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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 11 -- ISSUE 6

JUNE, 2015

BOATING ON BACK



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Can-Am Games to be held at the Lake

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Monthly Features



Glimpses of the Lake's Past

Dwight Weaver's look back. Page 20



Crossword

Fill in the blanks on: 24 Solution: 29

\$200 Million Development Proposed

By Nancy Zoellner-Hogland

The community will have an opportunity to ask questions and voice their support – or concerns – about a new commercial development planned for the former Dogwood Hills Golf Resort. The business closed last November.

A public hearing is scheduled for the eight-phase project at the next meeting of the Tax Increment Financing (TIF) Commission. That meeting is set for June 24. In May, the Osage Beach Board of Aldermen unanimously approved a resolution showing support for a TIF to be used to help fund the project. At the same meeting, the board also authorized Mayor Penny Lyons to execute a funding agreement with Arrowhead Development Group LLC, to cover any costs incurred by the city that are associated with the TIF. Some of those costs include retaining the services of Gilmore and Bell, who will provide professional, legal, planning and financial consulting services for the TIF.

According to the 345-page plan submitted to the city, the redevelopment projects will consist of mixed-use commercial and residential development and will incorporate a skilled nursing facility with both assisted and independent senior living units; an apartment complex; a family entertainment center with

continues on page 8



If completed as planned, the proposed Arrowhead Center will offer 761,014 square feet of retail and commercial, 401 senior living units, 222 residential apartment units and 90 hotel rooms, creating a significant number of construction jobs as well as professional and retail jobs positions.

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Who's representing YOU
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For the latest market stats and real estate info turn to Page 19 for this month's "As the Lake Churns"

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(573) 348-1958 • Fax: (573) 348-1923

Greg Sullens, GSM (573) 280-1154

Julie Rambo (573) www.lakebusjournal.com
lakebusjournal@gmail.com

Publisher: Denny Benne • Editor: Darrel Willman

Writers: Nancy Hogland and Dwight Weaver.

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160 N. Hwy 42, Kaiser MO 65047

Armchair Pilot

By Nancy Zoellner-Hogland

A record number of travelers is expected to take to the skies this summer. Analysts are predicting that U.S. airlines will carry some 222 million passengers between June 1 and August 31, an increase of 4.4 million over the summer of 2007, which previously saw the greatest number of fliers. A record 31 million of those travelers will be booked on international flights. To meet the growth, airlines have been adding larger planes to their fleets and squeezing more seats into existing jets. According to Airlines Reporting Corp., which processes ticket transactions for airlines and travel agencies, this increase has resulted in decreasing ticket prices, although the reduction is a small one. Average ticket prices are down less than one percent from last summer.

Something else is trending upwards. According to the Department of Transportation's (DOT) Bureau of Transportation Statics, airline consumer complaints filed with DOT's Aviation Consumer Protection Division in March 2015 were up 55.1 percent from March 2014 and up 27.2 percent from February 2015. The DOT received 4,580 complaints the first quarter of 2015, up 14.4 percent from the 4,002 filed during the first quarter of 2014. The consumer report also includes data on such topics as tarmac delays, on-time performance, cancellations, mishandled baggage, disability and discrimination

complaints received and incidents involving the loss, death, or injury of animals traveling by air. The DOT received only one tarmac delay of more than three hours. That delay is under investigation. Data also showed a mishandled baggage rate of 3.42 reports per 1,000 passengers in March, down from both March 2014's rate of 3.66 and February 2015's rate of 3.92. In addition, the DOT also received reports of 52 disability-related complaints in March, down from both the 66 complaints received in March 2014 and the 56 complaints received in February 2015, and reports of three animal deaths.

Complaints filed over delays in boarding may be alleviated by a new aircraft model, introduced by Ugur Ipek Design in Germany. The newly designed plane allows passengers to board in the center of the body through double doors and includes an aisle wide enough for more movement and space to place luggage in overhead storage. Aisles would taper down as they near the tail and cockpit, where the demand to get past standing passengers is lower. Center boarding also means a shorter distance to seats, which Ugur Ipek says will result in smoother, more efficient and less stressful boarding. The company is working on engineering to address criticism that the double doors will cause a weakness in the body of the plane.

No matter the boarding pattern, those traveling on

Chinese airlines should keep their eyes on the doors. The Civil Aviation Administration of China recently announced that 12 times in the past four months passengers have tried opening emergency doors without authorization. The planes were either taxiing or at a standstill. Chinese officials said they have no explanation for the incidents other than with an increase in air travel, many people are flying for the first time and lack basic aviation safety knowledge. Only one was charged in the incidents – a man who opened an emergency door in February on an Asiana Airlines flight when the plane was taxiing. It caused the emergency slide to deploy, whereby forcing crews to take emergency measures to stop the plane. The incident caused a four-hour delay and severely disrupted airport operations, the administration said. In another incident, a flier was placed on a national blacklist for rude behaviors after he forcibly opened two emergency doors, reportedly because he was upset over a flight delay.

Flight delays apparently haven't been an issue with Hawaiian Airlines. According to the DOT's most recent Air Travel Consumer Report, that airline had the highest on-time arrival rates – 87.3 percent – followed by Alaska Airlines with 85.6 percent and Delta Air Lines with 84 percent. Lowest on-time arrival rates were experienced by passengers on Frontier Airlines with just 65.2 percent, Envoy Air with 67.8 percent and JetBlue Airways

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Business Journal Socials

Thursday June 11th
Night Social

Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is June 11th at City Grill with sponsor Fran Campbell, REMAX.

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Lake area will be big winner in athletic competition

By Nancy Zoellner-Hogland

Organizers say the Lake area can expect a \$4-million to \$6-million injection into the local economy when the Can-Am Police and Fire Games come to town in 2018.

The competition, expected to draw more than 1,200 participants and their families from all across the United States as well as Canada, is set for June 25 to July 1. The games, which are open to firefighters and law enforcement from across the U.S. and Canada, include a wide range of Olympic-style athletic events.

“There’s an event for anyone who wishes to participate, from competition firearms to hockey to the toughest competitor alive to darts, bowling and Texas Hold ‘Em. However, the 2018 event will be much more than games. Lake of the Ozarks is a family destination and we plan to offer the athletes’ families and friends a variety of activities throughout that week,” said Osage Beach Fire Chief Jeff Dorhauer, who will serve as director of sports

for the games.

Tan-Tar-A Resort will be the host location of the games, with events set for venues all around the Lake area as well as Lebanon and Springfield.

“We had to outsource a couple of the events like ice hockey, which will be played in Springfield, simply because we just didn’t have the facilities here to accommodate them,” explained Capt. Kelly Luttrell, with the Camden County Sheriff’s Office. Luttrell will serve as chairman of the games. “However, the majority of all activities will take place here at the Lake.”

He said all proceeds from the 2018 Lake of the Ozarks Can-Am Police-Fire Games will go to Special Olympics Missouri, which will also be providing many of the volunteers to help run and manage the games.

“All emergency response agencies will be asked to provide volunteers but we’ll also be working with several other organizations – chambers of commerce and not-for-profit organizations – to hopefully



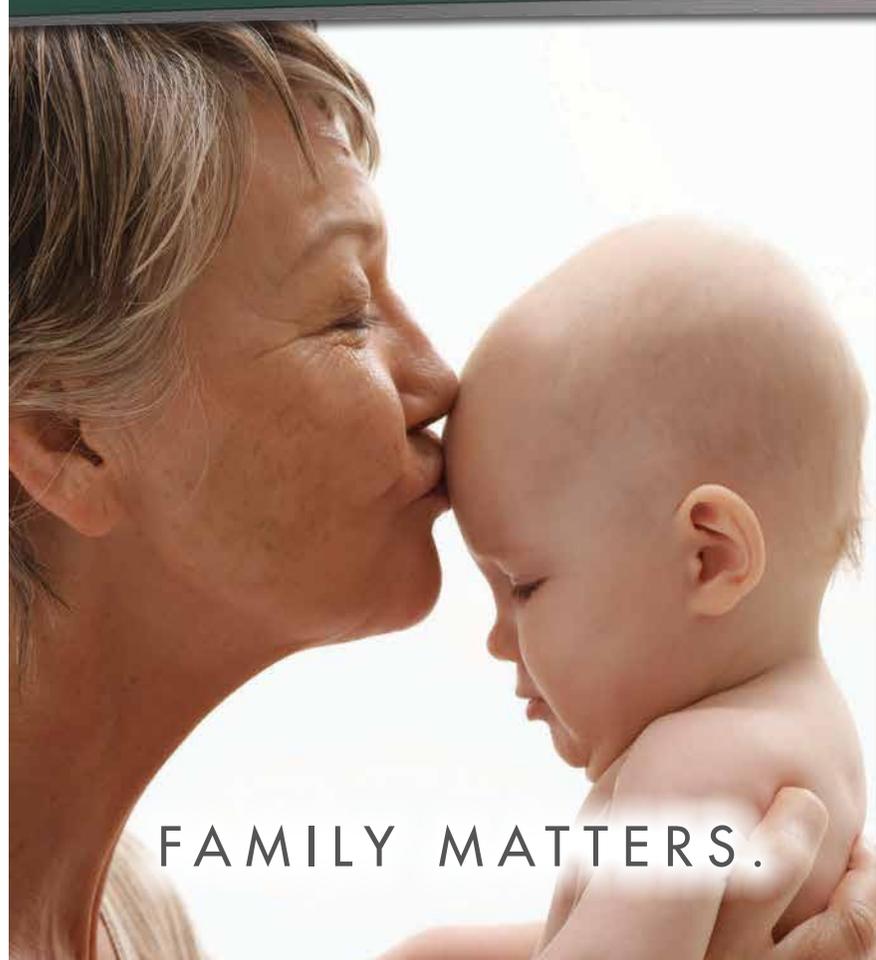
Members of the Can-Am Games Committee watch as Federation CEO Bill Merryless and Tri-County Lodging Association Director of Sales Lagina Fitzpatrick sign the contract officially designating Lake of the Ozarks as host of the 2018 Can-Am Police and Fire Games. Photo provided.

get their volunteer support because the economic impact of this event will be so big, it will positively affect everyone in

one way or another,” Luttrell said.

Lagina Fitzpatrick, director of sales for the Tri-County

Lodging Association, is responsible for initiating the bid for the games. At a May 20 *continues on page 13*



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Lazy Gators battle initiating deeper look at Camden County's P&Z

By Nancy Zoellner-Hogland

Gary Prewitt and Glacier Park Investments, LLC got the requested rezoning for the 1.3-acre parcel of land housing Lazy Gators.

Previously, the land, located in 7 Mile Cove and off Bittersweet at the end of Horseshoe Bend, was zoned R-1 low density residential. On May 21, the day before the kick-off of Memorial Day weekend, Camden County Presiding Commissioner Greg Hasty and Associate Commissioner Cliff Luber voted to approve the request to rezone the property to B-2 general commercial. Associate Commissioner Beverly Thomas voted against the proposal.

The consent brought with it a Conditional Use Permit (CUP), which will allow Prewitt to add a stage and outdoor music. Until Thursday, Prewitt, who had been trying to get the rezoning since 2007, had been operating the venue as a private party under a caterer's license.

The CUP required Prewitt to provide Camden County Planning Administrator Kim Willey with a contract from a sound

abatement company and then put the systems in place within 45 days of approval. The day after the commission's decision, Prewitt was installing sound-proofing around existing speakers. Planting of mature trees and other landscaping will come later when a stage, restrooms and other amenities are constructed. In addition, in return for the rezoning, Prewitt also agreed to limit the waterfront venue's hours of operation to from noon to 11 p.m. on weekdays, from noon to midnight Friday through Sunday, and from noon to 1 a.m. on holiday weekends. He also promised to work with the county on all future development at the site, which currently includes tiki bars, cabanas, a volleyball court and a swimming pool.

As Prewitt raced to comply with the requirement to install sound abatement systems, commissioners were discussing a plan to take another look at the county's planning and zoning manual.

"I proposed this while I was running for office and I still believe that we need to hold pub-

lic hearings and address this issue as a community, so the community can decide how we're going to deal with these establishments in the future. You can be sure, this won't end with Mr. Prewitt. There's going to be another situation just like it because every one of our lakefront restaurants is right in the middle of a neighborhood. It needs to be a priority of our community - not just our government - to determine how we're going to handle this going forward," Hasty said. "This is my own personal opinion, but I think there should be a specific set of rules and they should be in writing, because, unfortunately, we currently have nothing in our code book to protect single family residential homeowners or the restaurants that are near them."

Hasty said he tried to bring these considerations to the forefront when planning and zoning was first being introduced over a decade ago. At that time, a series of public hearings was held and Hasty said he attended every one, making suggestions that the county

needed to specifically address how to handle restaurants and lakefront establishments and outline in detail requirements like buffer zones.

"However, the whole idea of planning and zoning for our restaurants and other lakefront establishments was never discussed. They essentially pulled a planning and zoning book from Franklin County (Missouri) off the internet and plugged it in. This whole issue just slid right through. At the time, I said it would end up being a problem - and it certainly has been. I think the failure to address it at that time has been responsible for the ongoing troubles that we've had," he said.

A sunshine request revealed that Camden County has spent some \$300,000 in legal fees wrangling over the issue.

Hasty said that in the very near future, he plans to go before the planning and zoning commission to pitch his idea. He said he hopes that at the same time, they can also address other problems with the planning and zoning that have

cropped up over the years.

"In the meantime, Mr. Prewitt has an opportunity to show the Lake community how to make this work. He can show how to do it right - or he can serve as an example of how not to do it. The ball is most definitely in his court," he said.

The fight may not yet be over, however. Michael Berry, an attorney representing homeowners who live near Lazy Gators, said he may file an appeal of the commission's decision to the Camden County Circuit Court.

In a public hearing portion of the commissioners' meeting, Berry said that in order to lawfully rezone property, there must be a benefit to the public. He said in this case, the only benefit would be to Camden County coffers. He also said the county was not following its own rules by allowing Prewitt to provide satellite parking a half-mile away from the venue rather than the 400 feet called for in the land use code.

Just a few days before the commission's vote, Berry filed *continues on page 24*



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More family-friendly attractions opening at Lake

By Nancy Zoellner-Hogland

Two years ago, organizers of the Lake of the Ozarks Shoot-out Meet and Greet attempted to convince Lake Ozark aldermen to lift their ban against open containers of alcohol on the Strip for the event. During a presentation before the board, one of those organizers said that several years ago, a choice had to be made about whether the area would be a couples destination or a family destination. He told the board that "they" chose "couples."

Someone must have forgotten to share that decision because since that time, interest in bringing family friendly events and activities to the Lake has been on the rise.

This past Memorial Day marked the start of extreme ATV dirt track racing season at the Chalk Rock Raceway, built on a 180-acre piece of property off Highway AA in Roach. According to Nathan James, who with his brother Danny, built and operate the raceway, the track will be a cross between a motocross track and a stock car track.

"Our plan is to start with the racetrack, which we had ready for the race Memorial Day weekend, and then turn it into a full facility offering trails and tracks for dirt bikes, ATVs, UTVs, side-by-sides and Jeeps, but they'll be built in a park-like setting that will also include concessions and a primitive camping sites with fire pits," James said.

Future plans also call for a youth riding group.

"I was probably 6 or 7 when I joined the Motorcycle Scouts, a little riding club started by the guy at Motorcycle Doctor, and absolutely loved it! I was one of the most fun things I did as a kid. It's also a good way to keep kids out of trouble and because we teach them the proper techniques, they also learn about safety," he said, adding that they plan to maintain a "family environment" at the venue. That means no alcohol will be allowed on the premises during race days.

For more information on the track, visit their Facebook page.

In the meantime, work has

begun on America's Baseball Resort, a facility located west of Camdenton near Roach that, when completed, will include 12 state-of-the-art lighted baseball fields, half of which will be constructed of grass and the other half of artificial turf; restaurant-quality concessions; a pro shop; batting cages; an amphitheater; a large playground; arena and campground complete with RV hook-ups. Future plans include an additional eight fields for soccer, football and lacrosse. At a ground-breaking ceremony, Ballparks of the Ozarks, LLC COO Bob Ramsey and co-owner Jeff Vernetti said they plan to host everything from grand-scale little league tournaments to local baseball leagues, as well as sports camps and clinics for kids 8 to 18. They plan to open for business in 2016.

Ramsey promised their fields would be "state-of-the-art" and would push beyond what competitors had to offer.

"Families and teams from across the nation will be drawn to the America's Baseball Resort experience," he said. At

the press conference, he said they chose Lake of the Ozarks to build the facility because its vast quantity of resorts, hotel rooms, condos and wide variety of amenities made it the perfect place for families to visit for tournaments, then stay to vacation.

If Osage Beach resident Frank Baldwin has his way, those families will also have an upscale amusement park and cultural center complete with food vendors and clean, family entertainment – or at least a giant Ferris Wheel – to enjoy while they're here.

Baldwin and volunteer John Morlock have been working to form a not-for-profit corporation to raise money for construction of what they are calling the "People's Park." Developer Matt Duenke offered to donate approximately 10 acres of land near the intersection of the Osage Beach Parkway and State Road KK for the venue. Baldwin and Morlock are also hoping to garner financial support from businesses and members of the community who share his vision. They are

also hoping to bring more volunteers on board to assist them in their efforts.

For more information or to get involved, email president@osagepark.org

In the meantime, Family Travel with Colleen Kelly, a popular 30-minute Public Television series that airs weekly across 90 percent of America and is also aired internationally by APT Worldwide, continues to plug the Lake, highlighting the family friendly outdoor adventures, water activities, shopping, dining and attractions that make Lake of the Ozarks the perfect place to spend a family vacation.

Last summer, the show's host and her two daughters, 12-year-old Dunovan Kate and 9-year-old Shea Grace, visited the area and shot segments at Ha Ha Tonka State Park, Bridal Cave and Thunder Mountain Park and Captain Ron's Bar and Grill. They also filmed while fishing with professional fisherman, Marcus Sykora, and his son and daughter; while making candy with Jennifer *continues on page 21*

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\$200 Million Development Proposed

continued from page 1

championship putting courses, driving range, chipping and putting green, batting cages and an arcade center; retail space featuring restaurants, big box retailers, a gas station with convenience store, storage units, a hotel, a winery and nightly rental cottages; and office buildings for medical, bank and general office. Upon final completion of all of the redevelopment projects, it is anticipated that the redevelopment area will contain approximately 761,014 square feet of retail and commercial, 401 senior living units, 222 residential apartment units and 90 hotel rooms. Upon completion of the plan, it is projected that the total annual sales subject to local sales tax in the redevelopment area will be approximately \$207,075,770 and sales in the redevelopment area will yield an estimated \$6,729,963 in annual sales tax revenue at the current local sales tax rate.

The proposed schedule shows construction of Phase I is slated to begin in 2015 and be completed by 2016. Redevel-

opment Project III will begin shortly after Redevelopment Project I begins. Construction of other Redevelopment Projects will continue as market demand exists with construction of the final phase to begin in 2022.

The plan also states that the project will include construction of the public improvements, including "utility construction and relocation, construction of internal roads, collector roads and roads to connect external streets to the redevelopment area, sewers, gutters, curbs, sidewalks, lighting, aesthetic improvements, landscaping, parking structures and lots, drainage systems, water detention facilities and other improvements within, adjacent to and/or serving the redevelopment area."

The plan submitted to the city states that according to the records of the Camden County assessor, the total initial equalized assessed value of the redevelopment area in 2014, which is the most recent assessed valuation, was approximately \$2,557,658. Following the com-

pletion of all of the redevelopment projects, it is estimated that the assessed value of the real property within the redevelopment area will increase to approximately \$93,177,521.

"This has been in the works for quite some time so it's exciting to see it starting to move forward. There are so many aspects to the project that will be good not only for the city, but for the entire Lake area," said Osage Beach City Administrator Jeanna Woods.

According to city officials, the TIF application is a "no bond, no debt, no risk, pay-as-you-go-deal." That means the city will not issue any bonds or debt or undertake any risk. Under the proposed plan, Developer Gary Mitchell, who is president of the Arrowhead Development Group, will be diverting a portion of future property taxes back into the cost of building the project. If everything works out as originally proposed, over the 23-year life of the TIF plan, the developer will recover up to \$55 million, which is less than 15 percent of the total project

cost, per the city's existing TIF policy.

The plan states that, as required by statute, all eight redevelopment project ordinances will be brought to the board of aldermen within 14 to 90 days after the completion of the public hearing. Each of those projects will require approval of the board of aldermen to move forward.

Mitchell also is proposing a Community Improvement District (CID) to help fund the project. Under the proposal, a CID sales tax will be imposed to fund Reimbursable Project Costs. "Upon the completion of this plan and the payment of all reimbursable project costs, tax revenue from the redevelopment project areas will be paid to the city and other taxing districts as if this plan had not been adopted," the proposal states.

As per city policy, before the redevelopment project ordinance has a second reading, the project will have 50 percent of the retail commercial space with commitments by tenants by lease or other legally binding contracts unless the city chooses to approve the project with a lower percentage of commitments

The city's TIF policy gives the board the right to reject "any and all projects, even those which may satisfy the city's criteria, for the use of TIF for any reason without regard for the viability of the project."

It also allows the city to "waive any non-conformance to TIF policy or procedures for projects the city deems favorable to city."

The TIF commission currently consists of Aldermen John Olivarri, Randy Winburn, Ron Rule, Fred Catcott, Dan Fry and Geniece Tyler.

Where it begins

According to the plan, the first phase of the project will be comprised of the Arrowhead Senior Community, a full continuum of care community, providing independent senior living, assisted senior living, and skilled nursing care. Together the assisted living and skilled nursing will encompass over 120,000 square feet. The assisted living will encompass 68,700 square feet and will be provide a two level apartment building serviced by an elevator and its own living, dining, and activity areas. The 52,000-square-foot skilled nursing center will feature both long term care accommodations as well as a post-acute "rapid recovery" unit. The focus of the Rapid Recovery unit is to offer intense physical, occupational, and speech therapies to successfully return residents back to their home following a hospitalization. In keeping with the history of lake architecture, Arrowhead will have a "lodge-like" feel, with abundant stone accents and large stone fireplaces located within the facilities.

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President puts stops on program to equip law enforcement

By Nancy Zoellner-Hogland

For the past several years, law enforcement agencies around the nation, including Camden, Miller and Morgan counties, have been able to procure Mine Resistant Ambush Protected vehicles, known as MRAPs; weapons; tactical gear and other surplus military equipment through the Department of Defense's Excess Property Program (1033).

However, President Obama ended that program Monday, May 18, saying militarized equipment made for the battlefield can "alienate and intimidate local residents and send the wrong message." Obama had appointed a task force to study the program after law enforcement used military equipment during riots that broke out after an unarmed black man was killed by a police officer that he had attacked. According to that group's report, providing the equipment could result in a "substantial risk of misusing or overusing" the items, which could, in turn, "significantly undermine community trust" in those law enforcement agencies.

Camden County Sheriff Dwight Franklin has a different take.

"A lot of people don't want to see their law enforcement agencies heavily armed but we sure need to be able to provide that protection if something goes wrong – and in today's climate, you never know when that's going to happen," he said. "We need to protect the public but I also have to protect my deputies and when you have paid protestors who show up only to stir things up and harm law enforcement, you might need extra protection. Sadly, it's become kind-of a lose-lose situation for law enforcement – you're 'darned if you do, darned if you don't'."

The Camden County Sheriff's Office, along with the Morgan and Miller county sheriff's offices and the Linn Creek, Laurie and Eldon police departments have acquired equipment ranging from night vision goggles to firearms to MRAPs through the 1033 program. Sheriff Franklin said that equipment can mean the difference between life and death,

as it did late last year when an armored vehicle was used to rescue two sheriffs and a Missouri State Highway Patrol officer pinned down by gunfire.

Grundy County Sheriff Rodney Herring, Daviess County Sheriff Becerra and Sgt. Kevin Fender with the MSHP's Division of Drug and Crime Control found themselves trapped behind their vehicles when they attempted to apprehend a man who had killed his former girlfriend and then burned her house to the ground before holing up in another woman's home. The incident took place in McFall, a small town in northwest Daviess County.

The situation looked grim until Sgt. John Olszowka with the St. Joseph Police Department showed up in a Bearcat, a bulletproof armored vehicle made of plated steel with four-inch thick windows. Olszowka positioned himself between the house and the police vehicles and was able to rescue the trapped sheriffs and trooper without putting himself or them in harm's way. After gunshots were heard from the house, the armored vehicle was then outfitted with a battering ram to push open a door of the house and a surveillance robot was deployed. Officers saw that the shooter had taken his own life.

Sheriff Franklin said Camden County is currently attempting to acquire riot gear – shields, helmet – through the 1033 program. However, under Obama's new guidelines, there now will be strings attached to that type of equipment. Law enforcement agencies will be required to provide a "clear and persuasive explanation" for the need; they will be required to provide proof of training to use the equipment as well as training in "community policing, constitutional policing and community input;" and they will be required to prove they have approval from their local government leaders.

At the same time, the president announced grants will be available to promote community policing practices and purchase body cameras.

In the meantime, U.S. Senator Clair McCaskill (Missouri) introduced the Protecting

Communities and Police Act.

"The bottom line is, this equipment saves lives, but these programs need reform. And that's exactly what this bill would do," McCaskill stated in a prepared release sent out a week before Obama made his announcement.

Following events in Ferguson, McCaskill led a hearing of the Senate Homeland Security Committee reviewing the federal programs that provide the surplus military equipment and funding to local police across the country. She said that hearing revealed a lack of oversight, accountability, or coordination between those programs. Provisions of McCaskill's Act include:

- Creation of a task force to work with Departments of Defense, Homeland Security, and Justice (DOJ) to determine what equipment is suitable for law enforcement, what should be prohibited, and what should require higher-level approval/local input. That task force would be composed of agency representatives, law enforcement associations, state and local elected officials, an expert in criminology/criminal justice, and representatives from civil rights organizations.
- A plan to set aside 5 percent of grant funding from the DOJ Byrne-JAG grant program to purchase and maintain body cameras, dashboard cameras, gun cameras and storage of footage.
- A plan to allow the DOJ to collect and analyze data on the use and deployment of SWAT teams.
- A requirement for law enforcement agencies to publish their requests and obtain approval from the law enforcement agency's state or local executive prior to submitting a request for grant funding for certain purposes and requests for tactical vehicles, camouflage, weapons over a certain caliber, grenades and flash bang grenades.
- Establishment of whistleblower protections and public hotlines for misuse of grant funding/equipment.
- Restrictions on law enforcement agencies with fewer than 10 sworn full-time law enforcement officers that would

continues on page 20

"Insurance Talk"

with Nick Brenizer of Golden Rule Insurance

How Much Liability Insurance is Enough?

I am often asked by clients "how much insurance should I carry?" \$1 million, \$2 million or \$100 million, what limit is enough?

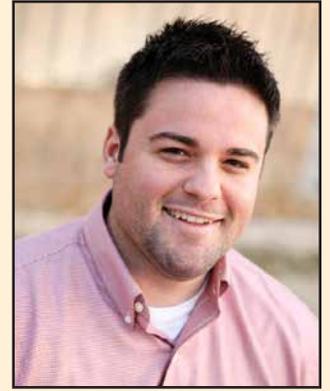
I really wish there was a scientific formula for this question or an easy answer. Unfortunately, client needs for liability protection vary greatly from business to business.

We generally ask clients to determine the assets they are protecting, weigh their potential risk factors in their business; such as products they make, sell, and modify and life span of their product and try to protect their current and future assets.

Also evaluate their risk potential by looking at their auto exposure such as heavy vehicles versus light trucks since a lot of liability losses revolve around autos and liability exposure that involves a lot of people such as an apartment building or restaurant/club where a fire loss could result in many people being injured or killed.

The most inexpensive liability insurance product is called an "UMBRELLA". An insurance umbrella sits on top of your general liability, workers compensation, and automobile liability and in some cases professional liability. It gives an added layer of protection once these underlying policies are exhausted in a claim payment.

Umbrellas start at one million and can be purchased in unlimited amounts. Some umbrellas can also fill in gaps or holes for added pro-



Nick Brenizer, AIP

tection depending on the carriers. Umbrellas normally start at \$500 a year, less than \$2 a day and go up from there varying by limits. Be sure and ask your agent for optional limits for consideration.

Clients need to keep in mind that liability insurance isn't purchased for the "average" claim settlement but for the catastrophic injuries like an auto accident that turns a young father into a quadriplegic. You want a big enough number that the claimant will accept your policy limits rather than to try to collect the limits and your business and sometimes personal assets.

The decision on what limit to purchase should be made after consulting your attorney since it is a legal matter. Your attorney should have a good knowledge of your assets and legal environment in your area.

As we start our summer, I strongly suggest you review your liability limits and get them as high as you can afford in today's litigious climate.

Nick Brenizer, has an AIP designation and works for Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com

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"Tax Time"

with Bobby Medlin CPA **LLC – Is It Right For Your New Business?**



Bobby Medlin, CPA

This month, let's look at some reasons why it might be appropriate for your business to operate as a limited liability company. A limited liability company ("LLC") is a hybrid entity in that it can be structured to resemble a corporation for owner liability purposes and a partnership for federal tax purposes. This duality can provide the owners with the best of both worlds.

Like the shareholders of a corporation, the owners of an LLC, called "members", are generally not liable for the debts of the business except to the extent of their investment. Thus, the owners can operate the business with the security of knowing that their personal assets are protected from the entity's creditors. This protection is far greater than that afforded by partnerships. In a partnership, the general partners are personally liable for the debts of the business. Even limited partners, if they actively participate in managing the business, can have personal liability. What's more, a partner in a general partnership can be held liable for the debts of other partners with respect to business activities.

Unlike a regular or "C" corporation, an LLC can be structured to be treated as a partnership for federal tax purposes. This can provide a number of important benefits to the owners. For example, partnership earnings are not subject to an entity-level tax; instead, they "flow-through" to the owners, in proportion to the owners' respective interests in profits, and are reported on the owners' individual returns. That way, earnings are taxed only once. In addition, since you are actively managing the business, you can deduct on your individual tax return your ratable shares of any losses the business generates. This, in effect, allows you to shelter other income

that you and your spouse may have. Typically, during the early stages of a business, losses arise and being able to deduct those losses can be important to help you overcome low cash flow from the business.

An LLC that is taxable as a partnership can provide special allocations of tax benefits to specific partners. This can be an important reason for using an LLC over an S corporation (a form of business that provides tax treatment that is similar to a partnership). Another reason for using an LLC over an S corporation is that LLCs are not subject to the restrictions the Internal Revenue Code imposes on S corporations regarding the number of owners and the types of ownership interests that may be issued.

Providing that the types and numbers of owners fit the requirements of being taxed as an S corporation, you may be eligible to switch the tax treatment of your LLC from a partnership to an S corporation, and save significant taxes once the business is profitable.

In summary, an LLC would give you corporate-like protection from creditors while providing you with the benefits of taxation as a partnership. Seek legal and tax advice to make an LLC work for you.

Bobby Medlin CPA has offices in Tipton, California and Lake Ozark. Bobby can be reached by phone at 573-365-9400 or online at www.bobbymedlincpa.com

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Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

What's in Store for the Housing Market this Spring?

The latest news on Gross Domestic Product, which is the broadest measure of U.S. economic activity, shows economic growth is still sluggish overall. GDP for all of 2014 was only 2.42%, which is disappointing considering we're in the 6th year of the economic recovery. However, the housing sector continues to improve, despite the harsh winter weather earlier this year.

Housing Sector

Despite a big 17% decline in Housing Starts in February, Building Permits, which are a sign of future construction were up 3%. This is a good sign that the setback in Housing Starts was most likely temporary due to inclement weather. New Home Sales hit a 7-year high in February, another good sign for the housing sector.

New Home Sales

In February, New Home Sales hit a 7-year high, rising 8% from January to an annual rate of 539,000 units. New Home Sales now stand at their best level since February 2008. They're up nearly 25% from the 432,000 recorded in February 2014. While pricing and sales for new homes were up, the Existing Home Sales report was not as promising, due to winter weather and low inventory. It remains to be seen what will happen this spring and summer, but these early numbers for new homes are another promising note in the recovery.

2015 Housing Market

Freddie Mac recently noted in its March 2015 U.S. Economic and Housing Market Outlook that it expects 2015 to be the best year for home sales and new construction since 2007. Freddie Mac cited an improving job market, rising rents and expanded credit availability as



some of the reasons for its positive outlook.

Home Prices

Home prices are continuing to show signs of growth, as the S&P/Case-Shiller Home Price Index rose by 4.6% from January 2014 to January 2015. This is the biggest gain since September. Its also up from the 4.4% annual rate recorded in December. The lofty price gains seen in 2013 and early 2014 may have cooled, but home price gains continue to be steady at what is considered normal levels.

The bottom line here is that Lake of the Ozarks home loan rates remain very attractive, making now a great time to consider a home purchase or refinance. Contact your Lake of the Ozarks mortgage lender today at 573-746-7211 to start the process!

For Lake area news, resources and tips on financial services, please

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Athletic competition

continued from page 3

press conference, she said she first learned about the games in 2012 while promoting Lake of the Ozarks at a conference in New Orleans. Because she knew she would need the support of police and fire agencies in order to successfully host the games, after returning home from the conference, she met with Dorhauer, who agreed, it would be a perfect fit for Lake of the Ozarks.

After garnering support from the TCLA board, a bid was submitted for the games and site inspections took place with Can-Am board members. Initially, the Can-Am board chose Hampton Roads, Virginia as the host of the 2018 games with Lake of the Ozarks a "close second." Fitzpatrick said after learning the Lake had been passed over for the 2018 event, the board started the process to bid on the 2020 games. However, in the meantime, Hampton Roads backed out and a few weeks ago, Fitzpatrick got a call from Can Am Games Federation CEO Bill Merryless saying the 2018 games were Lake of the Ozarks', if they still wanted them.

"In a bit of a haze of shock and excitement, I called Chief Dorhauer and Tri-County Lodging Administrator Jim Divincen, and said 'Please sit down. I have some news for you,'" she said.

The TCLA was given the opportunity to pull their bid for the 2020 games but Fitzpatrick said they are planning to stay in the running. If they are successful, this would be the first time in the history of the games, established in 1977, that they would be held back-to-back in the same location.

Dorhauer said that over the past three years he's been

asked on more than one occasion why fire departments, police departments, sheriffs' offices and EMS are getting involved in tourism.

"People see our departments as those who respond in time of need. We're very proud of this area and we're looking forward to showcasing what each of us individually and collectively represent to emergency services. But the biggest reason we stand here today in emergency services is because we live in an area where our main source of income – our main industry – is tourism. Each of the individuals you see have families who live in the area, who have gone to school in this area. We are part of this community. And for this community to be successful, we must be part of tourism," he said.

After Merryless thanked the Fitzpatrick, Dorhauer, Luttrell and the rest of the board for their hospitality, he praised the area.

"This is my first time here and I'm not disappointed at all. We are all volunteer board members and we have traveled to many cities over the years. You can all be very proud of your community because this is a very beautiful region filled with great people. We met one of those great people last night when we arrived here. We met Samson, a 40-year-employee of (Tan-Tar-A) resort. He was just a pleasure to talk to. That told me a lot about the people here in your community and it also told me a lot about the Tan-Tar-A Resort," Merryless said, adding that all the resort's employees had made him feel at home. "And that's what this multi-sport event is all about. It's athletes coming here with their families, enjoying a good ol' fashion barbecue, enjoying

the region and everything here to offer. When these games are done, you mark my words – the people will come back again. And I know myself...I definitely plan on returning here on my own time."

More about the organization

According to the Can-Am Games website, the mission of the organization is to promote physical fitness and camaraderie among and between law enforcement, fire, emergency and protective service personnel and their agencies.

The games started as the Northwest Police-Fire Games in 1977 when officials from two state police and fire games in Washington and Oregon and a police-fire sports group from Western Canada formed an organization to host a multi-sport event for police officers and fire fighters on an annual basis. This continued until 1996. The event grew so large that cities large enough to host the event were limited in the northwestern U. S. and Western Canada. The group reorganized, renamed itself the Can-Am Police-Fire Games to better represent the athletes demographically and expanded its mission statement beyond that of police and fire services to include emergency responders and protective services.

Host city selections are made through a bid process up to five years in advance of planned games. This allows a future host the opportunity to experience at least two games events in order to prepare for their own. The size of the games are only limited by a community's efforts to market them with the help of the Can-Am Police-Fire Games Federation.

For more information on the event and the sports that will be offered, visit www.canam-policefiregames.org.

Armchair Pilot

continued from page 2

with 71.5 percent on-time arrival rates. Envoy scored high in another area – but probably not the area they'd choose. The DOT report showed Envoy air had the highest rate of cancelled flights – 7.2 percent – followed by ExpressJet Airlines with 3.9 percent cancelled

flights and American Airlines with 3.1 percent. Hawaiian Airlines scored at the top again with only 0.2 percent cancelled flights, followed by Alaska Airlines with 0.3percent and Delta Air Lines with 0.7 percent.

An American icon is about to disappear. After more than 75 years of oper-

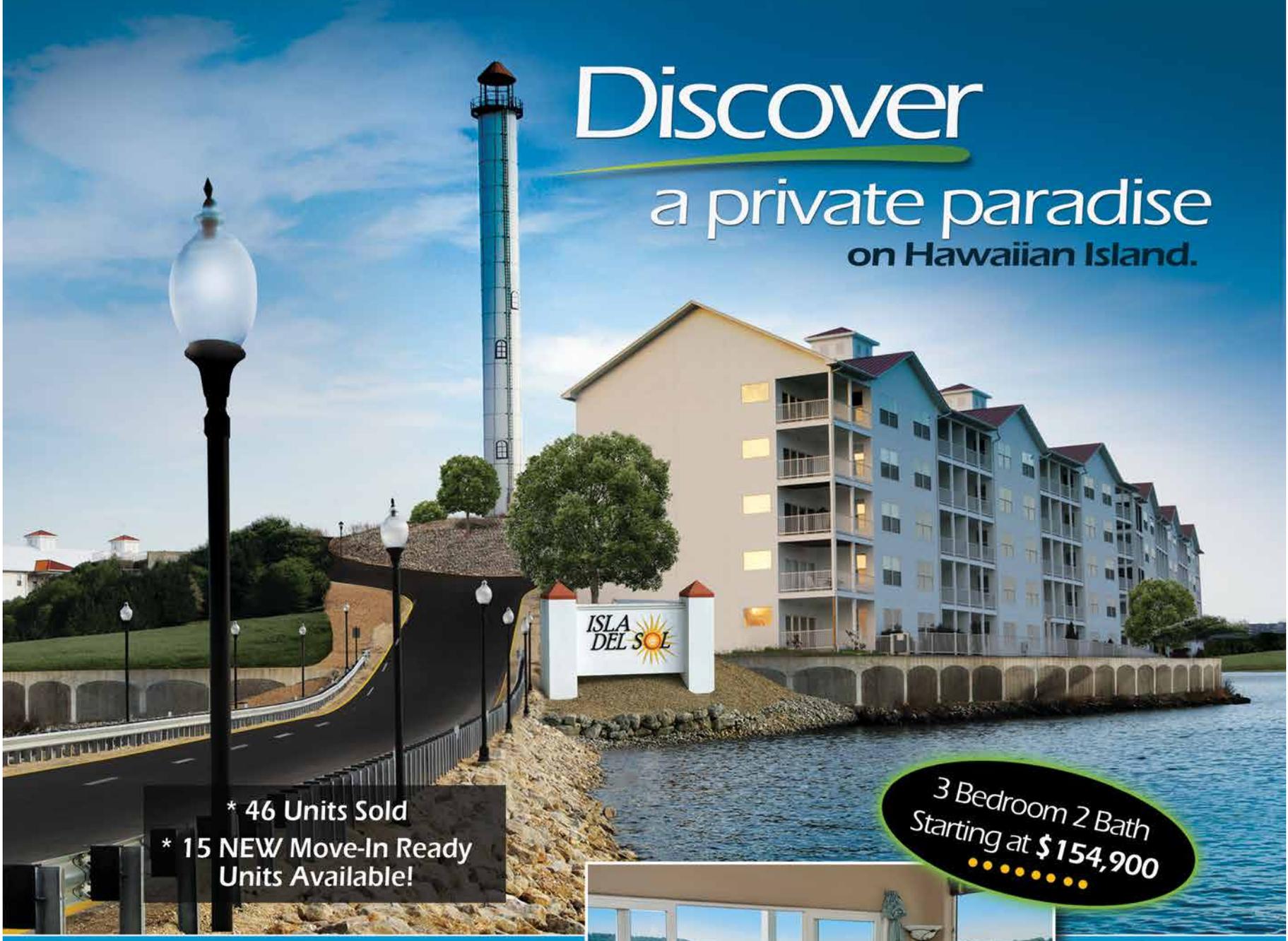
ation, the US Airways name and logo will be phased out by October as part of the American Airlines buyout. A name change on schedules can be expected as early as July. The airline already switched over its frequent-flier program and is currently working on merging the two reservations systems. Labor groups and flight-operating systems are in the process of being com-

bined and planes are scheduled to be repainted over the next year, although US Airways Express planes may carry the name into 2017. Although they'll see other changes, passengers can expect the fares to remain about the same. American has already been setting those for both carriers since the merger. US Airways got its start in 1939 flying airmail in western Pennsyl-

vania under the name All-American Airways. It later became Allegheny Airlines before it changed its name to US Air and then US Airways. This is the fifth major airline to be eliminated by mergers this decade, which leaves four companies controlling more than 80 percent of all domestic air travel.

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Building an effective web presence

with Sandy Waggett, MSW Interactive Designs LLC

Keith Lucas joins the MSW team!

Keith Lucas, the former owner of 55 Creative has joined the MSW Interactive Designs, LLC team. Keith brings a vast amount of experience, technical skills, and website design knowledge that will complement and expand the internet marketing services that MSW offers!

We are very excited to have Keith join our team. Keith brings the exact skill set we are looking for to expand our website design services, and we have admired his business ethics and skill in running 55 Creative over the past 3 years. He is also a military veteran and has an established presence at the Lake.

Keith Lucas' background and experience includes over 10 year experience in marketing, sales, social media and web design. He has an expertise in Content Management System based web design and is proficient in CMS programs such as WordPress and Joomla. Keith is a United States Army Veteran who served in Iraq as a Combat Medic. Keith was awarded the Combat Medical Badge & Army Commendation medal during his service. He is a graduate of the University of Missouri with a BA in Communications, and also received an AAS degree in website design from ITT Technical Institute.

"MSW Interactive Designs is also a veteran owned business and is a great choice for my future." said Keith Lucas. "The core business values of MSW align perfectly with the values of 55 Creative... Integrity, Excellence, and Customer Service are the hallmarks of MSW, and I'm looking forward to helping MSW continue the explosive growth they have experienced since moving to the lake in 2009."

MSW Interactive Designs was formed in 1999 and has been at the Lake of the Ozarks since 2009 with over a 1000 clients nationwide. MSW Interactive Designs LLC provides internet marketing services for a broad base



Keith Lucas

of companies, from Sole Proprietor Micro Businesses to mid-sized companies with a nationwide client base. Our core services include the design, development, and hosting of web sites, as well as Search Engine Optimization, Social media creation/customization/engagement, and mobile websites. MSW currently employs 10 full time employees and 1 part time employee.

The company headquarters was moved to Lake Ozark, Missouri in April of 2009. MSW Interactive Designs, LLC was voted as the #1 Web Design Company at the Lake of the Ozarks from 2010 - 2014. In 2012 Sandy Waggett, the owner of the company, was selected for the "Top Ten Women" honor by Lake Lifestyles Magazine, and named the Business Person of the Year by the Lake of the Ozarks Regional Economic Development Council. MSW was recently awarded the "Small Business of the Year" for 2014 by the Lake Area Chamber of Commerce.

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A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company
Steadier Sailing?

Stock market investors around the world were cheering as 2013 came to a close. Markets were up all over:

- S&P 500-stock index up 32.39%;
- Dow Jones Industrial Avg. up 29.65%;
- Japan's Nikkei Stock Avg. up 57%;
- Germany's DAX up 25%;
- France's CAC 40 up 18%.

These advances far outstripped the growth in the world economy and represent a continuing recovery from the collapse in stock prices in 2008. The DJIA set a new record 52 times in 2013. The question for investors now is how much upside potential is left in stocks.

The big losers in 2013 were precious metals—gold was down 28.65%, and silver fell 36.63%. The long-term Treasury index was down 12.66%. and the municipal bond index was off 2.55%.

Falling prices for bonds are inevitable as the Federal Reserve Board begins tapering off its bond purchases under Quantitative Easing. As yields and interest rates rise, as they must as the economy becomes healthier, the value of existing bonds must decline.

Housing

In the 12 months through October 2013, average home prices rose 13.9%, according to the S&P/Case-Shiller home price index. Many housing markets have reached or exceeded the price peaks last seen in 2007. A study of Zillow housing data by The Wall Street Journal revealed that in 10 of the nation's 50 largest metropolitan areas, average home prices equal or exceed earlier highs. Nationally, home prices fell 23.8% from 2007 to 2011, according to Zillow; overall, prices remain down 16.3%. In about 1,500 cities that experienced especially severe housing busts, the current prices are 25% or more below the top.

Although the firming up of prices in the housing sector is welcome news, there is an important caveat. Buyers have the benefit of exceptionally low mortgage inter-



Trenny Garrett, J.D., CTFA

est rates, giving them more buying power. As the Fed tapers off bond buying, and interest rates begin to rise, home prices could be adversely affected.

Unemployment

The unemployment rate fell from 7.3% to 7.0% in November, the lowest rate in five years. The labor force participation rate was unchanged, at 63.0%. That figure is well below what it was before the last recession began, and suggests one reason why the economy is performing well below its potential. Interestingly, economists project that ending the benefits will reduce the unemployment rate by another quarter point. That's because benefits are only paid to those who are actively seeking a job. If those whose benefits are ended stop looking for work, they'll no longer be counted as unemployed.

Are you facing what could be a complicated financial issue? We're here to help! Trenny Garrett is Senior Vice President at Central Trust & Investment Company, Lake Ozark. You can contact her at 573-302-2474 or visit www.centrustco.com. Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.

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Managing Rental Property Who's Managing Your Property?



Russell Burdette

The vacation rental industry in Missouri is kind of like the black sheep of the family when it comes to oversight and regulating. While everyone will agree that you need to have some sort of rules in place, nobody wants to be the governing body for the industry. So as the owner of a vacation rental property how can you protect yourself.

First of all, as an owner, you should ask a potential property manager about their experience, education and professional licensing when considering them as your property manager. Do you want someone with no experience, no education, no insurance and no professional accreditation managing your property?

In Missouri it is legal to manage your own property without a license. But the Missouri Real Estate rules and regulations are quite clear; that if a person rents or leases real estate; offers to rent or lease real estate; negotiates or offers to negotiate the rental or leasing of real estate; lists/offers/agrees to list real estate for lease or rental; assists or directs in the procuring of prospects calculated to result in the leasing or rental of real estate or assists in or directs the negotiation of any transaction calculated or intended to result in the leasing or rental of real estate, that person must have a real estate license.

All of these things happen within the vacation rental industry. Property managers are managing other people's property; they are negotiating contracts, offering property for rent/lease, assisting in finding prospects, etc. Yet no one wants to regulate the industry. So there is very little protection for the public when it comes to hiring a property manager to manage your vacation rental property. Your only recourse is to hire an attorney to sort things out if they go south.

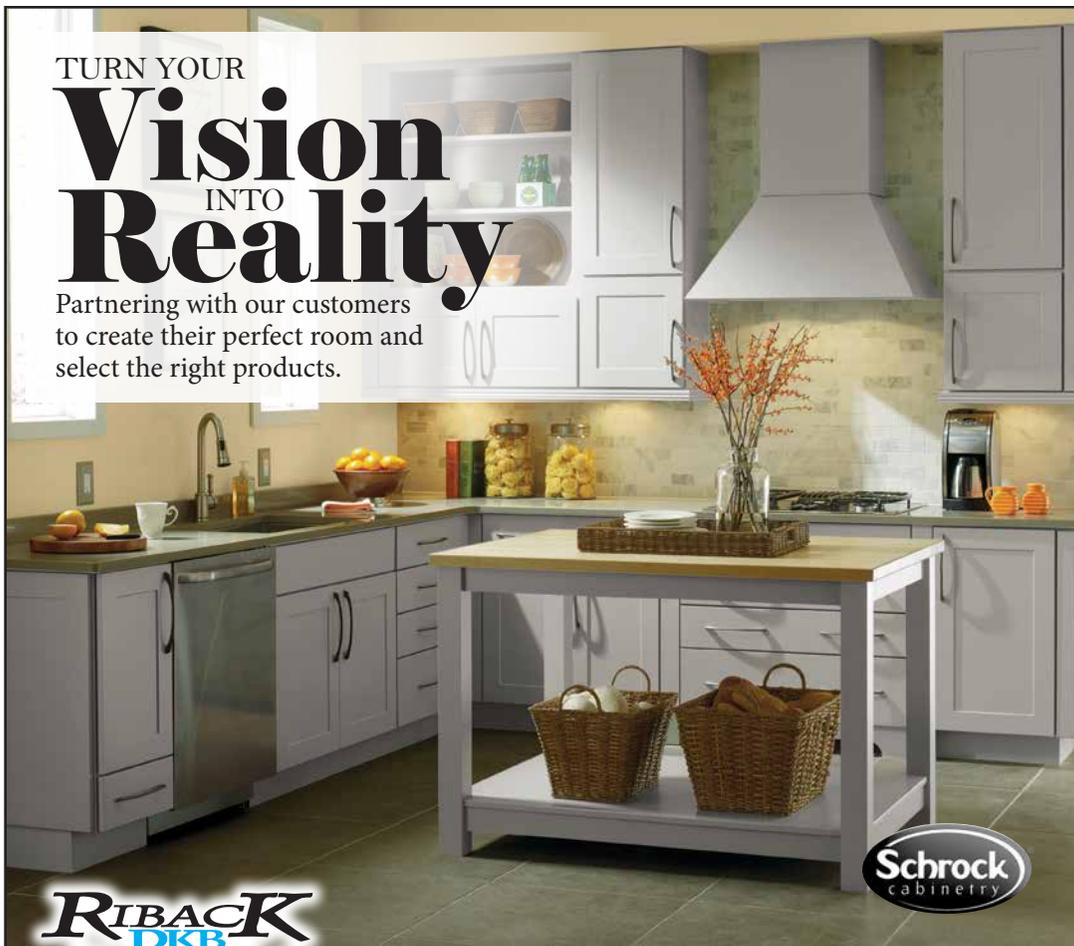
Or you can do your homework and hire a professional that has experience and is licensed to practice real estate including the management of property. Here are a few of the questions you should ask; are you a licensed real estate agent? Do you have a business license? Are you collecting and paying sales and lodging tax on the properties that you manage? (If not, you as the owner are liable for those taxes on a yearly basis) Do you carry commercial liability insurance and worker's compensation insurance for those performing services for you (i.e. maintenance, housekeeping, etc?) If they are not carrying those insurances then you as the homeowner are liable if anyone gets hurt while working on or renting your property.

Professional vacation rental companies here at the Lake are licensed by the city and county, have licensed agents, pay state and lodging taxes and carry the proper insurance. All designed to protect you as the consumer.

Russell Burdette is the owner of Your Lake Vacation, the Lake's leading professional vacation rental management company. Serving the Lake Area 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.

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As the Lake Churns Lakefront Home and Condo Sales



Real Estate and Lake News with C. Michael Elliott

This month I have compiled the data on lakefront home and condo sales for a 11 year overview of the market. The chart represents sales in 2005 thru 2015 comparing January 1 thru May 15 of each year and was obtained from the Lake of the Ozarks/Bagnell Dam AOR MLS.

As you look at the average sales prices, you can follow the rising values up to 2008. In 2009-2010 values as well as the number of sales began to fall then bumped up and down through today. 2015 Lakefront home sales had an 8.3% increase over 2014. The average sales price of lakefront homes also had a nice bump this year.

2015 Condo sales saw a huge increase of 42% over last year with the average sales prices down slightly. Both lake homes and condos 2015 sales is the largest number sold since 2007.

I realize that this data combines all property types and locations. There are many areas that I see decent value increases while other still continue to

remain stagnant or even lose value. If you would like a detailed sales report and value for your specific property type or neighborhood, please contact me.

Michael has been selling real estate at Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like to work with Michael in the sale or purchase of property, contact him at C. Michael Elliott & Associates at 573.365.SOLD. You can also view each month's article, ask questions and offer your opinion on his blog at www.AsTheLakeChurns.com and Search and view thousands of lake area listings at www.YourLake.com.

CONDOMINIUM SALES:

YEAR	#SOLD	AVG. PRICE	AVG. SF
2015	206	\$151,982	1329
2014	145	\$164,797	1381
2013	169	\$149,215	1348
2012	158	\$151,388	1374
2011	128	\$150,397	1362
2010	123	\$167,035	1331
2009	108	\$171,859	1344
2008	195	\$194,494	1369
2007	300	\$197,564	1369
2006	363	\$171,174	1320
2005	360	\$161,035	1336

LAKEFRONT HOMES SALES

YEAR	#SOLD	AVG. PRICE	AVG. SF
2015	208	\$311,978	2415
2014	192	\$289,817	2293
2013	175	\$307,115	2422
2012	198	\$293,894	2312
2011	163	\$312,688	2442
2010	148	\$308,390	2345
2009	145	\$307,853	2065
2008	174	\$359,622	2164
2007	240	\$355,915	2146
2006	302	\$350,222	2248
2005	275	\$298,903	2223

Camden County takes a less expensive route on roads

Finished product could improve marketability of undeveloped land

By Nancy Zoellner-Hogland

Since he was elected, Camden County Second District Commissioner Cliff Luber has tried to figure out how to get more of the county's 400 miles of gravel roads paved. He said he thinks he's found a way.

In May, the county's road and bridge department laid its first mile of chip seal - a pavement surface treatment that combines one or more layers of asphalt with one or more layers of fine aggregate. According to Luber, over the next 12 months, the county plans to use chip and seal to hard surface another two miles of gravel roadway and also asphalt another three miles under a cost-share program.

"When you break down the cost of asphalt, it's about \$135,000 per mile. The cost of chip and seal is somewhere between \$44,000 and \$54,000 per mile, which is quite a savings. The chip and seal program will allow us to start hard-surfacing some of those roads in the more rural areas that don't carry as much traffic. The hope is that once we start doing some of the roads, it will give people an idea of what they can have," he said, explaining that the division of the tax dollars has required the county to search for innovative ways to take care of the county's roads and bridges.

Luber said that many residents of the county look at their tax bills and they think they pay a lot - but he said very little of the money collected actually goes to road and bridge. In Camden County, which has the fifth largest number of miles of any county in the state, 11 cents per \$100 assessed valuation is

allocated to the roads. He said in Morgan County, the rate is about 16 cents per \$100 and in Miller it is almost 26 cents per \$100.

He also said a lot of people don't understand how expensive it is just to maintain the roads.

"For instance, last year, we spent \$810,000 just in our asphalt budget. And out of that \$810,000, we did not pave one new road in this town. In fact, we ran out of the \$810,000 and used another \$150,000 and all that did was fix the asphalt roads that are deteriorating," Luber said, adding that the roads are falling apart because back in the 1980s and 90s, when the Lake area was growing so rapidly, the mindset of the commissioners, who probably didn't know any better, was, "If you black it, we'll take it." We took a lot of roads that we shouldn't have. The problem is, once the county has taken them, they're ours. We're stuck with them."

In order to fix those failing roads, the county has to cut out the crumbling portions; fill them with a good base and allow it to sit for a while to compact, and then re-asphalt the sections, which is a very expensive process. Because so much has to be spent on repairs, little to money has been available for new paving. However, he said that the commission was able to include a line item in last year's budget to chip and seal and a new line item in this year's budget for new asphalt.

"We don't have a lot of money in there - just \$250,000 - but at least we're pushing to make some changes and get some

of these roads hard-surfaced, which is what people want - especially folks moving down here from the city. They buy a house on a gravel road because they got a good deal on it, but then after about a year or two, they say, 'This really sucks,' because they're getting dust and dirt all over the house and the cars are always dirty. They're wanting us to pave their road. But at 11 cents per \$100, it's not even feasible," he said.

Luber also said the county didn't go into the chip seal program without first researching the benefits and talking to six other Missouri counties that use the process. He said the new products used today are far better than those of yesterday and, although chip seal is not the best method of paving for heavily used roads, it is a good and less expensive alternative for those roads less traveled.

"We ended up choosing a product called CRS2P that has vinyl fibers in it so it has some flexibility. It won't be so hard so in the winter months when you get that freeze-and-thaw, freeze-and-thaw movement. This is something that took me two and a half years to get going. I'm excited for our people," he said, adding that hard-surfacing the roads will make the property more marketable and, in some areas, could even encourage more commercial growth. "Nobody likes driving on gravel. I live a mile and a half on gravel. I get it! I drive it - I hate it."

Luber also said that a side benefit of hard-surfacing is that the county won't require as many road graders. The county currently owns 14.

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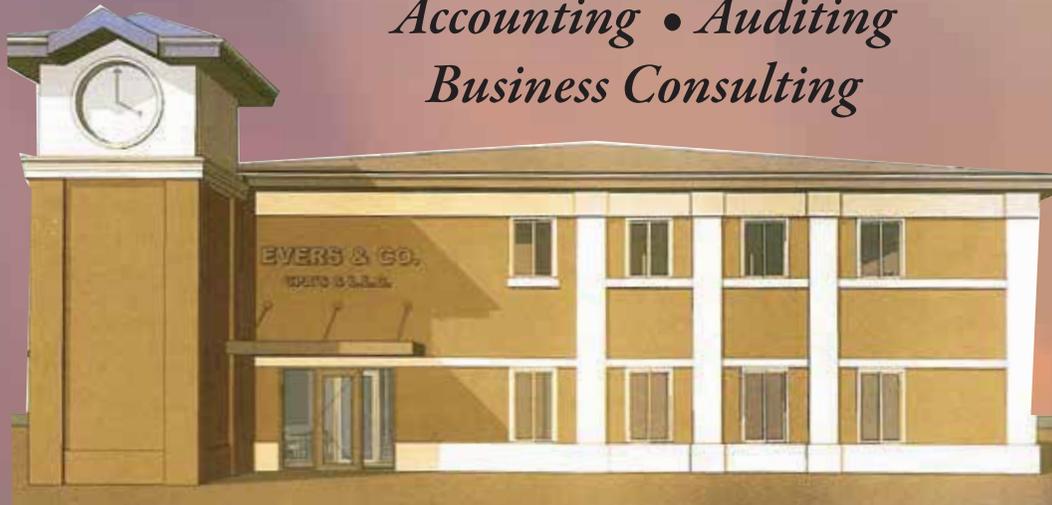


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President stops equipment to law enforcement

continued from page 10
prevent them from purchasing or obtaining a tactical military vehicle if the agency already has one or more.

- Requirement that SWAT teams to be composed of at least 17 officers and chosen from law enforcement agencies with more than 35 full time sworn officers in order to be eligible for funding and equipment. Law enforcement agencies with fewer than 35 officers may form regionalized SWAT teams to meet this requirement.

The bill would also:

- Require law enforcement that receives cameras to establish

policies for use, retention, and chain of custody.

- Prevent law enforcement agencies that are under consent decrees by the DOJ for civil rights abuses or excessive use of force from receiving most weapons or funding to procure weapons without the approval of DOJ.

- Require states to establish programs to certify law enforcement trainers and annual training requirements for law enforcement officers, including training for deployment of SWAT teams.

- Require requests for grants/equipment to provide additional details on need.

Business plan could get you \$\$\$

By Bruce Mitchell

Chairman Lake of the Ozarks SCORE

The Lake of the Ozarks SCORE Chapter is now accepting applications for the Ralph Stonebraker Business Plan Award. This award was created to recognize outstanding business plans for start-up or newly formed businesses in our area. The purpose of this award is to raise awareness of the importance of a detailed business plan to the future success of a new business.

Why have a business plan? The real value of creating a business plan is not in having the finished product in hand; rather, the value lies in the process of researching and thinking about your business in a systematic way. The act of planning helps you to think things through thoroughly, study and research if you are not sure of the facts, and look at your ideas critically. It takes time now, but avoids costly, perhaps disastrous, mistakes later.

This competition is open to businesses located in Camden, Dallas, Hickory, Laclede, Miller, Morgan or Pulaski counties, and that have been in existence for two years or less, or for businesses that are just in the start-up phase. For help in de-

veloping and writing a business plan, go to our Chapter Web site at www.LakeOfTheOzarks.SCORE.org and click on the "Templates & Tools" link. Business plans must be received no later than August 30, 2014, to be considered for this award.

Business plans will be evaluated independently by a panel of five judges. The judges will select the top plans, and then meet with those applicants for a face-to-face interview. The person submitting the best business plan will receive a \$1,500 cash award and over \$1,500 in print and radio ads; second place will receive a \$500 award. Awards will be presented at a recognition luncheon on October 16, 2015. All plans will be kept in strict confidence.

To receive an application form and a copy of the judges' scoring criteria, send an e-mail to StonebrakerBusinessPlan@yahoo.com. Business plans can be submitted electronically [preferred] to StonebrakerBusinessPlan@yahoo.com, sent to SCORE at PO Box 1375, Camdenton, MO 65020 or delivered to the SCORE office at the Camdenton Area Chamber of Commerce, 739 West US Hwy 54 in Camdenton.

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Kick off summer with Osage Beach

By Nancy Zoellner-Hogland

The first full day of summer is Sunday, June 21. Osage Beach is kicking it off the evening before with a bang – and some music – at the first event of its kind for the city.

Called “Welcome to Summer,” the event, sponsored by Central Bank of Lake of the Ozarks and Lake Regional Health System, will feature a concert by the Travis Gibson Band, entertainment by Comedian and Master of Ceremonies Mike Joiner, summer-themed give-aways and a fireworks show at dark. The event is scheduled to begin at 7 p.m. on Saturday, June 20 and will be held in the City Park off Hatchery Road between the Osage Beach Walmart and Osage Beach Premium Outlets on the Osage Beach Parkway.

“We’re really excited. It’s the first time the city has attempted anything like this so we don’t know exactly what kind of crowd to expect – but we’re going to be prepared for about 1,500 or so,” said Assistant City Administrator Mike Welty.

He said the band will be set up in front of the backstop of Field 3 and bleachers and chairs will be set up in both the infield and outfield. However, the public is also invited to bring lawn chairs and blankets. And although the concession stand

will be open throughout the event, people can also bring coolers – as long as they don’t have alcoholic beverages in them.

“We’ll be selling beer at the concession stand but this will be a family event so we’re discouraging coolers full of beer,” he explained, adding that the entertainment chosen was picked because of their style. “The Travis Gibson Band is pretty famous in the Midwest but they feature entertainment that’s ‘clean.’ In fact, they usually bring kids up on the stage to lip-sync, which is fun. The same goes for Michael Joiner. He’s very well known. He’s been in movies and entertains at events all across America but he’s known as the ‘clean comedian’ because he doesn’t use cuss words or offensive language. I felt that was important for a city-sponsored event,” Welty said.

Because much of the park will be cordoned off for the fireworks display, parking will be available by shuttle only. Currently, the city has arranged two shuttle locations – at the outlet mall in front of and behind the Polo store and at Home Depot. He said they are hoping to add one more location and will provide information on that location on the city’s website as soon as it is arranged.

More family-friendly attractions

continued from page 6
Dowdney, granddaughter of the original founders at The Landing at Main Street; while enjoying a flight over the Lake with Airlake Aviation; jet skiing with Iguana Watersports and taking an excursion on the Tom Sawyer Paddlewheeler at Bagnell Dam.

In a press release sent out by the Lake of the Ozarks Convention and Visitor Bureau, Kelly said the Lake of the Ozarks was an obvious choice for the show and that she looked forward to introducing viewers to all that the area has to offer.

Family Travel with Colleen Kelly premiered in Chicago on Saturday, May 16 on WTTW Channel 11. Lake of the Ozarks, the third episode of season two was scheduled to air in other parts of the country in May and throughout the summer. The

episodes can be viewed by visiting www.FamilyTravelCK.com. The program will also play on Tuesdays and Thursdays at 9:30 a.m. and 3:30 p.m. on www.CreateTV.com. The Springfield PBS Station KOZK will air the program. Check the websites for specific scheduling of the episodes. Colleen was also featured on the Home & Family show on the Hallmark channel where she mentioned Lake of the Ozarks. That interview can be viewed <http://www.familytravelck.com/about/in-the-news/collen-kelly-visits>.

“With the beautiful lake scenery and fun activities for all ages, the Lake of the Ozarks is a perfect fit for our family travel program,” she stated in the release. “Whether you want to do nothing but relax on the water, have an adventure in the great outdoors or take part in

the many attractions for people of all ages, this lake vacation has something for everyone.”

Lake Ozark Mayor Johnnie Franzekos agreed.

“The (Bagnell Dam) Strip is kind-of representative of the entire Lake. Yes, we have bars and restaurants that cater more to adults but we also have arcades, old time photo shops and ice cream parlors. The kids love to dance and sing at Joe Page’s new outdoor stage. That’s turned into a real gathering spot, not just for tourists but for the Lake community. Anybody that says this isn’t a family vacation spot should visit the Strip on a Friday evening. The place is filled with moms, dads and tons of kids – everything from babies in strollers to teenagers,” he said.

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Condo complex looks at cost of protecting residents

By Nancy Zoellner-Hogland

Although the International Code Council (ICC) refused to settle a disagreement between the Village of Four Seasons and the Lake Ozark Fire Protection District on whether fire escapes should be required when condominium projects are rebuilding their decks, it appears that at least one condominium complex in the Village has decided to choose safety over cost savings.

Robert Davis, chief building inspector for the Village of Four Seasons, said the homeowners' association of the condominium complex, which he did not want to identify, is getting bids to install steel, spiral staircases off the decks.

"I was so pleased to hear this. I don't know if people saw the article in last month's paper or if the board just decided on its own to do this to keep their residents safe, but it's certainly great news," he said.

The May issue of the "Lake of the Ozarks Business Journal" carried a story about the need for emergency exits for condo-

minium projects that provided only one way out for residents.

In that story, Davis said three fires over the past four years at two different condominium projects on Horseshoe Bend as well as a recent fire at Lone Oak Resort in Sunrise Beach should convince everyone that safety should trump simply meeting minimum requirements – or saving money on remodeling projects.

"At nearly every condominium project, there's just one way out and many times that's across wooden stairs and walkways that run from the front doors to the parking lot. They aren't sprinkled so they'll go fast in a big fire," he said, adding that was exactly what happened during a September 2012 fire at Water's Edge when the building was completely destroyed. "We were fortunate that not one single person was there at the time. Otherwise I hate to think what might have happened. At the very least, people could have been severely injured if they were forced to jump from their decks to es-

cape the fire."

Davis cited another fire in December at the same complex that started near the front door, a fire at Lone Oak Resort in Sunrise Beach that forced four elderly men to jump from second-floor balconies and a 2011 fire at the Willows Condominiums, where steps caught fire, as reasons to install staircases off back decks – especially in complexes where design or terrain would prevent fire trucks from getting ladders to trapped residents.

However, Davis and Jim Doyle, fire marshal with the Lake Ozark Fire Protection District, disagreed over whether the ICC code mandated the addition. The fire district also has jurisdiction on commercial properties, which includes multi-family dwellings.

Davis said he interpreted the ICC code to mean that when alterations were made to existing buildings of this type, and when the alterations exceed more than 50 percent of the space, the new construction must be code compliant.

Doyle, on the other hand, said he felt the new construction should be code compliant only when it comprises more than 50 percent of the aggregate area of the building. In the case of the decks, the square footage of the newly built decks would have to exceed the square footage of the condominiums.

The fire district turned to the ICC for a decision but Davis said the ICC told the fire district that

they would have to work out their own agreement with the Village. Davis said the codes were meant to be the minimal requirements and that entities could always enforce stronger requirements.

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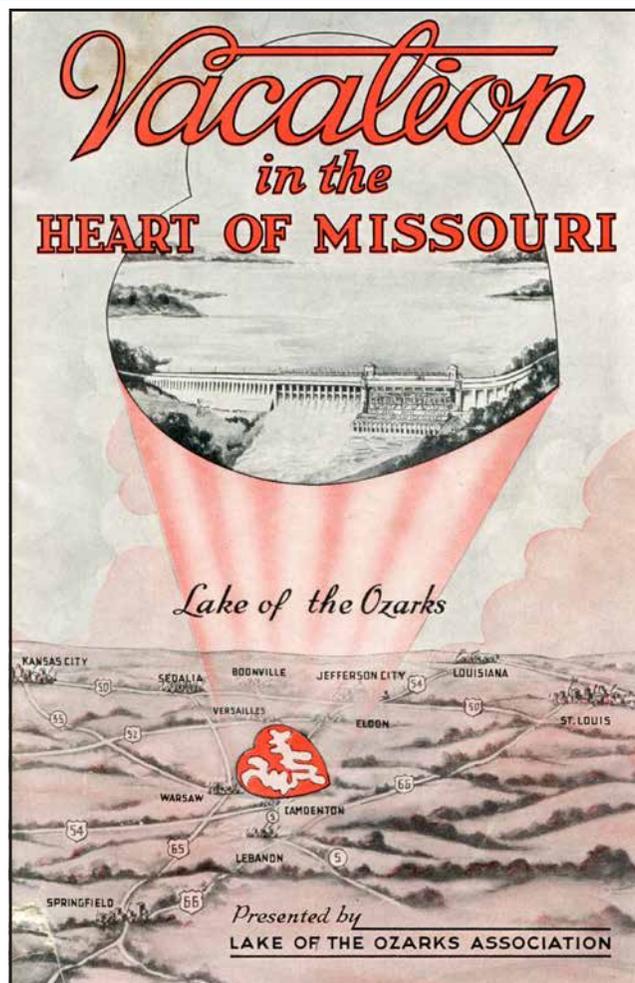
With Dwight Weaver

PROMOTING LAKE OF THE OZARKS

Bagnell Dam and Lake of the Ozarks were created at the beginning of the Great Depression, a time when jobs and money were scarce and about the only people who could visit the Lake regularly on weekends were nearby residents and the wealthy. The pioneer resorts and attractions immediately formed the Lake the Ozarks Improvement and Protective Association to promote the Lake, keep it healthy, and hired a director. However, within a few years the first director was ousted from office because he was considered too strong in environmentalism and too weak in promotion. The association was renamed and re-organized as the Lake of the Ozarks Association and in 1939, issued its first vacation and service guide titled "Vacation in the Heart of Missouri, Lake of the Ozarks." The guide had 72-pages, and was 6" x 9" in size with a black and white interior (see photo).

What the Association did not anticipate was America's entry into World War II and the subsequent rationing of gas, tires and automobiles which had a negative impact on tourism. So the Association was unable to issue more service guides until 1950 and thereafter they came out each year. This was the beginning of the "Lake of the Ozarks Official Vacation and Service Guide" that the area's Convention & Visitor Bureau produces today. The Association did support the distribution of Lake of the Ozarks road maps during the war.

Outlying communities like Eldon, Jefferson City, Lebanon and Versailles, which are not located adjacent to the Lake's shoreline, played a larger

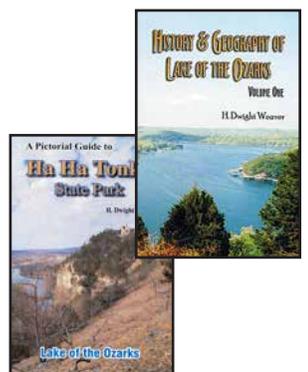
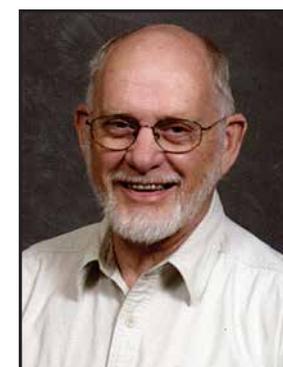


part in Lake promotion in the first two decades than they do today. By the late 1950s Warsaw would not be included in the Association's guidebook as they would have their Headwaters Association guidebooks and maps. The dividing line between the two was the Ivy Bend area at the 60 mile mark.

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

The author's latest book on Lake history – *Images of America, Osage Beach* – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Weaver's book "A Pictorial Guide to Ha Ha Tonka State Park" contains more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.

Contact him at: 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.



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Long time coming



Doug Apperson has been getting friendly greetings from passersby as he digs the first trench for the first sewer line in the Rocky Mount Sewer District. Apperson, of Apperson Utility Inc. in Eldon, said people have been expressing how ready they are for central sewers by asking, "What took so long?" It was a decade-long road to this day that led through voting booths, courtrooms and the often-twisting corridors of the Missouri Department of Natural Resources funding department. RMSD chairman Red Jennings said the process took a lot longer than anticipated but added, "It has all been worth it. The lake will be better off and the people getting septic bombs out of their backyards are way better off."

Schultz Surveying and Engineering of Lake Ozark assisted the RMSD board in the design and funding aspects of the project. SSE handles projects in the lake area and across southern Missouri. The Rocky Mount Sewer District encompasses about 1,900 homes in Morgan County on the eastern side of the Gravois Arm of Lake of the Ozarks. It was organized and approved by voters in 2003. In 2004, district voters approved \$24 million in revenue bonds to fund construction of the system. Photo provided.



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Lazy Gator struggle prompts look at P&Z

continued from page 4
a lawsuit on behalf of Charles A. Karlin and Edward F. Matecki, who both own property on Imperial Court, asking the court to enforce an injunction entered on November 14, 2014 by Judge Ralph Jaynes against Gary Prewitt and Glacier Park Investments prohibiting the defendants from operating Lazy Gators. The suit also alleges Karlin and Matecki are "adversely impacted by the noise, traffic, and congestion

caused by the defendants' activities, which directly violate the court's injunction, and are harmed by the adverse impact these conditions cause to the applicants' property."

Hasty said he wasn't sure how lawsuits would be handled.

"This has been such an unusual case that I wouldn't want to speculate on what will happen next – but nothing would surprise me," he quipped.

The Bank of Versailles opens new Shawnee Bend Branch

Sunrise Beach, MO – Locally owned and operated Bank of Versailles announced today the opening of their newest branch, located at 76 Grand Point Blvd, Sunrise Beach, MO, on June 1, 2015.

“We are excited to be opening our new branch in Shawnee Bend,” said Dave Baumgartner, President and CEO of The Bank of Versailles. “This expansion will allow us to bring The Bank of Versailles level of customer service to our customers at a very convenient location.”

The new branch, Shawnee Bend Bank, a facility of The Bank of Versailles, is located less than a mile from the Community Bridge on Highway MM in Sunrise Beach, MO. The

facility is designed to be user friendly, with two drive-thru lines, a drive-up ATM, and a knowledgeable and friendly staff. The Bank of Versailles, chartered in 1882, consists of five area branches including the main bank in

Versailles, MO, a drive-in facility in Versailles, the Laurie Bank in Laurie, the Greenview Bank in Greenview, and the Shawnee Bend Bank, in Sunrise Beach. The Bank of Versailles combines modern technology with local knowledgeable personnel and is locally owned and controlled. The main bank can be reached at 573-378-4626 or on the Internet at www.bankov.com



The Lake Area Chamber recently held a ribbon cutting for Airlake Aviation, located at 20 Airport Drive, within the Camdenton Memorial Airport. To learn more visit their website www.AirlakeAviation.com or contact them at (573) 348-1088.



The Lake Area Chamber recently held a ribbon cutting for Harmy's Cheese Store & More, located at 6378 Osage Beach Pkwy in Osage Beach on the west end of Business 54 just 1 mile west of KK & ¼ mile east of the Harley Davidson building next to the green cactus, look for the bright blue and yellow building with Harmy's head peeking over the top of the roof. For more information follow them on Facebook - facebook.com/harmyscheesestore and watch for the unveiling of their website harmyscheesestore.com coming soon or contact them at (573) 693-1243.

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Crossword Puzzle

Solution page 29

THEME: AMERICAN MOVIES

ACROSS

1. Lip ____
6. Military operations, for short
9. Breakfast raisin companion
13. Pizazz
14. *Bruce Willis in "____ Hard"
15. Constructed
16. *Lon Chaney was the Phantom at it
17. "____ the fields we go"
18. Discompose
19. *Chris Kyle, "American ____"
21. *Richard Gere role
23. Salon product
24. Move
25. *Music genre in "8 Mile"
28. Stiff hair
30. Big ____ or V.I.P.
35. Jet black
37. Type of missile
39. "Homeland" actress Claire
40. Rugby team's dance
41. Motivate
43. Plural of lira
44. Tart
46. Below a marquess and above a viscount
47. Etna output
48. Woven container
50. Skier's transport
52. *Heston starred in "The ____ Commandments"
53. Foot part
55. Clinton ____ Rodham
57. Bantu people of Kenya
60. *American Werewolf's whereabouts
63. Calculus calculation
64. Male friend, informal
66. Tutor's student
68. *Setting of Clooney's "The American"
69. Debt acknowledgement
70. SAG member
71. Audition tape
72. It knows drama?
73. *"Once Upon a Time in America" director

DOWN

1. "____ Goo Dolls"
2. Snips
3. *Damien's prediction
4. Serving of parsley
5. Geometrical objects
6. CO lacks this
7. *1999 comedy "American ____"
8. Twilled woolen fabric
9. Plague symptom
10. Iranian coin
11. *Tyrone Power in "The Sun ____ Rises"
12. Unknown power
15. "The Thief of ____"
20. Varnish resin
22. Printer's need
24. Belligerent course
25. Betty Ford Center, e.g.
26. Manila hemp
27. Prods
29. *Alan Alda in "Same ____, Next Year"
31. *"Coming to America" star
32. Uniate, alternative spelling
33. Impulse transmitter
34. Southeast Asia association
36. Police informer
38. Action word
42. Grassy plain
45. *"American ____," starring Kevin Spacey
49. "Give it a go!"
51. *John Candy in "Summer ____"
54. Ancient measurement unit based on forearm length
56. Derive
57. Khaled Hosseini's "The ____ Runner"
58. Mosque prayer leader
59. 1,000 grams
60. Stupid person
61. *Director of 1944's "Laura"
62. Vegas lights
63. Jack-in-the-Box restraint
65. *Howard of "American Graffiti"
67. Old English for before

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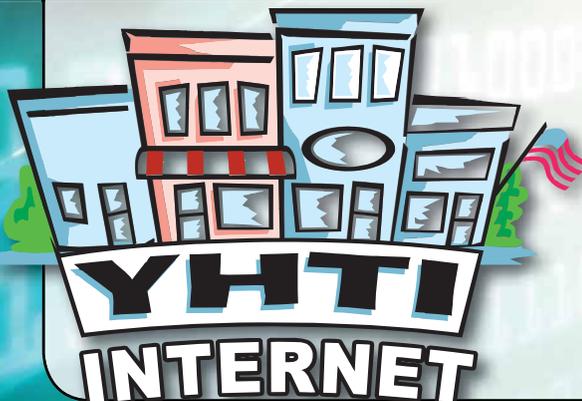
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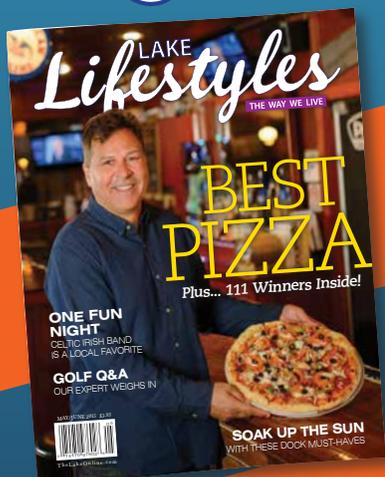
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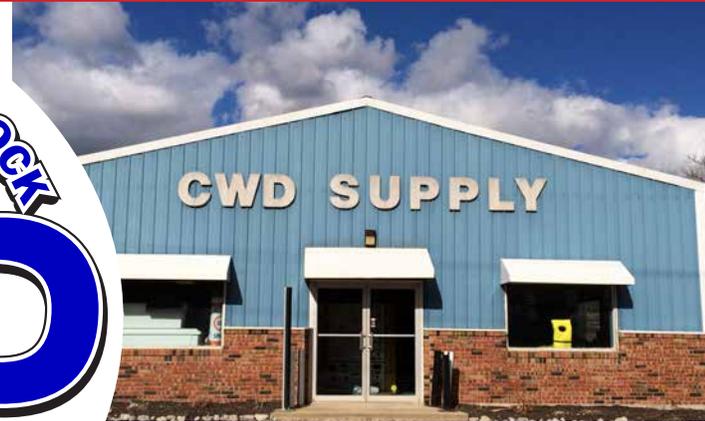


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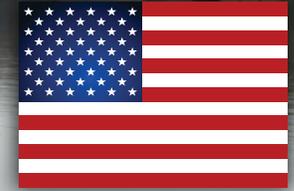


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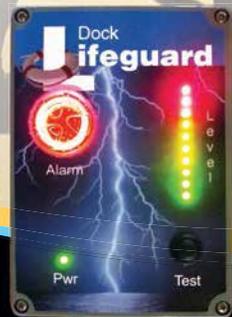
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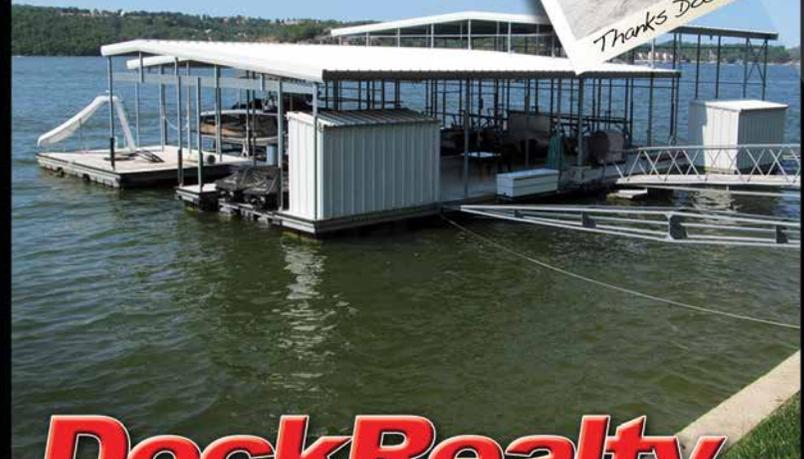
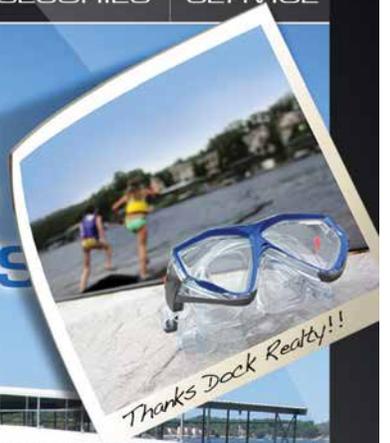
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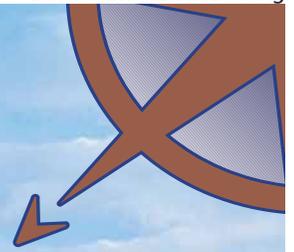


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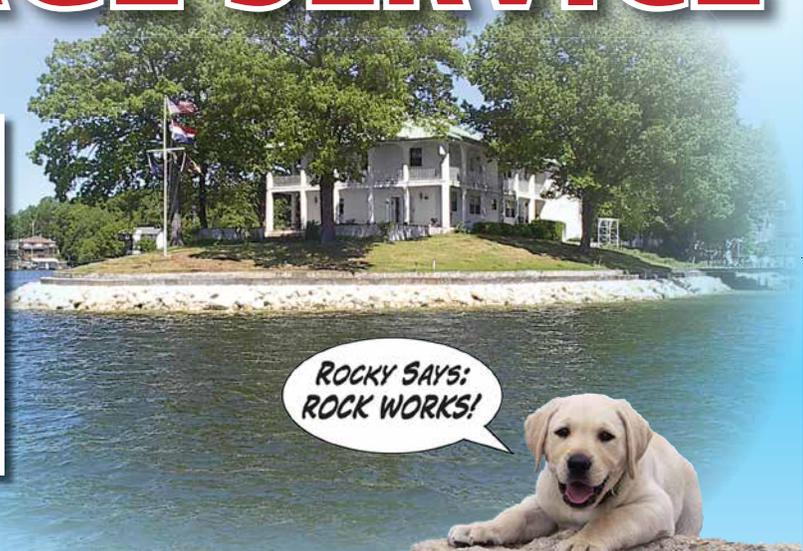
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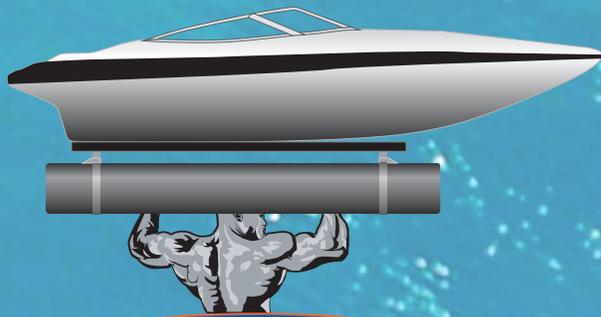


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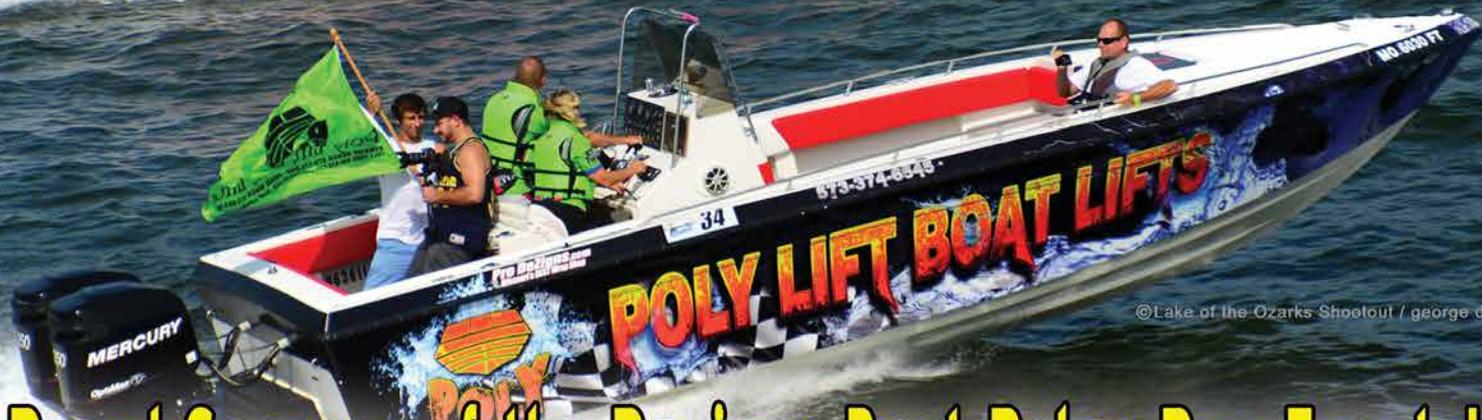
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