

# LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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MAY, 2018

**FREE**

## Boating

Lake of the Ozarks

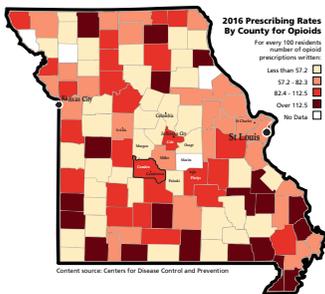
Volume Eighteen • Issues Fifty • May, 2018



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Steps local agencies are taking to stop it. Pg. 12



### Feeding the Hungry

LAMB House needs help to retire debt, carry out ministry. Pg. 19

### Going to Waste

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### Getting trashy

MoDOT Needs You to Help Clean it Up. Pg. 14

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Low-income areas will see added incentives for investment. Pg. 10



**Glimpses of the Lake's Past**

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### Crossword

Fill in the blanks on: 22 Solution: 10

## Shuttle service coming to the Lake

By Nancy Zoellner-Hogland

This season, those who want to visit the Bagnell Dam Strip won't have to cruise up and down looking for a place to park or walk miles to go from one entity to another. Instead, they can park off-site and then ride in comfort on a shuttle bus to their destination of choice.

The Bagnell Dam shuttle, which will be managed and operated by OATS Transportation, is the brainchild of Lake Ozark Alderman Gerry Murawski. It's come to fruition with help from Alderman Dennis Klautzer and grants provided by Tri-County Transportation and donations from local businesses and organizations. Although aldermen are overseeing the project, the city is not involved in any way.

Murawski said he came up with the idea a little more than a year ago while researching ways to bring more tourists to the Bagnell Dam Strip. During his research, he learned about a trolley that operates in Hot Springs, Arkansas and thought something like that might serve Lake Ozark well – especially when he realized a shuttle with off-site parking would also help alleviate parking problems on the Strip, something the city has struggled with for years.

"So – this is what I'm envisioning. Someone checks into Port Arrowhead Lodge either for a conference or a vacation. When it's time for dinner, they hop on the bus, which will run from Port Arrowhead to the dam, and head to the Strip to



Before hitting the streets, this shuttle will be "wrapped" with graphics that will include the names of all sponsoring businesses. Photo provided.

visit any one of our many restaurants. Then, if they don't feel like walking, they can catch the shuttle to the Celebration II Cruise Ship for an evening cruise, or, especially if they have the family along, they can head the other direction to the miniature golf courses or go karts tracks. Or, maybe it's a couple who wants to have dinner and then spend a couple hours listening to music and enjoying adult beverages. They can do that without worrying about getting back to their hotel room safely," he said. "The side benefit is that it will free up dozens of parking spaces that are being used by those employed by businesses on the Strip."

According to a group of business owners who organized to look for solutions to the problem, Strip employees take up more than 120 parking spaces.

Those businesses are being asked to make tax-deductible contributions to match the funds provided by the grants. Those who do will receive free shuttle passes for their employees, who will then park in satellite lots, Murawski said. Because the route will also include a short jaunt down to the Fish Haven Apartments, it might even help businesses fill job vacancies. And because the bus will also make a stop in front of Fish Haven Estates senior housing project, it will provide a way for the seniors, many

of whom don't like to drive after dark, to get out at night.

Currently, in addition to Port Arrowhead Lodge and Fish Haven, stops are set for the miniature golf courses and go-kart tracks, Shawnee Bluff Winery, J.J. Twigs, the top of the Strip near Dogpatch, between Casablanca and Tucker's Shuckers, a little further down the Strip in the vicinity of Blondies and Snafu, in front of Lucky's and between Beavers and Celebration II. The shuttle will turn around at the campground below the dam, where it will also pick up and deliver passengers. The shuttle will also pick up passengers from off-site parking locations which are in the

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

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## Armchair Pilot

By Nancy Zoellner-Hogland

**ARMREST ETIQUETTE** – it's been questioned since a third seat was squeezed in on both sides of the aisle. So who gets the use of the middle armrests? According to online travel guide "Armchair Pilot," those unfortunate enough to draw the short straw – or the middle straw – must rely on the compassion of the outer-seat passengers. However, if those travel mates continue to hog the armrest – or, more importantly, the airspace over the armrest – you're within your rights to "very politely make mention of it to your seatmate and hope they are receptive." If that doesn't work, you're better off asking a flight attendant to mediate than handling it yourself.

**TRAVELING ABROAD** this summer? Armchair Pilot also has a bit of advice for maximizing the use of your cell phone while traveling. First you should check to see what type of electrical outlet is used in that country so you'll know which adapter to take. The International Electrotechnical Commission publishes a guide to chargers, which includes voltage, but you'll also need to check your phone to see if you'll need a voltage converter as well. If you're traveling to a place that doesn't have WiFi widely available, you might want to consider signing up for portable WiFi services, which allow you to rent a portable hub, bring it on your trip, and return it when you return home. You'll also want to check with your carrier to see how international usage is billed. Or sign up for a prepaid phone, many of which offer base plans that include worldwide texting, calling and data. If you choose to simply "unplug," you'll still want to turn off the cellular data and roaming so you don't incur additional fees.

**ONLY ONE U.S. CARRIER** – Southwest Airlines – made TripAdvisor's Top 10 Airlines List this year. The top 10 list is compiled using reviews and ratings submitted by TripAdvisor users. No. 1 – Singapore Airlines, No. 2 – Air New Zea-

land, No. 3 – Emirates Airlines, No. 4 – Japan Airlines, No. 5 – Eva Air, No. 6 – Southwest Airlines, No. 7 – Jet2, No. 8 – Qatar Airlines, No. 9 – Azul Brazilian Airlines, No. 10 – Korean Air. Southwest was also named the Best Airline in North America. Alaska, Delta, Hawaiian, JetBlue, and WestJet also received good marks from travelers.

**SUN COUNTY AIRLINES** probably won't be getting awards any time soon after leaving hundreds of tourists from Minnesota stranded in Mexico. The airline was supposed to fly the travelers home in mid-April, but the flights from Los Cabos and Mazatlan were cancelled due to storms. The airline said it couldn't send other planes to pick up the passengers because it would have forced them to cancel flights to other destinations. So instead, the airline informed the travelers that they would have to find their own way home. Sun County said it would be issuing full refunds for the return portion of their flights. US Senator Tina Smith of Minnesota asked FAA officials to look into the matter.

**HEAVY RAINS** and devastating flooding in mid-April on the Hawaii Island of Kauai left a group of about 40 tourists stranded in a Red Cross shelter that ran out of food and water. They were stuck there for nearly 24 hours before being rescued by helicopter, bus and boat. The National Weather Service recorded 28.1 inches of rainfall in the area between Saturday and Sunday, but officials said the number could be even higher. They don't know, however, because the rainfall gauge stopped recording during the storm.

**NEED TO CANCEL** or change a non-refundable ticket? U.S. Department of Transportation (DOT) regulations state that you are entitled to a full refund – with no fees – on non-refundable tickets for domestic flights within 24 hours of booking as long as your flight is at least 7 days away. However, how the refund is handled varies by carrier. Visit [airfarewatchdog.com](http://airfarewatchdog.com) and click on the Travel Blog link at the top of the page for more.

**AFTER SEVERAL DOGS** were placed on incorrect flights,

United Airlines temporarily suspended its PetSafe program. Airline officials said they expect to complete a review of the program by May 1, when the program is expected to resume operating. The airline is also changing guidelines on pets that travel in carriers in the cabin with their owners. Those changes came after a puppy died on a flight after an attendant told its owner that the dog had to be stowed in an overhead bin. Under the new guidelines, only animals that fit inside carriers that will fit under seats qualify for in-cabin travel. In addition, brightly colored tags will be placed on carriers that accompany fliers into the cabin. However, all of the changes apply only to new reservations.

**AMERICAN HAS TIGHTENED** restrictions on carryon bags after a recent FAA audit found that the airline was violating its FAA-approved carryon policy. According to Flyer Talk, an online traveler's guide, with the exception of those traveling with infants, fliers can bring one carry-on bag and one personal item per person. Carryon bags should be no larger than 45 inches (22 x 14 x 9) including handles and wheels; they must fit comfortably into the sizer provided at the airport; and they must be able to be lifted into the overhead bin. And even then, because of insufficient bin space on some airlines, they might be limited, or even prohibited. In that case, they will be valet-checked but will be delivered at the jetway before travelers enter the gate area.

**SOUTHWEST** has seen its share of troubles lately. In mid-April, a mid-air explosion in an engine shattered a window, causing a woman to nearly be sucked out of the plane. Although she was pulled back in by fellow flyers, she was not able to be resuscitated. The flight from New York to Dallas, made an emergency landing in Philadelphia. Just a couple days earlier, another Southwest flight destined for New Orleans hit turbulence as it attempted to land in the midst of a severe storm. Passengers aboard the flight were reportedly texting good-bye messages to loved ones because they thought they were going to die.



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# Attend septic tank workshop and dine for free

By Nancy Zoellner-Hogland

Those who would like to learn more about how their septic tank works, get a discount on their next pump-out and enjoy a free dinner should attend one of Lake of the Ozarks Watershed Alliance's (LOWA) workshops in May.

Donna Swall, executive director of LOWA, said the hour-long workshops, funded through a grant from the Missouri Department of Natural Resources, will highlight how septic tanks should work and how owners can maintain their tanks for maximum efficiency. Workshops will include presentations by Swall and University of Missouri Extension Professor, Dan Downing.

"Septic systems around the lake, when properly maintained, help to keep our healthy lake healthy. However they become a major problem for the whole lake when one is not properly maintained," she said. "We at LOWA enjoy being able to assist area homeowners in the upkeep of their properties as well protecting the lake. Something as simple as educat-

ing yourself about your septic system, how it works, and what should be done to make sure it is not polluting the lake, is an easy, and with LOWA's help, very affordable way, to do your part in making sure our lake stays the 'jewel of the Midwest' for not only those of us who live, work and play here but for future generations."

This is the first time the workshops have been held in the evening. Swall said they made the change to accommodate those who work during the day.

The first set of workshops will be held Tuesday, May 15 at The Stables in Sunrise Beach. Workshop 1 will be held from 4:30 to 5:30 p.m. and Workshop 2 will be held from 6 to 7 p.m. The free dinner for both workshops will be served at 5:30 p.m. – between the sessions.

The second set is planned for Thursday, May 24 at Camden on the Lake – Lakeside Room. As with the Westside sessions, Workshop 1 will be held from 4:30 to 5:30 p.m. and Workshop 2 will be held from 6 to 7 p.m. The free dinner for both work-

shops will again be served at 5:30 p.m. – between the sessions.

"That way, the people who attend the afternoon workshops and the people who attend the evening workshops will be having dinner at the same time," Swall said.

LOWA has been presenting the workshops off and on since 2007. In 2017, a total of 188 people attended.

"We haven't had the grant money to do them every year but over the years, we've certainly been able to educate a lot of folks. And it's important to remember that everything we do is voluntary. Nothing is regulatory," she said. "In fact, that's why we're here – to keep the government out of it so the EPA and the DNR will say, 'Okay, you're doing the right thing at Lake of the Ozarks so we're not going to come in and impose anything.' LOWA is citizen-based. We are here to help people – not hurt them. In fact, if we learn of a bad situation, we'll do everything in our power to help the homeowner fix it."

Swall said the workshops will be especially helpful to those who moved to the Lake from the city and who have never been on a septic system before or those who are second homeowners and who may think that because their tanks don't get used as often, they don't need any special attention. According to Swall, nothing could be further from the truth.

"When the tank isn't used for a while, a hard crust forms and that crust can keep the solids from settling. Instead, they will flow right out of the tank without any processing," she said.

With the discount offered for attending the workshops, those who qualify for grant money will have to pay about \$100 for a 500-gallon tank pump-out or \$110 for a larger, 1,000-gallon tank. The pump-outs will be scheduled this spring.

Swall said because seats – and grant money to cover pump-outs – are limited, everyone who wants to attend should register as soon as possible. Pre-registration is required and can be done by

visiting [www.lowatershed.org](http://www.lowatershed.org) or by calling Bonnie at 309-838-5564.

"Very valuable information will be shared," Swall promised.

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.



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# New FEMA flood maps could mean big savings

By Nancy Zoellner-Hogland

New flood plain maps went into effect April 18, removing some 4,000 homes in Camden County from the “high hazard flood plain area” - areas with a 1 percent chance of flooding each year. Those who owned property in those areas, also called the 100-year flood plain, had been required to get flood insurance in communities which participate in the National Flood Insurance Program.

“This means people won’t be paying millions of dollars each year in insurance premiums. It’s also good news for the real estate industry because a lot of houses that were deemed ‘unmarketable’ will now be able to be sold. Honestly, this is huge. I think this is one of the biggest – and best – things to happen in the history of Lake of the Ozarks,” said Camden County Presiding Commissioner Greg Hasty.

Although some of the maps for other areas got upgraded and some of the upper reaches on the west side of Lake of the Ozarks saw changes, in Cam-

den County, the majority of the flood elevation changes took place in the Niangua Arm and Little Niangua Arm.

Hasty, who worked as a surveyor in Camden County for 40 years, said he knew all along that the maps were wrong. That’s one of the reasons he decided to run for presiding commissioner.

“When the maps were adopted in 2011, basically as a way to make everyone pay for Hurricane Katrina, no one really paid any attention until banks started making anyone who had a loan prove they weren’t in the flood zone. When I went into the Niangua Arm, I realized the elevations weren’t even remotely correct. They were way higher than the food of 1986, which I witnessed and shot elevations on,” he said, explaining that flood was one of the worst in the history of Lake of the Ozarks. “And these flood maps that they adopted in 2011 were showing their 100-year flood elevations – the base-flood elevations – were way higher than the biggest flood to ever hit the Lake!”

Hasty said because he was

very familiar with Union Electric’s records from building the dam, he began researching the matter. He soon found that hydrological studies done in the 1920s to determine how far up to take easements, proved without a doubt that FEMA’s maps were incorrect. But getting the federal government to admit that proved to be a challenge.

“I have to give kudos to a group of realtors that got involved in this with me. Lynn Farrell’s efforts were particularly effective. She organized the push to get FEMA down here,” he said, adding that after FEMA received a “broad series of complaints” about the inaccuracies of the maps, and after they were contacted by U.S. Congressman Blaine Luetkemeyer, who serves Missouri’s Third Congressional District, as well as other elected officials, FEMA started listening.

In fact, Hasty said their combined efforts were successful in getting FEMA Region VII Risk Analysis Branch Chief Rich Leonard to bring his people down for meetings. After pre-

senting what he described as “concrete evidence” that the maps were wrong, FEMA eventually agreed to conduct a new hydrological study.

“That study was done with some very sophisticated equipment and low and behold, the elevations they came up with for the new flood maps were very similar to what the guys using slide rules came up with in the 1920s,” Hasty quipped. “So effectively, our new flood maps are going to reflect what Union Electric determined in the 1920s. If FEMA had just looked that information up to start with, they could have saved themselves a lot of time and money. While I’m extremely happy that we were able to get this worked out, it’s a sad deal that from 2011 to 2018, thousands of people paid flood insurance on properties that had absolutely no chance of being flooded.”

He said, unfortunately, homeowners can’t apply for a refund because those premiums were based on the flood maps that were in place at that time. But they can – and should – check the status of their properties now that the maps have been adopted.

“Leonard said they would look at all the people with paid flood insurance and evaluate on their own whether they would be removed from the flood zone, but I haven’t heard a word on that, so if I were a homeowner affected by this, I would be very proactive,” Hasty advised.

Property owners can check their properties on the county’s map by visiting [www.camdenmo.org](http://www.camdenmo.org), then clicking on the black “GIS” triangle on the upper right corner of the page.

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

Hasty said the county has added the new flood maps as a layer. Click on the “Layers” link and in the drop-down layers, check the box noting “flood maps.”

He also said that convincing FEMA to redraw the lines just one of the positive moves made by the county lately to benefit landowners. He said that over the past couple years, the county has also completely revised the Unified Land-use Code (ULC) to set basic guidelines on how zoning will be handled going forward. The ULC that is currently in use was adopted in 2004 and was taken straight from Franklin County.

“Franklin County is just outside St. Louis and is nothing like Camden County. However, with this rewrite, we have tried to make it specific to Camden County by addressing lake frontage and various other things that most other counties don’t have. And we did it with the help of the Planning and Zoning attorney so hopefully the changes we made will be defensible in court,” said Commissioner Beverly Thomas.

She said the next step will be to send the ULC to Planning and Zoning for “tweaking.” After that, it will be released to the public for review.

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# Shuttle service coming to the Lake

*continued from page 1*  
process of being arranged. Murawski said he spent quite a bit of time working out the logistics.

"I didn't want people to have to wait very long, so the way we have it figured, a bus will come by every 10 to 12 minutes – maybe a little longer in the evenings, and the cost to ride will only be \$1.00. If someone wants to make several stops – let's say they

want to go bar hopping – they can buy an all-day pass for \$5," he said.

Murawski said he originally hoped to run five hours a day, Monday thru Thursday and from 11 a.m. to 2 a.m. Friday and Saturday with fewer hours on Sunday – all season long – but, with their share set at \$35 per hour, that schedule was cost-prohibitive.

"With the money we've collected so far, we'll be able to

run on weekends from early June to late August. That will take care of the bulk of the parking problems and serve the majority of the tourists. If we end up with a little more in contributions, we'll add days. It all comes down to the math," he said.

The fares that are collected will be put aside to reduce costs next year, Murawski said, adding that he is looking at this year as a "trial pro-

gram. We want to see what it will do for the businesses. I think it will help but, as they say, the proof will be in the pudding. At the end of the season, we'll review it and decide if it's worth continuing."

Those without wheels but who want to venture farther will soon have two shuttles to take them all around the Lake – and beyond. Beginning July 1, Tri-County Transit will operate a bus line that will be available to everyone – not just those on limited income or who are disabled or elderly.

According to OATS Transit Regional Director Jack Heusted, who is overseeing the project, the service will start with two 12-passenger buses, both capable of holding a wheelchair, running two loops continuously through Camden, Miller and Morgan counties from 6 a.m. to 6 p.m..

"It will be a deviated route, which means that we will be running a corridor route with designated pick-up points along that route. However, if someone is eligible because of health reasons or something else, we will deviate from that route up to one mile to go to their home to

pick them up," he explained.

Most of the stops will be at businesses so if the weather is inclement, people will have someplace to wait that's out of the weather. Heusted said they hope to have those stops established by the end of April.

The fare will be \$2, no matter the distance traveled.

Heusted said one of the loops will originate in Camdenton, heading north to Osage Beach and then veering east to Brumley and Iberia before going thru Tuscombina to the junction of Highways 52 and 54. From there, it will head back south on Highway 54 to Osage Beach and then to Camdenton.

"The other loop will originate in Eldon, going west to Versailles, then heading south on Highway 5 thru Laurie, Sunrise Beach and Camdenton before turning on to 54 to Osage Beach. Transfer points will allow riders to switch routes," he said. "This is a pilot project. If we need to increase the size of the vehicle or add more routes, we will be happy to do that. In fact, that's actually our hope because we believe that as this grows, it will also grow business. People will have a reliable and inexpensive way to get to work, which means employers could have an easier time filling jobs."



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# "Insurance Talk"

with *Belinda Brenizer of Golden Rule Insurance*

## Do You Volunteer Your Time AND Insurance?



**Belinda Brenizer CIC,RWCS**

Millions of Americans donate time—their most valuable asset—to serve as a volunteer board member on non-profits, booster clubs, churches, PTAs and civic organizations, just to name a few. The decisions these folks make can have a dramatic impact on their respective organization—and not always for the better. If a volunteer endeavor goes bad, would a volunteer board member have coverage against a lawsuit under his or her homeowner's policy? Unfortunately, this policy may be of little assistance.

The reason homeowners' policies do not usually cover liability stemming from actions as a volunteer is the nature of the claim. The policy is designed to cover claims of "bodily injury," such as someone slipping on cracked pavement in your driveway; and/or "property damage," such as accidentally setting your neighbor's house ablaze when burning some brush on a windy day.

Claims against board members do not usually involve bodily injury or property damage. Rather, they involve bad decision making that results in financial loss to the organization, such as the decision to invest in an IT system that turns out to be a debacle, costing the organization tremendous time and money. Another issue with the homeowners is they do not cover "professional services". Lots of times professionals are asked to be on boards to serve in capacity consistent with their profession such

as a CPA serving on a finance committee for local church. Even though he is not paid for services, it would still be excluded on the homeowners.

How is this problem fixed? The best method to cover actions of board members is for the organization to purchase directors/officers liability. These policies are relatively inexpensive for most non profits. BEFORE Volunteering, be sure and check to see if the organization has their own directors/officers liability policy and check the limits of coverages and deductible. Some policies have a deductible per officer which you should be aware of how the board will handle that in case of a claim upfront and in the bylaws.

Remember the absence of this insurance leaves you at risk of having no personal insurance to defend a suit and you should weigh your decision to serve if the organization will not provide protection.

*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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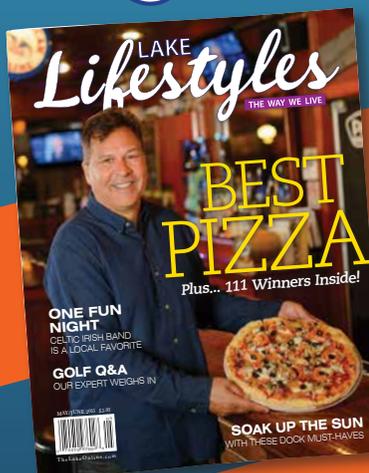
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# Drug Take-Back event stresses need for controls

By Nancy Zoellner-Hogland

Project Healthy Living and the Drug Enforcement Administration (DEA) are partnering with local law enforcement agencies to sponsor a Drug Take-Back event from 10 a.m. to 2 p.m. Saturday, April 28. This is the 15th opportunity in 8 years to remove opioids and other medicines from homes, where they could be stolen and abused by family members and visitors, including children and teens.

Citizens are encouraged to take their pills for disposal to the collection sites set up in the parking lot of School of the Osage Middle School at 635 Highway 42 in Osage Beach, the parking lot of Camdenton High School at 662 Laker Pride Road in Camdenton or the parking lot next to the Eldon Public Safety Building on 2nd Street.

The DEA cannot accept liquids, needles, sharps, or aerosol containers such as inhalers; only pills or patches. The service is free and anonymous, no questions asked.

Last October, Americans nationwide turned in a record-setting 456 tons of prescription drugs at 5,321 collection sites. That's almost six tons more than was collected at last spring's event, and brings the total amount of prescription drugs collected by the DEA since the fall of 2010 to 9,015,668 pounds, or 4,508 tons.

The drug take-back program was launched by the DEA when both the Environmental Protection Agency and the Food and Drug Administration advised the public that their usual methods for disposing of unused medicines—flushing them down the toilet or throwing them in the trash—posed potential safety and health hazards.

In the meantime, in an attempt to curb drug abuse, the city of Lake Ozark is looking at adopting a program that requires pharmacies to monitor prescription drug purchases of opioid painkillers, stimulants and other legal drugs that are frequently abused. Currently, Missouri is the only state in the nation that

does not have a state-wide program in place to monitor those types of prescriptions. To confront the problem, in 2016, the St. Louis County Health Department adopted its own prescription drug monitoring program (PDMP). Since then, other cities and counties, representing more than half of Missouri's population, have joined them and, according to a health department spokesperson, more are joining every day.

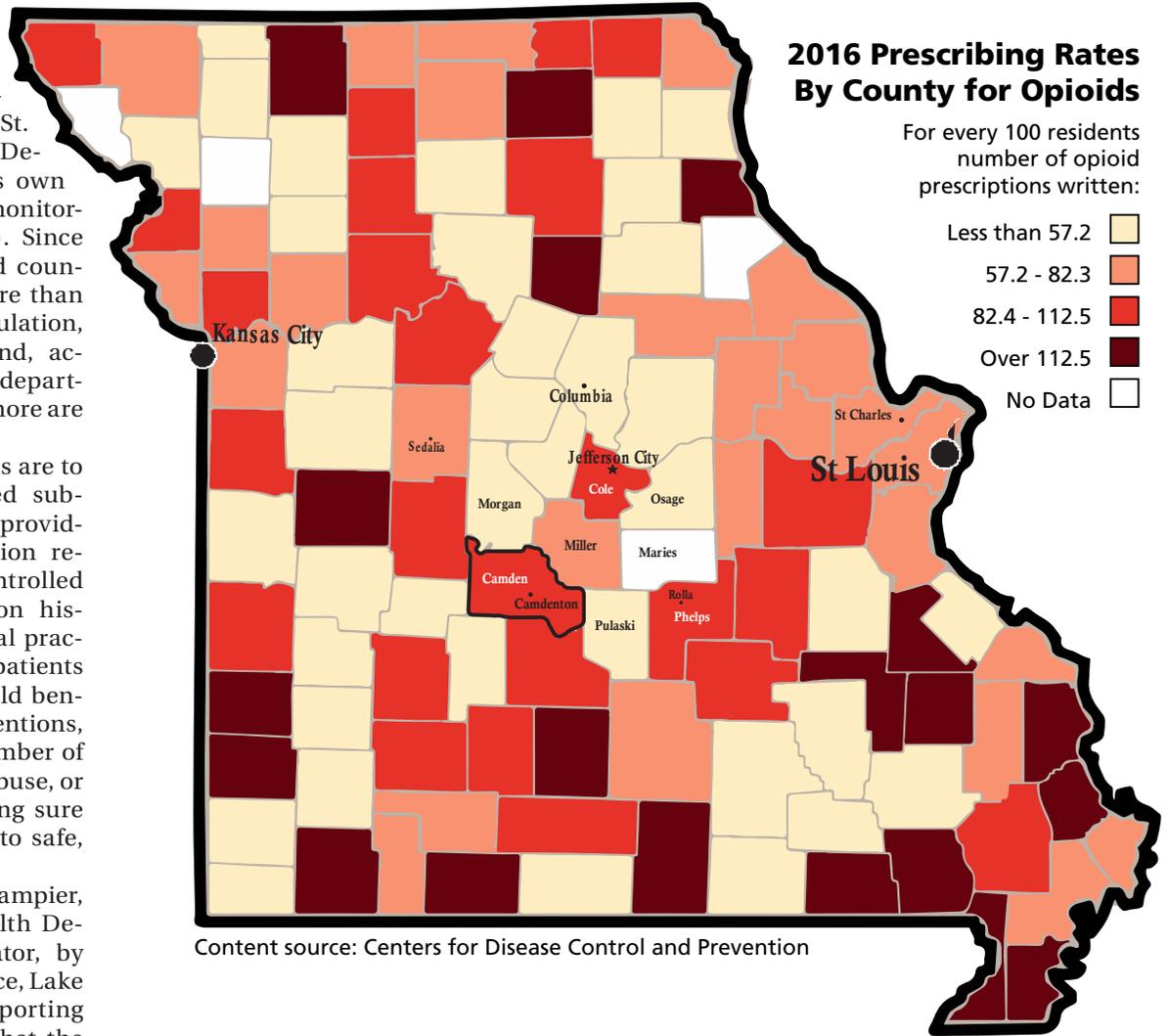
The program's goals are to 1) improve controlled substance prescribing by providing critical information regarding a patient's controlled substance prescription history, 2) inform clinical practice by identifying patients at high-risk who would benefit from early interventions, and 3) reduce the number of people who misuse, abuse, or overdose while making sure patients have access to safe, effective treatment.

According to Bee Dampier, Camden County Health Department administrator, by adopting the ordinance, Lake Ozark would be supporting the user agreement that the health department is entering into with St. Louis County and would also require any current or new pharmacies to participate in the PDMP. The pharmacies would be required to enter the name, date of birth, prescription and amount dispensed and the ordering provider into the data base. Doctors and pharmacists could access the database to check a patient's prescribing history and watch for potential abuses.

Dampier said most of the pharmacies in the Lake area are associated with a franchise, so they already have monitoring systems in place.

However, according to emergency room nurse Amy Bowen, there are ways around that.

"Without a PDMP in place, drug abusers can visit numerous dentists, doctors and emergency rooms in the same day to obtain prescriptions for narcotics, and as long as that person doesn't request the prescriptions at doctors' offices or hospitals



Content source: Centers for Disease Control and Prevention

According to the Centers for Disease Control and Prevention (CDC), prescribing rates for opioids vary widely across different states and counties. Emerging hotspot areas are identified by the darker colors on the maps, which show the geographic distribution of retail opioid prescriptions dispensed per 100 persons. Camden County is just a few tenths away from falling into that highest category.

that are part of a network where they share information – or get the prescriptions filled at the same pharmacy chain – no one would ever know," she said.

Aldermen approved the first reading of the ordinance at the April 10 meeting. They were scheduled to hold the second reading at their April 24 meeting, after this issue of the "Lake of the Ozarks Business Journal" went to press. However, Lake Ozark Mayor Johnnie Franzekos said he's heard of no opposition to the measure and expects it to pass.

That would be good news for Camden County where, according to the CDC, 111.2 prescriptions for controlled substances are dispensed for every 100 people - men, women and children. Butler County ranks highest in the state with a rate of 180.7 pre-

scriptions for controlled substances being dispensed for every 100 people.

For more information on the St. Louis County program visit [stlouisco.com/PDMP](http://stlouisco.com/PDMP).

For the U.S. County Prescribing Rates interactive map visit <https://www.cdc.gov/drugoverdose/maps/rx-county2016.html>

For more information about the disposal of prescription drugs or about the April 28 Take Back Day event, visit [https://www.deadiversion.usdoj.gov/drug\\_disposal/takeback/](https://www.deadiversion.usdoj.gov/drug_disposal/takeback/).

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# A Matter of Trust

## Helping Yourself after the Loss of a Spouse



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

One of the most difficult times many of us will face is the loss of a loved one, whether that be a parent, child or spouse. Losing someone we are close to is always traumatic. The death of a spouse, however, is one of life's most profound losses. No doubt you will experience a change in your identity and a wide range of emotions. You may feel as if your world has been turned upside down.

Depending on your situation, you may need to be strong to support the younger generations in your family. While you are grieving, it's important to take care of yourself and lean on others to comfort and help you. Be compassionate with yourself as you relinquish old roles and establish new ones. Experts advise that you should not let others make decisions for you.

### Immediate business decisions

The reality, however, is that there are financial decisions to be made and questions that may require your attention. This is exactly when a trusted advisor can ease the burden of dealing with business affairs while you are grieving.

Some important steps can guide you through this process when you're ready, for example:

Gather important documents such as a will, trust, life insurance policies, IRA beneficiary designations, etc. Also, obtain at least 10 death certificates.

Locate real estate documents and other personal property documents. Is an appraisal necessary? Are there business interests that need to be valued?

Review your assets including checking accounts and investment statements.

Meet with your trust company, attorney and CPA to determine if a probate estate is necessary and if an adjustment to tax basis of investments is needed.

Review life insurance to confirm the beneficiary and make the appropriate claim.

Check credit cards and notify the credit card companies of the death.

Check military required actions for possible benefits.

Contact your spouse's health insurance provider, cancel direct deposits and withdrawals if necessary.

Meet with the Social Security office.

### Planning for Your Future

It's important to take stock of your expenses and income to assess your cash flow.

Your trusted advisor should be a fiduciary and can help you create a financial support team that includes your lawyer, accountant and investment manager. These people can advise you as to cost basis, tax issues and many areas that will be important for settling an estate.

In addition, the team will take a holistic view of what you have and how it works in concert with your estate plan. If there are significant assets, an ongoing business or life insurance proceeds, is there enough to take care of you to maintain your lifestyle and fund your financial goals?

### Take care of yourself

You have the ability to cope but it will take time. Grief is personal, so let yourself experience it! It's best to adopt a one-day-at-a-time approach. If you have a support system through family or friends, now is the time to let others help you gain the understanding you need.

If you feel like you need additional support, your community may have a grief resource center or your place of worship may offer a grief support group.

Give yourself permission to be in a decision-free zone for six months to a year when making decisions about selling your home or donating your spouse's personal items.

And when you are ready, you may even want to consider honoring your loved one's memory through charitable acts that can leave a lasting impact on the community.

At Central Trust Company we are here to work with you, no matter how difficult a time you may be facing. For more information, contact Trenny Garrett at (573) 302-2474 or trenny.garrett@centraltrust.net.

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# Eliminating trash along Missouri's roadside

No More Trash Bash runs through May 15.1

As we hopefully bid farewell to winter, the white snow is replaced with green grass, spring flowers and...trash. From food wrappers to cans, to bottles and trash of all shapes and sizes, litter is making its presence known along mid-Missouri roadways. Those taking part in the state's "No More Trash! Bash," which runs through May

15, are working to eliminate that trash.

For 16 years, the No More Trash! Bash has encouraged Missourians to help Missouri become a litter-free state. Adopt-A-Highway volunteers are a big part of the effort, collecting more than 43,000 bags last year and saving the state more than \$1 million in litter removal. Thanks to those volunteers, MoDOT can devote

more resources to other critical areas.

"If you're searching for a rewarding activity for you, your family, church, friends or organization, adopting a section of the Show-Me state might just be the answer," said MoDOT Central District Engineer David Silvester. "We invite you to join in our efforts by visiting MoDOT.org today!"

For more information or to sign up for Adopt-A-Highway, visit [www.nomoretrash.org](http://www.nomoretrash.org) or call 888-ASK-MoDOT (275-6636).

# Osage Beach makes parks easier

A new website has been launched that will allow the community to register for local recreational opportunities and activities and reserve park facilities.

The site, Osage Beach RecDesk, accessed by visiting <http://osagebeach.recdesk.com/community>, provides a portal where information is available about a variety of local activities such as youth sports, adult sports, city sponsored events and more.

RecDesk also offers opportunities to reserve park facilities such as shelters and athletic fields for family gatherings, birthday parties, practices and tournaments.

For certain activities, such as the summer youth sports, registration can be completed directly through RecDesk and soon payments will be accepted through the site. Community members are encouraged to visit the site, explore the programs available

and check back often for updates to the master calendar. Also, by creating a profile for family members, residents can easily register for certain groups through RecDesk.

For more information contact Osage Beach Parks and Recreation at 573-302-7460 or visit the RecDesk site at: <http://osagebeach.recdesk.com/community>.

# Building an effective web presence

with Laurel Leurquin, MSW Interactive Designs LLC

## 5 Reasons to Amp Up Your Internet Marketing Strategy



Laurel Leurquin

2018 is the year to amp up your internet marketing strategy! You know you need to do it. Having an updated and mobile-friendly website is a great start, is no longer enough. An effective internet marketing campaign has several critical components, all of which are important for great social reach and great organic search engine rankings. Businesses with successful internet marketing campaigns tend to include not only social media marketing, but also consistent high quality e-newsletters, have a testimonial gathering strategy, and are also utilizing SMS text messaging in their campaigns to drive traffic and draw in customers.

In reality, most businesses today aren't truly leveraging the full power of a robust internet marketing campaign simply due to lack of time and expertise. Consider these five reasons why you should really amp up your internet marketing mix this year.

### 1. It Builds Relationships & Positions You as the Expert

The internet is a place where people go to get their questions answered, interact with friends, and ask people for referrals. Having a robust presence and great relationships online, makes you part of that conversation. Publishing great content across your website and social channels helps position you as the expert in your field and makes you the "go to" trusted source when the service or product you offer is needed.

### 2. 90% of People Are Online

A recent study showed that only 10% of Americans are not using the internet. Look around you – people are either looking at their phones or they are nearby. Mobile search and mobile eCommerce are the now the norm. Your customers and prospects need to find you "in the palm of their hand." If you're not there, you're losing out.

### 3. It Increases Visibility

A recent study by NetMarketShare shows that Google drives 96% of mobile search traffic. If you want to increase your visibility, you need to do the things that Google wants you to do. That means having current and robust content on your website, being a valuable and trusted resource to people searching on Google (think reviews and other social proof), and having great social reach, interaction, and website traffic.

### 5. It's Cost Effective

Internet marketing is one of the most cost-effective ways to grow your business and expand your reach. It's also the only medium that's a true long-term proposition ... the Internet is "forever", after all. As you publish regular content, your online presence grows. While other marketing strategies are also important, investment in your online presence is required and can cost mere pennies on the dollar for the reach you achieve.

If you would like to take small steps or huge leaps in your online marketing strategies, give us a call! Our team can help you evaluate what your business needs to take it to the next level, and then help you execute it!

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# Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

## Owning vs Renting Your Home

Is it better to buy your home or rent one? This question is one that gets asked a lot. While the answer depends on a variety of factors, buying a home at the Lake of the Ozarks definitely has its benefits. Keep reading to learn more about the benefits of homeownership that should be considered before choosing to rent instead of buy.

### Benefits of Owning a Home

Just like with anything, there are pros and cons to owning a home. However, don't disregard the idea before getting all the facts. It could be worth your time to discuss the possibility of owning your own home with a mortgage professional at the Lake of the Ozarks. Below are some of the common benefits of homeownership.

#### 1. Protection from Rising Rent.

Rent prices continue to rise year after year. In some areas of the country, your monthly mortgage payment could actually be less than what you're currently paying in rent. When you choose to purchase a home, you have the ability to lock in your interest rate and pay the same amount every month for the next 30 years. When you rent, you never know what your rent could increase to the next time your lease is up for renewal. Use our online calculator to compare the estimated costs of buying vs renting a home: <https://fsbfinancial.com/calculators-and-forms/>.

#### 2. Building Equity.

When you rent your home, you're essentially paying someone else's mortgage. When you own your home, you are building equity. When it's all said and done, you have something to show for all those monthly payments you've made. You can continue to live in that home or turn around and sell it. The economic stability associated with managing a mortgage, along with the equity you're building in your home, are two of the biggest financial reasons to buy instead of rent.

#### 3. Tax Advantages.

Another benefit of homeownership is the tax advantages. While things are constantly changing with the tax laws, there are significant tax advantages to homeownership, such



as property tax deductions. Over time this, coupled with the equity you're building, will add up to significant savings.

#### 4. Making It Your Own.

One of the biggest complaints about renting is that you aren't able to make the space you're own. The owner of the property, whether an individual or a management company, will most likely have some guidelines in place for what you can and cannot do. For example, you may not be able to paint the walls a color you desire, knock out a wall to make more space, or add on a deck to enjoy the outdoor space. When you own your own home, you have the freedom to do whatever you want with it.

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

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# Knowledge is power when it comes to taxes

Submitted by Bruce Mitchell,  
Lake of the Ozarks SCORE

There are a lot of difficult and not-always-enjoyable aspects to operating a small business. But the more you know about them, the less intimidating they become. They may not become any more pleasant, but at least you're better able to successfully resolve them and get back to the many, far more enjoyable parts of being an entrepreneur.

A good example is paying taxes. Every small business is subject to federal, state, and sometimes local taxes. And it's not something you can simply put off until April 15, along with your personal taxes. Many small businesses pay estimated taxes four times a year, based on the income received during certain periods. If you have employees, you need to pay taxes on their wages and make the appropriate withholdings for Social Security and Medicare.

But as you learn more about small business taxes, you'll

find that managing them can be no more onerous than other routine administrative tasks. And a great source of information is the Internal Revenue Service's Small Business and Self-Employed Tax Center ([www.irs.gov/smallbiz](http://www.irs.gov/smallbiz)).

There, you'll find everything you need to know about small business taxes. The "Starting, Operating, or Closing a Business" section, for example, provides information on tax requirements for the various stages of a business's life cycle, while the "Deducting Expenses" section guides you in determining what does and doesn't qualify as a business expense.

You'll also find sections dedicated to self-employed individuals and businesses with employees, an A-to-Z topic index, and links to downloadable IRS small business forms and publications. And, you'll find the latest news on tax issues that can affect small businesses, plus a detailed explanation of tax provisions

related to the new Affordable Care Act.

The U.S. Small Business Administration ([www.sba.gov](http://www.sba.gov)) is another good online source for tax help, including determining state and local tax obligations. You'll also find links to tax departments, business registration agencies, and related resources in every U.S. state and territory.

Even with so much tax information at your fingertips, it may still be a good idea to consult with an accountant or tax attorney on specific issues. You may also consider outsourcing taxes and other accounting duties to a qualified accountant, putting this all-important requirement in the hands of an expert.

To learn more about tax matters facing your small business, contact SCORE "Mentors to America's Small Business." SCORE is a nonprofit organization of more than 12,000 volunteers who provide free, confidential business mentoring and training workshops to

small business owners.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 12,000 business experts. For more information about contacting a mentor or volunteering contact the Lake of the Ozarks

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

## As the Lake Churns

### Late Spring Slow Sales

Spring was slow in it's arrival this year and although sales have continued to be strong I feel that the market was diminished by the late appearance. Many of the sellers I work with were reluctant to get their homes ready for the season and on the market before the wet weather let up. The lake real estate inventory is still tight, and this has contributed to what I feel would have been an even stronger first quarter.

A five-year comparison of first quarter sales shows continual increase each year over year with few exceptions. The following data shows the sales in only the first quarter of each year.

Lakefront homes sold in 2018 totaled 267. This is down slightly from 2017 which had 278 sales. Sales in 2016 were 202. Sales in 2015 were 196. 2014 sales were 181.

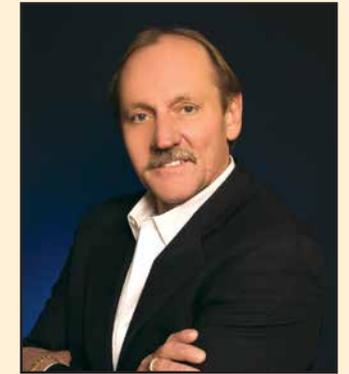
Non-lakefront home sales in 2018 were 199. This category of homes has continued to increase in sales each year. 2017 sales were 186. 2016 sales were 181. 2015 sales were 152. 2014 sales were 139.

Condo sales have also increased each year. 2018 sales were 147. 2017 sales were 131. 2016 sales were 111. 2015 sales were 77. 2014 sales were 76.

Lakefront lot sales are coming on strong compared to previous years. 27 lots sold in the first quarter of 2018. Last year, in 2017 we had 18 sales. 2016 sales were 9. 2015 sales were 13. 2014 sales were 12.

Low inventory and, finally, the strong buyer demand, is driving sales prices up as well as bringing the lakefront lot market back. If you are intent on selling, I feel that 2018 and 2019 will continue to be a Seller's market.

My advice to buyers is to be



Real Estate and Lake News  
with C. Michael Elliott

on top of the properties coming on the market either via a real estate agent or an online property database. When a property that is well priced in conjunction with its condition becomes available, it is very common for it to be under contract within a week of coming on the market. If you are intent on buying, you need to be positioned to know as soon as a property meeting your criteria is offered. You will also need to be ready to view the property and make a strong offer. Price is not the only items you need to consider when making an offer. Earnest money, financing, inspection and other contingency times and closing date are just a few items to consider.

Sales data obtained from the Lake of the Ozarks MLS comparing the time frame from January 1st to March 31st, 2014 – 2018.

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



**The Lake Area Chamber recently held a ribbon cutting for M Panethiere & Associates, P.A. Architecture & Engineering Consultants, located at 752 Bagnell Dam Blvd Ste. B in Lake Ozark. The ribbon cutting took place on March 29th, 2018 at 4:30 pm. Attendees included M Panethiere & Associates, P.A. Architecture & Engineering Consultants Owners and staff, as well as Lake Area Chamber staff, and board members. The ribbon cutting celebrated their 11-year anniversary with the Lake Area Chamber of Commerce. (573)365-2100 [www.mpa-aec.com](http://www.mpa-aec.com).**



**The Lake Area Chamber recently held a ribbon cutting for A-Z Home Services, located at 1237 E US Hwy 54 in Camdenton. The ribbon cutting took place on April 4th, 2018 at 11:30am. Attendees included A-Z Home Services Owners, staff and family as well as Lake Area Chamber staff, and other fellow chamber members. The ribbon cutting celebrated their 5th year in business and their membership with the Lake Area Chamber of Commerce. (573) 317-0155 [www.a-zhome-servicesllc.com](http://www.a-zhome-servicesllc.com).**

# HBSRD is making schedule changes to reduce costs

By Nancy Zoellner-Hogland

Although the Horseshoe Bend Special Road District planned to resurface the Bittersweet Hiking and Biking Trail and Bittersweet Road as well as Terry, Ivy, Daisy and Goldenrod roads, this year, the majority of those jobs have been pushed off to 2019.

Supervisor Kevin Luttrell explained the reason behind the delay.

"We put the 2018 paving job out to bid earlier this spring but Magruder didn't bid because they're not in town. They're working on big projects down south and on I-55 right now and they didn't pick up enough work in the Lake area to justify moving a plant here. That left just one company – Capital Paving. But their bid was \$567,378 and that was just way more than what we could absorb so we rejected the bid and decided we'd have to figure something else out," he said.

During the process of exploring their options, Luttrell said they looked into the option of a two-year bid. Luttrell said because they had since decided to bump the resurfacing of Horseshoe Bend Parkway from 2020 to 2019, and because

they felt the move might help get their costs down, the board quickly approved the idea.

The completion schedule for the bid called for Goldenrod Road intersection, Falls Point Drive and Terry Road to be completed by October 26, 2018 and the Horseshoe Bend Parkway to be completed no later than October 25, 2019. Bittersweet Road, Bittersweet Walking Path, Daisy Road, Ivy Road, and the remainder of Goldenrod Road were to be completed at the district's discretion, but no later than October 25, 2019.

"Falls Point Drive, which is gravel, needs to be done this year because it's creating an erosion problem. We also need to pave a very small gravel area on Goldenrod where a portion of the road had to be moved," he said. "However, we moved Terry Road to be completed in 2018 because the development won't be ready by this fall."

They also requested a bid for approximately 18,000 tons of asphalt and milling and overlay for next year. Milling and overlay is the process of removing of the top layer of the street, then, after the top layer is removed, replacing it with a new layer of pavement.

Magruder was the low bidder with a bid of \$1,313,126.30. Capital's bid was for \$1,329,103.50. Luttrell said \$55,918 of the total will be paid to the HBSRD by the Village of Four Seasons for the hiking trail and adding delineators – white posts spaced about 100 feet apart – the length of the trail.

"We're got to find a way to make that path safer," he said, adding that he originally planned to add a rumble strip to separate the path from the road, but changed his mind after seeing a strip that had been overlaid. "You'll never get compaction again."

In the meantime, HBSRD is looking into the possibility of joining forces with Lake Ozark, Osage Beach, Camdenton and Camden County to make bulk purchases on things like paint, crack filler.

"I think it's going to be good for all entities because when we buy together, we can get a much better price," Luttrell said. "I saw that last year when purchasing crack filler. I started buying it by the semi

load rather than by pallet and it saved us \$124 per pallet. That's a big savings! What kind of a price would we get if we bought three semi loads?"

Nick Edelman, public works director for the city of Osage Beach, said his city has been looking at working with other governmental agencies for quite a while. They finally got the details worked out and this year, several entities came together to buy salt.

"We used to go out for the contract in August or September and then purchase salt as we needed it. So we'd call up our vendor and say, 'Bring us 200 tons in December.' But that's when everybody needs salt so the prices were higher. We decided about two or three years ago that we were tired of paying \$100-something a ton so we bid it in February or March and took delivery in July. That way we'd have enough salt in our bins for the whole season – and we were buying it when it was less expensive," he said. "We invited other entities to join us but getting everyone

on the same bidding schedule to make a cooperative buy took a while."

This year, Osage Beach moved a little towards Camden County's schedule and Camden County moved a little toward Osage Beach's schedule – and it worked out that Eldon and Lake Ozark could join in as well. HBSRD couldn't join them this year but plans to in the future, Edelman said, adding that this year, the Missouri Department of Transportation provided a form to use when they bid a micro-seal. That form lets other communities and MoDOT take advantage of their pricing under a cooperative purchasing contract.

"We might also look into something to purchase asphalt. Sometimes asphalt is job specific, but it makes sense to get together and look at projects because unless you have a big project, finding people can be a real chore – and it can be expensive," he said. "However, by working together on those smaller projects, we can all get the benefit of buying large."

## Opportunity zones

*continued from page 10*  
extensively on local input. Local governments were asked to nominate areas for inclusion in the program by sending a written proposal to the Missouri Department of Economic Development (DED).

The communities prioritized their selections and provided DED with information about development plans, and descriptions of recent and future investments. In addition to local recommendations, the state considered the Opportunity Zone's potential to address need and generate investment impact.

Other opportunity zones are located in Bolivar, Branson, Butler County, Cameron, Cape Girardeau, Columbia, Dallas County, Excelsior

Springs, Hannibal, Independence, Jackson County, Jefferson City, Jennings, Joplin, Kansas City, Kennett, Kirksville, Laclede County, Lafayette County, Lebanon, Maryville, Mexico, Monett, Montgomery County, Neosho, New Madrid County, Newton County, Pemisicot County, Potosi, Pulaski County, Randolph County, Ripley County, Saline County, Sikeston, Springfield, St. Joseph, St. Louis, St. Louis County, Sugar Creek, Sullivan County, Warren County, Warrensburg, Warsaw, Wayne County, and West Plains. For a full list of Missouri's opportunity zones, visit <https://ded.mo.gov/content/opportunity-zones>.

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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## BUSINESS AT THE LAKE 50 YEARS AGO – PART 1 OF 4

Times have certainly changed. The photo accompanying this article shows the large crew of employees that were needed at Loc-Wood Dock at the west end of Bagnell Dam in the 1950s and 60s to handle the daily crowd of people want-

ing to take an excursion of the Lake by cruiser, speedboat or seaplane. Loc-Wood Doc also housed a gift shop and snack bar. Today the Celebration Boat Dock occupies this location and now at the height of the season it takes only three or four people to handle the traffic; Lefty's Steak House was one of the most

popular places to eat on the Bagnell Dam Strip. It was in a small building operated by Joe Boer's Food Service. Today Joe Boer has a palatial restaurant called The Blue Heron perched on a high bluff overlooking the Lake just off Horseshoe Bend Road; Tan-Tar-A, the dream of Burton Duenke, a real estate developer,

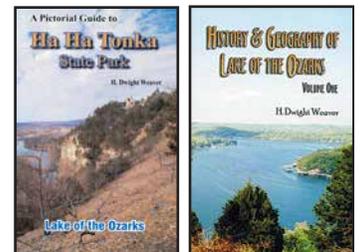
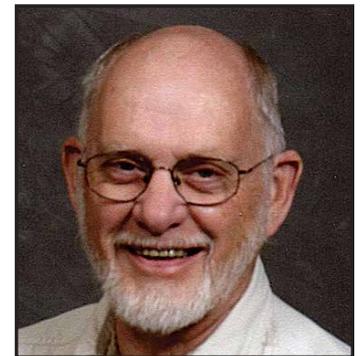
and the first luxury resort at the Lake and in the Ozarks, was just a few years old. It still had a small footprint. Today it covers hundreds of acres and is a complex of enterprises that create a small city of residential and entertainment opportunities; Lee Mace's Ozark Opry was only 15 years old in 1967 and drawing such huge crowds at the height of the season that controllers were needed along Highway 54 and on the show's parking lots near today's Sears Building in Osage Beach. Now it's just a memory but there is an Ozark Opry Museum in the Sears Building to commemorate this memorable country music show of the past. (For the identities of the people in the Loc-Wood photo see the author's book *Historic Bagnell Dam Boulevard Past & Present* available at Stone Crest Book and Toy in Osage Beach. Photo courtesy of the late Perry Graham.)

*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](mailto:dwightweaver@charter.net) or call 573-365-1171.*

Visit [www.lakeoftheo-zarksbooks.com](http://www.lakeoftheo-zarksbooks.com) to obtain more information or to purchase one of his books on line.



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# Community is invited to partner with outreach ministry

Each month, LAMB House, a non-profit, 501C3 faith-based organization, provides food, clothing and assistance with rent, utilities and prescription medicine for several hundred residents of Camden County. Miraculously, it's all done by one part-time employee and 80-some volunteers representing 10 different churches in the Lake area, and it's all made possible by donations.

Donated household items, toys, clothes, shoes and accessories are sold in the thrift store, which is open to the public. The proceeds from those sales are used to cover operating expenses – things like utilities, the manager's salary and insurance. Donations of canned and dry goods, Conservation Department meat and Mennonite eggs stock the emergency food pantry. Cash donations are used in a variety of ways but 100 percent of all money goes back to the community.

"It's really pretty incredible when you look at the numbers. We facilitate the Camden County Senior Citizen Tax Board. That board provides \$55 vouchers each month for 250 seniors who live throughout the county and who are on food stamps, but everything else comes in through grants from local organizations or donations from the community," said Pat Woodward, who has served as manager since 1994. "We're pretty pleased that we've been able to provide so much help for our community all these years."

Now LAMB House, which has been serving area residents since 1989, is asking for help from the community it has served.

Because the ministry needed more room to operate and more parking spaces than were available at its previous location on Illinois Street, last summer the board started looking for a new home. In November, they learned about a 4,849-square-foot vacant building on Morgan Street in Camdenton that was for sale. The facility, previously owned by the Missouri Department of Transportation, was larger than the one the not-for-profit organization occupied at the time and it included dozens more parking spaces.

Another party that was interested in the building dropped out of the bidding process and as a result, MoDOT accepted



**LAMB House, which provides assistance to some 650 people each month, recently held a ribbon cutting to celebrate the opening of their new facility at 93 Morgan Street and their membership in the Camdenton Area Chamber of Commerce. The ministry's volunteers, who come from area churches, were on hand to watch as LAMB House Manager Pat Woodward snipped the ribbon. With help from Camden County Presiding Commissioner Greg Hasty, who also attended the ceremony, the ministry is kicking off a fundraiser on April 21 to pay off debts incurred with the move. Several members of the Chamber were also on hand for the ceremony.**

an offer from LAMB House that was substantially below their asking price. With a donation from a community member who wished to remain anonymous, the sale of the building on Illinois Street and fiscally responsible planning and saving over the years, LAMB House was able to pay cash for the facility.

However, that drained the building fund dry so the ministry took out a construction loan to pay for the needed remodeling and improvements. Now LAMB House is asking the community to partner with the ministry to help pay off that \$40,000 debt. Donations of all sizes are welcome and everyone who gives to the cause will have his or her name (but not the dollar amount) added to a donor appreciation wall inside the store, where it will remain as long as the building is standing.

"It will really be neat because long after we're all gone, people will be able to come in and say 'Look – Grandma and Grandpa helped pay for this building!'" Woodward said.

A sign showing the progress of the fundraiser is set to be installed by Saturday, April 21 – the kick-off of the fundraiser – in front of First National Bank in Camdenton. Donations can be made at the bank or at LAMB House, which is open from 9:30 a.m. to 1 p.m. Monday through Friday and 9 a.m. to noon the first and third Saturdays of every

month. As donations come in, the LAMB House lambs on the sign will be colored in. The goal is to raise the money in 90 days.

Treasurer Susie Fuhrer made one call to Tom Reft, the construction manager for Habitat for Humanity, to see if they might be able to help with some of the remodeling and they stepped in and did it all for free. LAMB House paid only for materials. Other contractors and suppliers offered deep discount on their products and services.

"We obviously had to spend \$40,000 but without everyone coming on board to support the ministry, that number would be doubled," Hogland said.

Board members agreed – the process was nothing less than amazing. They also agreed that although they could pay off the construction loan over time by using proceeds from the thrift store, they decided to involve the community so it would also be "their ministry."

According to Woodward, that's how LAMB House got its start.

"Betty McClure and several other ladies in the community knew of some families that were having a hard time making ends meet so they started gathering donations and stored the food in Betty's garage. Then in 1989, that group of women, with help from David Lakebrink, who was pastor of Foundation Fellowship Church, convinced

the Lake Area Ministerial Alliance that they should act as their 'umbrella' and they incorporated as Lake Area Ministries Benevolence (LAMB). The churches that were part of that organization agreed to provide volunteers and secure a loan to purchase a small house on Linn Street. Then LAMB House was on its own to pay off the mortgage," she explained, adding that, at the time, LAMB House was the only outreach of its kind in all of Camden County. "So as you can see, when this got started, it was truly started by the community, for the community."

Over the years, as the population grew and other community outreaches formed, the boundaries changed. However, the numbers have stayed about the same. Woodward said LAMB House still assists about 650 people each month. A scripture painted on the wall next to the entry sums up the ministry's mission statement: "I was hungry and you gave Me food... I was naked and you clothed Me." Matthew 25:35-36. The numbers show they've stayed true to that mission – and have even done more.

In 2017, LAMB House provided monthly food for approximately 4,300 people, who cannot receive food stamps for reasons other than "too much income," and shoes, clothing and/or coats for 758 people.

However, the assistance didn't stop there. The ministry also provided help with prescription medications for 262 individuals; assistance with utilities for 468 and assistance with rent for 49. LAMB House also gave electric heaters to 28 individuals and purchased new shoes for 176 children through the Sue's Shoes Program, which provides new school shoes for children whose parents can't afford them. In addition, a crisis closet has provided blankets, towels, dishes, pots and pans and small household appliances for those who, for whatever reason, find themselves starting over with nothing.

Currently, the following churches provide volunteers who work in the thrift store/food pantry from 9:30 a.m. to 1 p.m. one or more days per month.

**Camdenton Community Christian Church**

**Camdenton United Methodist First Baptist Church**

**Heartland Church**

**Lake Area Presbyterian Church**

**New Beginnings Baptist Church**

**New Home Baptist Church**

**St. Anthony's Catholic Church**

**St. George Episcopal Church**

**Walk on the Water Faith Church**

If your church would like to get involved or if you would like more information about the fundraiser, contact LAMB House at 573-346-2168.



The Lake Area Chamber recently held a ribbon cutting for Four Seasons Property Management - Vacation & Long-Term Rentals at 109 Horseshoe Bend Pkwy in Lake Ozark. The ribbon cutting took place on April, 11th, 2018 at 11:30 am. Attendees included Four Seasons Property Management - Vacation & Long-Term Rentals Owners and Staff and friends, as well as Lake Area Chamber staff, and several board members. The ribbon cutting celebrated their new membership with the Lake Area Chamber of Commerce. (573)693-1800 [www.fspmlake.com](http://www.fspmlake.com).

## Managing Rental Property

### Vacation Rental Management FAQ's



Russell Burdette

This month I thought it would be fun to look at the most common questions that I get asked by owners looking for a vacation rental manager. So I have compiled the most popular questions from the last 14 years of speaking with over 400 potential owners.

**1. How much do you charge?** This is usually the first question that I get asked. The amount a vacation rental manager charges will vary from company to company and should depend on the level of services that they offer, experience and the type of results they can deliver. For our area the fee is typically between 25% and 40% of the gross rental fee.

**2. What services do you offer?** Most companies offer the same basic services; it is the other services that separate the men from the boys. You should be asking if they inspect their properties prior to guest arrival, do they inspect the cleaning, do they offer landscaping, maintenance, decorating assistance, pest control, etc. Find out what you are getting for what you are paying.

**3. How do you advertise?** My guess is that most vacation rental companies, like us, do the bulk of their advertising on the internet. Some companies who charge a lower percentage make you pay for your ads on the top vacation rental websites in addition to their management fee. As a large rental company we spend a lot of money on advertising and we don't charge extra to place your property on the top vacation rental websites. We also have an extensive past guest list of more than 8,000 names that we e-mail on a monthly basis.

**4. Why do I have to have keyless entry?** This is one of the

few costs to be on our program but one of our most essential items. Our own internal research has shown that 100% of our guests would rather have keyless entry than to have to pick up keys, keep track of keys and then return keys when their rental is over. I recently had a potential owner say that the reason he didn't choose us was because the other company wasn't going to make him change his keyed lock. They would just use the lock he had. We were unwilling to compromise on providing great customer service to our guests.

**5. What about damages?** Many owners are concerned about their property getting damaged. I completely understand their concerns. Strangers are in your home or condo and maybe they won't take care of it. Most vacation rental companies charge a deposit, get a credit card on file or have a damage protection plan. We get a card, offer the damage protection plan and it has worked great for the last 14 years as we have had minimal damages with over 10,000 rentals and counting.

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

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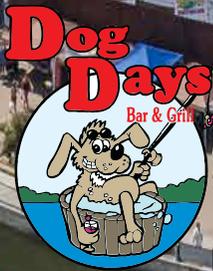
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# Crossword Puzzle

THEME: MOTHER'S DAY

Solution page 10

**ACROSS**

1. "\_\_\_\_\_ Mouth" band
6. \*Special day honoree
9. Gumbo pod
13. Santa Maria companion
14. \*Ovine mom
15. "He's \_\_\_\_\_ nowhere man," Beatles
16. SAG member
17. \*Sean Lennon's mom
18. Bottled up
19. \*TV's "Blackish" mom
21. \*President who designated official Mother's Day
23. Thou, today
24. \_\_\_\_\_ of Man
25. \*Rebecca Pearson's and Clair Huxtable's network
28. CISC alternative
30. Kismet-related
35. Winglike
37. Audience's rejection
39. Dinero
40. Yorkshire river
41. Tree in Roman Republic
43. Seating section
44. Poet's concern
46. "Better Sound Through Research" company
47. Foul substance
48. Angry
50. Pharaohs' cobras
52. German river
53. "\_\_\_\_\_ in Show"
55. Wade's opponent
57. \*Carrie Fisher's mom
60. \*Gifted arrangement
64. Shelf material
65. Mate
67. Supercharger
68. Artist's model
69. U.N. labor agency
70. Was dressed in
71. Like one showing reverence
72. Mentally quick
73. Like a backpack

**DOWN**

1. Practice in the ring
2. Flexible mineral
3. Opposed to
4. Expressionless
5. Harbour, alt. sp.
6. Feline line
7. Have title to
8. #6 Down, pl.
9. Loads from lodes
10. Lotto variant
11. Kind of delay
12. Belgian brew
15. Radiant
20. Hair-raising board game
22. Kind of person
24. Watercraft with skis
25. \*Ashley and Wynonna's mom
26. Gloomier
27. Social class
29. Balkan native
31. Campus military org.
32. Wavelike patterned silk
33. Part of small intestine
34. \*Sent en masse
36. Snorkeling site
38. \*#19 Across' real-life mom
42. Reproduction, for short
45. Waterproof material
49. Luau souvenir
51. Compass point, pl.
54. Photo tint
56. Peer
57. Lateen-rigged sailing vessel
58. Dexterity
59. Had been phlebotomized
60. To dry ink, in the olden days
61. Pakistani language
62. Deep black
63. Chinese immigrant association
64. \*Treat mom to this type of relaxing day
66. European peak

CROSSWORD														
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71						72				73				

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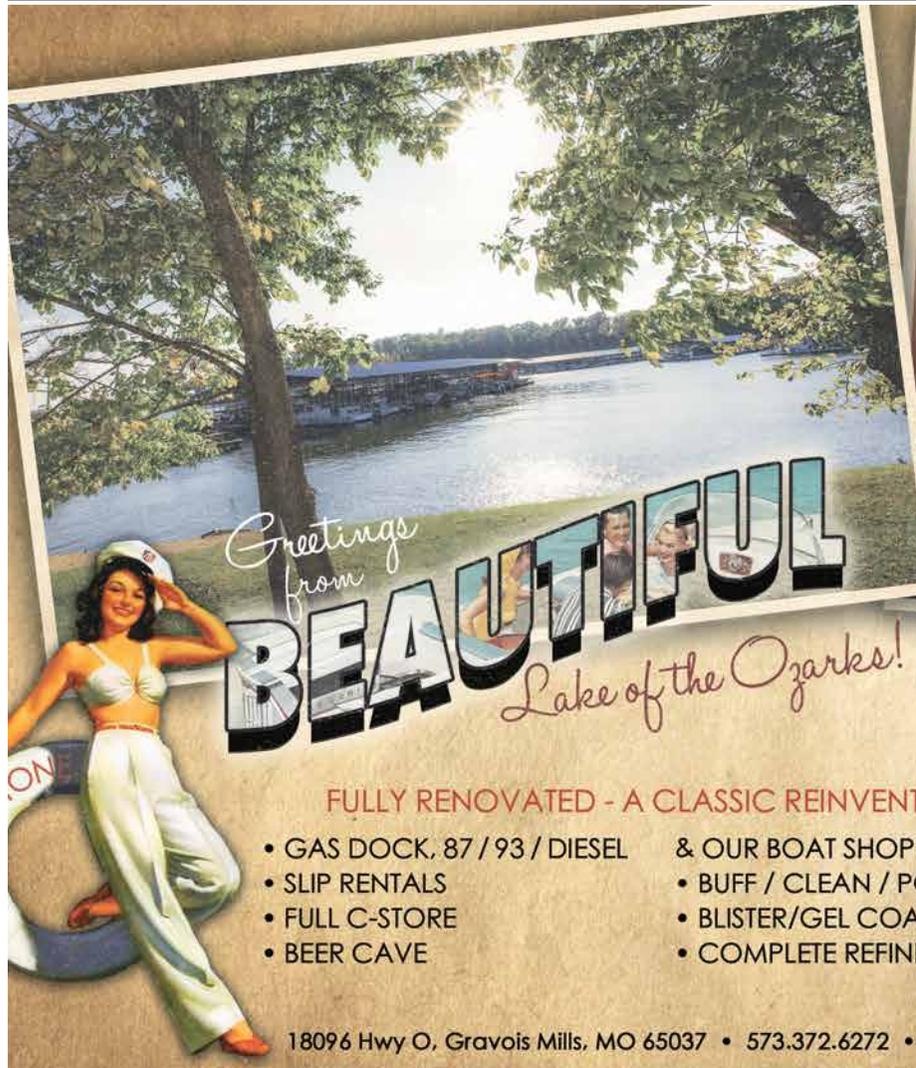
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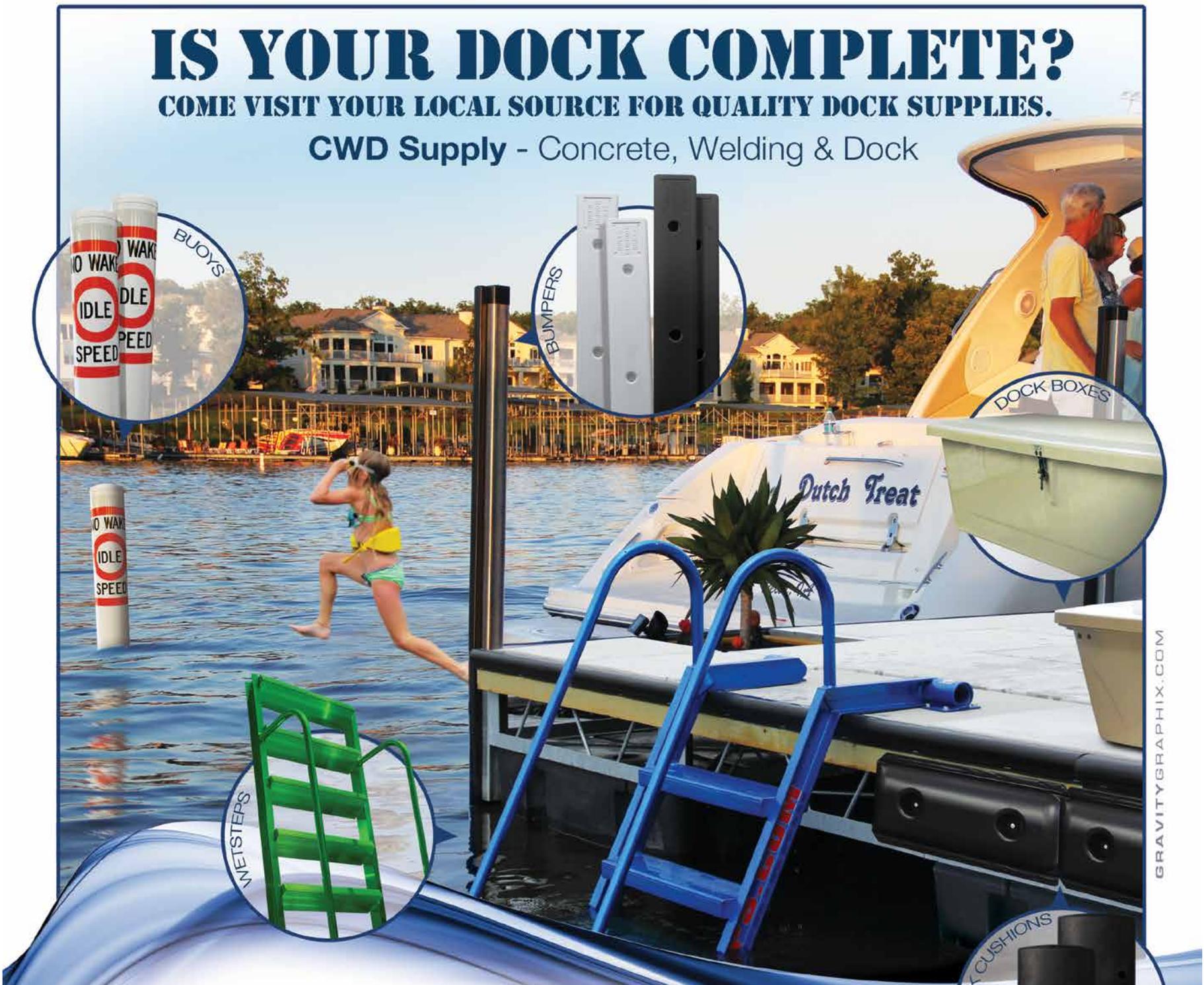
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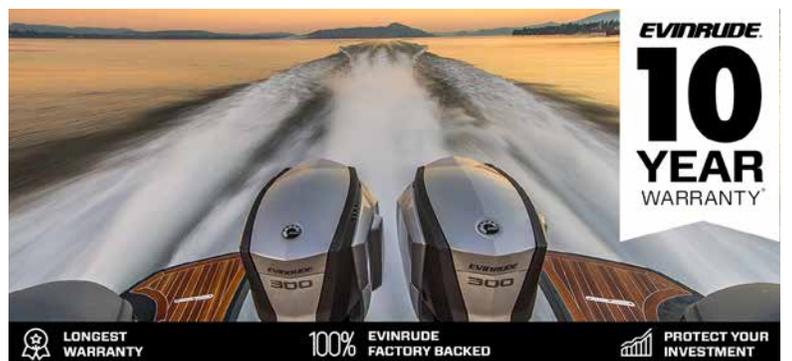
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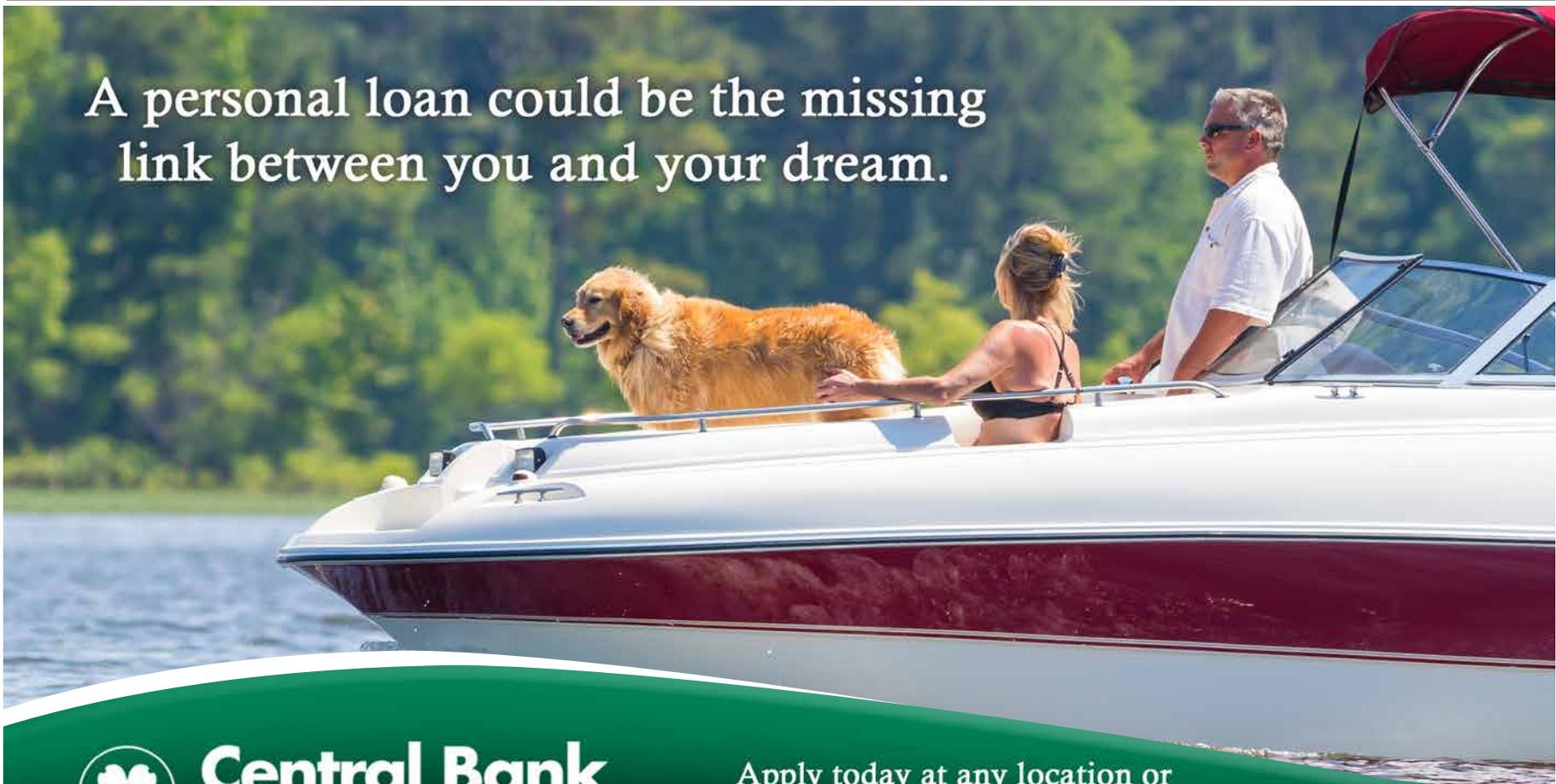
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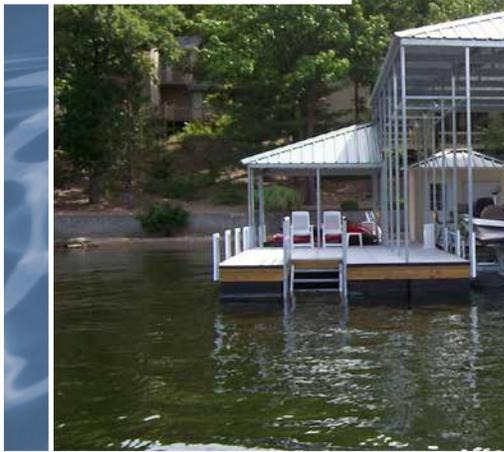
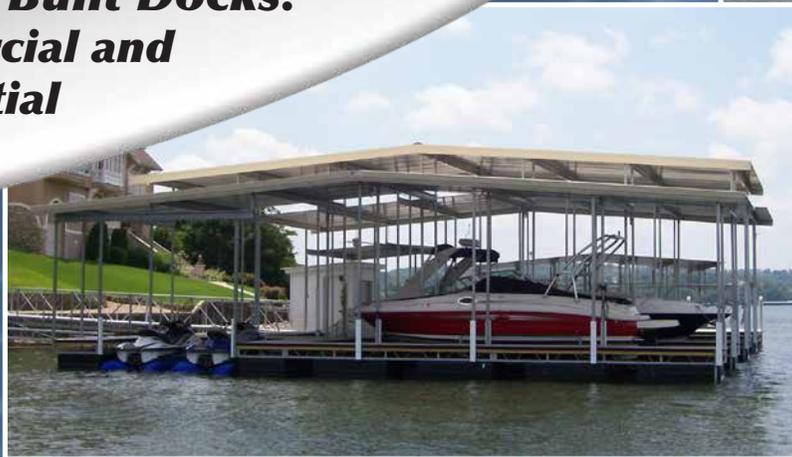


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