

# LAKE OF THE OZARKS BUSINESS JOURNAL

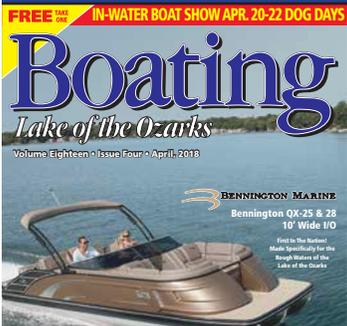
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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 14 -- ISSUE 4

APRIL, 2018



## NEWS IN BRIEF

### Bargain-priced landscaping

LOWA can reduce cost of new look. Pg. 16

### Showing appreciation

Two little words can have a big impact. Pg. 18

### Clock is ticking

OB starts countdown on decision to mandate trash service. Pg. 4

### From St. Louis?

Decades of dumped RAD waste could have made you sick. Pg. 12



### Springtime is for Fishing

Anglers mean big business to the Lake. Pg. 10



### Glimpses of the Lake's Past

Dwight Weaver's look back. Page 18



### Crossword

Fill in the blanks on: 25 Solution: 23

## Who's paying your real estate taxes?

### Lakefront land owners have good reason to check their tax bills

By Nancy Zoellner-Hogland

Some Camden County lakefront property owners might be pleased to learn that Camden County lowered their real estate taxes in recent years. They might not be as pleased to learn it's because Ameren is now paying those taxes, potentially removing a strong argument for adverse possession.

According to an attorney familiar with the issue, "One piece of evidence supporting a claim for adverse possession is whether you've been paying taxes on the property. If Ameren is now going to be able to say 'Starting in whatever year - 2015 or 2016 - we started paying taxes on that,' it changes things."

According to current Assessor Marty McGuire, in 2012, Camden County hired Midland GIS Services to completely re-map the county's land parcels and integrate the data into a comprehensive, countywide GIS program. As part of that process, then Assessor Eddie Whitworth instructed Midland to use the 662 elevation as a reference to map the parcel boundaries.

Matt Sorensen, senior vice president with Midland GIS, explained.

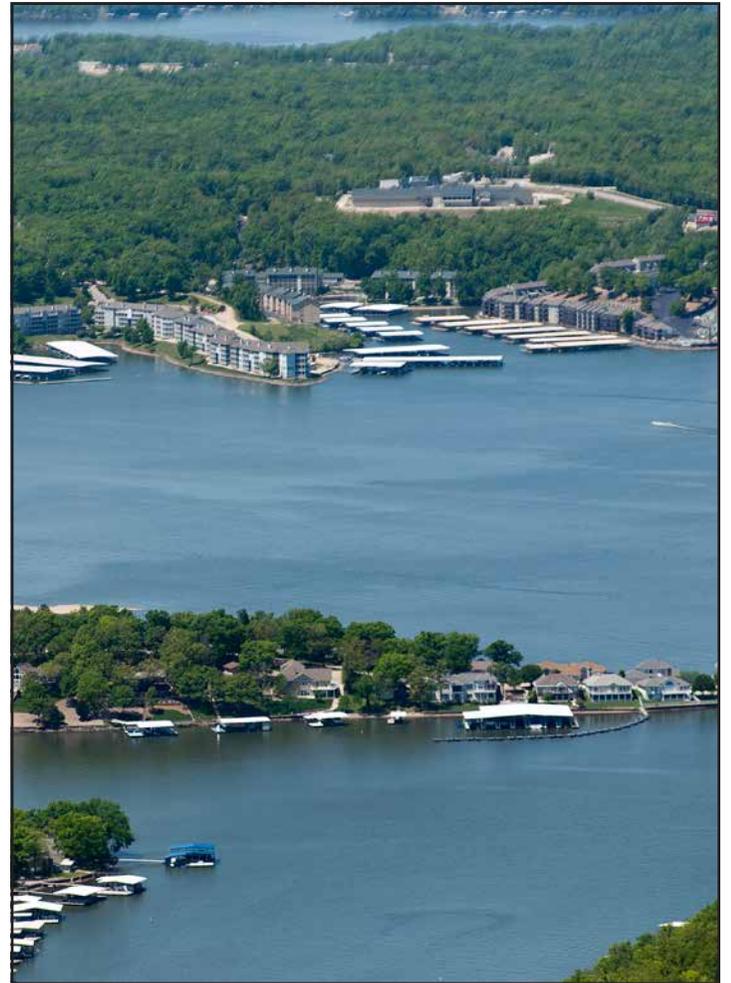
"Midland GIS was hired to basically reconstruct the GIS parcel mapping - the tax mapping - for the entire county be-

cause the quality and accuracy of what they had previously used for their tax maps was very inaccurate. It's not a legal survey, it's not intended for conveyances or selling properties - it's a reference of property boundaries used by the assessor's office for taxing purposes. We mapped all the lots and every single subdivision plat and we referenced all the right-of-way widths for the roads," he said, adding that the process took just under two years.

Sorensen said they tried to map all the lots as closely as they could to the original plats. However, because there were discrepancies along the lakefront, they asked the county if they should map to the water line and, if so, which water line, because it varied according to the time of year.

"The county assessor's office said, 'There's a 662 elevation line from Ameren. Let's map all the parcel boundaries to that,'" he said. "I can't tell you how many properties were affected but if you look at the GIS website, you'll see the difference between the yellow and blue lines. In some cases, parcels gained a little and in some cases that 662 line is cutting through that platted lot."

To check your property, visit [www.camdenmo.org](http://www.camdenmo.org), then click on the black "GIS" triangle on the upper right corner



of the page. To use the site, you must click the "Accept" button on the disclaimer. Once you are on the home page, click the "Search" tab at the top of the website, then click "Owner Name." Enter your last name, then click the "Search" that appears below and to the right of the name box. Once your name appears in a list of names, click

on it and it should take you to your parcel.

Camden County Chief Real Estate Appraiser Byron Willis explained that the parcel boundary, which is yellow (but shows up as red in an individual search) marks the lot as it was mapped to the 662 line. Property owners are now *continues on page 23*

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Luxury Waterfront Homes  
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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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## Armchair Pilot

By Nancy Zoellner-Hogland

**WANT TO GET CLOSER** to nature when going on vacation this year? *Afar* travel magazine suggests checking out these resorts. Botswana's Khwai Private Reserve provides lodging in three-story-high platforms set in the middle of the reserve and overlooking a watering hole frequented by elephants, lions and more. The bed, perched on top, is totally open to the stars and enclosed only by netting to keep out the bugs. Taj Exotica Resort and Spa in Andamans, India features luxurious, yet traditional, Jarawa huts and activities such as kayaking trips through the mangroves and underwater photography sessions along the coral reefs. The Oil Nut Bay Resort in the British Virgin Islands is a car-free island accessible only by boat or helicopter and run entirely with solar power. The Resort at Isla Palenque in Panama, set to open in June 2018, features untouched beaches, wilderness trails and a nature reserve where hiking, canopy tours, kayaking, bird watching and fishing are favored activities. Even the furniture is "green," being crafted from trees that fell naturally on the island.

**TRIP ADVISOR** just released its 2018 Travelers' Choice Awards for the Top 25 Beaches in the World. The No. 1 beach worldwide is Grace Bay in the Turks and Caicos, but Clearwater Beach in Clearwater, Florida was ranked No. 7 and was the only beach in the United States to make the list. Clearwater was also listed No. 1 in the list of Top 25 U.S. beaches, with Florida hosting six of the top 10 U.S. beaches.

**PREFER MOUNTAINS** over islands? In June, Frontier Airlines will begin offering nonstop flights to and from Denver International Airport with introductory fares as low as \$29 each way. Although service doesn't begin until June 13, tickets are available now and can be

purchased by visiting [www.flyfrontier.com](http://www.flyfrontier.com).

**WITH THE PASSING** of Amendment 64, adults 21 or older can legally possess one ounce of marijuana or THC in Colorado, but don't plan to smoke it in the Denver airport. The airport's last smoking lounge closed Wednesday, March 1. The Colorado Tobacco Free Alliance has been campaigning to make the airport smoke-free since 2008. Denver International is just one of hundreds of airports across the U.S. that have banned smoking in recent years.

**GETTING TIPSY** on Southwest Airline flights is going to cost a little more. In March, the airline raised the price of alcoholic beverages on its flights. In the past, Southwest has offered \$5 drinks. Now, beer is \$6 and \$7, wine is \$6 and liquor is \$7. However, nothing will change for Southwest's Rapid Rewards frequent-fliers, who still get four free drink coupons after every 10 flights.

**IF YOU'RE INTO** glitz and glamor, you should check out the InterContinental Los Angeles Downtown. Standing at 1,100 feet and 73 stories, it is touted as the tallest hotel west of the Mississippi River. And with 889 guestrooms, a Sky Lobby on the 70th floor, and five dining options, one of which features the "tallest open-air bar in the Western Hemisphere," parent company InterContinental Hotels Group claims the shiny new building is the largest InterContinental hotel property in the Americas. The hotel, located in L.A.'s downtown financial district, also has 95,000 square feet of indoor and outdoor event, meeting, conference and banquet space that includes a 21,000-square foot Grand Ballroom and 33 meeting rooms.

**NO MATTER WHERE** you're headed, Airfare Watchdog advises that your flight can be more pleasant with the use of these items. Reviewers said the Trtl Pillow, while odd-looking, beats circular neck pillows, hands down, the Alaska Bear sleep mask is super soft and does a great job of blocking the light, and Sony noise cancelling headphones can provide quiet – or great sound when you

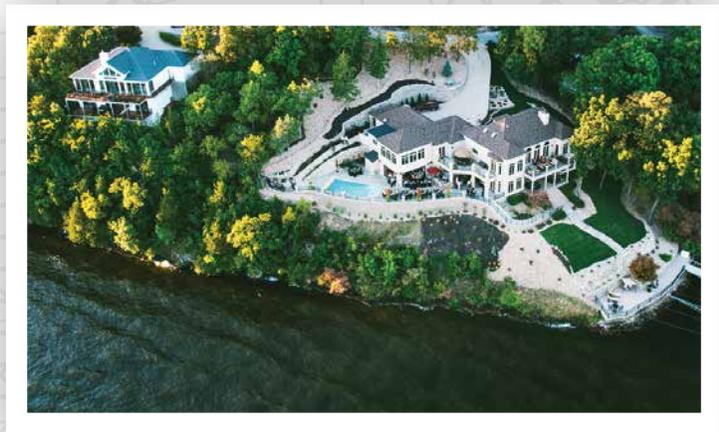
want to wirelessly or with wires, hook up to your computer. Stay warm by using the World's Best Cozy-Soft Microfleece Travel Blanket, which promises to stay soft even after washing. And use the Ohderii Foot Rest to prop your feet up. Now that you're warm and comfy, avoid the irritation of a stuffy nose by using Flight Spray Nasal Hydration Spray. All items are available on Amazon.com.

**AVOID A LOT** of problems by following these travel packing tips. Don't ever pack valuables and meds in your checked luggage. Also leave out your glasses, contact lens, passport, camera and a spare pair of undies. According to a report by an aviation communications company that tracks airline baggage performance, airlines lose some 24 million bags a year. Another tip - don't over-pack – especially when it comes to shoes. Travel advisors urge everyone to "wear a pair, pack a pair." A pair. That's it. And when you're choosing your clothing, pack items that can be mixed, matched and layered, in case there's a sudden turn in the weather.

**TRAVELING WITH** a child 3 or older? Check out the Lewo Wooden Educational Toys Magnetic Art Easel Animals Puzzle Games for Kids. The kit, which sells for \$14.99 on Amazon.com, includes a double-sided art board with a white dry erase and black chalk board and comes with a dry erase marker with an eraser on the end cap, a chalk set and chalkboard eraser. It also comes with more than 100 colorful animals and themed wood pieces – all with magnetic backing - and an idea booklet for arranging the shapes. The wooden box, which measures roughly 12 inches by 9 ½ inches by 1 ½ inches, is designed so its removable board lid can stand up in the box. For babies, a fun new toy to keep them entertained is the Lamaze Freddie the Firefly, which easily links to a car seat strap or stroller bar, and provides lots of crinkle, jingle and peek-a-boo and even includes a soft teether for sore gums. It's BPA and Phthalate free and also available on Amazon.



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# Osage Beach board looks at trash service options

By Nancy Zoellner-Hogland

Despite a warning from Mayor John Olivarri that it could be a cumbersome, fruitless and expensive proposition, Osage Beach aldermen voted four-to-two to take closer look at requiring all residents - and possibly all business owners - to sign up for trash service with a single, designated provider.

Before the vote, taken at the March 1 meeting, Olivari told the board that Missouri legislators were currently looking at bills that would prohibit or place tight restrictions on cities that were trying to regulate trash service. He questioned the wisdom of investigating the matter when it could all be for naught.

"I don't want this to come across as negative, but there are several issues that involve city expense and manpower. The providers said they thought we should handle billing but if we handle billing, who handles customer service? Who handles new requests? Who handles changes?

Who handles cancellations? If we handle some and they handle the other, there may be a need for interaction between systems and data bases, which is not an easy task to develop or maintain. And then you've got to deal with all the unique nuances that currently exist with some of the agreements that exist between homeowners' associations and providers. I think that, before going down this road, we first need to get a staff report that evaluates what the impact will be on city time and resources, not only for the investigation but also for the implementation. We need to know if we want to make this kind of investment," he said.

Alderman Jeff Bethurem said that was exactly why the city should move forward, and made the motion to, "Add a resolution to the board's March 22, 2018 meeting directing staff to send the required notice to current trash providers within the city on March 23, 2018 and start to gather information and to bring forth findings to the aldermen by June 7,

2018 and have a plan to present for the following twenty-one months."

Aldermen Greg Massey seconded the motion. Bethurem, Massey, Tom Walker and Richard Ross then voted for the proposal. Aldermen Phyllis Marose and Kevin Rucker voted against it.

State statute currently requires two-year notice of intent any time a city "enters into or expands solid waste collection services into an area where the collection of solid waste is presently being provided by one or more private entities, for commercial or residential services."

Before the vote, two trash company representatives addressed the board.

Monte Krehbiel with Republic Services said if the city decides to go with one provider, trash service should be mandatory for every resident, whether they live at the Lake full time or are second homeowners.

"And if it's going to be mandatory, you're probably going

to want the city to handle the billing. That's the only way you're going to be able to control residential service," he said, adding that cities usually include trash service as a line item on the utility bills.

However, he warned that, because of the Hancock Amendment, such a move would have to be voted on by city residents. He also recommended against handling commercial accounts the same way as residential.

"There are so many fluctuations in the service level throughout the season, it would probably take one person working full time to handle all the service changes," he said.

Krehbiel also said that because of the investment his company would have to make purchasing trash cans, they would like a minimum three-year contract but preferred a five or 10-year contract, promising that a longer contract would mean lower rates.

Max Murray with WCA warned that if the city doesn't

require everyone to purchase trash service, those who didn't would likely toss their trash into neighbors' bins. He also said a lower monthly rate would come with a longer contract.

Just two residents spoke about the proposed mandatory service - Ike Skelton, who said he was against the proposition, and Lee Schuman, who said he supported it.

Skelton questioned why the city would want to get involved in the trash business and questioned the fairness of requiring year-round trash service for those homeowners who come to the Lake only during the summer or for businesses that operated only during tourist season. He also asked what would happen if residents had problems.

"We've got to protect the free enterprise system and I believe it's my responsibility to pick who is going to be my trash hauler. Right now, I use Republic and if I have a problem with my bill, I call them.

*continues on page 6*



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# City trash options

*continued from page 4*

If I don't like the answer I get, I can fire Republic and hire someone else, but if you sign a three-to-five-year contract ... for three to five years I will have no recourse whatsoever," he said.

Schuman, the head of Camden County's Road and Bridge Department, said he supported a single provider because it meant just one trash truck would be driving on city streets

each week instead of two, three or four. Using a mathematical formula that determines how a vehicle's weight impacts a roadway, he said one trip of a single-axel garbage truck would cause the same amount of wear and tear on a roadway as 4,600 passenger vehicles.

"So if we take two of those off the road every week, 52 weeks of the year, we're looking at removing the impact of 478,400 passenger cars. We're talking about a difference of me sit-

ting here tapping the desk with a ballpeen hammer or taking a full swing with a three-pound sledge," he explained, adding that the difference would be seen on residential streets but not on commercial, industrial or arterial streets. "And I also like the idea of saving a little money."

Alderman Rucker, who said he opposed the plan, said there were other ways for citizens to save money.

"They can come together in their own group - five, eight, 10, 12 - however many homes want to come together and

do their own negotiating. My subdivision has done that. We have one trash truck coming down our street," he said, asking if the city's reason was to eliminate heavy truck traffic on residential streets, would they vote next to allow only one propane company to serve the entire city?

Alderman Marose, who said she was totally opposed to the plan, said she sent emails to those living in her ward and found they felt the same way. She too questioned why the city was taking this route, saying that she was told by City Public Works Director Nick Edelman that the streets in residential areas were not experiencing excessive wear and tear.

However, Alderman Massey said although the constituents that contacted him initially were opposed to the idea, after talking to them, he convinced them otherwise.

"I think this is a good idea and I'm all for it. We can lower costs and we can lower the impact on our roads. I think we should educate ourselves a little more but I think we should move forward with this," he said.

Ross echoed Massey's sentiments.

Currently, Lake Ozark and Camdenton have contracts with WCA; Eldon contracts with Republic Services.

Lake Ozark City Adminis-

trator Dave Van Dee said they have a five-year, annually renewable contract. Trash service is mandated by ordinance with a penalty of up to \$100 for non-compliance. The city bills the roughly 900 to 1,000 residential customers on their utility bills; WCA handles billing for commercial customers, who are also required to use that company's service.

Residential customers who use WCA carts pay \$11.70 per month; those who use their own trash containers pay approximately \$9. Lake Ozark's contract allows homeowners to receive a waiver of service for up to three months each year. Commercial accounts are billed based on the size of the dumpster and frequency of pick-up.

Van Dee said although not every resident is served by city water or sewer, because the city collects property tax, they have a built-in method of tracking who should be contracting for service. "However, we don't generally monitor it unless we get a complaint."

He also said they've been generally pleased with WCA's performance.

"We got a complaint one day that a truck was leaking. I called WCA and they immediately replaced the truck, then came out and power washed the mess. I don't see how they could have handled it any bet-

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# Apprenticeship programs provide opportunities

Governor Eric Greitens recently announced the investment of nearly \$3.6 million in discretionary federal funding to expand and develop new Registered Apprenticeship programs across the state. The Governor visited North Central Missouri College in Trenton to visit with students in the program and discuss the impact of these apprenticeships.

In Registered Apprenticeship Programs, students begin working from day one. The programs combine structured learning with on-the-job training under the supervision of a trade professional. The training evolves with the needs of the state's employers, to ensure students get the skills they need to find full-time work, and helps Missourians "earn as they learn."

After completing the program, the apprentice receives a nationally-recognized credential that can be listed on a resume to showcase the skills they've earned and the quality of the training that they've received.

"We want everyone in Missouri to get the skills they need to get a quality job. That's why we're more than doubling our investment in these apprenticeship programs. These new opportunities will help students get training to find good jobs, and will help businesses to find workers with the skills to get started right away. It's a proven program, and we're investing in what works," the governor said.

Missouri's existing Registered Apprenticeships are funded through a \$1.7 million U.S. Department of Labor grant that was awarded in 2016. With this announcement, the Department of Economic Development's Division of Workforce Development will allocate an additional \$3.6 million in discretionary federal funding from that grant to expand the program.

Missouri has established Registered Apprenticeship programs in target industries to make Missouri's workforce more competitive, including Advanced Manufacturing,



Missouri State Capitol

Photo: Willman

Healthcare, and IT. At North Central Missouri College, dozens of students will see new opportunities to train with local manufacturing and retail businesses

"This is a priority for the Division of Workforce Development as these programs are proven to grow Missouri's businesses and prepare workers for ever-changing workforce de-

mands," said Mardy Leathers, Director of Missouri's Division of Workforce Development.

A growing number of companies across a wide spectrum of business sectors currently use apprenticeship programs to train and develop their workers. Missouri currently has about 400 existing Registered Apprenticeship programs, 13,000 active apprentices and hundreds of participating employers.

For additional information about Missouri's Registered Apprenticeship program, visit [www.jobs.mo.gov/moapprenticeships](http://www.jobs.mo.gov/moapprenticeships) or call 800-877-8698.

Employers can also bring an apprenticeship program to their companies. Registered Apprenticeship can help address your workforce challenges if you answer "yes" to any of these questions:

- Do you have Jobs for which it is difficult to find workers with the right skills?

- Does your company have positions with high turnover?

- Do you have occupations where a highly-skilled workforce is retiring soon?

- Do you struggle with the challenge of helping workers keep pace with industry and technology advances?

- Does your company have difficulty attracting new and diverse talent pools?

There are many benefits for employers, including:

- Company-specific training. Customized to meet company needs and specifications.

- Increased employee retention. Employer investment in training results in workforce

loyalty.

- Emphasis on safety training. May reduce your workers' compensation costs.

- Clear and consistent career pathway. Career development of qualified workers.

- National recognition. Training program and success stories acknowledged by industry counterparts.

- Structured, flexible training program. Ensures employees are trained and certified to produce at the highest occupation skill levels required.

Apprenticeship programs can be customized to meet the needs of business and the skills of apprentices.

They can be time-based: A time-based occupation requires a minimum of 2,000 hours, which includes an outline of the specific work processes and the approximate time requirement for each individual work process under that occupation.

They can be competency-based: The competency-based approach measures skill acquisition through the individual apprentice's successful demonstration of acquired skills and knowledge, as verified by the program sponsor. Programs utilizing this approach must still require apprentices to complete an on-the-job learning component of Registered Apprenticeship. The program standards must address how on-the-job learning will be integrated into the program, describe competencies, and identify an appropriate means of testing and evaluation for such competencies.

Or they can be a little of both: The hybrid approach measures the individual apprentice's skill acquisition through a combination of specified minimum number of hours of on-the-job learning and the successful demonstration of competency as described in a work process schedule.

The determination of the appropriate approach for the program standards is made by the program sponsor, subject to approval by the Registration Agency of the determination as appropriate to the apprentice-able occupation for which the program standards are registered.

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# Springtime is fishing time at the Lake

By Nancy Zoellner-Hogland

Calendars mean nothing at Lake of the Ozarks. It's the number of bass boats zipping up and down the Lake that mark the arrival of spring. And this year, the Lake has been busy.

According to the Missouri State Water Patrol, which issues permits for all marine events, 63 fishing tournaments were scheduled for March and 72 were scheduled for April.

Jim Divincen, executive director of the Tri-County Lodging Association (TCLA), said those tournaments bring tangible benefits to the Lake.

"Based on research studies that we've had done, visitor expenditures are \$73.88 per person per day. The Big Bass Bash tournament, which will be here in April and October, typically draws 5,100 anglers per tournament. Times two days, that equals 10,200 anglers spending \$73.88 per day. That's almost \$754,000 just for that one weekend – and that's if nobody is traveling with



Photo courtesy Funlake.com

them," he said. "If you add up all the other tournaments – all the B.A.S.S. tournaments, all the Midwest Anglers tournaments, all the FLW tournaments, all the high school and college tournaments, I think

it's pretty safe to say that fishing tournaments have a huge economic impact on the Lake area."

Of the 63 tournaments permitted by the MSWP in March, 550 boats were signed

up for two-day tournaments and 2,251 boats were signed up for one-day tournaments. Multiplying those numbers by two anglers per boat, times the \$73.88 average expenditure, equates to an additional

\$495,143.76 into the pockets of restaurants, lodging establishments, gas stations and retailers.

"And how many people, when they have a chance to *continues on page 11*



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# “Insurance Talk”

## Are You Covered If Your Subcontractor’s Work Isn’t Done, Right?



**Jeff Bethurem**

Acme Construction, a home building company, constructed 20 homes in 2003. It hired subcontractors to perform the concrete work, plumbing, wiring, and roofing. One year later, it received complaints from two of the homeowners about cracks in their foundations. Acme notified its liability insurance company. When the homeowners eventually sued Acme, the insurance company provided legal defense and set up reserves to pay for any resulting settlements.

Fast forward to 2005 when Acme built 35 homes to meet the demands of an active housing market. Other than the subcontractor who did the concrete work in 2003, Acme hired the same group of subs to work on these homes. When snow started melting after the winter of 2007, complaints started to come in about leaking roofs. Eventually, seven homeowners determined that they had to completely replace their roofs, and sued Acme for the faulty work. Acme again notified its insurance company. This time, however, the company denied the claims, saying that the insurance policy did not cover them. Acme had to pay for its own legal defense and liabilities.

**What changed between 2005 and 2007?** The insurance company added to the policy an endorsement that created a significant coverage gap- Exclusion-Damage to Work Performed by Subcontractors on Your Behalf.

This endorsement modifies an important exclusion contained in the general liability section of the policy. Without this endorsement, the exclusion states that the insurance does not apply to damage to the insured’s work if the damage arises out of it or any part of it and if the damage occurs after the insured has finished the work. However, the provision gives coverage back if the damage arose out of work performed by a subcontractor working on the insured’s behalf. In the 2005 incident, Acme had hired a subcontractor to build the foundations for the new homes. Because the subcontractor had done the faulty work, Acme’s general liability policy covered the resulting defense costs and liability.

With the endorsement attached, the policy does not cover liability for damage to the insured’s work

and arising out of it, even if another contractor performed the work. Accordingly, Acme’s policy did not cover its liability for the defective roofs. Without the attachment of this endorsement, Acme would have had coverage.

An insurance company might add this endorsement to a policy in the belief that faulty construction is a business risk, not an insurable one. Accidents such as slips and falls, unintentional fires, and injuries suffered while using a product are all examples of insurable risks. Performing work improperly, mismanaging cash flow, and making poor strategic business decisions are examples of business risks. Insurance companies feel they cannot insure business risks because to do so would remove an incentive to reduce those risks. If a carpenter knows he can collect insurance if he does a sloppy job building a house, he has less of an incentive to build it well. When a company attaches this to a policy, it is transferring the risk of a subcontractor’s poor performance back to the insured.

Almost all contractors subcontract at least some of their work, so this is an issue to take seriously. All contractors should review their liability insurance with their insurance agents to determine whether they have this endorsement. Since it can present a very significant coverage gap, they should discuss alternatives such as negotiating with the company to remove it or seeking another company that is willing to leave it off. Even if it means paying an additional premium, removing the endorsement may save a lot of expense in the long run.

To discuss this and other endorsement’s, give Jeff a call at (573) 348-1731, and he will be more than happy to sit down and discuss it. [Jeff@goldenruleinsurance.com](mailto:Jeff@goldenruleinsurance.com). Jeff Bethurem, RWCS, is a licensed insurance agent at Golden Rule Insurance.

# Fishing

*continued from page 11*  
win \$100,000 (the top prize in the Big Bass Bash) – and don’t have to fish against a professional, a fishing guide or a tournament winner because it’s for amateurs only – wouldn’t come down a day or two early to check out the Lake? I think it’s pretty safe to say that fishing tournaments bring in in excess of \$5 million annually. They are a huge revenue producer for all Lake-area businesses, especially in our off-season when we really need it,” Divincen said.

And anglers aren’t just going after bass. In April, the Lake of the Ozarks will host the Second Annual Twisted Cat Outdoors Catfish Tournament as well as the Bass Pro Shops Crappie Masters Tournament.

Want to join in the fun but don’t know where to begin? Check out <https://www.fishidy.com>, a map-based, social network that gives anglers the ability to record and track their on-the-water experiences and view detailed fishing maps on

over 30,000 bodies of water, including Lake of the Ozarks.

The staff at Fishidy and the Missouri Division of Tourism provided the following tips for locating and catching fish.

- The thousands of boat docks on the lake are recognized as the most important bass-location factor. However, identifying productive ones are the key. Look for docks with seats bolted to the dock, or rod holders attached to the dock railing. These are sure signs a fisherman owns the dock, and that a submerged brush pile is present.

- As a general rule, coves near the main river and creek channels offer the best crappie fishing. Focus on the pea gravel banks, brush piles and drowned timber. Tube jigs and minnows are productive. White, hot pink, red, yellow and chartreuse are the most popular tube colors. Also, minnows suspended beneath a fixed or slip bobber are effective.

- White bass and hybrid striped bass can be found in the tributaries early in the spring and on main lake points in the late spring and fall. In

summer, they often school over the flats in the middle of the larger coves. This pattern of schooling gains strength in autumn as both species engorge themselves on shad. White and chrome are popular colors in selecting in-line spinners, crankbaits, jigs, Rat-L-Traps and suspending jerkbaits.

- Prime areas for catfish action include the riprap around the bridges crossing the main river channel, particularly the Grand Glaize Bridge on Highway 54. Other good regions include the mouths of coves, major creek channels feeding into the main river channel, and the channel side of bluffs.

- Although the Missouri Department of Conservation is working to enhance the lake’s walleye fishing, the only spot that offers dependable action is downstream from Truman Dam in the upper Osage during spring. Although large walleye are sometimes caught in the main lake, they are seldom fished for specifically. Deep-diving crankbaits and bottom-bouncer live bait rigs are effective presentations.

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# Groups are looking for former St. Louis residents with cancer, autoimmune diseases

By Nancy Zoellner-Hogland

In the 1940s, Mallinckrodt Chemical Works of St. Louis was hired to refine the first uranium used in the atomic bomb dropped on Hiroshima. The uranium came from a mine in the Belgian Congo and was said to be the richest in the world.

Mallinckrodt continued the refining process over the next two decades, shipping the radioactive waste offsite to the Hazelwood Interim Storage Site (HISS) on Latty Avenue and also to the St. Louis Airport Site (SLAPS). The radioactive materials were stored in canisters and in huge piles on the ground, open to the elements, next to Coldwater Creek in an area that frequently flooded.

In 1973, a “clean-up” began. Several thousand tons of the radioactive waste was secretly and illegally moved from the airport to the unlined West Lake Landfill, a former quarry, located on St. Charles Rock Road in Bridgeton. According to reports by those who delivered the toxic loads, the waste was dumped on the ground, mixed in with the trash that was being collected and then

covered with a reported 38,000 tons of soil.

Although it got spotty attention over the years, it wasn’t until 1990 that the U.S. Environmental Protection Agency (EPA) placed the 200-acre landfill on the Superfund National Priorities List. However, as of this year, nothing has been done to clean up the site.

In the meantime, more than 2,000 cases of cancer, including 60 appendix cancers, which is extremely rare, and autoimmune diseases have been reported by people who live or work near either the West Lake Landfill in Bridgeton or Cold Water Creek in Florissant. A map showing the cancer and disease clusters in North St. Louis County can be viewed by visiting <http://www.coldwatercreekfacts.com/media/reports/all.pdf>.

The health problems are being blamed on radioactive waste from the Manhattan Project.

In February, a Bridgeton business owner and a St. Ann homeowner each filed lawsuits against Republic Services. They are seeking compensa-

tion for damages they say were caused by Republic’s negligent handling of the radioactive waste.

One of the lawsuits seeks damages on behalf of everyone who owns property within an 11-square-mile area of West Lake Landfill, located along St. Charles Rock Road in Bridgeton. The other seeks damages on behalf of those who own property in the Coldwater Creek flood plain between St. Charles Rock Road and Old Halls Ferry roads. The lawsuits, both seeking class action status, are two of many that have been filed against the trash hauler since 2012 by current and former residents, or their heirs, who claim exposure to the radioactive waste caused cancers and deaths.

Anthony Gray, of Johnson Gray LLC, and class action attorney Ryan Keane of Keane Law LLC, as well as two other attorneys, are handling the recently filed lawsuits. Because many retirees have moved to Lake of the Ozarks, they are also reaching out to people who now live in this area but who may have been affected.

To get more information, call 1-800-529-2620. Callers should leave their phone numbers and someone will contact them, according to a spokesperson for Gray’s office.

In addition, victims of radioactive waste are urged to call the Agency for Toxic Substances and Disease Registry (ATSDR). That organization has launched a website dedicated to tracking health problems related to Cold Water Creek. According to a representative with ATSDR, the website currently provides a limited amount of information but they will continue to add data to the site as their work continues. To access the website, visit [http://www.atsdr.cdc.gov/sites/coldwater\\_creek/index.html](http://www.atsdr.cdc.gov/sites/coldwater_creek/index.html).

Exacerbating the problem, an underground fire continues to burn near the area where the waste is located. According to an official with the Pattonville Fire Protection District, which provides coverage for the surrounding area, infrared scans conducted three years ago showed that the fire was an estimated 700 feet away from

the radioactive waste. Fire officials, representatives from the Missouri Department of Natural Resources and the EPA have all said they’re not sure what will happen if the waste comes into contact with a fire. In 2015, emergency evacuation plans and shelter in place plans were released to the public in the event that radioactive fallout, created by such an occurrence, would be carried through the St. Louis metropolitan area by prevailing winds.

Finally, in February, after years of pressure by Just Moms STL and other grassroots organizations, the EPA recommended a “partial” excavation of the radioactive waste at Republic’s landfill that involved removing 67 percent of the site’s radioactivity by excavating to a depth of 16 feet and then placing a protective cap over the remaining material.

However, at a March 6, 2018 meeting with the EPA that was attended by more than 1,500 people and viewed online by more than 30,000, those who attended said that wasn’t enough. Many who spoke are

*continues on page 14*

# New business passes the smoke test

By Nancy Zoellner-Hogland

In January, Cameron Kiefer, a long-time resident of the Village of Four Seasons and a graduate of Osage High School, started his own company with an idea, a tiny lab and one customer. Today – just three months later – he’s moved to a larger lab, he’s expanded his product into three other states, and he has so much business he’s had to hire a part-time employee to help him fill orders.

“I’m thrilled because I’m exactly where I hoped to be, but didn’t really expect to be, in this short of time,” he laughed. “I’ll admit, that first month was tough so I’m extremely grateful that the business has taken off like it has.”

Kiefer’s company 4 Real Vape makes “juice” for e-cigarettes.

He got into the trade, which is closely regulated by the Food and Drug Administration (FDA), a couple years ago,

working for another company. When that company closed, he decided to put his knowledge and experience to the test.

“I had a basic understanding of the FDA rules that govern ENDS (electronic nicotine delivery systems) and I knew how to combine flavors to make amazing new flavors so I decided to start my own business. I started very small with just one customer. They helped me tremendously by providing a lot of good all-around advice, which I followed,” Kiefer said, adding that initially, he spent most of his time sitting at the computer, learning about the FDA’s requirements on the manufacture, packaging, labeling, advertising, promotion, sale and distribution of e-liquid; studying how to effectively run a business; and marketing to retailers – and just a little time creating flavors.

He also put a lot of thought into developing his label.

“It was a swing and a miss and a lot of trial and error in the beginning. The first design was a colorful graffiti-on-subway-tile kind-of look that I thought would look good and would really stand out. Apparently it only looked good in my head because when we finally put it on paper, it didn’t look good at all! In fact, when I asked for opinions from a few other people, I was told it was terrible,” he quipped.

So Kiefer went back to the drawing board, this time looking at his product through the eyes of the consumer. He adopted a steampunk look, which he felt was timeless and very popular in the industry.

According to Dictionary.com, “steampunk” is a genre of science fiction that has a Victorian or quasi-Victorian historical setting and typically features steam-powered machinery rather than advanced technology.

“I didn’t want to go over-

board with it so on the label, we put gears and cogs and a side view of a woman in a Victorian dress holding a parasol. Because I was working on developing a blueberry cheesecake flavor, I used off-white and a darker blue in a gradient design. After we readjusted our look, our label – everything – that’s when business started to take off and it’s just grown from there,” he said.

It’s grown so much that he now spends the majority of his time mixing up and filling orders.

He explained that juice is made up of four major ingredients. Although the process to make the juice is very simple, making great tasting juice requires just the right combination.

“There’s a lot of trial and error involved. I’m actively selling 19 different flavors now but quite honestly, the possibilities are endless,” he said, adding

that his most popular seller is Tropic Chiller – a blend of fruits and menthol. “People love it! It’s not my favorite. My favorite is Night Train, which is more like a Snickerdoodle cookie, but I’m kind of a bigger guy and I like my baked goods.”

Kiefer said he’s looking forward to what the future will bring.

“I’m going to continue marketing my product. I think I have a shop in another state coming on board soon so that’s exciting. I know as we grow, we’ll face new challenges but right now I’m just grateful for the way this has taken off,” he said, explaining that, as a wholesaler, he sells only to those who have a sales tax number. “I didn’t think it would be fair – or good business – to undercut the retailers who are buying my product. Above all, I want to treat my customers fairly.”

For a sample box containing five of his best sellers, email Kiefer at [4realvape@gmail.com](mailto:4realvape@gmail.com).

# A Matter of Trust

## IRA Assessment

It's no secret, the earlier that you make your IRA contributions, the longer they will grow. So, under that theory, you should have made your contributions for this tax year some 12 months ago! But if you didn't, it's still not too late. Here are some things you should take into account when investing in IRAs.

### Tax diversification

The tax deduction for a traditional IRA contribution is often welcome. It makes funding your IRA easier, especially when times are tight, but eventually the music ends, and taxes must be paid.

The alternative is to have some money in Roth IRAs, where the income tax has been prepaid. This can create greater flexibility and control of the tax effects of a retirement income stream. Also, Roth IRAs are exempt from required minimum distributions during the owner's life.

### Multiple Accounts

Have you set up several IRAs over the years at different financial institutions? Are you swamped by statements for the many accounts?

Consolidation of your IRAs into a single account can simplify your financial life and is not a complicated process. You'll just have one statement to contend with, and one account to review for investment decisions. Maintenance fees may also be reduced.

### Investment Incoherence

Your IRA investments should be reviewed in the context of all your investments, including 401(k) accounts and taxable savings. You want to have one asset allocation plan for all of your holdings, not a separate plan for every account. Having multiple accounts does not provide you with investment diversification if all the accounts are invested in the same way.

If you are unsure of the best investments for your IRA, it's best to seek professional guidance. Doing nothing, and taking your IRA investments for granted, is not a good solution.

### Check Your Beneficiary Designations

Have circumstances changed



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

since you specified a surviving beneficiary for your IRAs? Has there been a death, a birth, a marriage or a divorce? You might be surprised at how often IRA designations are overlooked.

A substantial increase in wealth may also be a time for changing your IRA designation. For example, if a surviving spouse will no longer need the IRA for retirement security, it may make sense to tap the IRA for charitable bequests. Such a move may save on estate taxes, inheritance taxes, and income taxes after death.

Your IRA designation should be reviewed in the context of your overall estate plan. IRAs may be subjected to estate and inheritance taxes, and distributions from inherited IRAs (but not inherited Roth IRAs) may be subject to income taxes as well. All these taxes can eat up this asset pretty quickly, so thoughtful planning is a must. It may be appropriate, for example, to shift the burden of tax payments to the residue of the estate, instead of invading the IRA to make the payments.

We invite you to learn more about Central Trust Company's no cost and no obligation Second Opinion Service, which is geared towards individuals with investable assets of \$500,000 or more. Through this process, we can take an objective look at all of your investments, including your IRAs, making suggestions that may better help you meet your long-term financial goals. Contact Trenny Garrett today at 573.302.2474 or trenny.garret@centraltrust.net.



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# Groups are looking

*continued from page 12*  
cancer victims; several had buried children, spouses, parents and even grandparents who had been diagnosed with many forms of the disease. Some live on or near contaminated property.

Those who spoke made it clear – they want as much radioactive waste removed as possible and transported to an off-site licensed nuclear storage facility; they want a voluntary buyout of all property located within one mile of the fence surrounding the landfill and they expect more thorough testing of the landfill and surrounding areas to identify contamination.

According to the EPA, it would take an estimated 14 years to remove all the radioactive waste and would cost an estimated \$455 million. The cost would be covered by public and private entities, including Republic Services, who have been deemed li-

able for the cleanup. EPA's suggested "partial" clean-up was estimated to run \$236 million and take five years to complete.

The video of the March 6, 2018 EPA Public Commenting Meeting is available on YouTube at <https://youtu.be/qPvNO0eRbjM>.

For more information about the EPA's proposed plan, visit <https://www.epa.gov/mo/west-lake-landfill>.

Just Moms is urging everyone to submitted comments, addressing the same talking points, during the EPA's public comment period, which ends April 23. Written comments can be submitted to the EPA on that website through April 23 or they can be sent via postal mail to Ben Washburn, Office of Public Affairs, U.S. EPA Region 7, 11201 Renner Blvd., Lenexa, KS 66219.

To learn more about the Manhattan Project and the illegal dumping, watch "Atomic Homefront," a doc-

umentary presented by HBO and just released in February; "The Safe Side of the Fence;" and "The First Secret City," all available online.

For a timeline and additional information, visit <http://www.stlradwastel-egacy.com/>. While on that site, sign up for the Just Moms STL newsletter to keep up to date on the latest news.

For those who are on Facebook, join the West Lake Landfill or the Stl Rad Waste Action Team pages for updates and links to the documentaries and other information.

A Coldwater Creek facts sheet is available at <http://www.coldwatercreekfacts.com/>.

In addition to providing trash service in the St. Louis metropolitan area and operating the West Lake Landfill, Republic Services also offers waste and recycling services at Lake of the Ozarks. With more than 2,700 locations across the U.S., Republic Services is the second largest provider in the solid waste industry.

## Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

### Check the Health of Your Online

#### Directory Presence

With today's mobile and voice search capabilities, having your online directory presence complete and accurate is crucial if you want to be found. Most businesses have 80% + inaccuracies in their online directory listings. This not only impacts rankings, it can also impact consumer trust.

#### What Is An Online Directory?

An online directory is a website submission service that houses information (listings) for local businesses. It is searchable for consumers and major search engines. It can help build authority links back to your website, as well as build authority for your website. There are hundreds of online directories, but only about 75 are "authority" directories. These are the ones you want to be in.

#### How Does It Impact My Business?

It's important to have all information across all major directories accurate and uniform. If you don't, the major search engines may recognize each of your listings as different businesses if the name, address, phone, and primary category aren't the same on each. This can impact your search engine rankings because your business authority is negatively impacted.

Searches have changed over the past several years. Consumers have moved away from desktop Google searches. They are now searching on their smart phones and are not 100% reliant on Google as they have been. Google still dominates search (even mobile), but now consumers are using voice search, Google Maps, Apple Maps, and other apps to search for what they need. The data that's returned in these searches comes from an aggregate of information across many major online directories, as well as search engines and reviews.

#### How Do I Know If My Online Directory Presence Is Healthy?

The easiest way to determine if your online directory presence is healthy is



Sandy Waggett

to run a scan with a trusted source. Our free business directory scan will give you an idea of where you stand in the major directories. When you run the scan, you'll be able to instantly see how your most critical business data appears on across the web. The scan tool is free and you'll find it on the home page of our website.

#### What If My Scan Shows Problems?

If your scan shows errors in your directory listings, you'll want to print the list and get to work. You can manage most directory listings manually by visiting the website, finding your listing, and following the specific instructions for that site on how to edit and verify your listing. It can be a time consuming process for sure, but it's important.

Make 2018 the year that you clean up your online directory presence. It will help your business get found more easily in mobile and voice search, and it will help improve your organic search engine rankings in Google. If you need help, give us a call! 573-552-8403

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# Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

## Before You Start House Hunting

Why should a mortgage professional be the first person you talk to during the home buying process? Not only can you get a realistic picture of what type of Lake of the Ozarks home financing is available to you, but it makes you more attractive to sellers and real estate agents alike. Having a mortgage pre-approval sets you apart from the rest of the buyers in the market. If you're serious about getting into the home of your dreams, finding a mortgage lender is the place to start!

### Setting Realistic Expectations

There's nothing more disappointing than finding the home of your dreams, and then realizing it's just outside of your financial reach. By talking with a mortgage lender, you can get a realistic idea of how much you will qualify for in a home loan at the Lake of the Ozarks, and then you can determine how much you feel comfortable paying in a monthly mortgage payment. You'll get an idea of the price range of homes you should be looking at, and then you can weed out the ones that don't fit in that price bracket when you do start house hunting. Remember that you're going to have more than just the price tag of that home wrapped up into your monthly mortgage payments. You need to consider taxes, homeowners insurance and possibly private mortgage insurance if you don't have 20% to put down.

### Having a Competitive Edge

Whether you're talking with a real estate agent or a potential seller, coming to the table with a mortgage pre-approval shows you're serious about buying a home. You want to present yourself as a hassle-free buyer, not someone who's just shopping. Real estate agents have more of a desire to work with those buyers that are serious. Having a pre-approval can also make you more appealing to sellers because they know you're ready to sign a check. If multiple offers come in, your pre-approval could set you apart from the rest of the buyers in the pool.



### Getting a Jump Start on Paperwork

Purchasing a home involves a lot of paperwork, especially when it comes to the financing. By getting a pre-approval, you have a big chunk of the paperwork done before you even find your home. You will have already provided all the necessary documents to get your mortgage approval completed, and that can greatly decrease the amount of time it takes to close on the home once you do find that perfect place. This also reduces the likelihood of the seller pulling out due to mortgage complications.

If you're considering a home purchase in the near future, now's the time to contact a mortgage professional at the Lake of the Ozarks. I'm here to work with you every step of the way, from the pre-approval, to the closing and beyond. I'll discuss your financing options, offer competitive interest rates and back it up with the first-class service you deserve. Give me a call at 573-746-7211 to get started today!

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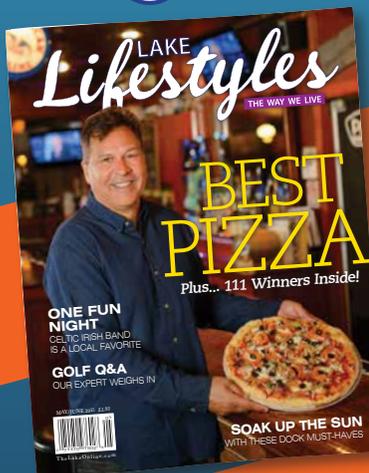
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# Save money, learn about eco-friendly landscaping by attending LOWA's workshop

By Nancy Zoellner-Hogland

Did you know that low impact landscaping can prevent soil erosion, leading to cleaner water around your dock? And did you also know that you could qualify to get up to 40 percent of those landscaping costs covered by the Lake of the Ozarks Watershed Alliance (LOWA)?

According to Donna Swall, executive director of LOWA, that's because the Department of Natural Resources just approved a grant that will be used in part to cover the program, which will be explained at workshop planned for 1 to 3:30 p.m., Thursday, March 29. It will be held in the Lakeside Room on the first floor of Camden on the Lake.

"I just learned that DNR signed my new grant so instead of covering 20 percent on the first \$5,000, LOWA can now offer up to 40 percent of the first \$5,000 – or up to \$2,000 – on these low impact landscapes. So, for instance, if your landscaping costs \$4,000, we'll pay 40 percent, or \$1,600," explained Donna Swall, executive director of LOWA. "Then our landscape partners give another 10 percent on \$5,000 or up to \$500. It's deducted right off of what they pay and we reimburse the landscaper the \$2,000 so the landowner doesn't have to pay out of pocket for any of discount."

The program, which is open to all property owners – first, second, third tier – throughout the entire Lake area, is slightly different for do-it-yourselfers.

"We'll still work with them but they need to keep receipts and they'll be reimbursed for actual costs up to the same amount," she said, adding that the funding will be provided on a first-come, first-served basis. "Folks that come to the March 29 workshop will have the opportunity to sign up and see if they qualify. Then there's a process that must be followed."

She said a trained volun-

teer evaluator (TVE) will visit the property, free of charge, to discuss likes, dislikes and goals and will show the property owners where the majority of soil erosion is taking place. The TVE will then suggest plantings and other landscaping techniques to stop that erosion. After coming up with a design, the TVE will estimate the total cost of project, take pictures and then submit everything to LOWA for approval.

After the project is completed as designed, pictures will be taken again, Swall will sign off on the project and LOWA will pay the landscaper or reimburse the homeowner, if he or she did the work.

In addition to learning about LOWA's cost-share program at the workshop, attendees will also hear from Isaac Breuer with the award-winning A.L. Gustin Golf Course in Columbia. According to information provided by LOWA, over the past 20 years, staff at this university golf course have worked to enhance natural communities on the course and restore habitat for wildlife and pollinators. This work has made the A. L. Gustin course the first university golf course in the country to achieve full certification in water conservation, environmental planning, outreach and education, water quality management, integrated pest management, and wildlife and habitat management.

"I'm hoping that the managers of our Lake golf courses take advantage of this program. They'll be able to hear from an expert and then possibly apply some of those techniques to our courses. We already have some of the best golf courses in the U.S. Maybe they can take them up a notch and also be known for being eco-friendly," Swall said.

Local homeowners Sheila and Eric Morse will also help property owners understand conservation and natural habitat measures which can be employed on private prop-

erty. Those who are interested in having more hands-on involvement in keep Lake of the Ozarks clean are invited to attend LOWA's morning session, set for 10 to 11:30, to learn about becoming a TVE.

Participants will learn to evaluate, document, and advise homeowners on creating watershed favorable landscapes.

Swall said those who sign up will receive "on-the-job-training" from friendly, trained TVEs and will continue to work as a team to evaluate properties

"I think that's why it's so much fun. You get to come together with other people who are interested in landscaping, who care about the Lake and who enjoy the outdoors. Everyone on the team just raves about how much fun they have doing this," she said.

Both workshops are free and light refreshments will be served. However, reservations are required. They can be made by calling Bonnie at 309-838-5564 or emailing [adminasst@lowatershed.org](mailto:adminasst@lowatershed.org).

LOWA is once again holding its native plant sale. A wide variety of native plants will be offered by Prairie Hill Farms at low prices. Pre-orders should be made by April 3 and plants will be ready for pick-up on April 17. The plant order form can be found on [www.lowatershed.com](http://www.lowatershed.com).

More information about the sale and about LOWA's septic tank pump-out program will also be available at the workshops.

LOWA is a citizen based 501c3 lake area non-profit with a mission to Preserve, Protect, & Improve the Lake of the Ozarks watershed, its waters and natural resources while maintaining the economic, social and environmental health of the lake. US EPA Region VII, through the MDNR, has provided partial funding for this project under section 319 of the Clean Water Act.

# Jennings joins Rock Island Village

Linda Bishop Jennings has been named sales manager at Rock Island Village, the Lake of the Ozarks area's newest memory care and assisted living facility.

Jennings has been a lake resident since 1994 and is a career sales and marketing professional.

"I am so excited to help lake area seniors find a home at Rock Island Village," Jennings said of her new position. "RIV is such a bright and cheerful environment and we work hard to see that everyone has lots of fun things to do. Our residents love the family

atmosphere and the great meals."

RIV Director Patty Hineman says Jennings brings a warm approach to helping seniors choose a new home. "Linda really understands all the things that go into an important life decision," Hineman said. "She is devoted to guiding seniors and their families transition into a new phase of life."

Located in Eldon, RIV offers gracious senior living. Memory care, assisted living and respite care are available. Drop-in tours are welcome or call Linda Jennings at 573-203-6280 for information or to arrange a tour.

## As the Lake Churns Lakefront Lot Sales

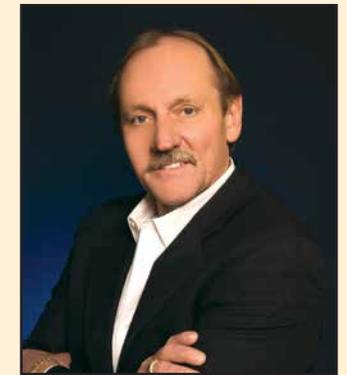
Lakefront lot sales are on the rise and I expect 2018 to see more sales than in any of the previous 10 years. In 2017, waterfront lot sales were up 46% over the previous year. This year, January and February lot closings were double and triple that of any of the previous 10 years closings in a month to month comparison.

Over the previous 15 years, 2005 had the largest number of lakefront lots sales with 290 lot sale closings. The low point was in 2011 with just 35 sales closed. Since 2009, lakefront lot sales have stayed under 100 closings per year.

The lakefront home market continues to have an inventory shortage and existing home prices keep rising. The demand for homes will drive an increase in building and we are beginning to see this come into play.

Over the previous 5 years, the available lot inventory has hovered mostly in the low to mid 500s range. The highest lot inventory was in September of 2015 with 566 lots and the lowest inventory was January of 2014 with 429 lots available. Currently, there are 440 lakefront lots on the market.

Nationwide building permits reported by the U.S. Department of Housing and Urban Development for privately owned housing units increased in 2017 by 4.7% above the 2016 permits issued. The Midwest area showed building permits increased by 9.2% in 2017 compared to 2016.



Real Estate and Lake News with C. Michael Elliott

The lakefront home market continues to be a strong seller's market. The lakefront lot market is currently transitioning to a neutral position between buyers and sellers. Looking at existing conditions, I believe we could very well see this shift further to a strong lot seller's market by Spring of 2019.

Sales data obtained from the Lake of the Ozarks MLS comparing the time frame from January 1, 2004 to March 5, 2018 and the U.S. Department of Housing and Urban Development.

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you have interest in a career in real estate or would like Michael's assistance in the sale or purchase of property, you can reach him at 573.365.SOLD or [cme@yourlake.com](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)

# TOTES for Ta-Ta's Event Benefits Lake Regional Imaging Center patients

October 24, 2017, the Eighth 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 \$20 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, Bella Donna Salon, Camdenton Chamber Office, Flipback Resale Shop, Hair Art Studio, Seven Springs Winery, and Saffees. Once again Rick Bryant 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 \$6,464.61, after expenses, with over 120 individuals in attendance for 2017. All totaled over \$57,400 has been raised since the inaugural event in 2010. Event Chairperson, Michelle Cook commented, "Our independent committee works hard each year to raise money for victims of such a devastating disease. Our community is amazing in how they come together to support our local cancer center and others in need. We have some exciting things planned for 2018 so stay tuned! We are going with a new format that will hopefully draw more to attend. 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-Ta's 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, Above & Beyond Roofing, Lake Media, Lake Sun, Lake Lifestyles Magazine, Vacation News, The Business Journal, Mix 92.7, Cool 102.7, KS95, Bryant Auction, The Inn at Grand Glaize, FaceLift Marketing & Design, Instant Signs & Banners, LO Profile Magazine, Lake of the Ozarks CVB, Lamar Outdoor Advertising, Wobbly Boots, Panera Bread Co., Baba's Bistro and Wacky Knacky Diner.

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-Ta's event to be held on Sunday, October 21st from 1-3:30 pm at The Inn at Grand Glaize in Osage Beach.



The Totes for Ta-Ta's committee presented a \$6,464.61 check to Lake Regional Cancer Center's HOPE Program on February 27. The Totes for Ta-Ta's event was held at Inn at Grand Glaize in October. Pictured from left are Totes for Ta-Tas Committee Members Michelle Thompson and Julia Hammond; Lake Regional Health System's Terri Hall, Fund Development director, and Marcy Maxwell, Cancer Center director; and Totes for Tata's Committee Members Michelle Cook, Rose Vanderbeck and Shelly Flipflo. Totes for TaTa's committee member not pictured Leann Eaton.



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# Use "thank you" to strengthen customer loyalty

Submitted by Bruce Mitchell,  
Lake of the Ozarks SCORE

John F. Kennedy once said that when we express gratitude, "we must never forget that the highest appreciation is not to utter words, but to live by them." For small business owners this is particularly important when it comes to thanking customers. Without their support, few enterprises would last very long.

Simply saying "thank you" goes a long way toward securing a customer's loyalty. But there are other things you can do to express your gratitude to show that you truly mean it. Small business expert Rieva Lesonsky, CEO of GrowBiz Media, offers some suggestions:

Send a thank-you note. Lesonsky admits that the idea may sound corny but in this age of e-centric communication, a handwritten thank-you note really makes a big impression. "Set aside 15 minutes a day to write notes telling customers why you appreciate them," Lesonsky suggests, "and how much you enjoy working together."



Hold an event for your best customers. Possibilities include a luncheon hosted by your business, a late-night shopping event after your store closes to the public, or a free

seminar where you show them how to do something helpful. The point is to make them feel valued and special.

Make them an offer. Send a thank-you in the form of a

coupon, discount, free gift, or other special offer. "Make it meaningful—no skimpy 5 percent off," Lesonsky said. "Make it clear that there are no strings attached. It's simply to thank them for their business."

Pick up the phone. If your business relies on one-on-one sales, give your customers a "thank-you" call. "Tell them you're calling to thank them for their business, see how your product or service is working out, and ask if there are any problems or concerns you can help with," Lesonsky said. There's an added benefit to this approach—an opportunity for customers to let you know their needs. "Then you can step in and suggest how you could address them," she added.

Say "thank you" wherever you can. Think about all the touch points where your business interacts with customers. Even if a customer doesn't buy something, thank him or her for coming in. Also consider the content of your email signature and voicemail, or the message customers receive when completing an online

purchase. "All the ways you interact with customers should leave an impression of gratitude," Lesonsky said. "Last impressions matter just as much as first ones do."

To learn other ways to improve the quality of your customer service, contact SCORE "Mentors to America's Small Business." SCORE is a non-profit organization of more than 12,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners.

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](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441. SCORE serves Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### DAMSITE – THE MILLER COUNTY TOWN THAT NEVER SLEPT

Most people crossing the bridges over the Osage River below Bagnell Dam are unaware that a town called Damsite, with a population of more than 3,500, once existed just west of the bridges on bottomland where crops are now grown. The town was short-lived, existing only during the dam's construction from the

summer of 1929 to the summer of 1931. Many of the laborers working on the dam along with some of their families lived in Damsite. It was a rough and tumble construction workers town where the drinking establishments and other places of commerce were open 24 hours a day and where crime and mayhem thrived. Law and order, such as it was, was maintained by the Miller County sheriff with a force of

about 35 officers. Despite the heavy presence of law enforcement and the fact that prohibition was the law of the land, fighting, gambling, moonshine consumption and prostitution flourished.

The town had filling stations, garages, cabins, hotels, restaurants, cafes, pool halls, bars and taverns, general stores, bakeries, barber shops, rooming houses, lunch stands, clothing stores, hamburger joints

and even a movie theater that showed Hollywood's latest motion pictures. There was even a building where wrestling and boxing matches were held for the residents of Damsite.

The businesses were owned by a mixture of local and non-local entrepreneurs. The town also had its own waterworks and sewage system.

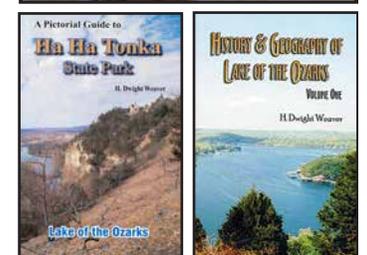
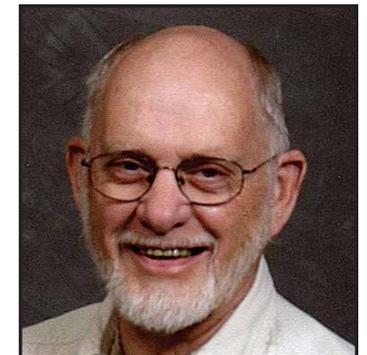
While Union Electric hired a photographer to document the day-by-day construction of the dam -- a photographer who produced nearly 1,000 photographs -- the photographer apparently avoided Damsite, which was not officially recognized by Union Electric. Very few photographs of this unique Miller County town are known to have survived to the 21st century. Photo: Damsite Main Street, photographer unknown.

*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 Amer-*

*ica, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Contact him at: [dwightweaver@charter.net](mailto:dwightweaver@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.





The Lake Area Chamber recently held a ribbon cutting for Old 54 Uppercuts, located at 4179 Osage Beach Parkway in Osage Beach. The ribbon cutting took place on March 2nd, 2018 at 12:00 pm. Attendees included Old 54 Uppercuts Owners and staff, as well as Lake Area Chamber staff, fellow chamber members and board members. The ribbon cutting celebrated their new membership with the Lake Area Chamber of Commerce. For more information on Old 54 Uppercuts please call Heather Gibson, Owner at (573) 552-8823 or visit them on Facebook.



The Lake Area Chamber recently held a ribbon cutting for Alzheimer's Association, located at 1 Willmore Lane in Lake Ozark on March 8th, 2018 at 11:30 am. Attendees included Alzheimer's Association Walk Mangers and several volunteers, as well as Lake Area Chamber staff, and several board members. The ribbon cutting celebrated their new membership with the Lake Area Chamber of Commerce. For more information on Alzheimer's Association please call Mindy Hovis, Walk Manager at (573) 443-8665 or visit their website at <https://www.alz.org/greatermissouri/>.



The Lake Area Chamber recently held a ribbon cutting for the S.P.U.N. Program to celebrate their new location at 3243 Bagnell Dam Blvd, Unit A in Lake Ozark. The ribbon cutting took place on January 26th at 11:30am. Attendees included several S.P.U.N. volunteers, as well as Lake Area Chamber staff and board members. To learn more about the variety of services S.P.U.N. has to offer or to get involved please call 573-693-9000 or visit them online at [SpunProgram.org](http://SpunProgram.org)



The Lake Area Chamber recently held a ribbon cutting for YCO & Associates Inc. at Willmore Lodge, located at 1 Willmore Lane in Lake Ozark. The ribbon cutting took place on February 21st, 2018 at 11:30 am. Attendees included YCO local Sales Managers, as well as Lake Area Chamber staff, and several board members. For more information on YCO & Associates Inc. please call Shannon Keitel, Sales Manager at (573) 825-4830 or visit their website at [www.ycoffice.com](http://www.ycoffice.com)

## Chronic Disease Self-Management Workshop to be offered

The University of Missouri Extension in Camden County and Central Missouri Regional Arthritis Center are offering the six-week workshop "Show Me Better Health" licensed by Stanford University. This workshop will teach persons with chronic conditions - and their caregivers - how to design their own self-management program so they can live a longer and healthier life.

Workshop participants will learn tips on how to eat well and exercise; how to manage their symptoms; how to relax and handle difficult emotions; how to develop effective problem-solving skills; how to work

well with their doctor; and how to manage their medications. They will also receive a copy of the workshop manual "Living a Healthy Life with Chronic Conditions" and a relaxation CD.

The workshop will meet from 1 to 3 p.m. every Wednesdays from April 4 through May 16. The workshop will be held at Christ the King Lutheran Church, located at 1600 Bagnell Dam Boulevard in Lake Ozark.

The workshop is free of charge but pre-registration is requested. To sign up, call the Camden County Extension Office at 573- 346-2644 or email [camdenc@missouri.edu](mailto:camdenc@missouri.edu).

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## Marinemax Honored With Sea Ray Awards

MarineMax recently received several awards for customer satisfaction and their efforts in selling Sea Ray.

"We are honored to have our stores receive these awards for their continuous customer service. At MarineMax we pride ourselves on not only selling boats, but on being the top boating resource by providing the boating lifestyle with events, vacations, classes, and so much more", stated Chuck Cashman, Chief Revenue Officer of MarineMax.

"We would like to congratulate all of the dealers who achieved this

honor, and extend our gratitude for their hard work and dedication," said Brad Anderson, Sea Ray President and General Manager. "The satisfaction of our customers is our highest priority, and Sea Ray's dealers are our primary ambassadors in the field."

MarineMax Pompano was the number one Sea Ray retailer worldwide

- MarineMax' Sarasota, Fort Myers, Lake Ozark, and Long Island Lindenhurst were among the top five retailers for Sea Ray worldwide
- MarineMax Norwalk received

100% customer satisfaction from Sea Ray purchases

- MarineMax' Wrightsville Beach, Baltimore, Rogers, and Clearwater received excellence in customer satisfaction on Sea Ray purchases.

These awards were given to dealerships that actively measure customer satisfaction and pursue continuous improvement to better serve the customer. MarineMax stores are being awarded for having effectively met the needs of their customers and providing them with superior customer service.

## Managing Rental Property

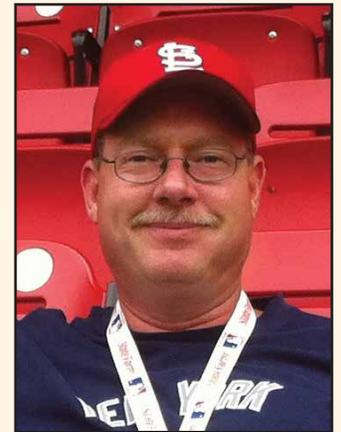
### Nightly vs. Long Term

I frequently get asked whether it is better to rent a particular property as a vacation rental or as a long term rental. The answer to that question is usually, "it depends." Or "what do you mean by better?" The first thing that I ask someone with this question is, "Do you want to use the property?" Because if you want to use it at all for your vacation, then you have already answered your question, unless you can find a long term renter who will let you hang out with them for a week or so every year!

If you are not going to use the property at all, then the next question becomes, "Do you want to manage it yourself or have someone else manage the property?" It is easier to manage a long term rental yourself than to manage a vacation rental. After you have answered that question it then becomes a simple question of economics. In other words, how can you get the best return on your investment?

We will use a three bedroom condo in Osage Beach as our example. A quick look at the long term rental market for a three bedroom condo in Osage Beach is showing an average rental price of around \$1000.00 per month. That would be a gross income of \$12,000.00 per year. Last year our best renting three bedroom condos in Osage Beach averaged \$18,500.00 in rental income. So if you were going to manage the property yourself you could potentially receive more income from vacation rentals even after paying the electric bill (which long term tenants usually pay but vacationing guests do not). Otherwise you would have approximately the same expenses for the property regardless of how you rented it.

If you hire a manager you would



Russell Burdette

pay around 15% for long term management and based on the above numbers that would leave you a net income of \$10,200.00. For vacation rentals you would pay around 35% which would leave you a net income of \$9625.00 after paying the manager and the electric (based on \$200.00 per month for electric). So essentially it would be break even at that point, except with the vacation rental you could still use the property vs. not being able to use it if it was rented as a long term rental. You then just need to decide is it worth less than \$600.00 per year to not be able to use your property?

Most of our owners want to use their home or condo as their own vacation rental property and then rent it to help off-set their costs. The majority of vacation rental properties do not make a profit but their income does allow them to have a second home or condo and take care of the majority of their expenses.

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

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Proceeds benefit The Dream Factory, an organization dedicated to granting dreams to children whose lives are threatened by a critical or chronic illness and the RE/MAX Lake of the Ozarks Charitable Foundation, which provides philanthropic gifts to charities and individuals in the greater Lake of the Ozarks region.

# Camden on the Lake gets a whole new look

By Nancy Zoellner-Hogland

New décor, new restaurant, new menu items, new music. Regulars won't believe their eyes and newcomers will be wowed when they walk through the doors or step on to the dock at the completely renovated Camden on the Lake Resort, Spa and Yacht Club.

The property includes a 117-unit hotel, a full-service spa, a 100-plus-slip marina and gas dock, a boutique, a pool, three restaurants – and more. The property was purchased on December 30, 2015 by Ken and Chris Heinz and since that time, has been undergoing renovations. Those updates are scheduled to be wrapped up in April, just in time for this year's tourist season.

"Last summer, we completely remodeled the Frisky Frog and that is now a Caribbean-themed restaurant called 'Toad Island' with a lot of fun new menu items, a laid-back atmosphere and a great Lake view," said Nicole Kever Torres, director of sales and marketing. "We also added Toad Pizza, which offers all kinds of great pizzas – either by the slice or whole – and sandwiches. It's located by the pool but it serves the entire resort and the marina."

"So if you're feeling casual, you can boat over, enjoy a drink in or at the pool, have dinner at Toad Island and stay for the concert. Or if you want to dress up a little bit, you can go upstairs to H. Toads and get a great meal and watch the concert from the balcony. We have something for everyone," promised Ken Heinz.

That "something" also includes a remodeled boutique with an inviting layout and several new trendy items including a new home décor section and several new lines of clothing; new sofas and furniture in the resort's guest rooms; new furnishings for the lobby and a fresh, new look for the resort's 19,000 square feet of meeting space.

"We painted this entire property from top to bottom this past year. I know it doesn't sound flashy to say we stained all the guest room doors, but we stained all the guest room doors so everything is looking clean and new and beautiful," said Kever Torres.

In January, work began on



Camden on the Lake Resort, Spa and Yacht Club is located at the end of Bittersweet Road on Horseshoe Bend by land or at the 7 mile mark by water.

the H. Toad's Bar and Grill, billed as offering "casual dining in an upscale atmosphere." The remodel also included a "remodel" of the menu, which features tasty new appetizers like Black and Blue Disco Fries – fries smothered with vermouth cream sauce, blue cheese crumbles, Applewood smoked bacon and green onions – and Chicken Chili Nachos – chips buried under a mouthwatering mix of cheddar jack, tomatoes, jalapenos, southwest sauce, sour cream and green onions. New entrees include Grown Up Mac and Cheese and the Napoleon Burger.

"We have a new chef that started this past fall – Chef Thomas Robinette – and in addition to some great new dishes, he's also put a whole new twist on some of H. Toad's favorite menu items like H. Toad's Chicken Rangoon, spinach and artichoke dip, flatbread pizza and our blackened cod. They were delicious before but – ummm – you should taste them now," said Kever Torres.

In addition to the new menu items, they've brought in all new furniture and have switched the décor to a new look that reflects the resort's music history.

And speaking of music, Camden on the Lake will be rocking all season long with groups like Dr. Zhivegas, Con-

tagious, Dance Floor Riot, Trixie Delight and Super Jam.

"Last year, we beefed up the concert schedule with more national acts and we plan to do that again this year, adding some country and pop. Our big concert will be with July 28 when Joe Diffie, who had several Number 1 songs in the 1990s, will be performing," Heinz said.

On Father's Day, the resort will be holding a fundraiser for Folds of Honor, which raises money for families of fallen soldiers. Last year, Camden on the Lake, with the help of its patrons, donated \$5,000, "and we hope to raise even more this year," Heinz said. Walker McGuire, who just released a new CD, will be performing at the fundraiser, set for June 15 and 16.

Kever Torres said they also have several other fun events planned for the year, including a three-way party for Harbor Hop, Cinco de Mayo and the Kentucky Derby.

"With free admission – there's no cover charge – our guests can watch the concerts from the balconies or right down on the stage while they enjoy great food, then they can stay onsite in one of our luxurious condominiums. We like to tell our guests to let the elevator be their ride home," Heinz said, adding, that for those who pre-

fer to head home, a shuttle bus will be running. "We're excited for the season to kick off. We

think everyone is going to be very happy with the new look and all the changes."



An enlarged gas dock, a new restaurant, new menu options, new paint and furnishings and 19,000 square feet of meeting space are all reasons to make a trip to Camden on the Lake Resort, Spa and Yacht Club.



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# Crossword Puzzle

THEME: POPULAR TV

Solution page 23

**ACROSS**

1. Necklace lock
6. Put together
9. "To \_\_\_\_\_ and to hold"
13. Hindu sage
14. Hula dancer's ornament
15. \*Morning show
16. Front wheels alignment
17. St. crossroad
18. Excessively fat
19. \*Pablo Escobar's story
21. \*"Game of \_\_\_\_\_"
23. Once around
24. Russian autocrat
25. "Four score and seven years \_\_\_\_\_"
28. Respiratory rattling
30. Sage's forte
35. Uh-uh
37. Iranian money
39. Deep skin layer
40. "Just \_\_\_\_\_"
41. Affirmatives
43. Shark's provision
44. Kidney-related
46. \*Use QVC
47. Certain Scandinavian
48. Pupil protector
50. Dealing with a problem
52. Acronym on Pinterest
53. City sound
55. Not a friend
57. \*"The Mindy \_\_\_\_\_" or "\_\_\_\_\_ Runway"
61. \*Handmaid of Gilead
64. Painting support
65. Greedy one
67. \*"You're \_\_\_\_\_!"
69. Small streams
70. Between E and NE
71. Food safety threat
72. \*"American \_\_\_\_\_"
73. Poor man's caviar
74. Relieves

**DOWN**

1. Tube in old TV
2. \_\_\_\_\_ share
3. On a cruise, e.g.
4. Bake, as in eggs
5. Crab's grabber
6. "Sad to say..."
7. \*Aziz Ansari in "Master of None"
8. South Beach and such
9. Great Depression drifter
10. Port in Yemen
11. Flower holder
12. Windows to the soul?
15. Full of tribulations
20. Estrogen producer
22. \*"Hee \_\_\_\_\_," (started in '60s)
24. "English Afternoon" stop
25. \*Johnson of "Blackish"
26. Soft and sticky
27. Speak one's mind
29. \*"Big Little \_\_\_\_\_"
31. Narcissist's love
32. Apple alternative
33. Yemeni neighbor
34. \*a.k.a. Manuel Alberto Javier Alejandro Delgado
36. Et alibi
38. \*J.B. Smoove in "Curb Your Enthusiasm"
42. Attractiveness in appearance
45. Type of false news, pl.
49. Holiday mo.
51. English treat
54. Former anesthetic
56. \*"Saving Hope" actress Durance
57. \*She played Roz on "Frasier"
58. Surprise at a speakeasy
59. Nobel Peace Prize capital
60. Congeal
61. Type of molding
62. Aphrodite's son
63. Expunge
66. Lennon's partner
68. Bad-mouth

CROSSWORD														
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# Young Professionals at the Lake Dodgeball Tournament Raises Funds for Kids' Harbor

The Young Professionals at the Lake, an affiliate of the Lake Area Chamber of Commerce, recently donated \$2,536.84 to Kids' Harbor Child Advocacy Center.

The funds were raised through proceeds from the organization's annual dodgeball tournament. Each year the tournament committee chooses a lake-area nonprofit

organization to benefit from the proceeds.

"We were thrilled to have so many sponsors and teams help make our third annual tournament our highest grossing so far" said Dustin Cox, Young Professionals at the Lake president. "We hope the donation is a blessing to Kids' Harbor and will help further their mission to provide coordinated response, healing and prevention of child abuse."

In the past 3 years, The YPL Dodgeball Tournament has raised \$6,474.46. Past recipients include Kiwanis Club of Ozark Coast and Lake Area Big Brothers, Big Sisters.

To learn more about Young Professionals at the Lake or to get involved with next year's tournament, contact the Lake Area Chamber of Commerce at 573-964-1008 or visit [www.facebook.com/youngprofessionalsatthelake](http://www.facebook.com/youngprofessionalsatthelake).



The Young Professionals at the Lake present a \$2,536.84 donation to Kids' Harbor. Pictured are YPL member Alex Bilyeu, YPL President Dustin Cox, YPL Secretary Amanda DeWit, Kids' Harbor Executive Director Cara Gerdiman, YPL Vice President Cierra Grein and YPL Dodgeball Committee Chairman Brian Gagnon.

# Danyell Borrett Named Membership Director for the Lake Area Chamber

The Lake Area Chamber of Commerce and Board of Directors are pleased to an-

ounce Danyell Borrett as the Chambers' new Membership Director. Danyell is a lake area native, a graduate from School of the Osage.

Danyell has accepted the role as Membership Director and is excited for her future with the Chamber and Lake Area.

"Having grown up in this community I understand and believe in the value that the Chamber brings to our community and the importance of fortifying our relationship with our Members."

"I am looking forward as Membership Director, to work closely with our Members ensuring their business or organization is represented at large in our community."



nounce Danyell Borrett as the Chambers' new Membership Director.

Danyell, a longtime resident of the Lake area, has



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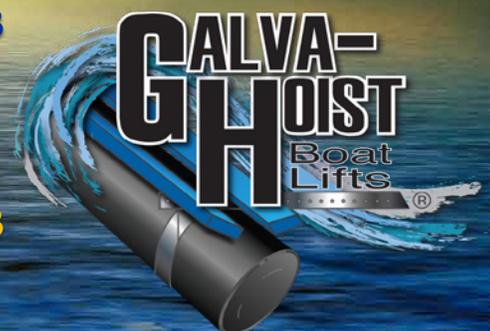
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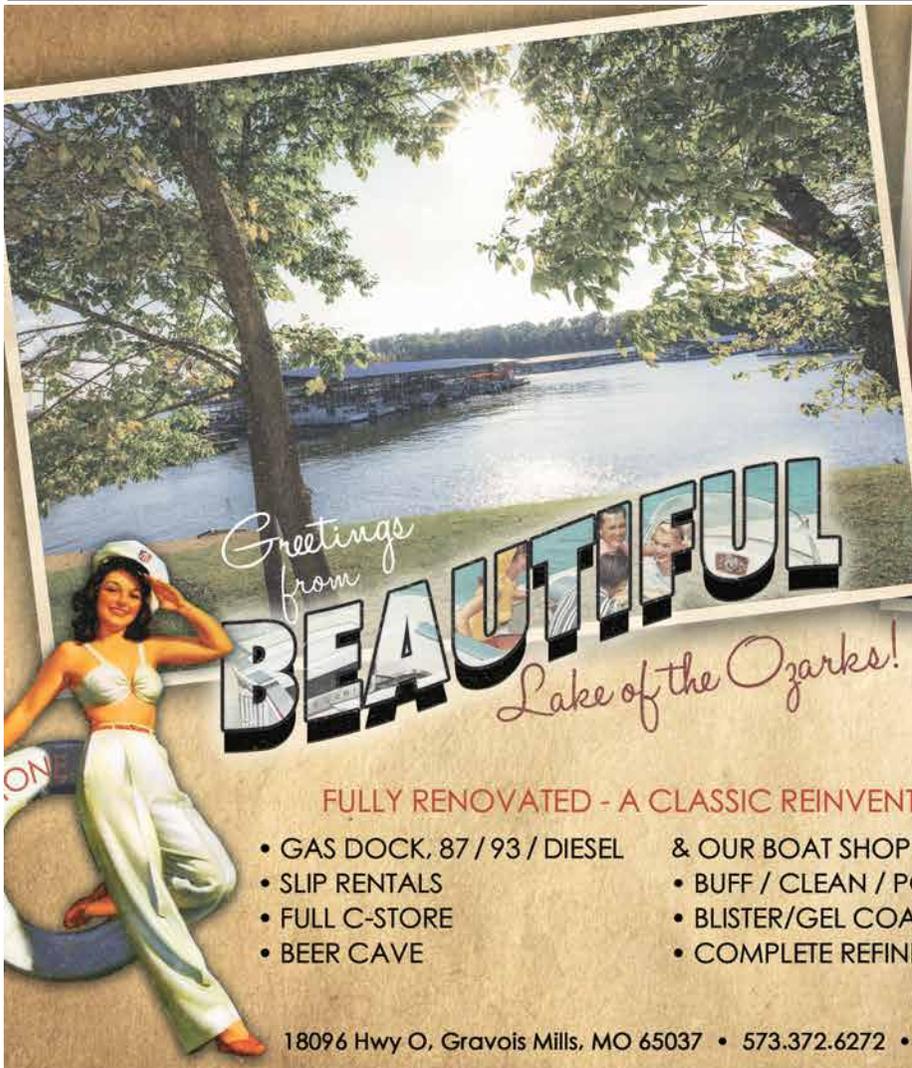


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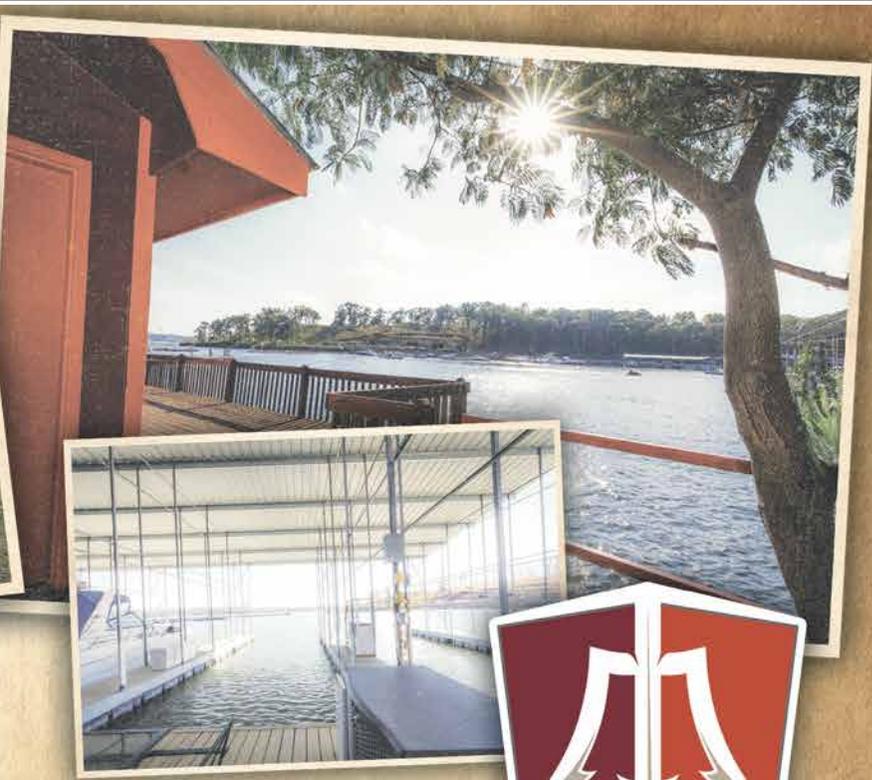
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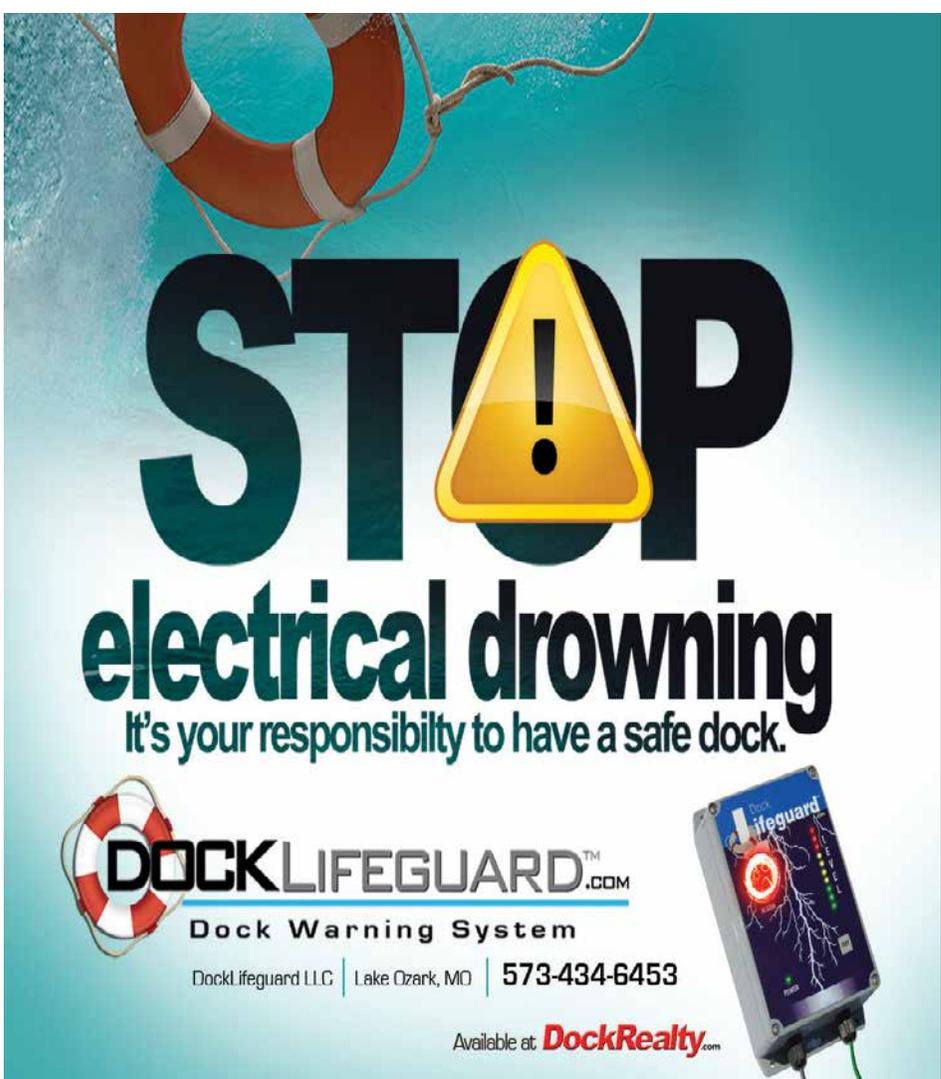
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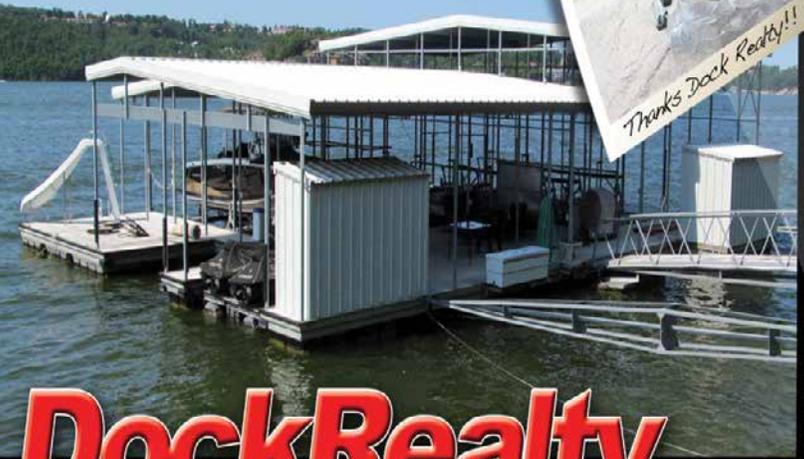
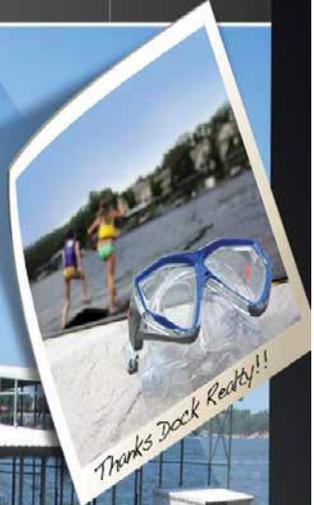
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19 MM Past Grand Glaize Bridge  
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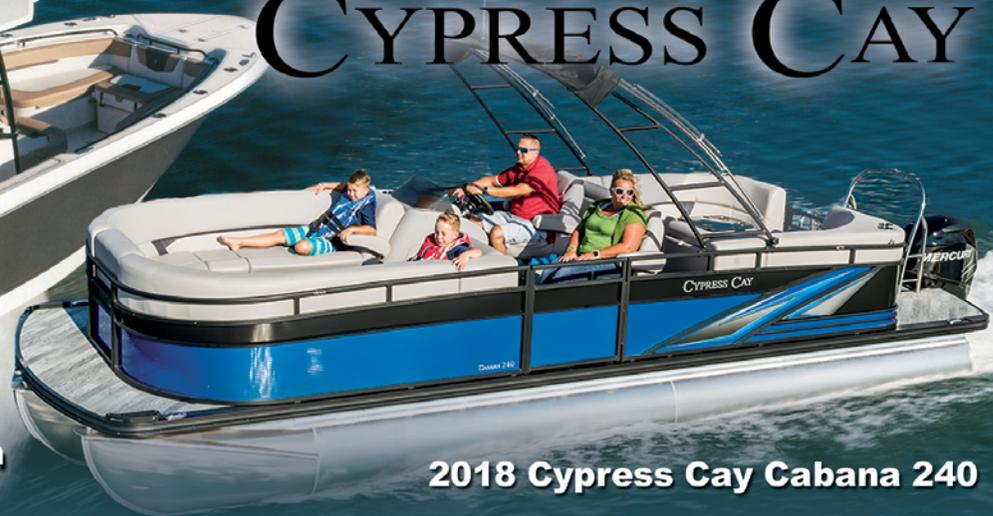
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**2016 YAMAHA 242X-E SERIES 94HRS \$57,900**



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**2007 RINKER 320 EXPRESS 5.7 GIDP 312 HRS  
\$74,900**

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2011 SEA DOO WAKE 215 .....	\$7,000
2016 YAMAHA 242X-E SERIES 94 HRS .....	\$57,900
2000 TAHOE Q51 WITH TRL 4.3 A1 .....	\$ 12,900
2015 SEA RAY 300 SLX 8.2 95 HRS .....	\$129,900
2003 REGAL 2400 LSR 8.1 GIDP 507HRS .....	\$22,950
2000 SEA RAY 230 BR 5.7 B3 714 HRS .....	\$24,900
2003 282 BOWRIDER 6.2 MPI B3 297 HRS .....	\$34,900
2003 SEA RAY 240 SUNDECK 5.0 MPI B3 .....	\$24,900
2005 BENNINGTON 2550 RL 225 YAMAHA 405 HRS .....	\$ 29,900
2013 BENNINGTON 23 GCW 150 4S .....	\$34,900
2012 HARRIS 250 GRAND MARI 225 VERADO 309HRS .....	\$ 49,900
2008 BENNINGTON 2575 RCW I/O 6.2 MPI B3 300HRS .....	\$37,900
2012 BENNINGTON 28 QCW I/O 5.7 GXIDP 118 HRS .....	\$ 58,900
2015 HARRIS 250 GRAND MARI 250 VERADO 76HRS .....	\$59,900
2007 PRINCECRAFT 26 VERSAILS 225 VERADO .....	\$ 26,900
1998 SEA RAY 29 SUNDANCER .....	\$ 39,900
2004 REGAL 3560 COMMOD 8.1 GXI DP 285HRS .....	\$99,900
2005 RINKER 342 350 MAG MPI B3 425 HRS .....	\$89,900
2007 RINKER 320 EXPRESS 5.7 GIDP 312 HRS .....	\$79,900

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2003 SEA RAY 240 SUNDECK 5.0 MPI B3 582HRS .....	\$24,900
2009 REGAL FASDECK 2220 5.0GI 241 HRS .....	\$34,900

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2005 REGAL 3350 5.7 GXI DP 300HRS .....	\$59,900
2007 REGAL 4460 COMMOD 8.1 GXI 110HRS .....	\$239,000
1998 SEA RAY 29 SUNDANCER .....	\$39,900
2011 REGAL 3350 5.7GX 350HRS .....	\$109,900
2005 RINKER 342 350 MAG MPI B3 425HRS .....	\$84,900
2009 REGAL 3350 CUDDY 5.7 GXI 501 HRS .....	\$89,900
2004 REGAL 3560 COMMOD 8.1 GXI DP 285 HRS .....	\$89,900
2007 RINKER 320 EXPRESS 5.7 GIDP 312 HRS .....	\$74,900

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2013 BENNINGTON 2874 QCW/O 5.7GXIDP 151 HRS .....	\$65,900
2015 BENNINGTON 25 QCW/O V8270 50HRS .....	\$64,900
2005 BENNINGTON 2575RL 150 422 HRS .....	\$27,500
2016 BENNINGTON 24SL 150 25 HRS .....	\$39,900
2011 2874 RCW I/O 77.7HRS .....	SOLD
2015 SS 230 LOWE 150 MERCURY 85HRS .....	SOLD
2001 CREST FAMILY FISH 22 DT 150 383HRS .....	\$14,900
2005 BENNINGTON 2550RL 225 YAMAHA 405HRS .....	\$29,900
2013 BENNINGTON 23 GCW 1504S .....	\$34,900
2012 HARRIS 250 GRAND MARI 225VERADO 309HRS .....	\$49,900
2008 BENNINGTON 2575 RCW I/O 6.2 MPI B3 300HRS .....	\$37,900
2012 BENNINGTON 28 QCW/O 5.7 GXIDP 118HRS .....	\$58,900
2015 HARRIS 250 GRAND MARI 250 VERADO 76HRS .....	\$59,900
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2014 REGAL 3200 V8300DP 110HRS .....	\$139,900
2016 REGAL 2700 ES 380 140HRS .....	\$84,900
2004 ENVISION SOLARIS 29 6.2MPJ BRAVO 1DR 172HRS .....	\$32,000
2013 BOWRIDER 3200 V8 300 118HRS .....	SOLD
2013 REGAL 2700 ES 5.7 GXI DP 210HRS .....	\$69,900
2007 ENVISION 36 LEGACY 6.2 MPI 265HRS .....	\$86,000
2008 LARSEN 288 LX1 8.1 GXI .....	\$39,900
2004 REGAL 2900 LSR 455 HRS .....	SOLD
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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## Lake of the Ozarks

Volume Eighteen • Issue Four • April, 2018



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