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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 13 -- ISSUE 5

MAY, 2017



NEWS IN BRIEF

Safe, Not Sorry

New dock check program in Village. Pg. 6



On Your Mark

New Race Course Set for Paddlers. Pg. 12

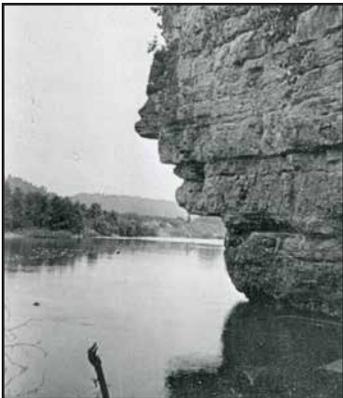
On the Road

Study Provides Recommendations. Page 15

Lake Ozark Booming

Several new developments, businesses. Pg. 19

Monthly Features



Glimpses of the Lake's Past

Dwight Weaver's look back. Page 16

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Crossword

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Prewitt's cabin project to move forward

By Nancy Zoellner-Hogland

After nearly two years of legal delays, rental cabins on Horseshoe Bend are under construction following a Cole County judge's ruling.

In 2015, the Camden County Planning and Zoning Commission approved commercial zoning for nearly 30 acres of previously unzoned land located on the north side of Bittersweet Road between Anemone and Primrose roads. The county commission affirmed that decision, clearing the way for development of rental cabins and other amenities on the property. However, a lawsuit brought by homeowners in the general area of the property derailed the project - until now.

In April, Circuit Court Judge Jon E. Beetem dismissed a case brought against Yellowstone Lot LLC over the recent issuance of building permits by the Camden County Planning and Zoning Department. He also dropped a previous case involving a land-disturbance permit that had held up the project for more than 18 months.

In his ruling the judge stated, "The Court will not review the tortured course traveled by this case, other than to note that circumstances have changed from the time of the original judgement. At that time the Court found that certain parties were engaging in construction activities and that such activities were not

authorized by a land disturbance permit. Plaintiffs could not challenge the issuance of a construction permit which was never issued. After hearings, an injunction was issued.

"At the present time, Defendant Enowski Farms has obtained permits which purport to authorize its construction activities. Plaintiffs do not dispute that Defendant Enowski Farms has the proper permits, but dispute that they were issued in accordance with the Zoning Code. There is already a procedure to review of permits allegedly erroneously issued. This creates an exhaustion problem which precludes this Court from engaging in a review of these permits or conduct allowed by the same," Judge Beetem wrote.

The judge also refused to rule on whether or not an email was protected by attorney client privilege, stating a resolution of the issue was not required for the judgement

"Accordingly, the Court dissolves its temporary restraining order issued against Enowski Farms as same is no longer authorized by law. For the reasons set forth above, the Court finds that the instant cause has become moot and dismisses the cause."

Property owner Eugene Enowski of Enowski Farms Inc. said the ruling affirms Camden County planning and zoning decisions.

"We went through the process, spent time and money to

do things right. The planning and zoning and county commissions gave their approval and then we were delayed for two years by frivolous litigation. I'm glad to get back to work on the project," he said.

Gary Prewitt, the developer of the property, said the lawsuit that delayed the project will have no impact on plans going forward.

"There are those on Horseshoe Bend who only like the rules when things go their

a clean, wooded space to serve as a privacy buffer between the neighborhood and the new development. Still, there were those who believe it is their right to tell private property owners what to do on their own property and are willing to waste time and money on frivolous court action. Now, we will go forward to create a special Lake of the Ozarks experience for our visitors and generate revenue for Camden County."



Construction is underway on two log cabin-style cabins part of an upscale, low-footprint vacation resort on Horseshoe Bend. When completed, the project, which will mimic the look of Big Cedar Resort in Branson, will feature more than three dozen units nestled among the trees as well as other amenities. Photo by Nancy Zoellner-Hogland.

way," Prewitt said. "The zoning and planning process on this property were strictly in line with Camden County regulations. We went beyond what was required in creating

The first two of as many as 40 high-end low-footprint rental cabins are currently under construction at the site that, according to Prewitt,

continued on page 25

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Luxury Waterfront Homes
Lake of the Ozarks

For the Latest Market Status and Real Estate Info, turn to Page 18 for this month's "As The Lake Churns"

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Armchair Pilot

By Nancy Zoellner-Hogland

THE FRIENDLY SKIES have been anything but over the past few weeks. In April, a three-foot-tall giant rabbit named Simon allegedly died in the cargo hold while traveling on a United Airlines flight from London's Heathrow Airport to Chicago O'Hare International Airport – the same airport where Dr. David Dao, a United Airlines passenger, was assaulted and violently dragged off an overbooked flight after he refused to give up his seat. The tossed traveler suffered a concussion, broken nose, and lost two of his front teeth during the process. Simon, on his way to America where he was to meet his new “celebrity” owner, was expected to one day become the largest rabbit in the world. His father currently holds that designation.

AMERICAN AIRLINES also came under fire after an attendant allegedly hit the mother of twin babies in the head with a baby stroller as he attempted to take it from her. Several videos were made by passengers showing the woman crying as she held one baby in her arms and carried a car seat with a strapped-baby with the other. When passengers came to the assistance of the woman, the male flight attendant allegedly told the passengers to “stay out of it” and even dared him to throw a punch. The problem apparently arose after one female attendant told the woman she could bring her folding stroller onboard if she could find a place to safely stow it, while the male attendant said the stroller had to be checked.

FLYERS WEREN'T HAPPY with United – even before the fracas with Dr. Dao. According to a survey conducted by the American Customer Satisfaction Index (ACSI), United Airlines ranked at the very bottom of the list of carriers that travelers would choose to fly. JetBlue scored as the top-rated airline with Southwest coming in as a close second. The survey found that those who complain the most are business class travelers, without almost

one-third filing complaints with carriers. Uncomfortable seats were responsible for the highest amount of discontent with in-flight serves coming in second. The scores are based on interviews with more than 180,000 flying customers each year. The airlines were rated over a 12-month period that ended in March 2017.

ANOTHER SORT OF “TURBULENCE” caused quite a few injuries in 2016. Clear-air turbulence is a result of the turbulent movement of air masses in the absence of any visual clues such as clouds, and is caused when bodies of air moving at widely different speeds meet. According to the FAA, the unexpected “clear-air” turbulence, which can throw bodies and unsecured items through the cabin much like the impact of a high-speed collision, was responsible for 44 injuries last year compared to 21 injuries suffered in 2015. Some of the injuries included a fractured facial bone and gashed cheek, a fractured vertebra, second-degree burns, a broken tibia and broken ankle. The FAA report also showed passengers suffered more injuries but crew members sustained more serious injuries because they are usually standing or walking around the cabin when the turbulence strikes. The FAA urged passengers to use approved child-safety seats for children under 2, always have seatbelts buckled when sitting and pay attention to the instructions of attendants.

HEIGHTENED SECURITY, the new electronics ban for carry-ons and attempts to restrict travelers from several Muslim-majority nations have been blamed for a drop in demand for flights to the U.S., according to the Dubai-based airline Emirates. Because of that, Emirates announced it will pare the number of flights on five routes between Dubai and Boston, Fort Lauderdale, Los Angeles, Orlando and Seattle. However, the airline will not be dropping any of its 12 U.S. destinations. The reductions will be phased in from May 1 to July 1.

CUBA WILL ALSO be losing flights. Spirit Airlines recently announced it would be dropping service to the island by May 31, making it the third

U.S. carrier to exit the Cuban market this year. In March, Frontier and Silver Airways also gave up on scheduled passenger service to Cuba. Southwest and JetBlue are still offering flights to Havana from Fort Lauderdale and American and Delta are offering flights from Miami.

YOU WON'T BE losing your belongings with this Bobby Anti-Theft backpack, chosen as “Best Pick” by the editor of Jetsetter online travel magazine. The backpack features hidden zipper closures and secret pockets to keep your belongings safe and its integrated USB charging port, water-repellent fabric, illuminating safety strips and luggage strap and weight balance make it convenient. Check the dimensions before ordering – it is a little small. The AZMED first aid kit garnered “Editor's Pick” for being well-organized and properly stocked with 96 essential medical supplies that are necessary to ease every little discomfort and treat minor wounds.

DID YOU lose your seat? According to the Department of Transportation, you are entitled to reimbursement when you're bumped from a flight. If you get to your destination between one and two hours of your original arrival time on a domestic flight or one to four hours on an international flight, the airline must pay you 200 percent of the one-way fare up to \$675. In you arrive more than four hours later, you're owed 400 percent of your ticket up to \$1,350. And you're entitled to cash or a check – not just flight vouchers. In fact, don't accept vouchers, which come with restrictions.

IF LOSING a little weight is on your “to-do list,” you might want to check out MSC Cruise Line's newest seven-might Caribbean excursion. The wellness cruise, offered in a partnership with Weight Watchers International, focuses on a health and wellness lifestyle, living life to the fullest and enjoying life and everything in moderation,” according to a Weight Watchers official. The cruise will offer ports of call featuring a variety of physical activities. The next cruise is set for November 11, 2017.

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Give Lake! Community has opportunities to support local charities

By Nancy Zoellner-Hogland

Lake area residents are invited to give where they live this month by participating in a one-day fundraiser organized and sponsored by the Community Foundation of the Lake (CFL). The event is planned for midnight to midnight, Tuesday, May 9.

This year, donors may choose to give to any of the following 12 participating Lake area charities:

- Kids' Harbor**
- Citizens Against Domestic Violence**
- Big Brothers/Big Sisters**
- Wonderland Camp**
- Lake of the Ozarks Developmental Center**
- Children's Learning Center**
- Medical Missions for Christ**
- Food for Morgan County**
- Westlake Aquatic Center**
- The National Shrine of Mary, Mother of the Church**
- The Lake Arts Council**
- Forget-Me-Not Horse Rescue**

Last year, the Lake event raised \$51,000 in 24 hours. Since the program was started in 2009, CFL has given more than \$200,000 to numerous area non-profits and awarded over 70 grants. Last October, CFL and Farmers Insurance gave away more than 500 smoke detectors to protect lives in 410 local homes.

Carolyn Davinroy, an organizer of the event, said to be eligible to take part in the special online giving program, agencies had to meet a deadline to fill out and submit paperwork.

"These 12 got their paperwork in on time so they chose to participate - we didn't choose them," she explained, adding that in order to give during the special fundraising drive, the community must visit Lake. GiveOzarks.org from midnight to midnight May 9. "But we'll also be set up at Hy-Vee in Osage Beach from 11 a.m. to 3

p.m. that day and all our charities will be there, handing out information and talking to people to raise awareness about the non-profits we have in our area. The community is invited to stop by, enjoy a free lunch of hot dogs, chips and drinks provided by Hy-Vee, listen to some music and learn more about these groups."

is affiliated with Community Foundation of the Ozarks. All donations are tax deductible to the fullest extent allowed by the IRS.

May will also bring with it an opportunity to support the Lake's food pantries when the Ozarks Amphitheater holds a special "Bob White Night" in conjunction with their Dwight

May 2 to the pantries, and also plans to raffle a guitar that was autographed by many of the 2016 season performers.

Concert goers are also invited to bring non-perishable food items the evening of the show, where representatives from the area's food pantries will be on hand to pass out information and increase awareness of the need in the Lake area. Of course, monetary donations will also be welcomed by the pantry representatives.

Ozarks Amphitheater's Director of Operations Mary Kay von Brendel said they felt it's just as important give back to the community as it is to provide a quality entertainment venue.

"The food pantries in our area are constantly in need of supplies, and this is just one small way that we can help," she said.

Charitable organizations that would like to be considered need to contact von Brendel by email at marykay@ozarksamphitheater.com or by phone at 504-351-4655.

For more information, visit www.ozarksamp.com



Davinroy said that at last year's event, a donor presented a check for \$5,000 to one of the groups.

To learn more about CFL, visit www.CommunityFoundationoftheLake.org. Community Foundation of the Lake

Yoakam concert on May 28.

Named in honor of the former executive director of the Share the Harvest Food Pantry who passed away earlier this year, the amphitheater will donate \$5 from every ticket sold between April 18 and

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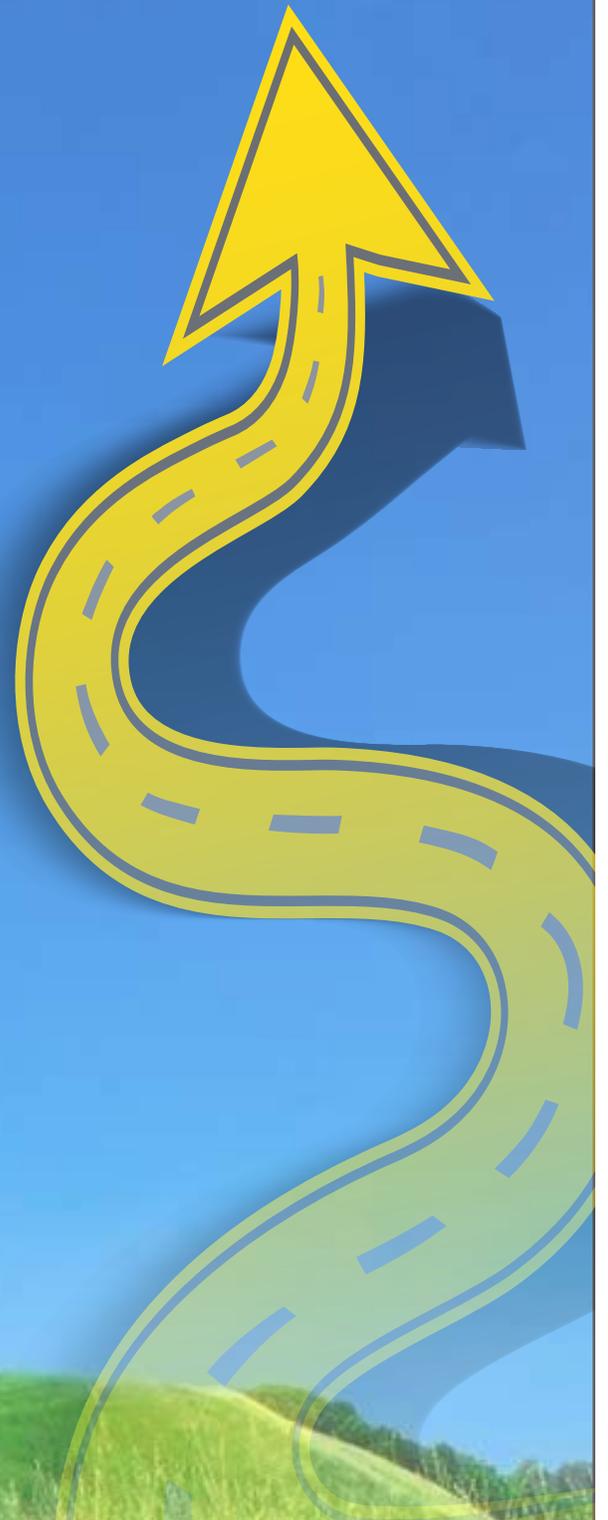
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Steps taken to make docks safer

By Nancy Zoellner-Hogland

Dock inspectors now have another tool in their bags to help them protect the public.

Ameren Missouri has given circuit test analyzers free of charge to all authorities that conduct dock inspections.

According to the manufacturer, the circuit analyzers identify wiring problems that can lead to personal shock hazards, electrical fires or equipment performance issues. The test tool can be used to check for various wiring conditions including correct wiring, polarity reversal and no ground per UL-1436. It also tests arc fault circuit interrupter (AFCI) devices to ensure that AFCI breakers protecting the circuit have been installed correctly.

Robert Davis, head of the Village of Four Seasons building inspection department, said they will be using the meter on every future dock inspection.

"You can get a new dock or you can get your dock completely rewired but the one thing we can't inspect is the

side lighting, for instance, and they break that ground wire and use it for something else besides the grounding circuit. Until now, we haven't really had a way to analyze that. This new meter facilitates that need because it checks the continuity of the entire grounding system. We can hook it up and tell immediately if there's a proper grounding system. It's a great instrument," Davis said.

He explained that a 120-volt circuit, which is standard in most houses, uses three wires – "a black wire, which is 'hot,' a white, which we call the 'common,' and a green wire, which is the ground. All you really need for anything to operate are two of the wires – the black and the white. A lot of homes are wired with those two wires, but when you have that kind of circuitry, you have no safety mechanism to trip the breaker or disconnect the circuitry through the grounding system. Before the GFCI breakers, the ground wire was our safety mechanism as far as docks went."

However, Davis said that

dock as he climbed out of the water.

According to a report made at the scene by the Missouri State Highway Patrol, Marcus Colburn and fellow swimmer Taylor Curley, both of Illinois, were swimming at a dock in Woods Hollow Cove, at the 22.2 Mile Marker when they felt electricity in the water. When Colburn tried to get out of the water by using the dock ladder, he was shocked and fell into the water face-down. The report stated someone ran to the shore and shut off the power to the dock, likely saving Curley from being electrocuted as well.

Davis said Ameren engineers met with him and the Village's other building inspectors, Sam Schulte, Robert Adams and Jeff McClury, in mid-April to demonstrate and teach them how to use the circuit test analyzer. Davis said they're now scheduling appointments to check docks with the meter for a fee of \$50.

Call 573-365-3833 to schedule a test.

According to the website electricshockdrowning.org, electric shock drowning (ESD) is the result of the passage of a typically low level AC current through the body with sufficient force to cause skeletal muscular paralysis, rendering the victim unable to help himself or herself while immersed in fresh water, eventually resulting in drowning of the victim. As little as 10mA of alternating current leaking from shore power into fresh water, can cause the paralysis of the diaphragm and the swimmer stops breathing. 60mA of current leakage can cause heart failure. Higher levels of AC current in the water will also result in electrocution.

Although ESD can occur virtually in any location where electricity is provided near water, the majority of ESD deaths have occurred near public and private marinas and docks. The typical victim of ESD is a child swimming in or around a marina or dock where electricity is present. The electricity that enters the water and causes ESD originates from the wiring of the dock or marina, or from boats that are connected to the marina's or the dock's power supply.



Ameren Missouri recently trained building inspectors with the Village of Four Seasons on the use of a new tool that will aid in detecting faulty wiring on docks. Photo provided.

wiring that goes from the dock to the house. It's all underground so we can't see it. Unfortunately, a lot of times, connections have been made to that same wiring for out-

sometimes docks – especially older docks – don't have ground wires or the wires aren't connected. That was the case in 2015 when a 21-year-old man was electrocuted by a

Building an effective web presence

with Bailey Puppel,
MSW Interactive Designs LLC

5 Common Misconceptions About Website Design

Your website is often the first impression someone has of your company. It serves many invaluable roles, such as providing information about your products/services, offering contact information, and providing strong calls to action to guide your site visitors.

Despite their universally acknowledged importance, many people do not have an accurate understanding of what it takes to build an effective, high-quality website. Here are a few common misconceptions.

Misconception #1: Pictures Are More Important Than Text.

Pictures are an important component of website design, but they are not more important than text. While Google can technically "index" pictures, images do not add a great value to your search engine ranking efforts. Graphics are important from a design perspective, but it is crucial that you have high-quality text on all pages of your site.

Misconception #2: You Need A "Contact Us" Page.

In general, "contact us" pages are a thing of the past. We prefer to provide clients' contact information on every page of their website, so that visitors to their sites can contact them no matter what page of the site they are on. Instead of a "Contact Us" page, consider a lead generation form. Offer something of value to get someone's info.

Misconception #3: If You Build It, They Will Come.

Your website is not the be-all-end-all of your marketing campaign. Rather, it should serve as the center of the campaign that other tools (social media, blogs, printed advertisements, etc) should drive traffic towards. Great rankings are not automatic. In order to drive visitors to your website, it's important to properly market it across multiple media channels while optimizing it for great organic (free) rankings in search engines. A ROBUST



Bailey Puppel

social media campaign will help your rankings!

Misconception #4: It Doesn't Have To Be Perfect.

YES it does! Some people are more interested in getting something up quickly than taking the time to build a high-quality site. However, your website is one of the first places new customers will go to find information about your business. As soon as people visit your site, they form opinions of your company. If your site is poorly designed, takes forever to load, or is littered with typos, site visitors will likely take their business elsewhere.

Misconception #5: Anyone Can Build A Website.

The most effective websites are not designed from templates. Low cost, templated websites may look okay visually, but they tend not to rank well. Great website designers optimize code and design websites to meet the latest SEO requirements. Building a website is about more than hanging an online brochure under your domain – it takes skill, expertise, and experience to build a truly interactive, engaging website that will professionally brand your company AND rank well in the search engines.

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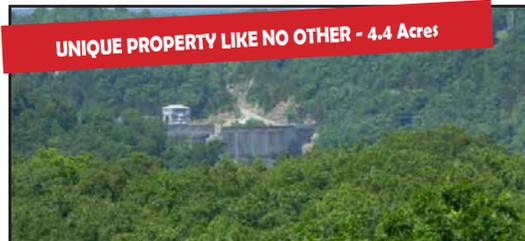
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"Insurance Talk"

with Belinda Brenizer of Golden Rule Insurance



Belinda Brenizer CIC,RWCS

How safe are your drivers?

Employees are one of your most valuable assets to any business and every business owner wants their employees to get safely to and from the jobsite. In almost every business, you have someone driving on company time and in company vehicles even as simple as going to the bank or picking up the mail or to complex like delivery your product or driving a loaded cement truck or semis.

How they perform the driving duties cannot only reflect on your business but also put your business at financial risk. The primary task of anyone driving should be safe control of that vehicle on and off highways. Driver distraction diverts us from being safe drivers. We would have to live under a rock to not have heard the national highway safety recommendations on distracted driving. We need to train our employees and put employment policies in place to be sure it is not happening in your vehicles. The NHTSA recommends these ways to minimize the issues: Put cell phone done, if using electronic devices set them prior to starting the vehicle, wear seat belts and if you are a passenger and someone is texting "speak up" and offer to do the call or text for them. We also suggest as an employer to make it company policy that employees are not allowed to text & drive on company time and to use hand free phones.

The use of telemetric in vehicles both personal and business units is fast becoming a way to monitor drivers and vehicles. In the future, all vehicles will have some type of device that records speeds, braking, fast acceleration, swerving, delivery routes, GPS and safe driving habits. Most large trucking companies are already using this technology to lower crash results and improve safety for their employees and others on the road. It has been reported in some cases

it is saving crash results up to 50% for the ones using it. In the next 10 years this will become a standard for employers.

On your personal auto insurance, insurance companies are jumping in with both feet.

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



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Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

The 411 on Loan Modifications

During times of financial hardship, it can be difficult to make your monthly mortgage payments. One way to make your payments more affordable is through a loan modification. Today's blog from your favorite mortgage lender at the Lake of the Ozarks discusses loan modifications and some tips for getting one approved.

A mortgage loan modification is an arrangement between the borrower and the lender that reduces the mortgage obligations during a time of financial hardship. The purpose of a loan modification is to make the payments easier for the borrower and avoid losing their home to foreclosure. Like the term implies, this arrangement is where the terms of the loan are modified or changed to make the loan more affordable. This could be reducing the mortgage rate or extending the loan term. In some cases, the lender may even write off some of the principal.

Getting a Loan Modification Approved

Approval for a loan modification can be difficult to obtain. When applying for a loan modification, the borrower must meet some qualifying criteria which includes: experiencing a documented hardship or change in financial circumstances, owning and occupying the property as a primary residence, having not filed for bankruptcy, not purposely defaulting to get a modification and being responsive in working with the lender. You must submit documents to prove the financial hardship. This includes paycheck stubs, a hardship letter, a budget and any other documents the loan servicer requests. Make sure you know exactly what is required of you. Misunderstandings about documents can cause complications in the approval process.

Writing the Hardship Letter

The hardship letter is very important and must provide a valid reason. Some of the most common reasons



include payment shock, job loss, work cutbacks or pay reductions, underemployment, declining business or sales revenue, illness or injury, divorce or separation, disaster, incarceration or other legal issues. The letter itself should be simple, financially informative and based on facts. Be sure to clearly outline the financial burden you're trying to overcome. Then explain why a loan modification is the best solution.

If you're going through a hardship and struggling to make your mortgage payments, talk to your Lake of the Ozarks mortgage lender to see if a loan modification is a possibility for you. During these times, it's important to communicate with your mortgage lender. I'm here for you every step of the way!

For Lake area news, resources and tips on financial services, please LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn

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Race by the light of the silvery moon

By Nancy Zoellner-Hogland

Speed, stamina and “arm-power,” instead of the usual horsepower, will be key components to winning the newest watercraft racing challenge to hit the Lake of the Ozarks area. The Osage Howler, set for 6 p.m. Saturday, June 10 to the wee hours of the morning on Sunday, June 11 is for all classes of kayaks and canoes. The race, to be held on the Osage River below the dam, is sponsored by the Lake of the Ozarks Watershed Alliance (LOWA). About 100 people, including Mike Herbert, a three-time Olympian in sprint kayaking and winner of 27 American crowns, are expected to participate.

“We got the idea from adventure kayakers in the area. They wanted something new – something fun and different – so we thought an overnight race by the moonlight would meet those guidelines,” quipped race organizer Amanda LaPorte. “We picked that weekend because we’ll be under a full moon, which you

definitely need if you’re racing at night!”

Participants will put in at the Bagnell Dam Access on the Osage River, just below the dam, and paddle from the access to the Pikes Camp access some 61 miles away. A shorter course will be available for recreational paddlers. That event will start at 8 p.m. at the St. Thomas access and will also end at Pikes Camp - a distance of 14 miles. Pikes Camp is located 20.40 river miles above the mouth of the Osage River, just outside of Jefferson City.

LaPorte said they expect the more competitive racers in the 61-mile event to make it in by 1 a.m.; the rest are expected to roll in between 3 and 5 a.m. Primitive camping and an out-house are offered at the Pikes Camp State Wildlife Area but there is no running water on site.

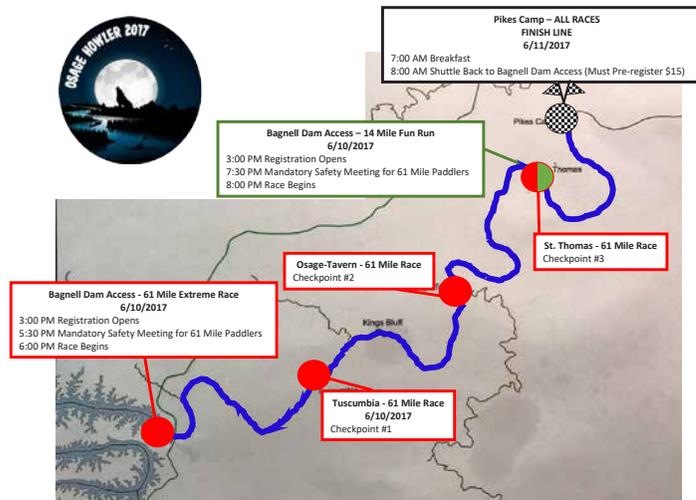
According to Donna Swall, executive director of LOWA, fruit and juices will be available at the finish line and either “awesome breakfast

sandwiches” or biscuits and gravy will be served at 7 a.m.

Both Swall and LaPorte said because the event is being advertised with several kayaking organizations in St. Louis, Kansas City, Des Moines, Iowa and Omaha, Nebraska, as well as points beyond, they expect competitive paddlers not only from around the Midwest, but from all over the country. They’re even expecting a 14-member team to participate, Swall said, adding the

more people they can attract to the area, the better “because once people come here and see the natural beauty, they want to return again and again and that’s good for our businesses and our economy – especially if they eventually decide to move here.”

A mandatory safety meeting will be held 30 minutes before launch time of each event. Forward and aft running lights will be required, as will U.S. Coast Guard approved



life jackets. Swall said it’s also important to have sufficient drinking water on board. A map of Corps of Engineers levies will be provided to paddlers, although because June typically sees high water in the river, those levees should not be a problem, according to Swall. And although no safety boats will be on the Osage River, safety teams will be strategically located along the bank.

The registration fee for 61-mile racers is \$75 per person. Registration for the 14-mile fun run is \$40. Registrations for all paddlers include a T-shirt, insurance and breakfast at the finish line. In addition, those competing in the extreme 61-mile race will each receive a medal at the finish line and paddlers in the 14-mile fun run will each receive a certificate of accomplishment. Additional T-shirts will be available for \$25.

There is an additional fee of \$15 for those who don’t bring support teams and who need to ride the shuttle back to the Bagnell Dam access. Kayaks and canoes will not be transported, but a LOWA continues on page 24

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A Matter of Trust Tax Planning Goes Year-Round



Trenny Garrett, J.D., CTFA
Senior Vice President and Relationship Manager

When the stakes are high, it's better not to wait until year-end to start your tax planning moves. Here we look at just one issue.

Net investment income

This year there is a 3.8% tax on net investment income above \$200,000 (\$250,000 for marrieds filing jointly). The tax applies to the lesser of net investment income or the amount by which modified adjusted gross income (MAGI) exceeds the threshold amount. Here's how it works for three singles.

Example 1. Bob has \$100,000 in salary and \$75,000 of net investment income. No tax is due, as his MAGI didn't cross the threshold.

Example 2. Carol has \$350,000 in salary, no net investment income. The 3.8% tax does not apply if there is no investment income.

Example 3. Ted has \$300,000 of net investment income, no salary. The amount over the threshold, \$100,000 is subject to the new tax so he'll owe \$3,800 on the excess in addition to any other taxes on the investment income.

What's in and what's out

What is net investment income anyway? Here's the breakdown:

Net investment income includes interest, dividends, rents, royalties, capital gains (long- and short-term), annuity income, and passive activity income.

Net investment income DOES NOT include: IRA distributions, pension income, qualified plan distributions—such as 401(k) plans, tax-exempt municipal bonds, veterans' benefits, and the excluded portion of gain from the sale of a principal residence.

Income sources that aren't subject to the new tax may push a

taxpayer into the taxable area. For example, a major IRA distribution in a single year might move a taxpayer over the threshold.

Example 4. Alice has \$200,000 of net investment income. So far, no 3.8% tax, because she's below the taxable threshold. Now Alice decides to withdraw \$50,000 from her traditional IRA. The withdrawal itself isn't taxed, but it does push \$50,000 of her net investment income into the taxable area.

Tax planners have come up with a number of strategies to keep exposure to the tax on net investment income under some control. For example, investing for growth instead of income gives the taxpayer a measure of control over timing the realization of income. Distributions from Roth IRAs are exempt from the tax, as is municipal bond income. It's also important to spot check for exposure to the tax throughout the year, so as to avoid painful surprises at tax filing time. *If your current investment advisor is not keeping you up on current issues like these, we invite you to learn more about our no cost or obligation Second Opinion Service. Contact Trenny Garrett today at 573.302.2474 or trenny.garret@centraltrust.net.*

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Parkway West study wrapped up – for now

By Nancy Zoellner-Hogland

The first phase of a study designed to identify issues, gather public input and suggest changes that could benefit the west side of Osage Beach has been completed. The results, which included tactics to be used if the city decides to move ahead with Phase Two, were shared at a meeting April 27 by Christopher Kinzel of HDR, the firm chosen to conduct the study.

In 2015, the city began looking at way to revitalize the west end of the city, which suffered an economic downturn after the opening of the Expressway. In December of that year, the board of aldermen voted to spend up to \$70,000 on a study that would evaluate options.

Soon after, the Osage Beach Parkway West Committee was formed and that group chose HDR based on scoring that looked at things like qualification, background, experience, knowledge of the area, according to City Administrator Jeana Woods. HDR started the project in June 2016.

At the April meeting, Kinzel laid out a plan for Phase 2 that used the data and public feedback gathered in Phase 1 to set goals for the corridor, identify a set of short and long-term strategies to achieve the goals, and establish an implementation plan that would prioritize the strategies. Some of the proposed strategies included:

·Identifying three cities similar to Osage Beach in

terms of size, demographics, economic seasonality and transportation issues and learning how they overcame struggles similar to those of Osage Beach.

·Developing a set of recommendations for the city to proactively capitalize on the corridor's proximity to the state park. The strategies could include development, marketing, infrastructure and programming. To aid in the study, HDR would gather visitor counts defined by usage.

·Meeting with representatives of the Missouri Department of Natural Resources to discuss such things as a land swap for park areas abutting the Parkway to allow more development along the Parkway, signage and crossover events tying the park to the Parkway.

·Meeting with representatives of the Arrowhead Centre development to discuss potential opportunities for activities that could be of mutual benefit to Arrowhead and the Parkway.

·Meeting with representatives from the Missouri Department of Transportation to discuss possible improvements and develop strategies to overcome the "canyon effect" in which the bluffs along the Expressway obscure visibility of the city.

·Looking at improvements to the Parkway that would make it more inviting.

·Examining the Key Largo interchange to improve func-

tionality and safety while making it more visible and more appealing.

·Analyzing current marketing efforts and then developing a new strategy that would rebrand the city and the west side of the Parkway. Some of the ideas included revising the city logo and website and adopting a motto or tag line.

·Determining what kind of development the Parkway could support and then developing strategies for targeting development – retail, residential, office and industrial.

·Reviewing city regulations and policies in order to improve processes.

·Identifying desired Parkway maintenance and then developing a long-range plan to meet those goals on budget.

·Developing an implementation policy for each step.

The first phase of the study, which included data collections, a look at trends, discussions with stakeholders and two public workshops, cost \$70,000. Because the next phase of HDR's proposal could be substantially higher, city

officials said at the meeting that they will be holding workshops to discuss the points they feel are feasible. Then some of the plans would have to be worked into the 2018 budget.

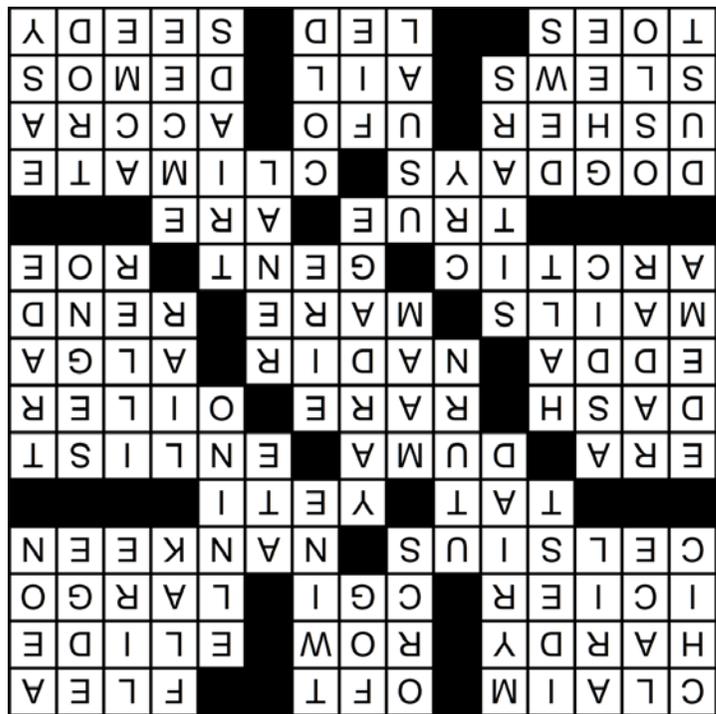
However, according to Cary Patterson, city planner for Osage Beach, some of the points will be addressed in community-wide studies to be carried out in the next couple years.

"A market analysis will be part of an overall economic development plan for the entire city; we'll be reviewing the code as part of the city's overall comprehensive plan update; and a transportation master plan will look at the roadways – both infrastructure and esthetics – throughout the city," he said, adding that other points – like enticing traffic from the State Park – could be explored by business owners individually or as a group. "The next time they're holding a bass tournament at PB2, throw a coupon in the give-away bags or run some radio ads about picnic lunch

specials for people going to the beach. Some of our business owners on the west end are starting to see an improvement but those who aren't can take this information and work together to 'think outside the box.'"

In the meantime, city officials are hoping that the completion of the Nichols Road project, a more aggressive summer mowing schedule and a planned resurfacing of the west end of the Parkway will improve the look of the area and lift the spirits of business owners. Patterson said he thought the city might also be open to the idea of working with area garden clubs to add flower gardens at key locations such as the Key Largo exit to further improve esthetics.

"The City understands that this isn't a short-term issue and that the process must be comprehensive, complete and in depth in order to have a lasting effect on positive growth and output for the study area and the community as a whole. However, we can take advantage of some of these ideas now to keep the momentum going," Patterson said.




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Retail development could be a step closer to reality

By Nancy Zoellner-Hogland

The Osage Beach Tax Increment Financing (TIF) Commission is set to meet at 6 p.m., Thursday May 11 at City Hall to discuss the Osage Beach Commons project, a \$30.4-million retail shopping development planned for some 14 acres along Osage Beach Parkway. The land is currently occupied by the Golden Door Motel and the now-vacant Jake's Steak and Fish restaurant as well as approximately 10 acres of vacant or unimproved land where two, abandoned single family homes sit.

According to city officials, at the meeting the members

Beach Board of Aldermen.

City Attorney Ed Rucker said it's the first of four basic steps needed to move the project forward.

"You need commission approval of the TIF plan – that's Step 1; you need approval by the board of aldermen of the TIF plan – that's Step 2; you need a development agreement – a TIF contract between the city and the developer – that's Step 3; and then you need a project ordinance, which starts the clock running and the actual diversion of taxes – and that's Step 4," he explained.

Those who plan to attend

developers will discuss some of what they have in mind but probably won't identify particular stores

"One of the things we've learned is that most significant retailers with significant presence that people want in their communities will not commit to a project until they see the project is committed, locked down and going through. The time, effort and wrangling it takes to produce a commercial real estate lease between a retail destination store and the land owner is so significant that most retailers won't put the time in until they know the store is going to get built – until they know the TIF plan is actually adopted and the developer has a deal," Rucker said.

What is known is that the plans currently call for a combined 131,000 square feet of retail space in four buildings. According to the architect's rendering, Buildings A, B and C will be connected. Building A will include 55,000 square feet, Building B will include

38,400 square feet and Building C will consist of 20,000 square feet. Building D, which is set apart, will include 17,600 square feet. The development will also include 672 parking spaces – more than what is called for under the existing C-1 General Commercial District zoning.

The project is being proposed by St. Louis developer Michael Staenberg, who, over his career, has developed, leased and managed a portfolio of more than 200 shopping centers comprising in excess of 35 million square feet of retail space, including more than 1,000 restaurant and 1,000 retail transactions, across the United States.

The Staenberg Groups' most recent developments include:

- Powers Pointe in Colorado Springs, Colorado - a 20-acre development featuring a Sprouts Farmers Market anchored infill development and the future home of numerous first-in-market restaurants and retailers.

- The Grove in Thornton, Col-

orado - a 65-acre retail development north of Denver that is anchored by a 90,000-square-foot Cabela's store and which provides a location for a multitude of restaurants, retailers and service providers.

- The Old Mill in Washington, Pennsylvania - a destination retail development anchored by the new Field and Stream concept and a 55,000 square foot Hobby Lobby.

- Firestone City Centre in Firestone, Colorado

- Northwest Commons in Grand Island, Nebraska, a redevelopment of the original enclosed Grand Island Mall featuring more than 150,000 square feet of junior anchor, inline and shops space.

Osage Beach City Administrator Jeana Woods said Staenberg's project is a pay-as-you-go TIF.

"In other words, the city will not be spending any of its funds and we will see some immediate money because we don't let them TIF 100 percent of the new tax."



of the TIF Commission will consider the TIF plan and then vote on whether they should recommend it to the Osage

to find out if the center will include the rumored Hobby Lobby could go home without an answer. Rucker said the

GLIMPSSES OF THE LAKE'S PAST

With Dwight Weaver

THE DROWNING OF CHIEF NEONGWAH

Known as Chief Neongwah or Stone Face, this ancient erosion-chiseled profile of an Indian's face on the side of a bluff is now beneath the waters of the Lake. It was said to be about four miles upstream on the Niangua River. All that can be seen there today, when the Lake is at normal reservoir level (660 feet above sea level), is a small chunk of rock about ten feet or so out from the lake shore. It is about the size of a washtub projecting above the lake surface and could definitely be a navigation hazard if it were further out in the lake. This may be part of the crown of Chimney Rock, which was said to be close to the profile. The water at this site is about 50 feet deep. We are fortunate that some early photographer chose to preserve its image (photographer unknown, courtesy of Danny Lane) because with the Lake's notorious poor underwater visibility even a diver would find Chief Neongwah's profile difficult to find.

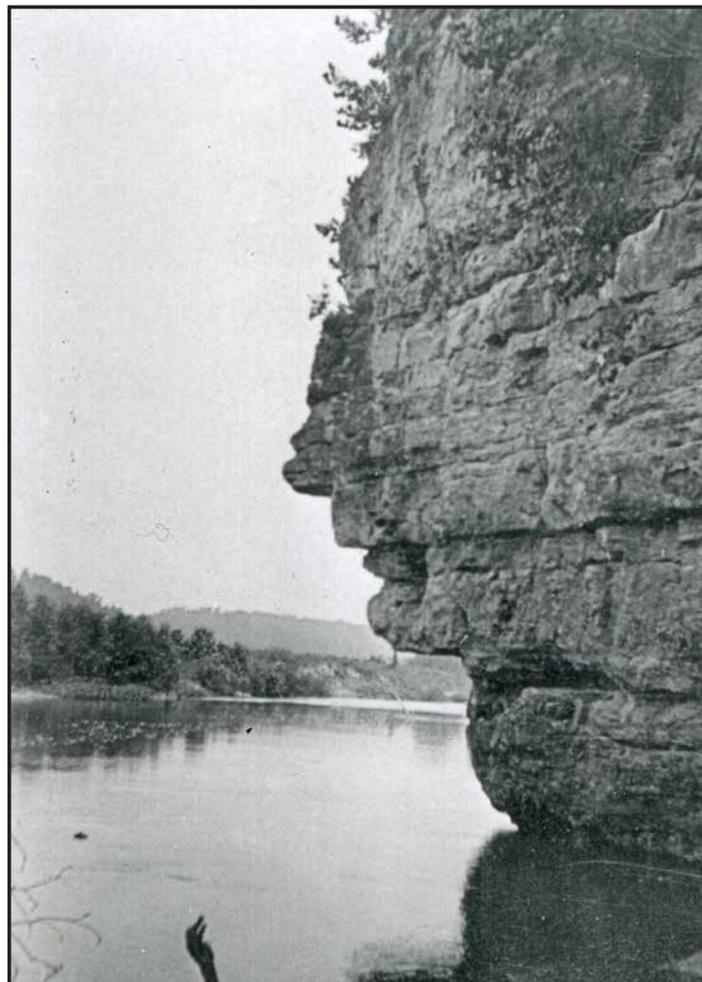
The word "Neongwah" is

of native American origin (Siouan) and has some kind of linguistic relationship to the word "Niangua." The experts of nomenclature are still working on this one. "We have not yet solved the full secret of that name," said Robert L. Ramsey, the author of "Our Storehouse of Missouri Place Names."

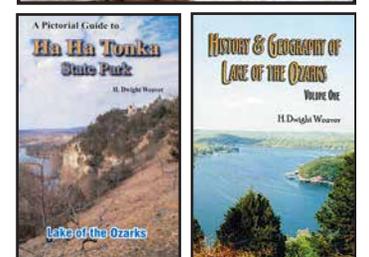
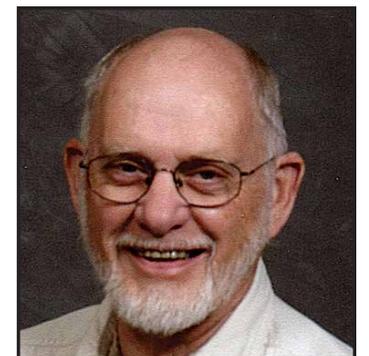
One can only wonder how many intriguing features exist in the bluff and bedrock exposures that lie beneath the surface of the Lake along its hundreds of miles of shoreline. Having explored the shorelines of Lake of the Ozarks, Truman Reservoir and many miles of Osage River shoreline above Truman as well as below Bagnell Dam, I can attest to the existence of scores of scenic curiosities, unrecorded and unnamed, that can be seen above water in bluffs and rock exposures.

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

The author's latest book on



Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Contact him at: dwightweaver@charter.net or call 573-365-1171. Visit www.lakeoftheozarksbooks.com to obtain more information or to purchase one of his books on line.



OB Aldermen consider raising age to purchase tobacco

By Nancy Zoellner-Hogland

According to the website tobacco21.org, 95 percent of all Americans support raising the legal age to purchase tobacco products to 21.

On Thursday, May 4, residents of Osage Beach will find out if that percentage represents the city's Board of Aldermen. That's when the aldermen will be presented with an ordinance to raise the age to purchase all tobacco products and e-cigarettes from 18 to 21. Only sales inside Osage Beach city limits would be affected by the law.

The idea was first brought up at the April 6 meeting by Alderman Jeff Bethurem, who admitted to first using chewing tobacco when he was 17.

"If we can keep the children in our community from starting that process, we should. I think if we can postpone that decision for a few years when they have a little more - ummm - thought process in their brains, we should. I chewed for 37 years before I quit last September or Oc-

tober. I wish something had been in place to keep me from starting," he said.

Jean Horrall, a member of the Smoke-free at the Lake Coalition and a retired nurse who previously worked at the Osage Middle School, also spoke at the meeting, saying she was concerned about the number of 13-and-14-year-olds who smoked. She said statistics showed that 95 percent of all adults who smoke said they started when they were in their early teens.

"When I asked how they got their cigarettes, I learned it was mainly from the 18-year-olds who could legally buy them and carry them on their person - even on school premises," she said. "So they were getting them from high school seniors or kids that had just graduated. That's very concerning to me because even though statistics are showing that smoking among teenagers is dropping, we're seeing younger kids starting to smoke at earlier ages."

However, she said com-

munities that had raised the legal limit to 21 were seeing a "real decline in the numbers of younger kids who smoke."

Horrall also urged the board to consider including electronic nicotine delivery systems - or e-cigs - in the ordinance. She said manufacturers of those electronic cigarettes offer flavors like Captain Crunch and bubblegum to attract younger smokers.

After the discussion, the board voted unanimously to instruct City Attorney Ed Rucker to draft the ordinance. Although he voted "Yes," Alderman Kevin Rucker said he planned to look into the matter before the ordinance came back for a vote.

However, at their next meeting on April 20, both Aldermen Kevin Rucker and Phyllis Marose said that, after considering the matter, they had changed their minds.

"I don't feel it's anything we need to do. This is an issue that should be handled by state government and not by local government," Alderman

Rucker said.

Marose said she totally agreed with him.

"Believe me, I'm all I favor of no one smoking. I'm a past smoker from years ago, but I don't think it's up to the city to mandate who's going to be smoking and who's not," she said, adding that she felt that if only some of the cities in the Lake area adopted the law, while others didn't, it wouldn't be effective. "Believe me - I wish no one would smoke, but people do."

Lake Ozark Mayor Johnnie Franzeskos said while it was up to the board to determine whether the city would follow suit, he personally does not support the action.

"Don't get me wrong - I don't like smoking and I certainly don't support tobacco use by kids," the mayor said emphatically. "However, I find it ironic that, if that law was adopted, an 18-year-old resident of Lake Ozark would be allowed to join the military and take up a gun to defend his or her country but that same person wouldn't

be able to buy a pack of cigarettes when they're back home on leave. It's one thing if the state adopts new legislation that changes the age limit, but it's my feeling that our city shouldn't make decisions that should actually be made by parents. But, as I stated, that's my personal opinion - this matter would be decided by the board."

A dozen different Missouri cities have adopted similar ordinances. Jefferson City was the most recent; Columbia was the first, adopting the measure in 2014.

Two states - Hawaii and California - have raised their tobacco sales age to 21 but some say Missouri will never follow suit because Missourians like to smoke and the state likes to collect the taxes on their habit.

In addition to sales tax, a separate tax is collected on cigarettes and other tobacco products sold in Missouri. Money received from the tax is deposited in the State School *continues on page 20*

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What to do when the IRS comes calling

The Internal Revenue Service (IRS) has developed a new webpage on IRS.gov to help taxpayers correctly identify if a person visiting their home or place of business is legitimately from the IRS.

According to Rebecca J. Travnichek, family financial education specialist with University of Missouri Extension in Camden County, IRS-related in-person and phone scams run wild across the country all year long. Howev-



Department of the Treasury
Internal Revenue Service

er, taxpayers may actually receive official, unannounced visits from IRS employees

as part of their routine casework. IRS visits to taxpayer homes or businesses fall into three categories:

•IRS revenue officers visit a taxpayer's home or place of business to discuss taxes owed or tax returns due.

•IRS revenue agents will sometimes visit a taxpayer due to an audit. Taxpayers would be notified by mail about the audit and set an appointment time with the revenue agent. An auditor may

call to confirm the appointment date and time; as well as, items pertaining to the audit.

•IRS criminal investigators may visit a taxpayer's home or place of business unannounced while conducting a tax-related investigation. These are federal law en-

forcement agents, and they will not demand any sort of payment. Criminal investigators also carry law enforcement credentials, including a badge.

To learn more about visits from IRS revenue officers and IRS criminal investigators, visit "How to know it's really the IRS calling or knocking on your door" on IRS.gov.

As the Lake Churns

Lake Sales Data

U.S. existing home sales took off in March to their highest pace in over 10 years, and severe supply shortages resulted in homes selling much faster than in February and a year ago, according to the National Association of Realtors.

March's sales pace is 5.9 percent above a year ago and surpasses January as the strongest month of sales since February 2007. The median existing home price for all housing types in March was up 6.8 percent from March 2016. March's price increase marks the 61st consecutive month of year-over-year gains.

The available home inventory at the end of March increased 5.8 percent to 1.83 million existing homes available for sale, but is still 6.6 percent lower than a year ago and has fallen year-over-year for 22 straight months. Properties were on the market an average of 34 days in March, which is down significantly from 45 days in February and 47 days a year ago. Forty-eight percent of homes sold in March were on the market for less than a month.

In the Midwest, existing-home sales jumped 9.2 percent to an annual rate of 1.31 million in March, and are now 3.1 percent above a year ago. The median price in the Midwest was \$183,000, up 6.2 percent from a year ago.

Interest rates have been inching up since last fall. The average commitment rate for a 30-year, conventional, fixed-rate mortgage rose for the fifth straight month in March to 4.20 percent from 4.17 percent in February. The average commitment rate for all of 2016 was 3.65 percent.

Meanwhile, at Lake of the Ozarks, the number of homes coming on the market in 2017 has decreased by 4.6 percent compared to the same time in 2016 while the amount of closed sales increased 15.2 percent and pending sales are up 15.3 percent.



Real Estate and Lake News with C. Michael Elliott

The median sales price also rose by 6 percent.

2017 condo inventory coming on the market is currently even with 2016 numbers and the median sales price dropped by 1 percent. The total units sold increased 6.7 percent and pending sales are up 5.45 percent.

With the rapidly moving market and rising prices; it can be difficult to determine value for both buyers and sellers. A good market analysis should include the most recent sales of the homes closest and most like your home. In addition, it should also factor in the sales trends happening at the lake and in your neighborhood as well as considering the home's features and potential drawbacks that add or detract from its worth.

Sales data obtained from the Lake of the Ozarks MLS comparing the time frame from January 1 to April 23 of 2016 and 2017 and from the National Association of Realtors.

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you have interest in a career in real estate or would like Michael's assistance in the sale or purchase of property, contact him at 573.365.SOLD or cme@yourlake.com View thousands of lake area listings at www.YourLake.com \$1 million plus homes at www.LakeMansions.com You can also view each months' article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLakeChurns.com

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Lake Ozark is growing by leaps, bounds and spaces

By Nancy Zoellner-Hogland

Overall, Camden, Miller and Morgan counties have not seen a lot of growth over the past few years. However, development in Lake Ozark has kicked up a notch – or 10 – especially along Bagnell Dam Boulevard.

According to Tim Haden, Lake Ozark's deputy community development director and building and zoning official, several commercial projects are underway:

·Fish Haven Estates, a senior housing project with 44 apartments and community room with coffee bar and computer work stations is under construction and scheduled to be completed this summer.

·Big Thunder Marina boat showroom, a 14,000-square-foot boat showroom located at 3401 Bagnell Dam Boulevard, is under construction and is scheduled to be completed late this summer.

·Voyage Marine and Storage, a 6,000-square-foot boat storage facility with an 8,000-square-foot boat service, parts and office building at 119

Horseshoe Bend Parkway is under construction with plans to open soon.

·Easy Street Desert and Wine Bar, located at 1097 Bagnell Dam Boulevard – a remodel of the old Continental Hotel building – is under construction with plans to open this month.

·A new commercial building located at 1289 Bagnell Dam Boulevard is under construction. No tenant information is available yet.

·The Main Event at 1785 Bagnell Dam Boulevard is a remodel of the building that formerly housed KZ Interiors and will serve as a banquet center when completed this spring.

·Lake Escape at 1384 Bagnell Dam Boulevard is Lake of the Ozarks' first, live action escape room. Guests have 60 minutes to work together to crack the codes, find clues and solve the puzzles to achieve one goal: escaping the room.

·Lakeview Hotel, formerly Resort at Port Arrowhead, located at 3080 Bagnell Dam Boulevard, is undergoing a

major remodel.

·Site preparation is underway for a laundromat and an ice cream shop to be built next to the Lake Ozark Fire Protection District.

Several new businesses also moved into existing buildings on Bagnell Dam Boulevard:

Metro Marble and Granite, Dandelion Seed Boutique, IceHole Frozen Drinks, Global Development and Construction, Facelift Marketing & Design, Ultimate Tan,

Black Pearl Bubble Tea, Skull and Bristle, Split Arrow Boutique, Linda Lu's and Lucy's. Hurricane Auto Sales II moved in at 3468 Old Highway 54.

In addition, since the start of 2017, Haden has issued five building permits for new single family residential homes.

Lake Ozark Mayor Johnnie Franzekos said he's just as excited to have 36 additional parking spots at the top of the Bagnell Dam Strip.

In April, the city signed an agreement with Dave Paisley and Lake Shore Holding dba Iguana to lease the spaces in

front of Two Bit Town for \$1 per month. Under the agreement, the city will take care of liability insurance and provide the maintenance, including stripping and sweeping. Either party can terminate the agreement with 30 days' written notice.

The spaces had been roped off since 2015 – first by the previous owner, Don Feese after a surveying error gave him rights to the property and a judge ruled that he – and not the city – owned the spaces and could do what he wanted with them, and then by Iguana, who purchased the property last spring.

“We had been negotiating with Iguana since the last Magic Dragon Car Show to see if we couldn't work something out. Now that it's done, I can't thank them enough. They really helped a lot of people – the residents, the business owners and the tourists who visit the Strip and need a place to park. We really appreciate this,” Franzekos said, adding that over the past 12 months, several more parking spaces had

been added.

With financial assistance from George Tucker, owner of Tucker's Shuckers Oyster Bar who donated \$10,000 to the cause, the old Lake Ozark Police Department building was demolished and the land was converted into a public parking lot, and down closer to the dam, public works employees removed a curb line to create an additional 30 or so diagonal parking spots. Similar action was taken at the top of the Strip a few months earlier.

“And we just got more big news! We don't know when work will start but we know that senior citizens living facility will be built in that beautiful gray home that sits on the bluff above the Lake. Plans call for 146 units. What a view they'll have,” Franzekos said. “With completion of the lift station down across from Menard's and the addition of sewer and water, we know that land will soon be developed. The city is finally moving forward. It's exciting to see!”

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Aldermen consider tobacco age

continued from page 17
Money Fund, the Health Initiatives Fund, and the Fair Share Fund. State law sets the tax based on mills (1/10 of one cent) per cigarette. The State School Money Fund receives 4 ½ mills per cigarette (or 9 cents per pack of 20, for example); the Health Initiatives Fund receives 2 mills per cigarette (or 4 cents per pack of 20); and the Fair Share Fund receives 2 mills per cigarette (or 4 cents per pack of 20).

According to the Missouri Department of Revenue Financial and Statistical Report for the fiscal year ending June 30, 2016, the cigarette tax brought in \$108,717,273, a 3.8-percent increase over 2015's collected tax of \$104,720,458.

The Missouri 60 Cent Cigarette Tax Amendment, also known as Constitutional Amendment 3, was on the November 8, 2016, ballot in Missouri as an initiated constitutional amendment. A "yes" vote supported a proposal to increase the taxes on cigarette packs from 17 cents to 77 cents by 2020 and would have imposed an additional fee on tobacco wholesalers at an initial rate of 67 cents per pack. Funds generated by these taxes and fees would have been earmarked for a newly established Early Childhood Health and Education Trust Fund. A "no" vote opposed this proposal,

keeping the state's tobacco tax of 17 cents per pack.

The measure was defeated 1,649,723 to 1,120,389.

The science behind the push to raise the age

According to the website tobacco21.org, smoking is especially risky for youths because it delivers a dopamine "high," yielding self-confidence, focus, euphoria, loss of appetite and alertness, more quickly and more thoroughly than if the nicotine was delivered through an intravenous injection.

The site explains that the interior surface of the lung is nearly the size of a singles tennis court and it's saturated with miles of tiny blood vessels whose major job is to absorb oxygen instantly. Nicotine becomes the perfect hitchhiker, an exquisite drug delivery system. That nicotine-laden blood is then pumped directly to the brain, unfiltered and highly concentrated.

"Once there, nicotine pounds a brain receptor whose purpose is to release the king of the feel-good neurotransmitters, dopamine. But, there's no free lunch in the brain. After being over-stimulated for a while, the brain seeks balance and it does so by down-regulating those receptors – making them less sensitive – not only to nicotine, but also the normal everyday processes that stimulate dopamine. Daily activi-

ties turn on dopamine, but the smoker's brain turns down the sensitivity for everything.

"The only thing that brings a smoker's brain back to a near normal balance again is another puff. Between cigarettes, a smoker's brain is in constant withdrawal, missing dopamine badly. Thus smokers spend much more time feeling irritable, unfocused and depressed. Smokers all say that a cigarette allows them to relax and de-stress. That's true but only because the up-and-down levels of dopamine help to bring on all that stress.

"However, adolescent's brains function differently with receptors ramping up and down much faster, more thoroughly and more permanently. This plasticity of their brains coupled with an evolutionary drive to take risks and separate physically and socially from their parents puts them in the cross hairs of this incredibly addictive habit.

"Nicotine operates effectively in the deepest, most ancient parts of the brain, areas where structural receptor change resonates throughout the entire nervous system. It's why kids who smoke are more depressed, more rebellious, less empathetic and greater risk takers. It's why early use of nicotine in a cigarette, a chew or an e-cigarette is so dangerous."

Hulett Chevrolet Buick GMC Goes to Bat for Camdenton Youth Baseball League

Hulett Chevrolet Buick GMC is partnering with the Camdenton Youth Baseball League in Camdenton. Hulett Chevrolet Buick GMC has joined forces with the national Chevrolet Youth Baseball program to provide new equipment, a monetary contribution, invitations to FREE instructional clinics, and an opportunity for community members to earn additional donations for their league via a Test Drive fundraiser.

Hulett Chevrolet Buick GMC will present the Camdenton Youth Baseball League with an equipment kit that includes useful items such as bags, batting tees, catcher's gear, water bottles and Chevrolet Youth Baseball T-shirts. The sponsor-

ship also includes youth clinics featuring current and former MLB/MiLB players and coaches, and instructors from Ripken Baseball and the Major League Baseball Players Alumni Association.

In addition, Hulett Chevrolet Buick GMC will present a check representing a one-

time monetary contribution to Camdenton Youth Baseball League. Sponsored leagues across the country will have the chance to earn additional funds as community members take test drives at their partnering dealership to help support the league.



Managing Rental Property

How to choose a Vacation Rental Manager

You have a second home or condo at the Lake and you realize that you are not using it as much as you thought you would, or you have decided that you want to off-set some of your expenses for that property. Now what do you do?

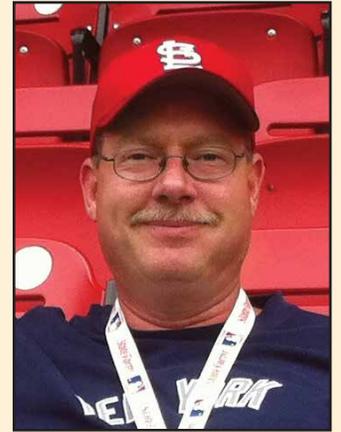
Finding the right company to manage your vacation rental property can make a big difference in your overall experience. Are you just looking for some additional income or do you want to make as much money as possible. Whatever your situation, you need to make your expectations clear when you are interviewing potential managers.

Obviously experience counts. Find out how long they have been managing property and how successful they have been in renting similar properties to yours? Beware of any company that promises a certain number of rental night's or income; however a good company will be able to give you potential income/number of rental nights based on their past history with similar properties.

What types of support services do they offer like housekeeping, maintenance, interior design, AC & appliance repair or landscaping and yard work and are they available 24/7?

Next you will want to ask how they market their properties. Do they provide plenty of pictures, virtual tours, videos and information about their properties? Do they utilize social media, digital marketing and e-blasts? Is their website easy to navigate and is the presentation professional? In addition to their website, how else do they advertise their properties?

Since damage is always a possibility, how do they screen their po-



Russell Burdette

tential guests? How do they handle damages? Do they offer damage protection? Have them give you examples of past damages and how they handled the situations.

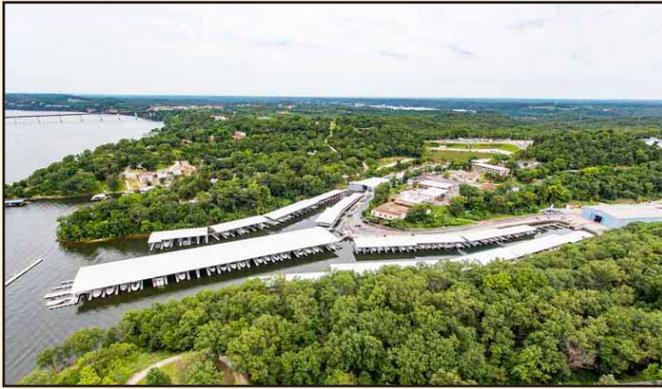
Some companies rent their properties on a rotating basis. If you have a nice property or a great location, companies using this procedure should be avoided. Your hard work, décor, amenities and location should be allowed to work in your favor. A company that presents all of their properties in the same manner and allows your features to sell your property to potential renters is your best bet. Wouldn't you want to be able to choose if you were a guest and not have to take the next unit in line?

Your potential manager should also have good ethics and be truthful about the potential for your property. Do they have a good reputation? Do they belong to other professional organizations? You should be able to get references from current owners as well as from other professionals within the Lake Area community. And finally, you should feel at ease and be comfortable with the potential manager.

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



Let's Go Boating!



Living On A Boat

As a second homeowner's playground, Lake of the Ozarks is home away from home for thousands of boaters who come to the lake weekend after weekend, year after year. After purchasing a boat, weekend warriors must decide if they will trailer their boat, buy a home or keep their boat in a marina.

Those boaters looking for a simple, romantic, adventurous lifestyle will often choose to keep their boat in a marina. Living aboard your boat is a dream shared by millions of people and the benefits often outweigh the burdens of owning a second home. Living in a marina does not require you to spend time mowing the lawn, cleaning and maintaining your home. Marina slips are leased annually, unlike the long term commitment that comes with purchasing a home. Marina life simplifies utility bills as most leases come with electricity, water, trash removal, wi-fi and cable. With gated communities and security service marinas offer safety and peace of mind for your family and your vessel.

The marina lifestyle offers a strong sense of community and neighbors who share your passion for boating. Most folks who live in a marina enjoy the camaraderie of friends and welcome casual gatherings on the dock and boating together as a group.

There is a sense of freedom that comes with living aboard your boat that you just can't get living on land. Surrounded by nature, it can be very relaxing as the wind starts to gently rock your boat, as the rain falls on the roof of the marina and the fish nibble on the bottom of your boat. It's breathtaking to

wake up surrounded by low lying fog and smooth glass like water, and to go to bed wrapped in the beauty of the lake.

When shopping for a marina consider these questions. Do you want a wet dock or dry dock? Is the location convenient by land and water? How deep is the water? Is it protected from rough water? Is it easy to dock your boat? Is there significant water traffic and congestion? What is the atmosphere of the marina? Do you prefer a quieter setting or a party environment? Is parking convenient? How strong is the security? What amenities, services and perks are offered? Is the marina well-kept and updated? Is a fuel dock and onsite service department important to you? How knowledgeable are the operators?

If you are looking for a home away from home for your family and boat we invite you to visit MarineMax Lake Ozark at 3070 Bagnell Dam Boulevard. MarineMax offers wet slips and dry storage, a central location by land and water, updated facilities, numerous amenities, a fuel dock, onsite service department, year round security, marina parties, family atmosphere and much more.

With 62 locations, MarineMax is the nation's largest recreational boat dealer. MarineMax compliments its industry leading brands with dedicated delivery captains, educational classes, organized customer events, and unparalleled service. We invite you to visit our highway store in Osage Beach and our on water location in Lake Ozark. Always open at www.marinemax.com

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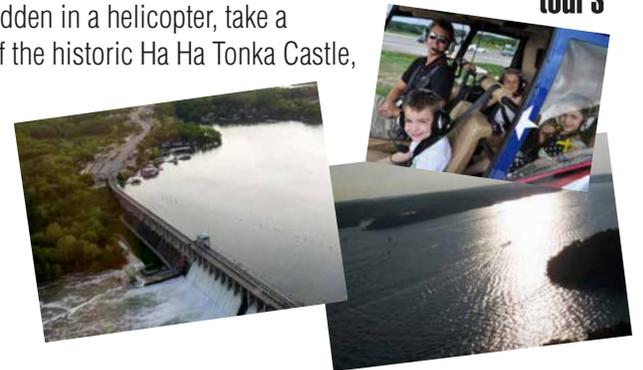
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Crossword Puzzle

Solution page 15 THEME: ALL ABOUT WEATHER

ACROSS

1. Request to Geico, e.g.
6. Short for oftentimes
9. Plague carrier
13. *Like a plant in Zone 2
14. Column's counterpart
15. Exclude
16. *More bitterly cold
17. Computer-generated imagery
18. One of Florida Keys
19. *Fahrenheit alternative
21. Nanking cotton
23. Make weblike fabric
24. Giant Himalayan
25. Geological time period
28. Russian parliament
30. Join the military
35. 100-meter _____
37. One in a million
39. Crude commodity transporter
40. Icelandic epic
41. Rock bottom
43. Aquarium scum
44. Sends
46. Foal's mother
47. Tear violently
48. *A blast from the North Pole
50. Belgian port, in Dutch
52. Fish eggs
53. T on a test
55. "_____ we there yet?"
57. *End-of-summer
61. *Average weather pattern
65. Theater guide
66. ET's craft
68. Capital of Ghana
69. Large numbers
70. Have a cold
71. Audition tapes
72. Little piggies?
73. Bulb type
74. Like a disreputable neighborhood

DOWN

1. Swanky
2. Fabric related to #23 Across
3. Seed covering
4. "That is," to an Ancient Roman
5. Indefinitely large number
6. Tolkien villains
7. *Cause of low visibility
8. Strong string
9. "Don't give me any _____!"
10. Plural of lira
11. U2 guitarist
12. Longest division of time
15. *a.k.a. The Little Boy
20. Driver's 180
22. Had a meal
24. Distance to a golfer
25. Swelling
26. *Meteorologist's tool
27. Echo sounder
29. Madam, to a cowboy
31. Baron Munchhausen, e.g.
32. Sicker
33. Repeat, in music
34. *_____ winds
36. "Stop!" to marchers
38. De Valera's land
42. Kidney-related
45. Hindustani guitar, pl.
49. "_____, the Beloved Country"
51. "The Three Stooges" and "Peter, Paul and Mary," e.g.
54. "The _____" to a bartender
56. Wedding singer, e.g.
57. *_____ Bowl
58. Nobel Peace Prize capital
59. Clarified butter
60. *What grass does in the morning
61. *Kind of front
62. Crowning point
63. Trampled
64. Not difficult
67. Exclamation of disgust

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LOWA provides opportunity to lunch, learn and earn

By Nancy Zoellner-Hogland

There's an old adage that states "There's no such thing as a free lunch." However, that phrase doesn't apply when dealing with the Lake of the Ozarks Watershed Alliance (LOWA). In fact, not only can you get a free lunch at one of the organization's upcoming programs, by attending, you can also earn a hefty discount on your next septic tank pump-out.

It's all part of LOWA's Septic Tank Maintenance Workshops, to be held in May.

The workshops will highlight how septic tanks should work and how owners can maintain their tanks for maximum efficiency, with presentations by LOWA Executive Director Donna Swall and University of Missouri Extension Professor Bob Broz.

"Very valuable information will be shared," Swall promised. "Being a homeowner at the Lake since 1981, I was always told as long as nothing goes wrong, I didn't have to do anything with my septic. How untrue that is! There are things

you can do to help your tank operate at maximum efficiency and one of those things is pumping the tank every three to five years, depending on the usage. That's extremely important because of karst topography found in the Ozarks."

Karst topography is a type of landscape that forms when water dissolves and erodes soft rock like limestone, leaving behind caves, surface sinkholes and tall, steep rock cliffs, according to the website Watersheds.org. Because this type of landscape allows water to easily move through the ground, the soft rock doesn't provide a good filtration system to remove contaminants, making those regions more vulnerable to pollution.

Everyone who attends the workshop and who is interested in taking part in the pump-out program will be asked to fill out an application which will allow them to have a 500-gallon tank pumped out at the cost of \$85 and a 1,000-gallon tank pumped out for \$95. Those who want to take part in the program but who can't at-

tend the workshop will have to pay \$95 and \$105, respectively.

The pump-outs will be scheduled this spring. Swall said even those who have had their tanks pumped through the grant in the past are eligible to participate again.

In addition to fulltime residents, LOWA is also hoping to attract second home owners who may think that because their tanks don't get used as often, they don't need any special attention. However, she said nothing could be further from the truth.

"When the tank isn't used for a while, a hard crust forms. That crust can keep the solids from settling and instead, allow them to flow right out of the tank without any processing," she explained. "We've seen that people are willing to do what needs to be done to protect their investments and the Lake economy. We just have to teach them. And that's what we're all about and that's why we hold these workshops. It's all voluntary - nothing's regulatory. It's very inexpensive to do the right thing with your septic and it

can be extremely expensive if you don't."

The workshops and free lunches will be held:

- At noon on Wednesday, May 10 at the Stables in Sunrise Beach

- At noon on Monday, May 15 at Camden on the Lake on Horseshoe Bend

- At 11 a.m. on Thursday, May 18 at Shawnee Bluff Winery in Lake Ozark

- At noon on Saturday, May 20 at Rocky Top in Gravois Mills

Pre-registration is required and seating is limited. To register, call 573-723-0637 or register online at www.LOWATERSHED.org.

The US Environmental Protection Agency Region VII, through the Missouri Department of Natural Resources, provided partial funding for this project under section 319 of the Clean Water Act.

Swall said LOWA has been working with the EPA and the DNR to offer the program since 2008, two years after the organization was formed. During that time, some 600 septic tanks have been pumped out.

How septic tanks work

According to the U.S. Government's Homeowner Manual for Septic Tanks and Leach Fields, effluent from the septic tank flows by gravity or is pumped to a leach field for disposal. A leach field consists of a series of perforated pipes surrounded by gravel and buried a few inches underground. The wastewater effluent is absorbed by soil particles and moves both horizontally and vertically through the soil pores. The dissolved organic material in the effluent is removed by bacteria which live in the top ten feet of the soil. The wastewater generally percolates downward through soil and eventually enters a groundwater aquifer. A portion of the wastewater moves upwards by capillary action and is removed at the ground surface by evaporation and transpiration of plants.

According to Swall, the karst topography at the Lake does not provide the depth of soil needed to allow lateral lines to perform properly.

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Race by the light of the moon

continued from page 12
representative will remain at Pikes Camp to keep an eye on the watercraft until owners return to get them.

Swall said paddlers must register no later than May 20 to guarantee shirt size.

She also said LOWA was also willing to add a day race if there is enough interest.

Visit www.osagehowler.com to register or call 573-723-0637 or email racedirector@lowatershed.org for more information or to request a day race.

The schedule for the Osage Howler is as follows:

Saturday, June 10

- 3:00 pm - registration for both races opens at starting line**
- 5:30 pm - mandatory safety meeting for 61 mile racers**
- 6:00 pm - 61 mile race begins at the Bagnell Dam access**
- 8:00 pm - 14 mile race begins at the St. Thomas access**
- Sunday, June 11**
- 7:00 am breakfast**
- 8:00 am shuttle back to the Bagnell Dam access.**

Interested in learning more or trying your hand at kayaking?

LOWA sponsors Kayak Meet-Ups from 9 a.m. to noon on the second Saturday of each of the summer months at Ha Ha Tonka State Park. Mem-

bers of the LOWA Paddlers are on hand to instruct and assist those new to the sport and to answer questions.

"We have so many more kayakers than we used to have. LOWA has introduced kayaking to more than 1,000 people over the past five years down at Ha Ha Tonka Springs," Swall said.

No fees are involved. Some people bring extra kayaks to loan. Swall said U.S. Bank also donated money to the group to buy kayaks.

The first meet-up is set for May 13. Visit <http://www.lowatershed.com/lowa-paddlers.html> to register.



The Lake Area Chamber recently held a ribbon cutting for Wave Salon and Tanning, at their location at 5816 Osage Beach Pkwy Ste 112 in Osage Beach. The ribbon cutting took place on April 26 at 12:00 pm, with several Wave Salon staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, call (573) 693-9482, or visit their website at www.wavesalonandtanning.com.

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Prewitt's cabin project

continued from page 1
has been "manicured into a park-like setting." A significant green space has been left around the perimeter of the property.

The same people involved in the cabin-property lawsuit are also involved in a suit against Camden County Planning and Zoning and Glacier Park Investments LLC over the proper zoning of the Lazy Gators property at the end of Horseshoe Bend.

Timeline of the project

In April 2014, Prewitt requested zoning to build a 2-acre parking lot to serve customers at Shady and Lazy Gators; a gazebo with outdoor dining; 44 high-end, low-footprint cabins; and a security and check-in office with a concessions store to serve the guests; as well as other amenities.

The P&Z commission reviewed the project and voted to recommend approval of all of Prewitt's zoning requests:

·B-1 zoning and a conditional use permit (CUP) for a 2-acre parcel to be used as a parking lot

·B-1 zoning and a CUP for a 4-acre parcel which would house the offices and concession area

·R-1 zoning for the 22-acre balance of the property

·Planned Unit Development plan which would allow for nightly rental of cabins

In June, the matter moved to the Camden County Commission, where commissioners voted unanimously to grant zoning needed for the parking lot and R-1 zoning for the 22 acres, but voted 2 to 1, with Cliff Luber casting the dissenting vote, to kick the other requests back to the P&Z for reconsideration. At the time, Presiding Commissioner Kris Franken said his office had received letters from people against the plan and felt the P&Z would have voted differently had it known about the protests.

Although Prewitt's attorney threatened to sue if the county went back on its decision, the matter was given a second public hearing in August where for

more than three hours, numerous people spoke against the project. At the end of the meeting, Jerry Carroll, P&Z commissioner at the time, said the board would consider all information before announcing its decision at its next meeting, scheduled for September 17.

However, on the morning of the 17th, Associate Circuit Judge Bruce Colyer issued a Preliminary Order of Writ of Prohibition, which stopped the P&Z from voting for a second time on the requests.

Attorneys representing Prewitt said those who opposed the project had an opportunity to speak at the April P&Z public hearing but for whatever reason, chose not to. They also claimed that, by statute and Camden County's Uniform Land Use Code, the plans were reviewable only by the Camden County Board of Adjustment based on an appeal filed within 60 days of the decision and that when the county commission told the P&Z to reconsider its decision, they were acting outside their authority.

The following spring, Prewitt went back to P&Z to request the same zoning for the cabins. (The parking lot had already been built.) The commission voted 8-to-1 to recommend approval.

Soon after, Prewitt applied for and was given a land disturbance permit by the state to start clearing the land. Then in September 2015, a group of Horseshoe Bend residents represented by attorney Michael Berry filed a lawsuit against Prewitt to stop the project from moving forward.

The case saw a change of venue in October and in March, 2016, Judge Jon Edward Beetem issued a temporary restraining order halting all work.

The project sat stagnant until this spring, when building permits for two cabins were requested under Enowski's name and were approved.

Berry once again attempted to stop construction but Judge Beetem dismissed the case, along with the land disturbance injunction.

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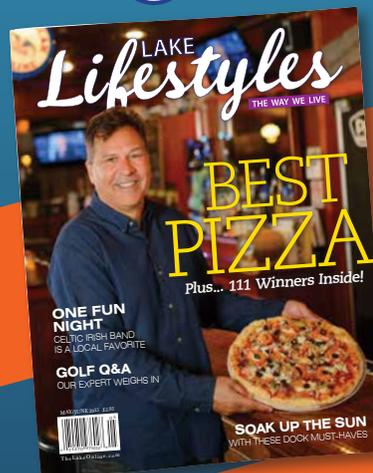
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Kendra's Bucket List Fun Run May 20th 5K

The 2nd annual Kendra's Bucket List Fun Run will be held May 20, 2017 at the Bob Shore Stadium Track in Camdenton. Registration is now open.

The 5K run/walk will begin at 9 a.m. with day-of registration open one hour prior to the race. Music by Matt Phillips, silent auction items and prizes will be awarded throughout the run. Cost is \$20 per person.

The race has been organized by Kendra Grant's family. Kendra died in a car accident in December 2015. After her accident her family decided to finish the rest of Kendra's bucket list which included a desire (and #64 on her bucket list) to run at least two miles. A Bucket List Fun Run was created with proceeds going to Citizens Against Domestic Violence.

If you can't run but still want to donate, contributions can be made online. Donations for the silent auction are welcome. To register or for more

information, go to www.kendrasbucketlistfunrun.com. Like the event page on Facebook at Kendra's Bucket List Fun Run.



The Lake Area Chamber recently held a ribbon cutting for Cochran, at their location at 905 Executive Drive in Osage Beach. The ribbon cutting took place on March 9 at 12 pm, with several Cochran staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, call (573) 525-0299, or visit their website at <http://cochraneng.com/>



The Lake Area Chamber recently held a ribbon cutting for Lake Area Industries on April 19 with Executive Director Natalie Couch and Lake Area Industries staff members, Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting was to celebrate the 7th season of their popular LAI Gifted Gardens. For information, call (573) 346-7934, or visit www.lakeareaindustries.org.



Sponsorships Available for HK's Hospital Benefit Golf Tournament, June 2-4

Sponsorships are available for the 39th Annual HK's Hospital Benefit Golf Tournament, scheduled June 2-4 at The Cove Golf Course at The Lodge of Four Seasons.

HK's sponsors receive extensive exposure during the three-day event. More than 400 participants attend the Meet the Chiefs Party and Auc-

tion on Saturday evening, and the Sunday golf tournament draws nearly 250 golfers. There are more than a dozen sponsorship packages available, from a comprehensive Gold Sponsorship package with VIP benefits and recognition throughout the weekend to hole sponsorships that come with two tickets to the Meet the Chiefs Party and tee box signage. "Every sponsor level has its own special benefits," Hall said. "Several of these opportunities are for one sponsor only, and we award sponsorships on a first-come, first-served basis, so we encourage individuals and businesses interested in sponsoring HK's to contact us as early as possible."



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tion on Saturday evening, and the Sunday golf tournament draws nearly 250 golfers.

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"Every sponsor level has its own special benefits," Hall said. "Several of these opportunities are for one sponsor only, and we award sponsorships on a first-come, first-served basis, so we encourage individuals and businesses interested in sponsoring HK's to contact us as early as possible."

Deron Cherry, former safety for the Kansas City Chiefs and a six-time Pro Bowl athlete, will serve as the event's honorary chair. The HK's activities will kick off at the VIP/Celebrity Party, scheduled 6:30 p.m. Friday, June 2, in the Marbella Room at The Lodge of Four Seasons. This party, which is open to the public, provides a great opportunity to talk with many Chiefs and Chiefs Ambassadors and other sports celebrities. The evening also will feature live entertainment by The Ralph Butler Band. Sponsors who contribute \$1,000 or more receive complimentary tickets. For others, tickets are \$50 and must be purchased in advance.

On Saturday, June 3, the Meet the Chiefs Party and Auction will take place in the

tickets are \$25 and available at the door.

The golf tournament will be held Sunday, June 4, at The Cove Golf Course. The tournament will feature several closest-to-the-hole and hole-in-one prizes, as well as two putting contests. Flights are scheduled in the morning and afternoon. Registration is \$295 per golfer and includes a \$100 Callaway gift card; on-course refreshments; two tickets to Saturday evening's Meet the Chiefs Party and Auction; and more.

All proceeds from the 2017 tournament will benefit Lake Regional Outpatient Services. This busy department, which includes ambulatory surgery, receives more than 26,500 visits annually and will be remodeled to enhance patient comfort and privacy and to accommodate the growing number of individuals seeking outpatient services. Learn more about Lake Regional Outpatient Services at www.lakeregional.com/outpatient.

To purchase tickets for Friday evening's VIP/Celebrity Party or to register a golf team, call Mary Ellen Coy at 573-348-8265. Golf teams also may register at www.HKsgolf.com. To learn more about sponsorship opportunities, call Terri Hall at 573-348-8153.

The tournament's major sponsors include Central Bank of Lake of the Ozarks, The Lodge of Four Seasons, Iroquois Financial and Lake Media.

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Hiring teens for your business

Submitted by Bruce Mitchell,
Lake of the Ozarks SCORE

If your small business uses teenagers for summer, part time or other seasonal jobs, it's important to know the special rules that govern teen workers. At least 160,000 teens suffer work-related injuries or illnesses each year. That can put your business at risk.

And many injuries occur in businesses you might not consider "hazardous." For example, more than 75 percent of incidents happen in the retail and service industries.

Young workers – especially those in their first summer jobs – are at greater risk of workplace injury due to inexperience. And also because, well, they are teenagers who may hesitate to ask questions or fail to recognize workplace dangers.

Some great tips on this topic come from Daniel Kehrer, founder and managing director of BizBest Media Corp. He is a nationally-known, award-winning expert on small and local business, start-ups, content marketing, entrepreneurship and social media, with an MBA from UCLA/Anderson. Here are some of his suggestions about hiring teens.

1. Review federal and state laws on teen employment — es-

pecially the rules on what types of jobs teens are not allowed to perform. Many small businesses, and especially those just starting out, aren't sure what's required of them, or where to look for help. A search for "child labor rules" at www.dol.gov will get you to the right place.

2. The Fair Labor Standards Act (FLSA) sets minimum wage, overtime pay, record keeping, and child labor rules affecting full- and part-time workers in the private sector. The rules vary depending on the age of the young worker and his or her duties. But two things are certain: a) Once an employee is 18, there are no Federal child labor rules, and; b) Federal child labor rules do not require work permits.

3. Dozens of private suppliers sell OSHA compliance materials. But your best starting point is OSHA's small business website which offers abundant assistance. Visit: www.osha.gov/smallbusiness. Check out the Compliance Assistance Quick Start section which helps new small businesses understand the rules and find the right resources.

4. The Department of Labor has a special website devoted to the rules of youth employment called Youth Rules at www.youth-

rules.dol.gov. Here you'll find information and links to almost everything you need to know about both federal and state rules and limits on the hours teens are allowed to work, and jobs they can perform, including key information on age requirements, wages and resources for young workers.

5. Another helpful government site called Young Workers has a wide range of information on summer job safety for specific sectors such as construction, landscaping, parks and recreation, life guarding and restaurants. Under landscaping, for example, you'll find tips on preventing injury from pesticides, electrical hazards, noise and many others. Visit: www.osha.gov/SLTC/teenworkers. The small business FAQ section at the above site is a must.

7. Restaurants rank especially high among industries at risk for teen worker injuries. OSHA has a website devoted to restaurant safety for teen workers, covering areas such as serving, drive-thru, cooking, delivery and others. Visit: www.osha.gov/SLTC/youth/restaurant.

8. State labor laws can differ. Check the list of State Labor Offices to find the appropriate agency in your state. Visit: www.dol.gov/whd/contacts/state_of.htm.



The Lake Area Chamber recently held a ribbon cutting for SERVPRO of Jefferson City, at Willmore Lodge located at #1 Willmore Ln in Lake Ozark. The ribbon cutting took place on April 20 at 4:30 pm, with owner David Kirk, Sales/Marketing Manager Tony Jones, and other SERVPRO staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, call (573) 635-5883, or visit their website at www.servprojeffersoncity.com.



The Lake West Chamber welcomed Custom Embroidery & Digitizing with a ribbon cutting recently. Custom Embroidery & Digitizing re-opened in January of this year. 573-480-9778. Pictured left to right: Paul Hooper, Executive Director Lake West Chamber; owner Joyce Madsen; Bill Moore, friend and Al Griffin, Griffin Photography.



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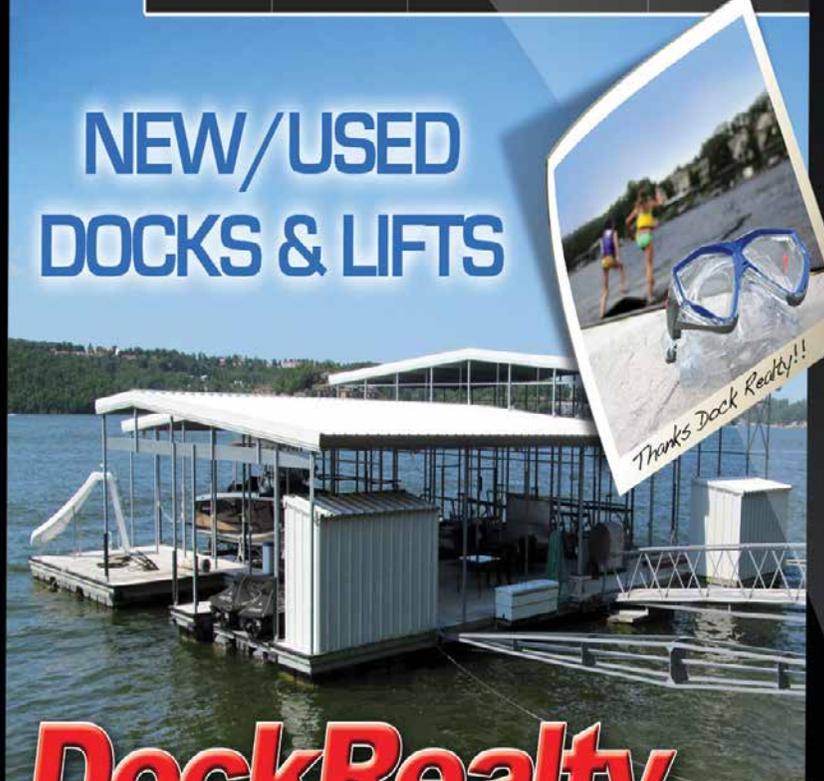
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| 2011 G3 Eagle 190, Yamaha 150 Four Stroke w/Trailer | \$18,750 |
| 2009 Bentley 253 Elite, Mercury 200 Optimax | \$29,500 |
| 2007 Regal 2565 Window Express, Volvo 5.7/300 h.p. (Hours: 205) | \$44,900 |
| 2006 Lowe TR200F, 2005 Yamaha 50 h.p., w/Trailer | \$9,900 |
| 2005 Bentley 243 Cruise, Mercury 150 Optimax | SOLD |
| 2003 Sundancer 260 ML, Mercury 135 Optimax | \$14,500 |
| 2000 Smokercraft 8526 Matisse, Mercury 150 Optimax | \$15,900 |
| 1999 Crownline 202BR, Mercruiser 5.0 Ltr w/250 h.p., w/trailer..... | \$8,500 |
| 1996 Four Winns 245 Sundowner, OMC King Cobra 7.4 w/310 h.p. (new engine) w/trailer | \$13,500 |
| 1992 Formula F336 SR1, Mercruiser 502 Bravo I X2 (Hours: 400), w/trailer | \$29,900 |



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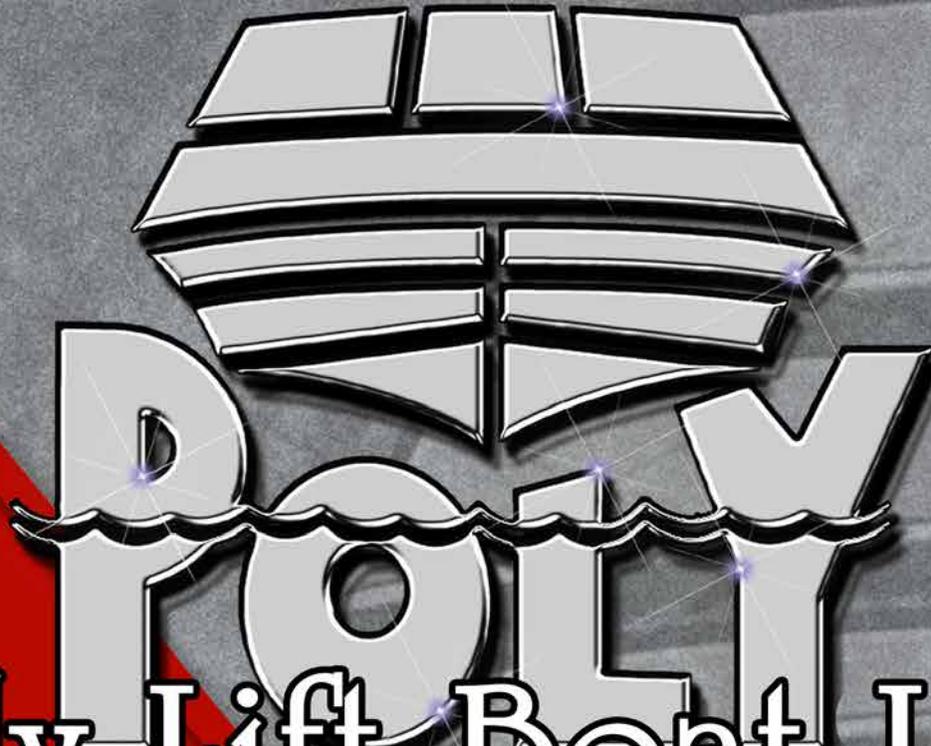
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| 2016 BENNINGTON 20 SLX LIKE NEW 115 YAMAHA..... | \$29,900 |
| 2003 CROWNLIN 230 EXAND TRAILER 300 HOURS..... | \$24,900 |
| 2005 BENNINGTON 2550 RL - 225 YAMAHA..... | \$34,900 |
| 2005 BENNINGTON 2575RL - MERC 5.0L - WHT/GRN..... | \$29,900 |
| 2005 BENNINGTON 2575RL - 350 MAG B3..... | \$34,000 |
| 2013 BENNINGTON 25 QCW 250 YAMAHA..... | \$57,900 |
| 2011 BENNINGTON 2874 RCWIO 5.7 GXI VOLVO DP..... | \$59,900 |
| 2012 JC TRITON 25 SPORT- 200 SUZUKI - WHT/BLACK..... | \$41,900 |
| 2005 REGAL 2900 5.7 GXI VOLVO VERY CLEAN..... | \$42,900 |
| 2003 CROWNLIN 288 BOWRIDER 496 MAG BRAVO 3..... | \$49,900 |
| 1999 CHAPARRAL 2830 BR - VOLVO 5.0 GIDP - WT/GRN..... | \$24,900 |
| 2007 RINKER 320 FIESTA VEE TW. 5.7 GEN AND A/C..... | \$79,900 |
| 2006 REGAL 3360 TWIN 5.7 VOLVO GEN AND A/C..... | \$79,900 |
| 2005 RINKER 342 TWIN 350 AMG BRAVO 3 GENAND A/C..... | \$84,900 |
| 2003 REGAL 4260 TWIN 8.1 GEN AND A/C..... | \$114,900 |

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| 2004 FORMULA 330 SS TWIN 496 W/AXIUS 240 HOURS..... | SOLD |
| 2005 REGAL 3350 5.7 GXI 550..... | \$74,900 |
| 2011 REGAL 3350 5.7 GXI 350..... | \$109,900 |
| 2009 FORMULA 350 SS 496 MAG AXIUS 190..... | \$149,900 |
| 2005 FOUNTAIN 35 TWIN 496 MAG HO 150 HOURS..... | \$89,900 |

PONTOONS

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| 2016 BENNINGTON 20 SLX LIKE NEW 115 YAMAHA..... | \$29,900 |
| 2007 HARRIS 2424 SUNLINER 150 MERCURY 300 HOURS..... | \$22,900 |
| 2008 SYLVAN 8427 MANDALAY 225 4S 47 HRS..... | \$32,900 |
| 2005 BENNINGTON 2550 RL - 225 YAMAHA..... | \$34,900 |
| 2005 BENNINGTON 2575RL - MERC 5.0L..... | \$29,900 |
| 2005 BENNINGTON 2575RL - 350 MAG B3..... | \$34,000 |
| 2013 BENNINGTON 25 QCW 250 YAMAHA..... | \$57,900 |
| 2015 HARRIS 25 GRAND MARINER 250 VERADO..... | \$59,900 |
| 2009 BENNINGTON 2550 RCL MERCURY 250 VERADO..... | \$59,900 |
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| 2011 BENNINGTON 2874 RCWIO 5.7 GXI VOLVO DP..... | \$ 59,900 |
| 2011 BENNINGTON 2874 RCWIO 5.7 GIDP..... | \$ 59,900 |

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| 2016 REGAL 2300 SURF VOLVO 380 FWD DRIVE 25 HOURS..... | SOLD |
| 1998 REGAL 2500 5.7 VOLVO..... | \$22,900 |
| 2001 COBALT 262 5.7 DP VOLVO..... | SOLD |
| 2004 REGAL 2600 5.7 VOLVO 300 HOURS..... | SOLD |
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| 2013 REGAL 2700 ES 5.7 GXI VOLVO 70 HOURS..... | \$69,900 |
| 2003 CROWNLIN 270 8.1 VOLVO 269 HOURS..... | SOLD |
| 2003 CROWNLIN 288 BOWRIDER 496 MAG BRAVO 3..... | \$49,900 |
| 2005 REGAL 2900 5.7 GXI VOLVO VERY CLEAN..... | \$42,900 |
| 2005 CROWNLIN 316 TWIN 350 MAG 180 HOURS..... | \$65,900 |
| 2013 REGAL 3200 BR - TW5.7 GXI DP - IV/BLK..... | SOLD |
| 2013 REGAL 3200 - V8300 5.7L - 118 HRS..... | \$159,900 |
| 2014 REGAL 3200 - V8300 - 110 HRS..... | \$144,900 |
| 2005 ENVISION 32 COMBO..... | \$39,900 |

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| 1999 REGAL 2660 - T4.3L - 360 HRS - WT/TN..... | \$28,900 |
| 1993 BAJA 290 MY - T/MERC 350 MAG A1 - WHT - 800 HRS..... | SOLD |
| 1997 REGAL 322 TWIN 7.4 MERCURUISER..... | \$34,900 |
| 2002 RINKER 320 FIESTA VEE TW. 5.7 GEN AND A/C..... | \$79,900 |
| 2000 LARSON 330 TWIN 5.7 VOLVO..... | \$39,900 |
| 2007 RINKER 320 FIESTA VEE TW. 5.7 GEN AND A/C..... | \$79,900 |
| 2006 REGAL 3360 TWIN 5.7 VOLVO GEN AND A/C..... | \$79,900 |
| 2005 RINKER 342 TWIN 350 AMG BRAVO 3 GENAND A/C..... | \$84,900 |
| 2009 FORMULA 350SS - TW/496 MAG AXI - 190 HRS..... | \$149,900 |
| 1998 SEA RAY 400 EXPRESS - 705 HOURS - WHITE..... | \$79,900 |
| 2011 REGAL 42 SC - T8.1 - N/GLACIER - 235 HRS..... | \$329,900 |
| 2003 REGAL 4260 TWIN 8.1 GEN AND A/C..... | \$114,900 |
| 2007 REGAL 4460 - T/8.1 - NTT/BLK - 110 HRS..... | \$239,000 |
| 2009 REGAL 4460 TW/8.1 WITH IPS JOYSTICK LIKE NEW..... | \$299,900 |
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| 2008 CARVER 560 VOYAGER D12 VOLVOS 200 HOURS..... | \$529,900 |

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| 2006 POLAR CRAFT V194 150 YAMAHA AND TRAILER..... | SOLD |
| 2003 CROWNLIN 230 EXAND TRAILER 300 HOURS..... | \$24,900 |
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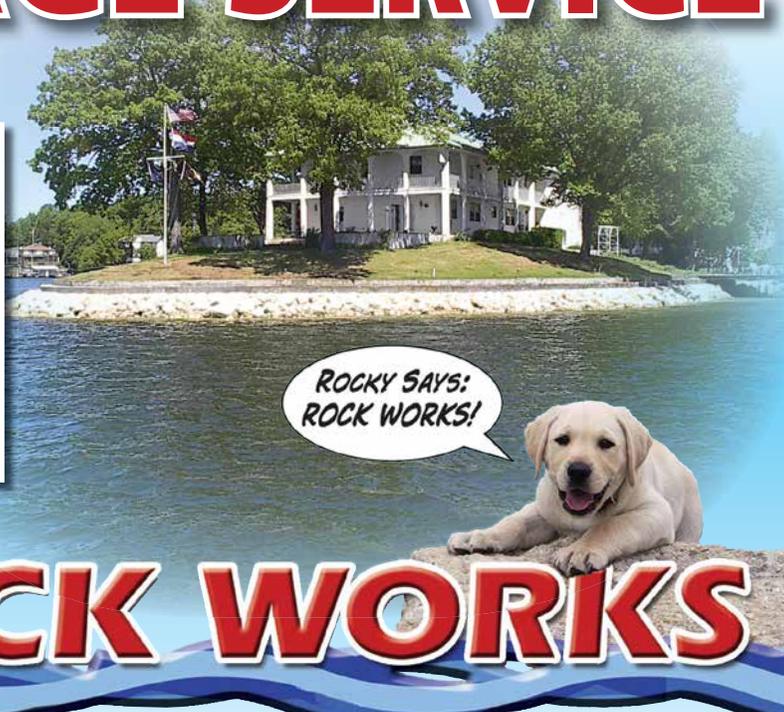
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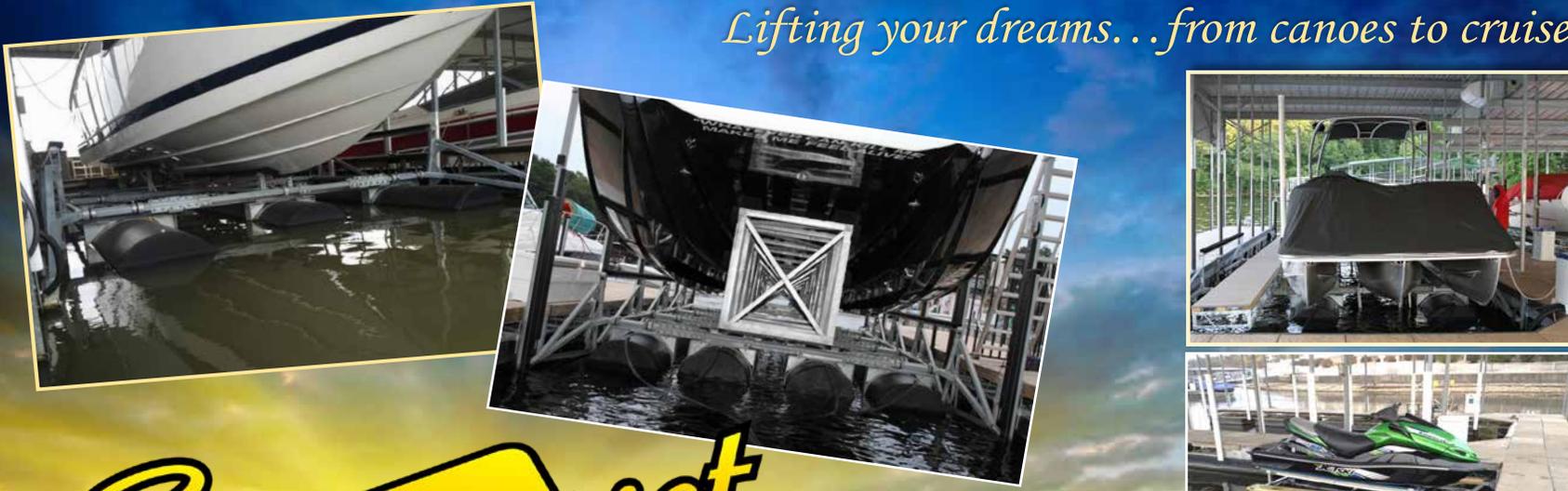


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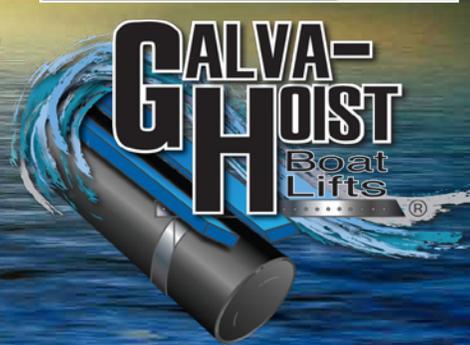
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