2 across from Gate E31. The lounge provides a food buffet with snacks and hot options for breakfast and dinner, complimentary non-alcoholic beverages, complimentary high-speed Wi-Fi, power outlets to charge devices and restrooms. Alcoholic beverages can be purchased by guests 21 and older. Any guest from any airline and any class of airline ticket is welcome in the Wingtips Lounge. Travelers can access Wingtips by purchasing single-visit passes (walk-ins welcome) for \$38 either online or in-person. Annual Wingtips Memberships start at \$75 and Corporate Packages are also available. All can be purchased at wingtipslounge.com and in-person. Terminal 2 currently serves Southwest Airlines and in May, will welcome WOW Air's new Trans-Atlantic service to Iceland.

AS NICE AS THE LOUNGE MAY BE, it probably won't make USA Today's list of Top Airport Amenities. The complete list, found by visiting <https://www.usatoday.com/story/travel/flights/2017/12/29/best-new-airport-amenities-2017/988175001/>, includes a Pit Pass at Pittsburg International Airport, which allows friends and family to go with you to the gate to send you off and to greet you with hugs and kisses when you get home; mini movie theaters featuring everything from works by local filmmakers to vintage shorts made of airports around the world; app-powered services that allow travelers to shop airport goods – and then have them delivered – without leaving their seats; fingerprint and facial recognition technology to verify customers at the gate during boarding; a plethora of therapy animals to pet; fitness facilities that offer a healthy alternative to sitting at the gate; and even parties to help pass the time.

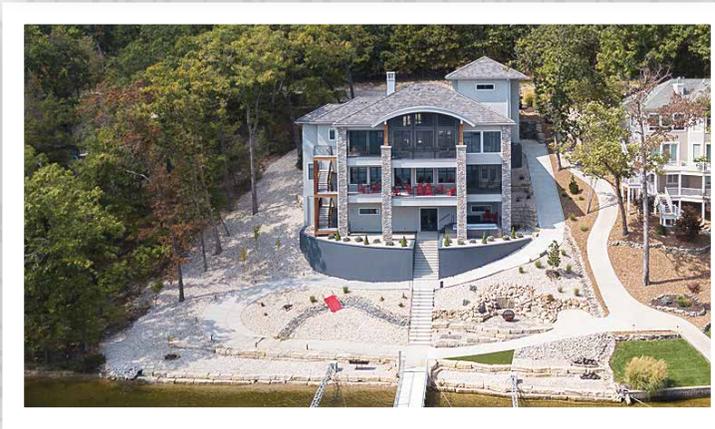
AT AIRPORTS with or without the special amenities, air travel continues to grow. The Transportation Security Administration reported screening a record 42 million airline travelers and 30 million checked bags during this year's holiday season. According to the TSA, 2017 provided

nine of the top 15 busiest days in the 16 years since federalized screening was authorized by Congress. The increase was seen locally as well. According to a report by Lambert, STL's passenger activity continued its positive 2-year trend with November statistics showing a six percent increase in total passengers – both arriving and departing. As of November, STL had already served more than 13.5 million passengers in 2017.

MAKE ECONOMY CLASS feel more luxurious with products suggested by Smarter Travel magazine. Noise-cancelling headphones from Bose will help you tune out your surroundings while the Royole Moon 3-D virtual theater will put you in the middle of HD movies or TV shows. A hydrating face mask from Dr. JART will counter the harsh effects of the dry air on airplanes and the silk eye mask from Papielle will feel cool and soft on your skin while blocking light. Always get a window seat? Then you should also get spAIR Tray Travel Shelf, a 12-inch-by-4-inch shelf that slides into the alignment channel of the window shade and provides extra space for your phone, drink or book.

YOU SHOULD ALSO take these steps to make your flight safer and cleaner, according to Smarter Travel. Pack sanitizing wipes and use them to wipe down all hard surfaces you're going to touch during your flight - your tray table, seatback TV, remote control, armrests, and seatbelt latch. Set the ventilation to low or medium and position it directly in front of your head, blowing straight down, to avoid recirculating other passengers' germs into your face. Count the number of rows between your seat and the closest emergency exit so you'll be able to make your way out where you can't see the exit. Look under your seat to make sure your inflatable life vest is there, if you'll be flying over water. Remove everything you'll need during the flight from your bag, if you'll be stashing it in the overhead compartment and make sure your seatback TV works before take-off. And if you don't like making small-talk with strangers, as soon as you sit down put in your earbuds to send a "no conversation please" signal.

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Disagreement between Lake Ozark, developer continues

By Nancy Zoellner-Hogland

Although Lake Ozark has paid \$222,000 to the lending agent for the Shoppes at Eagles Landing Tax Increment Financing (TIF) District, the developer said the city still has not provided the requested financial documentation.

According to Andy Prewitt, RIS spokesman, the documentation is needed to assess just where the TIF stands and if payments to lenders are being made properly and in accordance with the agreement between RIS and Lake Ozark. The documents requested include the annual TIF reports for the past seven years and gross sales tax data for Eagles Landing.

Gary Prewitt, RIS principal, said he has contractual agreements with the retailers that requires those retailers to provide him with their individual sales tax receipt numbers. He said the gross sales tax reports showing the combined total from all retailers will provide RIS accountants with a baseline for compar-

ison with city figures.

However, all along, City Administrator Dave Van Dee has maintained that state statute prohibits the city from sharing that information. He reiterated that in a prepared release dated December 29, 2017.

"RIS, Inc. has requested the city release to it certain financial information provided to the city by the Missouri Department of Revenue. This information is used, in part, by the city to calculate amounts due to RIS, Inc. under both the TIF Agreement and the Cooperative Agreement. The city is prohibited by state law from releasing certain information provided by the Department of Revenue and the law provides for felony criminal sanctions against the individual releasing such information. The city has provided the annual TIF reports submitted to the Missouri Department of Revenue to RIS, Inc. as well as all other documentation requested that can be legally disseminated. The city's posi-

tion on this issue is not negotiable, as it will not violate the laws of Missouri to satisfy RIS, Inc.'s demands."

The rift between the city and the developer began last summer when it was discovered the city had not been making payments to a lender under an agreement forged in 2010.

In 2008, the Lake Ozark Board of Aldermen voted to turn over half of its 2.5 percent sales tax from sales at the new shopping mall to Gary Prewitt under the an original TIF agreement. That agreement allows the developer to be reimbursed \$63 million over the 23-year span of the TIF for infrastructure and other improvements. To date the city has certified \$23 million of the total TIF for the first two phases of the project.

Then in March 2010, at Prewitt's request, the city agreed to accelerate the first \$3 million of TIF reimbursement by 1 percent to satisfy lending requirements for the refinancing of the project and develop-

ment of the Menards location. That accelerated payment is covered by an additional 1 percent sales tax levied in Phase Two of the project which currently includes Menards and the movie theater.

Under the agreement between Lake Ozark, RIS, Inc. and the lender on the project, all sales tax revenue earmarked for retiring the Eagles Landing TIF are to be collected and disbursed by Lake Ozark. Prewitt does not see any of the money. However, in a letter dated December 6, 2017, Prewitt's attorney Greg Williams said that Lake Ozark had failed to "timely make all of the EATS (Economic Activity Taxes – sales taxes) required to be made under the contract."

On Wednesday, December 7, the city paid the TIF lender \$84,000 – the shortage in payments made for the quarter ending in June 2017, according to both Andy and Gary Prewitt. At that time, Van Dee said the city needed additional time to investigate the mat-

ter further before turning over any more money.

However, the city later stated in it's press release, "A second issue between the city and RIS, Inc. involved language in the Cooperative Agreement associated with the TIF between RIS, Inc. and the city. The city has been holding approximately \$138,000 in an escrowed account pending a due diligence review by its accounting department and consultation with its attorneys. The city has concluded that those additional funds are remaining due to RIS, Inc. under the Cooperative Agreement. The city is releasing those funds this week to RIS, Inc's lending institution as per an assignment by RIS, Inc. This brings all amounts due to RIS, Inc. from the city up-to-date.

The release also said that the city is "looking forward to the Eagles Landing TIF bringing in additional tenants and tax revenue to the city in coming years."

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DWI Court addresses underlying problems

By Nancy Zoellner-Hogland

According to National Highway Traffic Safety Administration (NHTSA) Fatal Analysis Reporting System (FARS), alcohol-impaired drivers killed 10,479 people in 2016. Nationally, approximately 29 percent of all fatal crashes involve at least one driver who is legally intoxicated. During the holidays, this number increases to more than 40 percent.

To reduce the cycle of substance use and/or abuse, to

help those with a history of DWI (Driving While Intoxicated) arrests become productive, law abiding members of the community, and ultimately, to help reduce those numbers, Camden County established a DWI court.

The first session was held December 22, 2017. According to Judge Aaron Koeppen, going forward the DWI Court will convene twice a month on the second and fourth Fridays of each month.

“Participants in the program, who must be 18 or older, may have had his or her underlying case investigated by local police, Highway Patrol, sheriff’s department, Drug Task Force etc. The prosecutor’s office also gets referrals from local defense attorneys. The purpose of this program is to serve the citizens of Camden County and as such, we will consider referrals from any agency,” he said, adding that the court is primarily for Camden County

offenders, simply because of logistics. “State law does not allow us to disqualify a person from entry into the court based solely on geographic considerations. However, because offenders are required to attend court every other week, it would be difficult for someone who lives out of the county to make that kind of commitment.”

Judge Koeppen said the DWI Court is a “post-conviction” program only.

If any member of the DWI Court treatment team believes a person may be a potential program candidate, then the team member notifies the prosecuting attorney, who then determines if the candidate should move forward in the process. If the prosecutor gives the nod, the applicant is referred to Court Probationary Services (CPS) for an initial substance abuse evaluation. The team will then review the case and make its recommendation. The judge makes the final determination.

Those accepted must plead guilty and receive a sentence from the sentencing court, which then grants concurrent jurisdiction to the DWI Court by ordering the applicant, as part of his or her probation, to enter and graduate from DWI Court program, which can run anywhere from 18 to 24 months.

Judge Koeppen said the guidelines are very strict and the requirements are significant.

“Accountability is the backbone of this program. As such, testing for substance use is essential and is done frequently and randomly. Probation and Parole and CPS are keys players in administering these tests and insuring their accuracy and reliability. The tests will be administered at the offices of Probation and Parole, CPS and the sheriff’s department,” he said, adding that participants are responsible for calling the drug testing hotline every day to find out if they will be tested.

While in the program, participants are not allowed to use any product that contains alcohol – mouth washes, hand sanitizers, breath strips, cough medicines, alcohol-based colognes – even foods cooked with flavoring extracts are

prohibited. Communion wine is also not allowed. And using such products will not be a valid excuse for a positive drug test.

The judge said because the participants in the program have a very high risk of re-offending, they also have a high need level for treatment and supervision.

“Entering the program means the participant is consenting to an entire team of individuals becoming personally involved in his or her life on a daily, weekly and monthly basis. This program utilizes the resources and skills of an entire team of professionals to assist participants/offenders in this extremely challenging process of changing and sometimes re-building from the ground up their entire lifestyle and thought processes. This effort will almost always include frequent attendance at meetings and participation in programs,” he said.

According to the program handbook, those meetings can include Alcoholics Anonymous, Narcotics Anonymous, Celebrate Recovery and Smart Recovery. Participants’ needs will determine how often they will be required to attend – and participants must provide written proof that they attended.

Those who haven’t graduated from high school must also obtain a high school equivalence and everyone is required to complete 480 hours of community service in order to graduate from the program.

Regular meetings with the judge and other members of the DWI Court Team are also required. Those who can’t be in court to meet with the judge must notify his or her probation officer as soon as possible so the judge can give permission to be absent. An arrest warrant will be issued for no-shows.

“One of the unique aspects of this program is the swiftness at which participants are held accountable for their bad behavior. Almost immediately, if a participant fails to show up for a drug test, the judge is notified and will sanction the participant. Sanctions can include, incarceration, fines, community service and even removal from program,

continues on page 15

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Tax Cuts and Jobs Act already making a difference

By Nancy Zoellner-Hogland

Thanks to the new federal tax reform, Central Bank joined the ever-growing list of companies that will be distributing bonus checks to their employees.

Missouri-based Central Bancompany, Inc., which employs more than 2,500 people at more than 250 locations between Missouri, Illinois, Kansas and Oklahoma – including eight in the Lake area, announced that full-time employees will receive a \$1,000 bonus and part-time employees will receive a \$500 bonus.

“The economic development that should ensue as a direct result of the new tax reform legislation will positively affect the more than 66 communities we serve,” said Bryan Cook, Chairman and CEO of Central Bancompany, Inc. “We are excited for the opportunity to reward our dedicated and hard-working employees with this special bonus as a token of our gratitude for all that they do for our customers, businesses, and communities.”

On January 11, Walmart an-

nounced that, effective February 17, it would be raising its hourly starting wage to \$11 per hour; that it would give

with Walmart Corporate Communications, more than 700 employees who work at Osage Beach, Camdenton, Versailles

included in next fiscal year’s plan. The one-time bonus represents an additional payment to associates of approximately \$400 million in the current fiscal year, which ends Jan. 31, 2018.

While the new law will create some financial benefit for the company, Walmart is also in the process of assessing potential additional investments.

“We are building on investments we’ve been making in associates, in their wages and skills development,” said Doug McMillon, Walmart president and CEO. “It’s our people who make the difference and we appreciate how they work hard to make every day easier for busy families.”

“We are early in the stages of assessing the opportunities tax reform creates for us to invest in our customers and associates and to further strengthen our business, all of which should benefit our shareholders,” he added. “However, some guiding themes are clear and consistent with how we’ve been investing -- lower prices for customers, better wages

and training for associates and investments in the future of our company, including in technology. Tax reform gives us the opportunity to be more competitive globally and to accelerate plans for the U.S.”

Americans for Tax Reform (ATR) is maintaining a list that will be updated daily at www.ATR.org/list. Business owners who are giving bonuses, pay hikes or any other benefits to employees because of the tax reform are invited to send that information to jkartch@atr.org.

By mid-January, the list had already grown to 139 businesses including AT&T, which will be giving \$1,000 bonuses to some 200,000 employees, and Wells Fargo, which raised its base wage from \$13.50 to \$15.00 per hour; is planning \$400 million in charitable donations for 2018, and \$100 million increased capital investment over next three years.

“Our announcement was directly related to the passage of tax reform,” said Arati Sontakay Randolph, Wells Fargo senior vice president.



bonuses, with dollar amounts based on length of service, to eligible employees; that it would provide adoption aid of up to \$5,000 per child; and that it would expand parental and maternity leave – all thanks to passage of the tax reform.

According to Anne Hatfield,

and Eldon Walmart stores and more than 1 million associates nationwide will benefit from the combined wage and benefit changes. This increase in wages to associates will take effect in February and will be approximately \$300 million incremental to what was already

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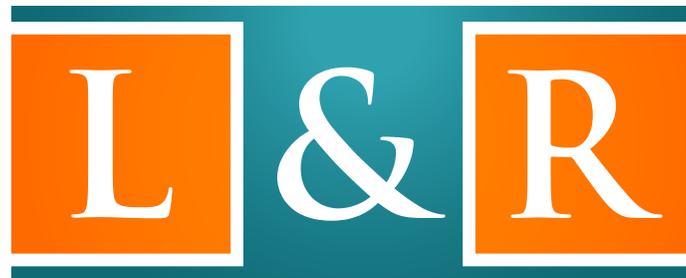


CONDOMINIUMS

The Lake area is awash with new residential developments, particularly condominiums. However, along with this comes a wave of challenges for condominium and homeowners associations. All too often, developers of new construction projects cut corners to reduce costs and avoid delays. Their inadequacies set up associations for financial failure.

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Osage Beach Commons site prep proceeding

By Nancy Zoellner-Hogland

Work is underway on the \$30.5 million Osage Beach Commons project, a 131,000-square foot retail space that, when completed, is to contain a mix of junior anchors, inline retail tenants, fast food and quick-serve restaurants. However, the developer remains still tight-lipped on the names of the businesses that will occupy those spaces.

According to the developer, the project will not include outlet mall-type tenants. Instead, it will provide tenants that would be complementary to the existing retail centers and outlet mall and would bring "new-to-market" tenants to Osage Beach.

City Administrator Jeana Woods said although the Staenberg Group of St. Louis could make the announcement at any time, they don't have to do that until they apply for building permits. The plan calls for the retail and restaurants to open in 2019.

"Of course, everyone is anxious to learn who is going to

be there. Several rumors have been circulating since the project was announced and I'm fairly certain the developer has retailers lined up but, so far, the city has nothing is in writing," she said, adding that



the project seems to be staying "pretty much on schedule. Their original plan was to start working on clearing the property and moving dirt this past fall, and they did that. They

demolished the restaurant and Golden Door motel that was on the site before Christmas and they've been busy moving dirt. As anyone who has driven past the site can see, there's a lot of dirt to move! They're going to

have to build quite a retaining wall," Woods said.

She said it's her understanding that work will continue on the site as long as the weather cooperates.

Woods also said that according to the plan, in 2018 the developer will be working to install infrastructure – water, sewer roads and parking. And because the 14-acre site is one of the "pockets" in the city that did not have water or sewer, the developer will have quite a bit of work to do.

Last summer, Osage Beach Aldermen unanimously approved a Tax Increment Financing (TIF) incentive for the developer. According to information provided by the city, the \$4.55 million in TIF reimbursement funds will cover approximately 14.9 percent of the total project costs – about \$30.5 million.

Under the TIF agreement, 50-percent of the new real estate and sales tax generated by the development will be passed through to the taxing districts. The developer will be paid over time as TIF revenues are generated by the project. Half of the proceeds would be made available on a monthly basis and half would be paid on an annual basis after property taxes

are paid each year.

TIF funds would be used for land acquisition, off-site and one-site development costs for a total of \$5.52 million. Private funding totaling \$20.76 million will cover building construction costs, soft costs, project fees and tenant interior finish costs.

The developer will be reimbursed only as TIF revenues are collected during the life of the TIF plan, estimated by developers as quickly as 12 years or as long as the authorized life of the TIF, which is 23 years.

An ordinance establishing a Community Improvement District (CID) for the project was also previously approved by the Board. The CID 1-cent sales tax is expected to generate approximately \$2 million and will cover on-site development costs and soft costs totaling \$4.12 million. City officials and developers said the project would be privately financed and the city would have no financial obligations from either its general fund or through the issuance of revenue bonds.

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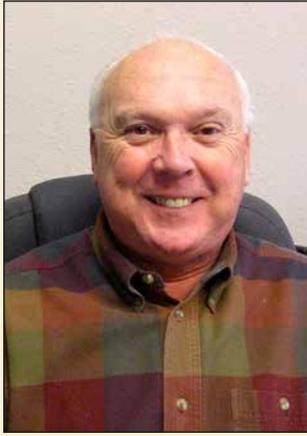
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"Insurance Talk"

with Ron Hall of Golden Rule Insurance

What is Medicare Supplement Insurance (Medigap)?



Ron Hall

A Medicare Supplement Insurance policy, sold by private companies, can help pay some of the health care costs that Original Medicare does not cover, like co-payments, coinsurance, and deductibles.

Some Medigap policies also offer coverage for services that Original Medicare does not cover, like medical care when you travel outside of the U.S. If you have Original Medicare and you buy a Medigap policy, Medicare will pay its share of the Medicare approved amount for covered health care costs. Then your Medigap policy pays its share.

A Medigap policy is different from a Medicare Advantage Plan. Those plans are ways to get Medicare benefits, while a Medigap policy only supplements your Original Medicare benefits.

8 Things to Know About Medigap Policies

1. You must have Medicare Part A and Part B.
2. If you have a Medicare Advantage Plan, you can apply for a Medigap policy, but make sure you can leave the Advantage Plan before your Medigap coverage begins.
3. You pay the private insurance company a monthly premium for your Medigap policy in addition to the monthly Part B premium that you pay to Medicare.
4. A Medigap policy only covers one person. If you and your spouse both want Medigap coverage, you'll each have to purchase separate policies.
5. You can buy a Medigap policy from any insurance company that's licensed to in your state to sell one.
6. Any standardized Medigap policy is guaranteed renewable even if you have health problems. This means the insurance company can't cancel your Medigap policy as long as you pay your premium.
7. Some Medigap policies sold in the past cover prescription drugs, but Medigap policies sold after January 1, 2006 are not allowed to include prescription drug coverage. If you want prescription drug

coverage, you can join a Medicare Prescription Drug Plan (Part D).

8. It's illegal for anyone to sell you a Medigap policy if you have a Medicare Medical Savings Account (MSA) Plan.

Medigap Policies Don't Cover Everything

Medigap policies generally don't cover long term care, vision or dental care, hearing aids, eyeglasses, or private duty nursing.

Insurance Plans that aren't Medigap

Some types of insurance aren't Medigap plans, they include:

- Medicare Advantage Plans (like HMO, PPO, or Private Fee for Service Plan)
- Medicare Prescription Drug Plans
- Medicare
- Long-term Insurance Plans
- Indian Health Service, Tribal, and Urban Indian Health plans

Dropping Your Entire Medigap Policy (not just the drug coverage)

If you decide to drop your entire Medigap policy, you need to be careful about the timing. For example, you may want a completely different Medigap policy (not just your old Medigap policy without prescription drug coverage), or you might decide to switch to a Medicare Advantage Plan that offers prescription drug coverage.

If you drop your entire Medigap policy and the drug coverage wasn't creditable prescription drug coverage or you go 63 days or more in a row before your new Medicare drug coverage begins, you have to pay a late enrollment penalty when you join a new Medicare drug plan.

Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or ron@goldenruleinsurance.com

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Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

The Landscape of Local Search for 2018

Having been in this business for nearly 20 years, we've seen a lot of changes in how Google ranks websites. Gone are the days of keyword stuffing content, keyword meta tags, and the other tactics that at best keep you in the top ten pages of Google rankings, and at worst get you a Google penalty.

Advances in technology have made search engine algorithms smarter and social media has made consumers more connected.

"Hey Alexa" – "Hey Siri"

Even if you haven't done it yourself (voice search), trust me, your customers are doing it...and that's what matters. Voice search is set to take over keyboard/desktop searches in volume over the next year.

What does this mean for you? It means that in 2018 you need to focus your marketing efforts on local search. This means you need to take a good hard look at your entire online presence, with an eye for accuracy, consistency, quality, and social proof (a.k.a. testimonials and reviews).

As we enter 2018, here are some things you should address to maximize your opportunity for good performance in local and voice search.

1. **Claim your Google My Business Listing** - <https://www.google.com/business/how-it-works/>
2. Once you've claimed your listing for each location, **review your profile and ensure it's filled out completely and accurately**, including your business categories, hours of operation, and description.
3. **Upload photos to your Google My Business listing.** Depending on the categories you've selected for your business, you'll have different photo categories that you can add.
4. **Create a plan to solicit and acquire reviews from customers across various channels**, including Google, Facebook, Yelp, Trip Advisor, and any other review sites that apply to your industry. If your reviews



Sandy Waggett

on Google are few or non-existent, make this channel a priority for local search.

5. **Create a plan to monitor and respond to reviews.** We know... it does take time, but it's important for your business.

6. **Amplify your social presence.** Social media isn't going anywhere and it's growing everywhere! It's an investment in your brand, in your voice, and in your reputation. It's expected. It's also expected to be consistent, interesting, and helpful. If you aren't already working on growing your social media reach across multiple channels, it's time to start. It's top of mind. It's top of search. When done right and over time, it's the best investment with the biggest return per dollar spent. Why? Because online is forever and everything you create adds up and is findable in search. What you are creating doesn't go away. It's like earning compound interest in your online presence.

As always, if you have questions about this topic, or any other website or social media questions, please give MSW Interactive Designs a call!

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Firefighters struggle

continued from page 1
 Commission, the assessed value is the portion of the true value in money on which taxes are based. In Missouri, the assessed value of property may not exceed 33.3 percent of its true value in money. For real property, residential property is assessed at 19 percent of its true value in money; agricultural/horticultural property is assessed at 12 percent of its productive or market value; and all other property is assessed at 32 percent of its true value in money.

"In 2000, the district passed a \$5 million bond issue that built the headquarters; built Station 2, which was designed to house firefighters; and bought several pieces of equipment. That was originally designed to sunset in 2020 but in 2011, we refinanced it, which allowed us to pay it off in 2016. There was a 25-cent debt service levy associated with that bond issue but when we paid it off, that 25-cent debt service levy went away, so if this tax levy is approved in April, our overall tax rate will still be lower than it was in 2016. And

just as important, if this is approved, we will still have the lowest tax rate of any of the fire districts in the Lake area that have full-time paid personnel," he said.

According to Mark Amsinger, chief of the Lake Ozark Fire Protection District (LOFPD), his board of directors is also exploring its options to handle an ever-increasing number of calls. However, the need is on the ambulance side rather than fire.

The LOFPD currently has three stations that are manned on a 24-hour basis – Station 1 on Bagnell Dam Boulevard in Lake Ozark, Station 2 on Horseshoe Bend and Station 3 on Welsh Road off Route W.

Fire Chief Mark Amsinger said that with a population of slightly more than 5,000 and a coverage area of some 42 square miles, they stay busy, responding to 1,343 calls in 2017.

"In 1996, Station 1 was manned on a full-time basis with one firefighter on duty at a time – and I was one of them. Over time, we went to two, then three. When the ambu-

lance came on board in early 2000, we went to five and then slowly worked our way up to 10," he said, adding that the district is funded by a property tax of .5814 per \$100 assessed valuation for the fire side of the operation and .2811 for the ambulance. "Everyone is cross-trained but the operating budgets are separate."

Chief Amsinger said that when he started with the district in 1996, they ran "a little more than 600 calls. So in a 20-year span, we've doubled the number of calls we've handled, but the tax levy on the ambulance side has stayed the same. We've stretched those dollars about as far as we can stretch them. Voters approved a 30-

cent increase back in 2007 but that was only for the fire side," he explained.

For more information

Those interested in learning more about the Mid-County Fire Protection District are invited to attend a breakfast and presentation by Fire Chief Scott Frandsen, planned for 7:30 to 9 a.m. Thursday, January 30. The workshop, sponsored the Lake of the Ozarks SCORE and the Camdenton Area Chamber of Commerce, Lake West Chamber of Commerce and Lake Area Chamber of Commerce, will be held at Lake Valley Country Club on Lake Road 54-79, in Camdenton.

Chief Frandsen will discuss management of the full-service department including the role of permitting, dock inspections, regulations and community fire prevention.

Reservations are required and can be made by calling the Camdenton Area Chamber at 573-346-2227 or by e-mailing sgentry@camdentonchamber.com. The registration deadline is January 26. The cost of the breakfast is \$15 for chamber or SCORE members and \$20 for non-members.



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A Matter of Trust

Is it Time to Review Your Beneficiary Designations?



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

By this point, you are probably working with your CPA to prepare your 2017 taxes. This is a time of year when you often slow down long enough to make sure your finances are in order. It's also a great time to make sure that those you love and care about will be taken care of in the future. So, I ask, when is the last time you reviewed your beneficiary designations?

As important as a Will or a Trust is to the transfer of your assets, these do not necessarily control how all of your assets will be distributed to your beneficiaries. You are likely to have designated beneficiaries for specific assets during your lifetime. These assets are sometimes referred to as "non-probate" assets because upon your death, they pass directly to your named beneficiaries without the requirement of going through the Probate process.

And just as you review your Will or Trust document, a review of your beneficiary choices for these non-probate assets is extremely important. Some examples of types of non-probate assets are property owned in Joint name that passes automatically to the other joint owner, life insurance policies, annuities, IRAs, and retirement plans, just to name a few.

For purposes of discussion here, I want to focus on a non-probate asset that is particularly important in the estate planning process: your retirement plan assets (company retirement plans, Keoghs and IRAs). Because your retirement plan assets are likely to be substantial, you'll want to give special attention to integrating them with your overall estate planning goals.

Beneficiaries and retirement plan assets

Your employer or the trustee of your retirement plan will have asked you to fill out a form naming a primary beneficiary and, probably,

a secondary, or contingent, beneficiary at the time that your account was created. The trustee of your IRA also will have a form for you to fill out.

Generally, if your spouse is not the named beneficiary of at least 50% of your vested account balance in your company retirement plan assets, he or she will have given "spousal consent," agreeing to the designation of the beneficiary that you have chosen.

If you haven't revisited the beneficiary designations for your company retirement plan or any of your IRAs in the past few years, you may want to do so—especially if you have divorced, remarried or had children since you became a participant in your company's retirement plan. Perhaps you named a charity as your beneficiary. Is the charity still in existence? Is there another charity that you may want to name as a beneficiary of your retirement plan account?

My point is that life changes. Don't let a lack of proper planning impact the well-being of those you care about for years to come. I encourage you to take a moment to review your beneficiary designations or even take the opportunity to sit down with an estate planning professional for a thorough review of your planning needs. *Contact Trenny Garrett today at (573) 302-2474 or at trenny.garrett@centraltrust.net.*

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Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

A New Year, A New Home

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Mortgage Rates

Last year was a great year for home buying as mortgage rates remained near all-time lows throughout 2017. What's the forecast for 2018 look like? According to The Mortgage Reports, mortgage rates are still low in January 2018, but they won't be for long! Analysts are calling for higher rates this year, partially due to the new tax code which could lead to inflation. However, there's still a great opportunity for those looking to purchase a home at the Lake of the Ozarks in 2018. Freddie Mac, who's been tracking rates for 45 years now, states that mortgage rates have remained below 4% for 23 straight weeks. Now's the time to get started with a pre-approval for a mortgage if you're thinking about buying in 2018!

Loan Options

At First State Bank Mortgage, we provide a full portfolio of fixed- and adjustable-rate mortgage products. From first-time homebuyers to veterans, we've got something that will work for you. Check out some of our loan options below:

Conventional Loans

Conventional loans offer competitively-priced rates and up to 95% financing of your home's value – whether you're looking to purchase a new home or refinance your current loan.

FHA Loans

FHA loans offer competitively-priced rates and a low down payment option – whether you're looking to purchase a new home or refinance your current loan.

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.



VA Loans

With favorable terms, competitive interest rates, and no monthly mortgage insurance premium, VA Loans are designed to make homeownership more affordable for qualified U.S. veterans.

First-Time Homebuyer Program

The First Place Loan program gives first-time homebuyers and qualified veterans the edge they need to purchase a home. Affordable interest rates, in combination with additional incentives offered by the Missouri Housing Development Commission (MHDC), allow prospective buyers to obtain mortgage financing in a competitive market.

For more information on our loan options, please visit: <http://mortgage.fsbfinancial.com/TypesofLoans.aspx>.

Discuss your personal situation with your mortgage lender at the Lake of the Ozarks and we'll help you determine which loan best fits your needs. As your lender, I'm here to work with you every step of the way. I'll discuss your options, offer competitive interest rates and back it up with the first-class service you deserve! Get started by giving me a call at 573-746-7211 today.

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DWI Court addresses problems

continued from page 6
 resulting in prison in many cases. One of the most crucial aspects of the program is showing up for appointments. The team understands that addicts are going to relapse and use, even while in the program, but not showing up for appointments is one of the most serious violations. It's through these appointments that addicts learn to be productive members of our community as they progress through the five phases of the program," Judge Koeppen explained, adding that not complying with the rules can mean removal from the program. "Then that person goes back before the sentencing court to face revocation and likely go to prison."

Although there is no cost to Camden County, those admitted to the program will be expected to pay \$1,800. Grant funds are available to assist the indigent.

"A crucial part of participant accountability is meeting financial obligations," Judge Koeppen said. "The goal of the program is to help transform addicts into productive members of our community, which means becoming drug and alcohol free and being responsible to their community, to their families and to their financial obligations in life."

Judge Koeppen said treatment courts have been in place for many years.

"I'm not sure that any one person can be credited with the idea of instituting a DWI Court in Camden County because many people played crucial roles bringing it to life. A group of team members traveled to Billings, Montana and received in depth training from the National Center for DWI Courts as part of the process. Ultimately, the judges of 26th Judicial Circuit Court had to approve the treatment court by local rule before it could begin,"

he said.

The Camden County DWI Court Team members are:

Tammy Reeves for Probation and Parole

Rebecca Hilton and Steve Hash for Court Probationary Services

Fawzy Simon for the Defense Bar

Heather Miller, Caleb Cunningham and Doug Kinde for the Prosecuting Attorney's Office

Sgt. Jimmy Elkin for the Sheriff's Department

John Masterson and Ria Newcomb for Pathways

Teri Lust and Veronica Eidson for the Circuit Clerk's Office

Judge Aaron Koeppen for Court

It should also be noted that the DWI Court has the support of the National Highway Traffic Safety Administration, M.A.D.D. and many other notable organizations across our state and nation.



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Are they independent contractors or employees?

Submitted by Bruce Mitchell, Lake of the Ozarks SCORE

Need help with some aspects of your small business, but aren't ready to bring on a full-time employee? Then do what your customers do when they turn to you, and hire an independent contractor.

You'll no doubt see a lot of familiarity in your relationship with independent contractors. They, like you, work for themselves, and usually make arrangements to perform their service on their schedule rather than yours. As such, you are the independent contractor's client, not their employer, which means you don't generally withhold taxes from their payments, or pay their Social Security or Medicare.

In addition, independent contractors use their own resources to do the job, whether it's tools, technology, or people. The independent contractor is also responsible for incremental expenses required, including transportation charges, routine purchases, and time and materials above and beyond his/her estimate.

Still, the difference between an independent contractor and employee can easily be blurred

to the point where he or she may well be considered your employee under federal and state law. That makes you an employer, responsible for those payment withholdings, as well as penalties and other obligations.

So before you agree to an independent contractor relationship with anyone, make sure you understand what that means and carefully weigh the pros and cons. If you misclassify a worker, you could be liable for back employment taxes plus penalties.

These steps can help prevent an independent contractor from being misclassified as an employee:

- **Specify the task and contractor's responsibilities/expectations in the contract.**
- **Avoid setting a pattern of daily or weekly work hours dictated by your business.**
- **Plan to compensate contractors on a per-job basis, not weekly or monthly.**
- **Do not include independent contractors under any insurance or benefits coverage you have for employees.**
- **Always require an invoice before making payment.**

If you're still uncertain as to whether your worker is a contractor or employee, IRS Form SS-8, "Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding" can be filed with the IRS by either you or the worker. IRS will review the facts and circumstances and determine the worker's status.

Getting sound advice on management issues such as independent contractor status is vital for your small business. For help, contact SCORE "Mentors to America's Small Business."

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 13,000 business experts. For more information about contacting a mentor or volunteering contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441. Serving Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.

Give back to the community

Become a SCORE volunteer

Every year SCORE volunteers help thousands of entrepreneurs start small businesses and achieve new levels of success in their existing businesses. Volunteering at SCORE is a way for you to give back to our community, connect with fel-

and workshops to help small business owners meet their goals and achieve success. We help expand outreach of SCORE through marketing and alliance building in our local communities. We provide subject matter expertise by indus-

500 company, retired, college student, have a sincere commitment for helping small businesses or volunteering, there is a place for you as SCORE volunteer here in the Lake of the Ozarks region with offices in Columbia, Jefferson City, Lake

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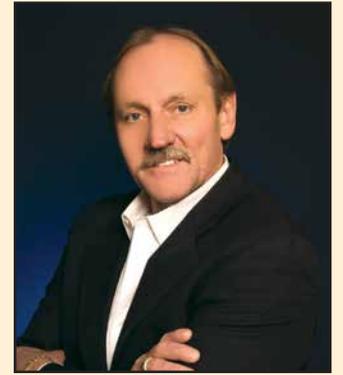
SCORE volunteers provide confidential business mentoring services, both in person and online. We lead seminars

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Volunteering as a SCORE mentor means you are joining a community of 13,000 diverse volunteers who are all committed to helping small business owners succeed. Whether you have owned your own small business, come from a Fortune

of the Ozarks and Lebanon. If you think you would be interested, give us a call and we'd be happy to talk with you at 573-346-5441 or send an e-mail to admin.0493@scorevolunteer.org. Our web site is www.LakeoftheOzarks.SCORE.org

As the Lake Churns 2017 Lakefront Home Sales



Real Estate and Lake News with C. Michael Elliott

Following is a chart showing the breakdown of lakefront homes sold in 2017 by area. Sales were widespread throughout the area and across a wide range of prices.

The total number of lakefront homes sold in 2017 was 950, this includes 10 that are not on the chart due to being located in areas outside of our main service areas. The average square footage was 2350 and the average sales price was \$335,141. The median sales price was \$260,000.

Currently on the market at the beginning of 2018 are 455 lakefront

homes with an average square footage of 2903 and an average list price of \$531,412. The median list price is \$349,350.

2017 LAKEFRONT HOMES SALES BY AREA

AREA	#SOLD	SQ FT	AVG \$PRICE
Horseshoe Bend	72	2212	\$ 340,963
Four Seasons	45	3833	\$ 743,765
Osage Beach	88	2806	\$ 375,822
Linn Creek	41	2255	\$ 297,785
Camdenton/Grmvw	61	2268	\$ 275,761
Climax Springs	116	2144	\$ 261,752
Shawn Bnd/SnrsBch	173	2300	\$ 321,371
Porto Cima	27	4969	\$ 1,057,204
Villages	6	4195	\$ 818,583
Stover	82	1791	\$ 211,062
Gravois Mills	112	2036	\$ 272,287
NorthShore	117	1920	\$ 251,227

Sales data obtained from the Lake of the Ozarks MLS covering the time frame from January 1, 2017 to December 31, 2017.

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like Michael's assistance in the sale or purchase of property, or have

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



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Airbnb announces agreement with Missouri

By Nancy Zoellner-Hogland

In early-January, Airbnb, an online marketplace which lets people rent out their properties or spare rooms to guests, announced it had forged a tax agreement with the Missouri Department of Revenue that will allow the company to collect and remit state taxes on behalf of its 6,300 Missouri hosts.

Effective February 1, Airbnb will automatically collect and remit the state sales tax (about 4.2 percent) as well as a variety of local taxes on all Airbnb bookings in Missouri. The tax agreement accounts for a broad array of taxes assessed by the State Department of Revenue, including:

- **Missouri State Sales Tax:** 4.225 percent
- **City Sales Tax:** 0.25 - 1.375 percent
- **County Sales Tax:** 0.25 - 0.5 percent
- **Additional County Sales Tax:** 0.125 - 0.5 percent
- **Tourism Tax to Maintain Quality of Water:** percent
- **Promotional Tourism Tax:** 0.5 - 5 percent

• Local Sales Tax: 1 percent

According to a prepared release from Airbnb, based on the state sales tax alone, if Airbnb bookings to Missouri were to replicate that of the last 12 months, it would mean \$1.1 million in revenue to the state.

“Home sharing is introducing a whole new world of travelers to the authenticity of Missouri while offering new economic opportunities for thousands of middle class Missourians,” said Laura Spanjian, Midwest policy director for Airbnb. “We are so proud to have collaborated on this agreement, and we believe this can serve as a model for other states. We are dedicated to finalizing additional agreements to collect and remit taxes with Missouri municipalities.”

While Airbnb has partnered with about 350 of local governments throughout the U.S. to collect and remit taxes -- including neighboring states like Iowa, Kansas, Illinois, Kentucky and Arkansas -- this marks the company's first tax agreement within Missouri.

This agreement with Missouri DOR covers taxes assessed by the state, meaning any cities or counties with their own separately assessed taxes will require their own agreements with Airbnb.

Airbnb recently announced that its Missouri host community earned \$28.9 million in supplemental income in 2017 while welcoming 289,000 guest

arrivals to the state. This agreement with Missouri DOR covers taxes assessed by the state, meaning any cities or counties with their own separately assessed taxes will require their own agreements with Airbnb.

arrivals to the state. Airbnb said it welcomes the opportunity to secure tax agreements with any additional Missouri municipalities who assess their taxes independently. Local governments should contact the company at taxagreements@airbnb.com to discuss the matter further. In the meantime, Jim Divincen, executive director of the Lake of the Ozarks Tri-County Lodging Association (TCLA) said when he learned about the agreement, he forwarded the information to the TCLA attorney so that they can get the three Lake-area business

districts registered with Airbnb as local government taxing authorities. Divincen said the TCLA collected about \$1.6 million last year to advertise and promote the Lake, however he doesn't

know the percentage that came from privately owned homes used for nightly rentals. “We collect in three different categories and individual homes fall in the 1-to-50-units category. We don't break it down any further,” he explained.

Five areas were included in Airbnb's top 2017 home-sharing markets in Missouri:

- **Camdenton 1,000 total guest arrivals providing a host income of \$111,000**
- **Four Seasons 1,570 total guest arrivals providing a host income of \$169,000**
- **Lake Ozark 4,450 total guest arrivals providing a host income of \$565,000**
- **Osage Beach 5,580 total guest arrivals providing a host income of \$594,000**
- **Sunrise Beach 1,060 total guest arrivals providing a host income of \$131,000**

Founded in 2008, Airbnb's community marketplace provides access to millions of accommodations in more than 65,000 cities and 191 countries.



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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

WILKERSON'S FIGURE BOTTLE MUSEUM

Upon entering the Lake of the Ozarks area on U.S. Hwy 54 in the 1930s, 40s and 1950s, vacationers probably took notice of the many buildings constructed of native rock. Local craftsmen made use of inexpensive, widely available native rock such as field stone (cobblestone) and thin quarried slabs of sandstone and

dolomite. Gift shops, churches, resort cabins, retaining walls, restaurants and private homes displayed the rock in many styles, including giraffe rock (vertical slabs of irregular-shaped sandstone with raised mortar often painted white, black or red). An excellent example was the building sitting next to the highway on the southwest side a few blocks east of the square as you passed through Camden-

ton. It housed the Wilkerson Figure Bottle museum. The exterior was a virtual geology lesson in Ozark rock types, which gave the building a patchwork quilt appearance (See photo, photographer unknown).

Mrs. Maude Wilkerson displayed her famed collection of bottles in the building which also served as the office for the rock cottages she rented to vacationers. The

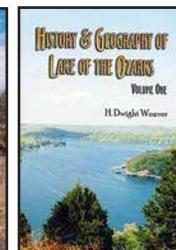
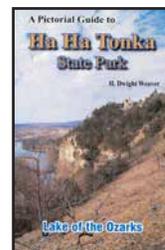
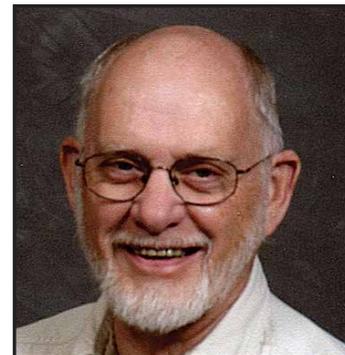
cottages sat in a rectangular courtyard facing the highway. The museum was open to the public well into the 1980s but today the bottle museum building is gone as are most of the cottages. The cordial lady gave educational tours and knew the history of every bottle in the museum. Many of them were rare or scarce even then. Not all of her bottles were figure bottles; most had once held a liquid product. Of interest to children was the case of clear glass candy containers. For dad there were Jim Bean bottles and insulators and bottles in the shape of dolls for mom and daughter. Her collection of thousands of bottles in every shape imaginable represented bottles she had collected as well as bottles from the collection of Dr. Joseph Nagel of Florida.

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.



Let's Go Boating!



For over eighty years, families have been enjoying Lake of the Ozarks and the many activities the water provides. The Lake has been the source of lifelong memories, the glue that holds families together, a channel for new friendships, an escape from the everyday stresses of life, a way to have fun, and a catalyst for adventure. For many people, boating is a passion, a tradition, and a legacy passed down through many generations.

At MarineMax, we believe that boating is life changing. We encourage you to get on the water and make 2018 the year you spend too much time at The Lake. In addition to the everyday fun that boaters can enjoy from Bagnell Dam to Truman Dam, The Lake offers many annual organized boating activities. Save the date and make plans to participate in these upcoming events. Bring your family, your friends, and even your pets and discover how truly wonderful boating can be.

- March 17: St. Pat's Water Parade
- April 20 – 22: Lake Ozark Marine Dealers Spring In Water Boat Show
- May 5: 21st Annual Spring Harbor Hop
- May 30 – June 3: Lake Race 2018
- June 22: Support Our Troops Poker Run
- July 21: AquaPalooza
- August 25-26: 30th Annual Lake of the Ozarks Shootout
- September 21- 23: Lake of the Ozarks Marine Dealers Fall In Water Show
- October 13: 33rd Annual Fall Harbor Hop
- November 24: Annual Lighted Christmas Parade

With 62 locations nationwide, MarineMax is the nation's largest recreational boat dealer. The MarineMax boating family loves spending time on the water with family, friends and other boaters. That's why we created MarineMax Getaways!, a series of customer events creating opportunities to explore the water and form new friendships. Some last a day and others a weekend or longer. In every case you'll have the time of your life. MarineMax compliments its industry leading brands with dedicated delivery captains, educational classes, organized customer events, and unparalleled service. We invite you to visit our highway store in Osage Beach and our on water location in Lake Ozark. Always open at www.marinemax.com

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Crossword Puzzle

THEME: SUPER BOWL

Solution page 25

ACROSS

1. Got ready for a close up
6. Cookbook abbr.
10. *Super Bowl number _____
13. Flow-controlling device
14. Like pulling teeth
15. *Tight one?
16. Do like ivy
17. Half human, half cobra in Hinduism
18. Ring like a bell
19. Flying north in fall, e.g.
21. High school breakout
22. Distress signal
23. Choice word
25. One who increases bid
29. One of "12 Angry Men"
31. Kick out
32. Extinct flightless birds
34. Tony on a cereal box
38. Of short duration
40. *Extra point
41. Blood vessel
42. Drawing support
43. Life saver
45. _____, precisely
46. Minimal in magnitude
48. Mortar and _____
50. "_____, _____!" said Piglet
53. Winter blues, acr.
54. Getting warm
55. *Only undefeated NFL team
60. Marchers in a kids' song
61. Albany-Buffalo canal
62. Royal topper
65. *"The _____ Bowl" in 1967
66. Actress Campbell
67. Happen
68. Communist color
69. Three-_____ sloth
70. Button on electrical outlet

DOWN

1. Pipe material
2. Crew propeller
3. Multitude
4. Never without "n"
5. Remove from a throne
6. Grabbing tool
7. Fine, in Scotland
8. It's a long story
9. *One of 11 on field
10. River-dwelling phlebotomist
11. Absurd
12. Lazybones
18. *Team with most Super Bowl appearances
20. "Cheers" regular
24. Itty-bitty bit
25. Sonia Sotomayor's garb
26. Heavenly glow
27. a.k.a. The Islamic State
28. *Team with most Super Bowl wins
29. *Justin's "Wardrobe Malfunction" partner
30. Drug abuser
33. Sounds of amazement
35. Little cave
36. Et alibi
37. Birth _____ or mortality _____
39. Pestilence pest
44. Moonfish
47. Impassioned
49. Author's co-worker
50. Broadcast in progress
51. From this time
52. Old hat
53. r in d = rt
56. Sandwich cookie
57. *Like Super Bowl broadcast
58. Cote d'Azur locale
59. Pouches
63. Poe's Morgue
64. *Former Ravens owner or HOFer Donovan

CROSSWORD															
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Lake West Chamber Members encouraged to serve

By Nancy Zoellner-Hogland

The Lake West Chamber of Commerce is looking for a few good men and women to serve on its board of directors.

According to Pam Huschle, current president of the board, four seats need to be filled.

“The term is three years. Board members can reapply and serve a second, three-year term but after that, they’re required to take a year off before serving again,” she said.

The board meets at 10:30 a.m. the second Thursday of every month and board members are expected to attend as many meetings as possible. Huschle said they know that things pop up occasionally, “but we really encourage board members to be there.”

She said board members are also expected to be active in at least one committee – not necessarily as a chairperson, but as an active participant – and that they attend as many chamber activities and events as possible.

Committees are established to organize the Lake West Expo, on-water St. Patrick’s Day boat parade, the Short Bus Shuffle, annual dinner, golf tournament, Shootout and Christmas parade. Huschle said the chamber is also looking at adding one or two more activities to its schedule of events.

“And every one of the committees is so much fun because the board does not consist of a bunch of like-minded people who are going to blindly follow one another. Instead, the group is very eclectic, which leads to a variety of ideas being shared and some very interesting and lively discussions,” she said, adding that applicants must be members in good standing to even be considered.

“And of course, we also want board members to promote the businesses that belong to our chamber by recommending them whenever possible to people who are looking for recommendations. We’re here to promote and grow the west side of Lake of the Ozarks and to serve the community – and not the other way around.”

The chamber also co-sponsors several workshops and after-hours socials each year with the Lake Area Chamber of Commerce and the Camdenton Area Chamber of Commerce and board members are encouraged to attend those events as well.

“The collaboration between the chambers has just gotten better and better and the board members need to promote that relationship as well. I think all the chambers feel the same way. The Lake is one community. The logistics would make it difficult to be one chamber so I think we all agree there’s a need for all three, but we need to be partners because we’re all in this together,” she said.

Those who want to be considered for a position on the board must fill out an application and be prepared to say why they want to serve. The nominating committee will interview each of the applicants and then will bring their recommendations to the board. If there are more applicants than open seats, those who aren’t chosen to serve will be given first choice to fill seats that are vacated.

For more information, call the chamber office at 573-374-5500 or stop by the office and pick up an application. But don’t wait too long. Deadline for submitting applications is January 31, 2018.

Pesticide Applicator Training Scheduled

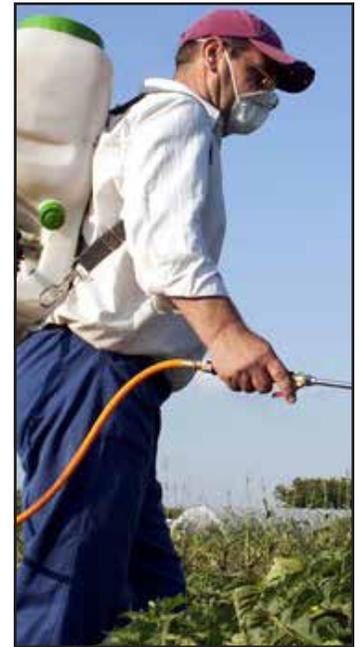
Farmers and ranchers who use restricted use pesticides in their operations need to have a license to purchase those products. For producers whose license is expiring in 2018 or for those needing a license for the first time, two Private Pesticide Applicator Training (PPAT) sessions – one in the afternoon and one in the evening - have been scheduled in Camdenton.

Joni Harper, Extension agronomy specialist, will be conducting the classes, which will be held at 2 p.m. and 6 p.m. on Wednesday, February 7. The class will last approximately 2 hours. Due to the new regulations, this training will not qualify you for the use of Dicamba. You must attend one

of the statewide training sessions specific to Dicamba.

Producers must have the M87 “Private Pesticide Applicator Reference Manual” in their possession for the class. Those who have a copy of the manual can bring it to the class, and they will not need to purchase a new one. Others will need to purchase the \$12 manual at the class or prior to the class at the extension office.

The Extension Center in Camdenton is located at 44 Roofener Street. Call 573-346-2644 or email camdenco@missouri.edu to register for the class or to get more information. University of Missouri Extension is an equal opportunity / ADA institution.



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The Department of Revenue reopens Tax Assistance Office

The Missouri Department of Revenue has reopened its Jefferson City Tax Assistance Office. Located in the Harry S. Truman State Office Building at 301 West High Street, Room 330, the office is open to the public from

been to dramatically enhance our level of customer service from where it has been in the past," said Joel Walters, director of the Missouri Department of Revenue. "Reopening the Tax Assistance Office is part of a

guard, the measure contained a trigger mechanism requiring the state's net general revenue to increase by at least \$150 million before the changes could take effect.

"Since state revenue sur-

Looking for Taxpayer Assistance?

There are a large number of volunteer organizations providing tax assistance to **elderly or low-income taxpayers.**

To locate a volunteer group near you that offers return preparation assistance, call (800) 906-9887 or (888) 227-7669.

You may also search for sites by zip code at IRS.gov.



7:45 a.m. to 4:45 p.m., Monday through Friday.

Tax experts are available to provide assistance with business tax registration, income tax compliance, corporate income tax questions, lien/garnishment resolution and electronic filing for online filing and payments, among other services.

"A principle focus of the leadership of the Department of Revenue over the last year has

larger, renewed commitment to serving our customers better."

The DOR has more good news. On January 4, they released the following:

"Passed by the Missouri Legislature in 2014, Senate Bill 509 called for a reduction to the individual income tax rate and created a deduction for business income, with both changes to be phased in over a period of years beginning in 2017. As a safe-

passed the \$150 million threshold during the last fiscal year, as of Jan. 1, the Department has made the necessary changes triggered by SB 509, and we've worked to ensure taxpayers can easily locate the new tables in our forms, manuals and online. Additionally, taxpayers will notice that tax brackets have been bumped up to reflect the change in the Consumer Price Index."

So far, no challengers

By Nancy Zoellner-Hogland

As of deadline of this issue of the "Lake of the Ozarks Business Journal," none of the incumbents on the east side of Lake of the Ozarks faced challenges in the April 3 election.

In the city of Osage Beach, four incumbents had filed – Mayor John Olivari and Aldermen Kevin Rucker for Ward I, Phyllis Marose for Ward II and Tom Walker for Ward III. Lee Schuman was the only candidate who had signed up to serve as collector.

It's the same story for Lake Ozark, where only incumbents Judy Neals filed for Ward I, Den-

nis Klautzer filed for Ward II, and Gerry Murawski signed up to serve as Ward III alderman.

Four seats are open on the Village of Four Seasons Board of Trustees but only three had signed up to run – incumbents Arnold Sandbothe and Jim Holcomb, as well as newcomer LuAnn Ruck. Incumbent Ranita Jones is not seeking re-election and Carolyn Lorrain resigned with more than one year left on her term.

School of the Osage Board of Education has two seats open. Only incumbents Kathy Vance and James Edwards have filed.

Managing Rental Property

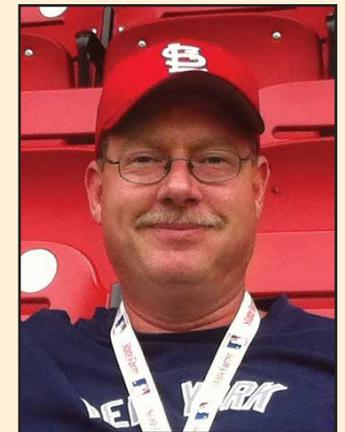
To dock or not to dock?

Just how important is a boat dock or a boat slip when it comes to your vacation rental property? I get that question quite a bit when people call me about their vacation rental property. Remember that the absolute main attraction at the Lake of the Ozarks is the "Lake". And, as a renter, if you are going to experience the Lake in a boat or other watercraft, then a dock is essential. So how many of our renters bring a boat or other watercraft? Having the answer to that question can help you realize the overall value of having a boat slip available for your guests.

I usually won't accept a condo without a boat slip onto our rental program and I most definitely won't take a home without a dock and a slip. During the summer about 38% of all our renters bring a boat. So if you don't have a boat slip you could be reducing your pool of available renters by 38%. In addition many of our guests rent a boat for a day or two and need a place to park it overnight.

It is even more important that a rental home have a dock with a boat slip. And the bigger the home the bigger your dock should be and the more slips you will need. Bigger homes are usually rented by a couple of families or a group that many times are bringing more than one boat. Our history shows that large homes with two or more slips rent better than those with only one slip.

Size is also a factor. Most older homes and condos have boat slips in the 10 x 24 foot range but boats just keep getting bigger and bigger. You can put a smaller boat in a big



Russell Burdette

slip but you cannot put a bigger boat in a small slip. I would recommend a slip in the 12 x 32 or 12 x 36 range just to be safe and again to maximize your rental opportunities.

Another question I am frequently asked is if the slip should have a lift or not. The best answer is that you should avoid having a lift in the slip. Lifts are set up for a specific boat and unless the renter has the same size, weight and hull style (to fit your lift design) you could end up with damage to the lift or even the boat. Ensure that you have proper padding and tie downs while instructing your renter that a properly tied boat should be fine unless you have very, very rough water.

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

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5 'Healthy' New Year's Resolutions Worth Giving Up

While most New Year's resolutions are well-intentioned, sometimes they look better on paper than in practice, actually doing more harm than good. Here are five so-called "healthy" resolutions worth giving up in 2018, as well as better solutions.

Resolution 1: I'm going to take up permanent residence in the gym. Working out is an important piece of the weight loss puzzle, but moderation is key. Studies suggest that too much exercise can lead to a number of issues like hormonal imbalance, fatigue, insomnia and even depression. Many people also report experiencing a drastic increase in appetite after extreme bouts of physical activity, which can lead to overeating and negate the weight-related benefits. Plus, if you exercise so intensely that you're injured or sore for days, it will be difficult to sustain this otherwise healthy habit.

Resolution 2: I'm saying goodbye to fats completely. Fatty foods have gotten a bad rap. The reality is there are good fats and bad fats. In humans, fat

helps support normal growth and development, provides energy, allows for proper cellular function, provides protective cushioning for organs, and helps with absorption of certain vitamins. Bad fats are found in foods like meat, butter, lard, cream and trans fats (found in baked goods, fried foods and margarine) and can increase the risk of cardiovascular disease. Aim to replace these with good fats, which are associated with a decreased risk of chronic disease. Good fats include plant-based oils like olive and canola, avocados, nuts, seeds, and dairy, since these also offer the nutrition your body needs.

Resolution 3: I'm going to skip breakfast to cut calories. According to The Academy of Nutrition and Dietetics, if you're skipping breakfast, you're doing something wrong. Research shows breakfast helps support brain function, energy and mood. And research suggests that people who eat breakfast consume fewer calories throughout the day, weigh less and have fewer risk factors for heart disease. Just a few rea-

sons to load up in the a.m.

Resolution 4: I'll just crash diet to lose the weight. Crash

diets don't work and many people who do them end up just gaining the weight back.



"Sustainable weight loss should not involve hunger or deprivation," says Mandi Knowles, dietitian for South Beach Diet. "Your weight loss efforts should include sensible changes that are easy to follow."

Find a weight loss plan that's convenient and lets you know with confidence that you are losing weight the healthy way. Plans like South Beach Diet teach portion control through a low-carb, high-protein approach with meals delivered to your door.

Resolution 5: I'm going to stop snacking. Snacks can account for more than a quarter of one's daily calories. But if you munch on nutrient-dense foods (high in vitamins, minerals and fiber and low in calories), you're more likely to maintain a healthy weight, according to the "National Health and Nutrition Examination Survey." So, snack wisely. In the new year, ditch extreme diets and exercise schemes. You'll find more success with sustainable health and wellness habits. *Statepoint*



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5 Creative Gift Ideas to surprise Your Valentine

Looking to surprise your loved one this Valentine's Day with something a bit different? Check out these five creative gift ideas that will help make the day special.

1. Take a trip around the world with your taste buds. Cooking dinner for your partner on Valentine's Day is nothing new, but kick it up a notch with an "Around the World" theme. Pick some destinations you'd love to travel to and get into the kitchen together to create their signature

dishes. For extra points, track down drinks specifically found in those regions to pair with your food. You'll have fun experiencing new cuisine, and it may even ignite a spark to book a trip!

2. Make more time together. Use some creativity to show your Valentine that you want to spend more time together. Pair a new timepiece with roses for a unique presentation. Consider classic fashion choices with Casio's Vintage timepieces, which feature stainless steel bands in

different metallic color combinations, a daily alarm, hourly time signal and an auto-calendar, ensuring you are never late for a date.

3. Commission a custom family portrait. Whether you have kids, pets or it is just the two of you, a custom family portrait is a sweet gift and a great piece of artwork for your home. Find an independent photographer or put your own abilities to the test and shoot the portrait yourself.

4. Create an at-home spa day.



Get pampered without leaving the house. Book a travelling masseuse or create DIY bath products like bath bombs or scrubs with essential oils. Create a spa-like atmosphere with low lights, candles and flower arrangements. Order dinner in afterwards and enjoy the special time together as relaxed as can be.

5. Write a love song. Whether you write it yourself or pick a favorite that's personal to you, performing a love song is a touching way to show you cherish some-

one. Enhance your performance with a portable keyboard that makes learning easy, such as Casio's CTK-2550. It features 61 full-size keys, 400 high-quality tones and 150 built-in rhythms to ensure you have all the tools you need to create a beautiful musical number for the one you love. Or, connect to your iOS or Android device to use the free Chordana Play app, which uses the keyboard's display to show you how to play your favorite songs. via *Statepoint*.

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The Lake Area Chamber recently held a ribbon cutting for Fidelity Communications at Willmore Lodge, located at 1 Willmore Lane in Lake Ozark. The ribbon cutting took place on December 12 at 1:30 pm. Attendees included several Fidelity Communications employees, as well as several Lake Area Chamber staff, board members, and volunteers. For more information, call Mike Delashmit, TV Marketing Consultant at (573) 426-3377 or (573) 210-0276, or visit their website at www.fidelitycommunications.com.



The Lake Area Chamber recently held a ribbon cutting for SRG Financial Advisors at their location at 3738 Osage Beach Pkwy Ste 202 in Osage Beach. The ribbon cutting took place on December 1 at 2 pm. Attendees included owner Bill LaCasse, several SRG Financial Advisors employees, as well as several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated their new membership with the Lake Area Chamber of Commerce. For more information, call (573) 302-7212, or visit their website at www.srgfinancialadvisors.com.

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5-Star First Bank of the Lake Fostering Relationships, Accountability



BAUERFINANCIAL, Coral Gables, Florida, the Nation's Premier Bank Rating Firm, is proud to announce that First Bank of the Lake, Osage Beach, Missouri has secured a 5-Star rating. What a great way to start 2018! (A five-star rating indicates the bank excels in areas of capital adequacy, profitability, asset quality and much more.)

"Because community banks put their focus on local people

and small businesses, they are perfectly positioned to provide the specialized support that is unique to their area," acknowledges Karen L. Dorway, president of BauerFinancial. "Community banks, like First Bank of the Lake, promote local growth by investing back into the same neighborhoods that their deposits come from. By fostering these local relationships, they achieve two goals:

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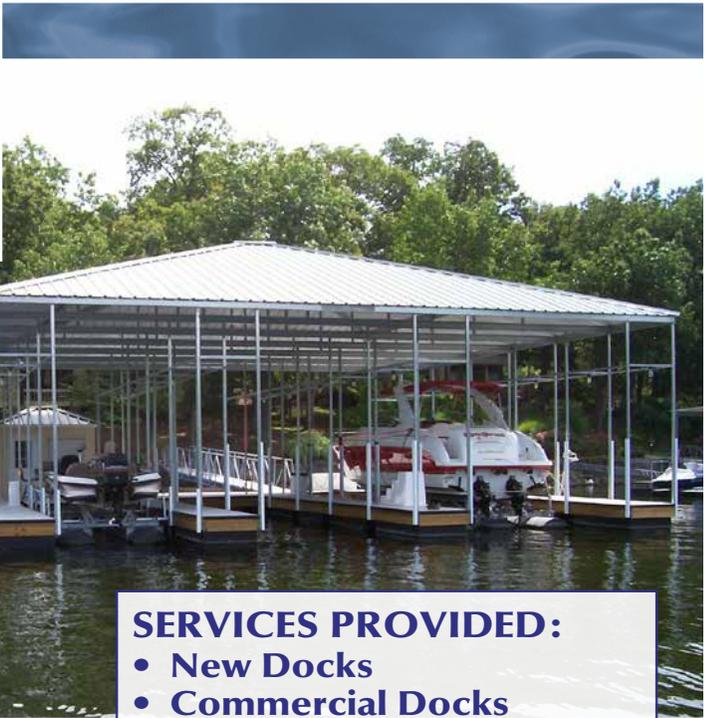


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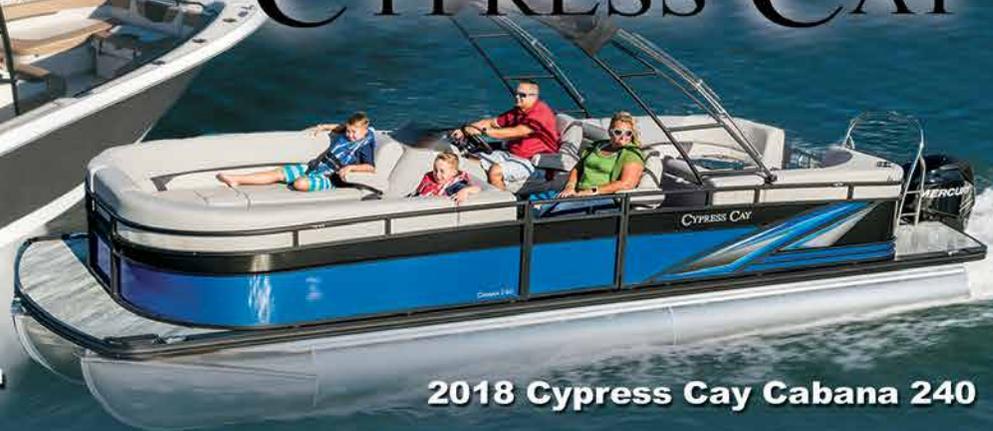
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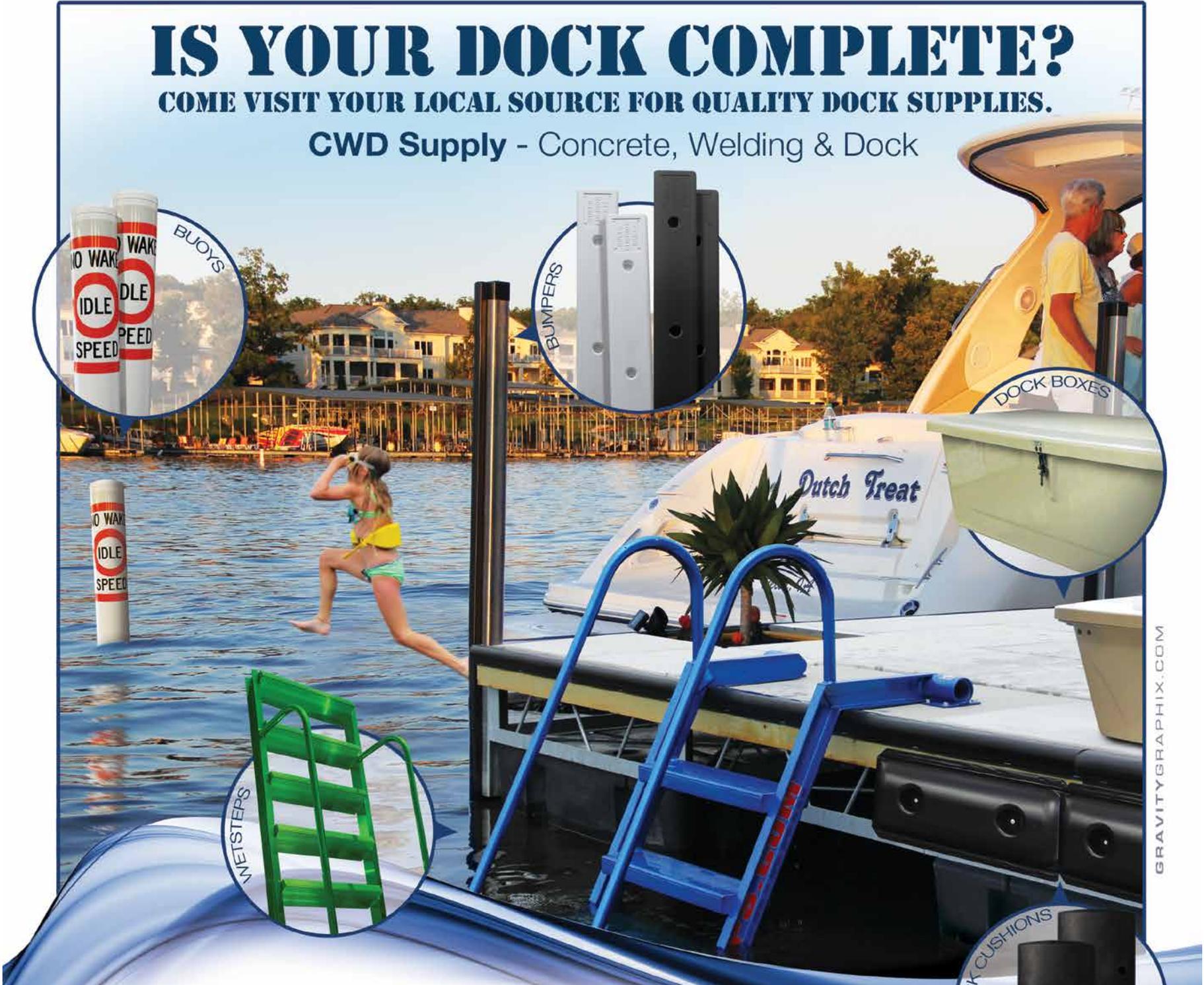


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2008 LARSEN 288 LX1 8.1 GXI	\$39,900
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1997 CROWLINE 225 7.4 GIDP 616.6HRS	\$13,900
2002 MAXUM 230 5.7A1 353 HRS	\$15,500
2016 YAMAHA 242X-E SERIES 94 HRS	\$57,900
2000 TAHOE Q51 4.3A1 94HRS	\$12,900
2000 SEA RAY 230 BR 5.7 B3 714HRS	\$24,900
2015 SEA RAY 300 SLX 8.2 95 HRS	\$129,900
2003 REGAL 2400 LSR 8.1 GIDP 507HRS	\$22,950
2003 282 BOWRIDER 6.2 MPI B3 297HRS	\$34,900

OTHER

2015 YAMAHA VXS	\$9,900
2017 YAMAHA FXHO	\$12,500
2008 YAMAHA FX HO	\$5,500
2015 SEA DOO GTI 130	\$9,500
2015 SEA DOO WAKE 215	\$10,500
2007 YAMAHA FX110	\$5,800
2011 SEA DOO WAKE	\$7,000



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 www.marinemax.com/osagebeach

 The advertisement features a large "STOP" sign with a yellow warning triangle containing an exclamation mark. Below it, the text reads "electrical drowning" and "It's your responsibility to have a safe dock." At the bottom, there is a logo for "DOCK LIFEGUARD .COM" with a life preserver icon, and a photograph of the Dock Lifeguard electrical warning device.

STOP
 electrical drowning
 It's your responsibility to have a safe dock.

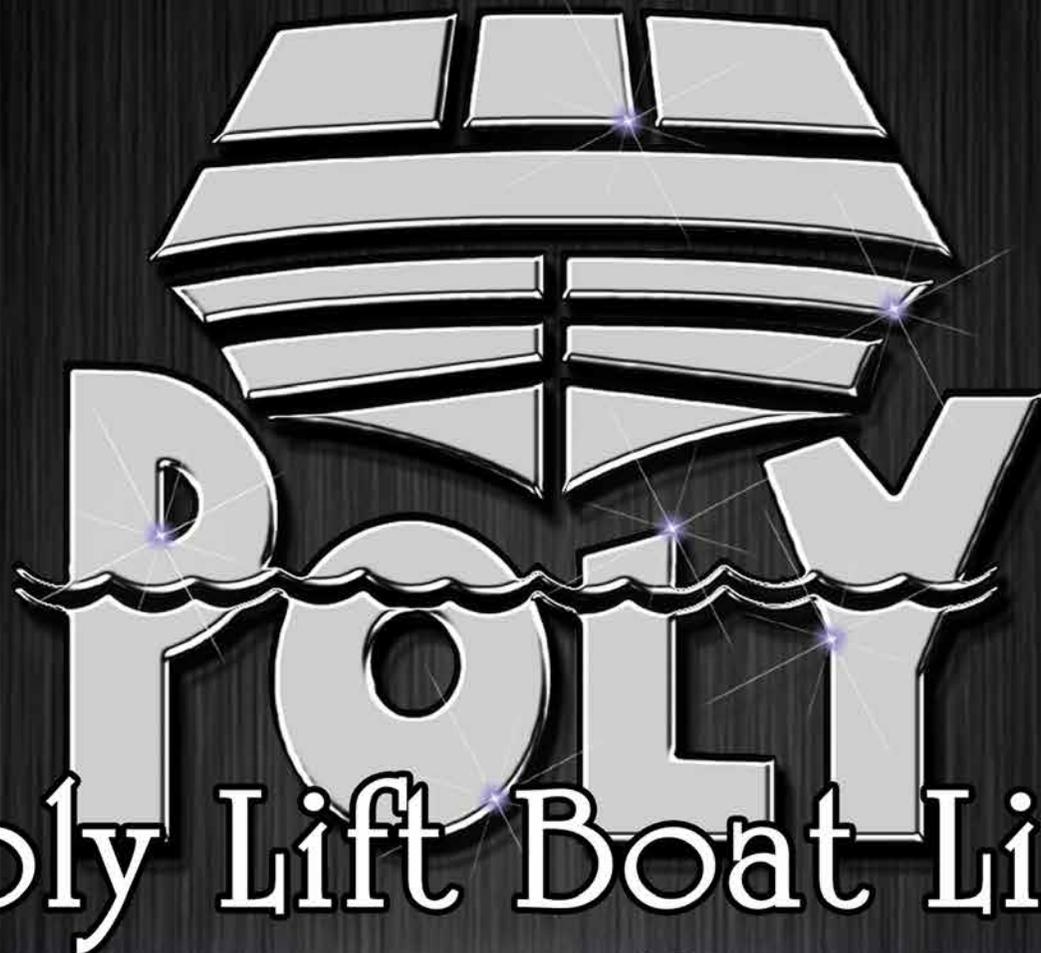
DOCK LIFEGUARD .COM
 Dock Warning System
 DockLifeguard LLC | Lake Ozark, MO | 573-434-6453
 Available at **DockRealty.com**

 The advertisement features a navigation menu with "DOCKS", "LIFTS", "SLIPS", "ACCESORIES", and "SERVICE". The main text says "NEW/USED DOCKS & LIFTS". There is a photo of a dock with a boat and a photo of a person on a dock with a note that says "Thanks Dock Realty!!". At the bottom, the "DockRealty.com" logo is displayed along with the phone number "(573) 374-8849".

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- 2016 AFINA 3950\$374,000
- 1999 MAXUM 3300 SCR\$39,995
- 2010 REGAL 3350 CUDDY\$115,000
- 2007 RINKER 280 EXPRESS CRUISER\$49,950
- 1999 SEA RAY 310 SUNDANCER\$50,000
- 2000 RINKER FIESTA VEE 270\$24,995
- 1999 REGAL 2800 LSR\$22,500
- 1999 CHAPARRAL 2830\$24,995
- 1996 REGAL 8.3 SC VENTURA\$14,995
- 2006 SEA RAY 250 SLX.....\$43,995
- 2014 HURRICANE 2600 IB\$27,995
- 2016 MALIBU 25 LSV\$137,434
- 2012 MALIBU 247 WAKESSETTER\$74,995
- 2000 GLASTRON 249 GS\$15,000
- 1994 RINKER FLOTILLA\$9,495
- 2015 RINKER 236 BR\$44,995
- 2016 MALIBU 23 LSV\$99,530
- 2017 MALIBU 23 WAKESSETTER\$127,036
- 2016 M235 BY MALIBU\$175,841
- 2008 LOWE LS 220\$13,995

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 Osage Beach
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