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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 10 -- ISSUE 7

JULY, 2014

BOATING ON BACK

FREE TAKE AWAY
Boating
 Lake of the Ozarks
 Volume Thirteen • Issue Seven • July, 2014



NEWS IN BRIEF



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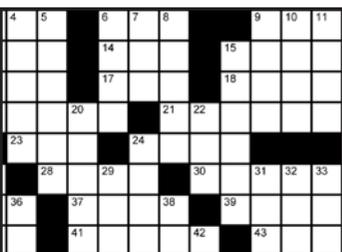
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Crossword

Fill in the blanks on Page **30**.

'Sweetheart' tax deals hurt locals

By Nancy Zoellner-Hogland

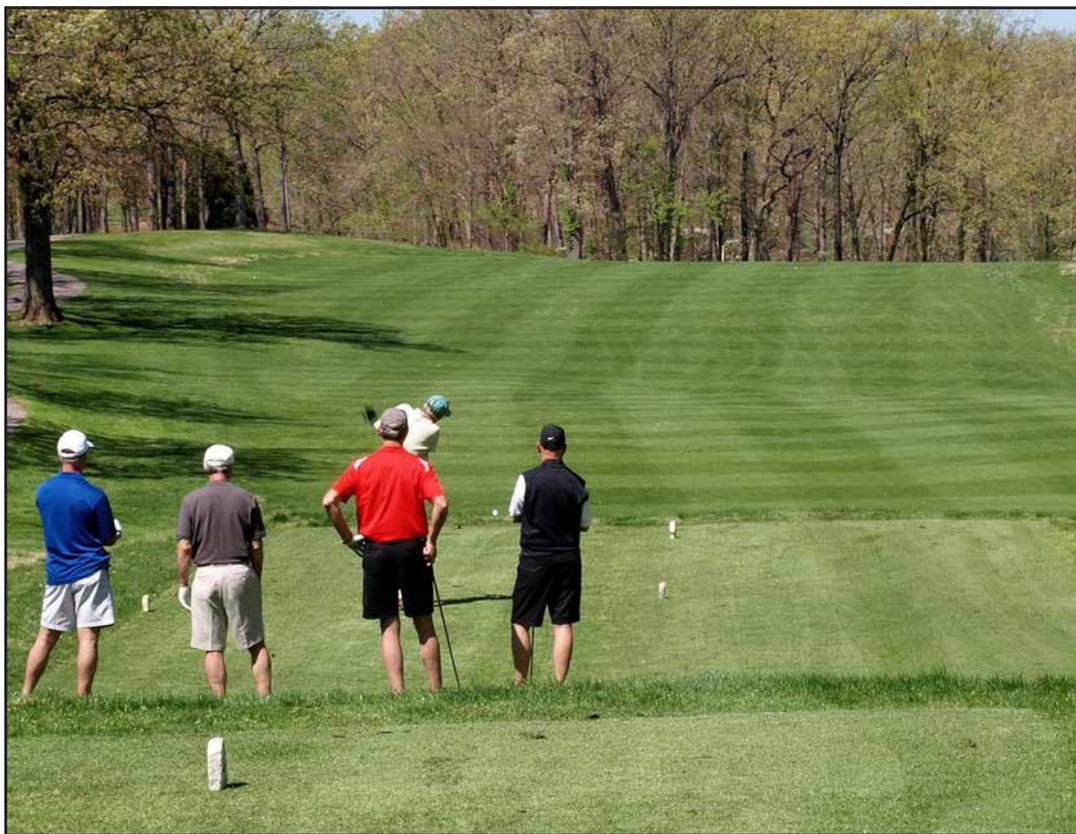
In June, Gov. Jay Nixon vetoed several bills passed in the final hours of the legislative session by the General Assembly that provide more than a dozen tax breaks and exemptions to a variety of industries. If these bills were to become law, they are projected to reduce state revenue by up to \$425 million annually and local revenue by up to \$351 million annually starting in the fiscal year that begins on July 1.

The legislation, supported by all state representatives and senators serving the Lake area, ruffled more than a few feathers.

Osage Beach aldermen voiced their frustration at the June 19 meeting, where they voted unanimously for a resolution expressing support for the governor's veto.

"I'm getting a little fed up with legislators sticking their noses in municipalities' business," Alderman Kevin Rucker told the board. "I have no doubt no choice legislators have enough stuff to take care of. They need to keep their nose out of the municipal side of government. I have no problem with this resolution and I totally support what the governor is saying."

Aldermen John Olivari concurred and said he didn't understand why legislators would adopt legislation that would not only hurt the state budget, but also the budgets of municipali-



Cities stand to lose thousands of dollars in revenues each year if sales tax is no longer collected on tee times. Above, players tee off on Four Seasons Resort's The Cove golf course.

ties.

"What's really scary is that this was not a political vote – it was equally voted on by both sides," he said, adding that it was the second time in recent months that legislators "stepped on the necks of the city. And I'm getting tired of it," he stated emphatically.

At their June 10 board meeting, Lake Ozark aldermen also took exception to the legislative action, voting unanimously for

a similar resolution.

Included in each resolution was an explanation of the bills. That information was provided by the Missouri Municipal League (MML), a nonprofit organization created to promote cooperation between Missouri cities, towns and villages. According to the MML, the bills of particular concern are:

Senate Bill 584, that gives:

- A state and local sales tax exemption for data storage/

processing businesses. This exemption is estimated to reduce local sales tax revenues by \$152 million annually, in the aggregate;

- A state and local sales tax exemption for the energy and equipment used in electric distribution, resulting in an estimated loss of revenue for local governments of \$30 million annually.

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**Who's representing YOU
 at the negotiating table?**

For the latest market stats and real estate info turn to Page 17 for this month's "As the Lake Churns"

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Rita Rose Event photography

Armchair Pilot

By Nancy Zoellner-Hogland

According to the latest marketing statistics, women make or influence 85 percent of all purchasing decisions. The travel industry apparently just figured that out because suddenly, hotels, airlines and a multitude of strategists and technologists in travel are developing new techniques to attract the female consumer. Skift, a travel intelligence company offering news, information and services to those in the travel industry, recently developed a list of ways to better appeal to female travelers. The list suggests industries should avoid pandering to stereotypes and assuming everything has to be pink, dainty or cute or scented or embossed with flowers. Some of the design and product features aimed at women include hotel floors dedicated to women traveling alone; double-locking doors on hotel rooms; improved lighting; lower placement of peep holes; more powerful hair dryers in bathrooms; full-length mirrors in rooms and herbal teas on the coffee tray.

Female travelers aren't the only ones who will be impressed with the beverage offerings at Joe and the Juice Coffee Shop, located inside the Copenhagen Airport, which won this year's "Airport Coffee Shop of the Year" award. The cafe offers tasty, fresh-pressed delights such as the "Pick Me Up," which comes with strawberry banana and apple; "Hell of a Nerve," which consists of strawberry, elderflower and banana; "Sex Me Up," with passion fruit, apple and ginger; and "Hangover Heaven," a mix of apple, elderflower and mint. The coffee shop also serves shakes, salads, sandwiches and coffee.

Male or female, if you've

earned a lot of travel miles, you better enjoy them while you can because you can't take them with you and they probably can't be bequeathed to loved ones when you die. Air Fare Watchdog, an online travel site, and USA Today conducted separate surveys and learned that American, Delta, Southwest, JetBlue and Spirit airlines don't allow miles to be transferred to beneficiaries upon death. A handful allows transfers but charges a transfer fee. Bottom line – most airlines state that miles are not the property of any member. They belong to the airline.

If you're going to go – go in style! Hundreds of new travel products were on display at the latest Travel Goods Show in Phoenix, Arizona. Many of the products were designed with comfort and safety in mind. For instance, iWallet displayed a new line of lightweight aluminum wallets and passport cases that protect credit cards from being hacked while in pocket or purse and that can be opened only with the swipe of a thumbprint. Those traveling to nations with high levels of air pollution might be interested in ReadMask – paper thin, medical-grade masks that can instantly be adhered to the face to protect wearers from smoke or chemicals. The NapAnywhere portable head-support pillow fits between head and shoulder to ergonomically support the head and neck while in the seated position. And the Piggyback Rider stand-up child carrier, which gives children an adult's-eye view while being carried. The carrier makes it easier for children and adults to converse, even in crowds, and safer, because it removes the child from dangers such as lit cigarettes in smokers' hands.

The Transportation Security Administration, which is all about safety, recently opened a TSA PreCheck application center inside Terminal 1 at Lambert-St. Louis International Airport, in hopes of making it more convenient to enroll in the program. According to the TSA, frequent fliers who are lawful, permanent residents of the United States can pay a fee of \$85 and then, if approved, for the next five years can bypass the regular security checkpoints at the airport, leave their shoes on at check-in and avoid removing laptops and other items from carry-on bags. However, some passengers say there's such a back-up of PreCheck fliers that it's often times faster to go through the standard checkpoints. Lambert is expected to see an average of 250 daily departures this summer. Last year, the airport served 12.6 million passengers.

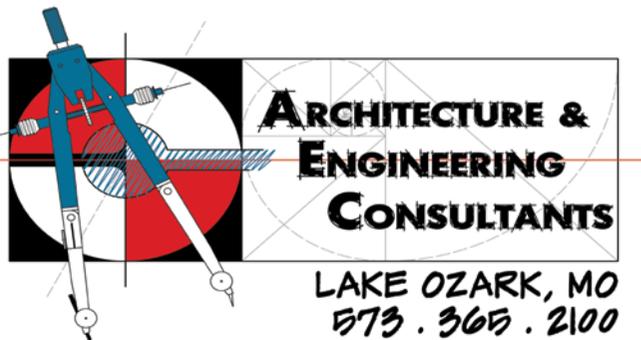
Spud Hilton, a writer for the San Francisco Chronicle, has come up with a way to "smack down carry-on offenders." He's encouraging travelers to snap photos of passengers who flagrantly ignore airline's guidelines and drag on to the plane "roller luggage that is more the size of a clown car than a carry-on" or bring bags or cases "in which you could smuggle a small pony." Those photos should then be posted on Instagram, Twitter and Vine with the hashtag #CarryonShame. Each week, Hilton will feature the best photos "and the most ridiculous examples" on his Bad Latitude blog, which can be found at <http://blog.sfgate.com/travel/2014/06/05/time-to-smack-down-carry-on-offenders/#24011101=0>. Hilton also promises to retweet and repost pictures and videos with the @CarryonShame handle on Twitter and Instagram.

The good news is you won't
continues on page 18

Business Journal Socials

Thursday July 12
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 Thursday July 12th from 4-7 at City Grill with Sponsor Mill's Insurance.



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OB explores options to solve west end woes

By Nancy Zoellner-Hogland

Lately, members of the Osage Beach Citizens Advisory Committee, business owners and even some aldermen have been pushing the city to hire an economic developer so at a special workshop tentatively set for July 14, City Administrator Nancy Viselli will be discussing that possibility.

Between now and then, she said she plans to thoroughly re-search the job description and contact several cities with economic developers to determine how they market those communities.

"Normally, cities that have an economic developer on staff also own their own industrial park that they're trying to fill – like the city of Camdenton. Or, like Eldon, they're trying to fill a huge manufacturing plant that closed down and devastated the city as a whole.

Since Osage Beach doesn't have either of those, I'm not sure how this position could be handled because we can't spend city dollars to market private property," she explained. "And

how would we choose whose property to market? You know if we worked to attract a big box store to one family's property, then all the other property owners would be mad that we didn't do the same for their property. I can see the lawsuits flying. And where do you draw the line? If we paid someone to market the larger pieces of property, then would we be obligated to also find buyers or renters for the smaller pieces of commercial property? I think that pretty soon we'd be serving in the role of a realtor."

Viselli also said that several organizations were already in place to market the Lake area.

The Lake of the Ozarks Regional Economic Development Council (LOREDC) was formed to promote a regional approach to marketing the three counties in the Lake Area - Camden, Miller, and Morgan.

The group matches business needs with the best possible location and services and then works with other agencies to develop a creative financing package.

Some services available include site and facility tours, research, financing, customized proposals, regulatory agency assistance, government liaison, work force training and development and business advocacy.

LOREDC, with assistance from Ameren Missouri, conducted a quality of labor study that looked at the amount and quality of the area's workforce. According to the group, the study will provide employers with labor information necessary to make better-informed decisions for private investment that minimizes risks for hiring, retaining, and developing the workforce.

Further, to support quality economic growth, this data provides local officials information to promote a better understanding on the competitive realities in today's workforce market, to develop the strategies for improving the skills, quality and availability of its workforce, and to enable the Lake of the Ozarks counties and its employers to better compete at all market levels.

The Economic Development Advisory Committee, a division of the Lake of the Ozarks Council of Local Governments, partners with area businesses and individuals to support economic growth and development of the entire area. They serve as a project planner and grant writer and also provide guidance in obtaining resources.

In addition, the Convention and Visitor Bureau also markets the Lake area and provides demographics at numerous conferences held across the county throughout the year.

In the meantime, the Citizens Advisory Committee, under the direction of Assistant City Administrator Jeana Woods, continues to explore options open to them. Woods said the group has discussed several different events that would drive traffic to the area. After concerns raised at a meeting about the confusion caused by inaccuracies of GPS systems information, Mayor Penny Lyons asked the engineering department to study the problem and evaluate what the city could do to minimize

the errors while getting visitors safely and easily to their destinations.

She said the department studied 12 destinations in Osage Beach from three starting points and coming from different directions into the city. Nine different GPS service providers were reviewed. According to the results of the study:

- Google got motorists to the correct location every time and from every direction

- Yellow Pages was able to provide correct directions to all but two – Jake Culpepers Cattle Company, where it directed motorists to get off at the Key Largo exit instead of the KK exit, which is located right next to the restaurant; and the Osage Beach Premium Outlets, which required the name of a specific store to get correct directions from Camdenton or Eldon.

- Yahoo had issues with three locations – On the Rise Bakery and Bistro, Putt'n Stuff and Jake Culpepers.

In each case, motorists were directed to a different exit than

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Lake Ozark's cost of not following feasibility study could be steep

By Nancy Zoellner-Hogland

A new public works facility would cost Lake Ozark upwards of \$2 million. However, if one or more employees are electrocuted when they step into standing water inside one of the existing facilities – a real possibility, according to the findings of a recent feasibility study – the cost to the city could be much greater.

According to the Missouri Department of Insurance and the Missouri Department of Labor, each employee's surviving spouse would have a claim against the city under Worker's Compensation. In addition, the city, as a subdivision of the state, has waived sovereign immunity so a tort claim could be made. The statutory cap on the maximum amount of damages any one claimant can be awarded is \$403,129 per person and \$2.687 million per occurrence.

However, Section 287.120.4 states that where an injury is caused by the failure of the employer to comply with any

statute, the compensation and death benefit provided shall be increased by 15 percent.

Missouri Revised Statutes 292.180 states, "Whenever the director of the inspection section or one of his assistants or deputies, finds that the heating, lighting, ventilation or sanitary arrangements of any establishment where labor is employed is such as to be dangerous to the health or safety of employees therein or thereat, or the means of egress, in case of fire or other disaster, are not sufficient, or that the building, or any part thereof, is unsafe, or that the belting, shafting, gearing, elevators, drums or other machinery are located so as to be dangerous to employees, and not sufficiently guarded, or that the vats, pans, ladles or structures filled with molten or hot liquid, or any furnace, be not sufficiently surrounded with proper safeguards, or the platforms, passageways and other arrangements around, in or about any railroad yard or switch be such

as to probably lead to injury or accident to those employed in, around, or about any such establishment or place, shall at once, in writing, order the owner or owners, or the person or persons in charge of such establishment or place to make the alterations or additions necessary within ten days; and if such alterations or additions be not made within ten days from the date of such order, then such failure to make such alterations shall be deemed a violation of sections 292.010 to 292.250, and in addition to the penalties herein prescribed for such violations, the director, or his assistant or deputy, shall be and is hereby empowered to, and he shall seal said defective appliance or appliances in such manner as to render the same inoperative until said order of the inspector has been complied with."

To top it off, according to a personal injury attorney, the court could order the city to

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Roof leaks allow rain to run down the interior wall and into the electrical panel of one of the city's public works facilities.

Every heavy storm also results in standing water in two of the three facilities. Photos contributed.



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MoDOT Moving Forward

Educating public on value of 'improving safety, creating jobs, providing for prosperity of state's economy'

By Nancy Zoellner-Hogland

The Missouri Department of Transportation (MoDOT) is running out of time to educate voters about Constitutional Amendment 7. The measure, which will temporarily raise Missouri's sales tax by ¾ of a cent, will appear on the August 5 ballot.

It is expected to bring in \$480 million annually for the Missouri Transportation Safety and Job Creation Fund and another \$54 million to be divided equally between cities and counties. All revenue created by the tax, which will sunset after 10 years unless the people vote to extend it, will be used solely for transportation purposes. The tax will be collected on everything except food, prescription drugs and fuel.

The list of projects to be completed if voters approve the tax is posted on www.modot.org/movingforward or is available for viewing at the project office at 93 Morgan Street in Camden-

ton. The public comment period will close at 5 p.m. on July 3. A statewide list is scheduled to be presented to the Missouri Highways and Transportation Commission (MHTC) for its approval at a meeting in Jefferson City on July 9.

The measure originally was to appear on the November general election ballot. However, according to MoDOT District Engineer Bob Lynch, Gov. Jay Nixon, who has the prerogative to do so, moved it to August primary.

"From our understanding, because voters have eight different amendments to consider this year, the governor thought that was too many for one ballot so he split them out. From our standpoint, it just means that, if it passes, we might be able to get started on some of the projects like adding shoulders and resurfacing some roadways a little sooner," he said, adding that larger projects, like improvements to I-70, would be completed later.

If the measure doesn't pass, it could mean trouble for motorists.

The MHTC reported earlier this year that MoDOT revenues, which are largely tied to state and federal fuel taxes, are falling. That means MoDOT's budget will soon shrink well below the \$485 million per year that is needed to just keep the state system of roads and bridges in the condition they are in today.

MoDOT said the reasons for the funding downturn are many. Fuel tax revenues have become a diminishing revenue stream as cars become more fuel efficient and as people drive less, while the costs of doing business are increasing. Inflation has decreased MoDOT's purchasing power by more than 50 percent over the past decade. What was 17 cents (state fuel tax per gallon) of purchasing power in 1992 - the last time fuel taxes were increased - is now about eight cents and decreasing each year.

In addition, the costs of asphalt, concrete and steel are as much as 200 percent more than they were in 1992. And employ-

ee healthcare and retirements costs have also steadily risen.

Lynch said that at the current rate, in two or three years, the money available to maintain the current highway system is going to be around \$320 to \$325 million - \$160 million less than what MoDOT needs.

"That's when you'll start to see the system start to deteriorate - when you'll start to see problems. We're trying to explain that as best we can and let the people of Missouri decide what they want to do," he said.

Missourians also decided how MoDOT's share of the proceeds will be spent. Metropolitan or regional planning councils around the state asked stakeholders what transportation improvements they would like to see. Transportation Advisory Committees (TAC) were formed and, with input from the public at meetings held in their areas, compiled a list of road and bridge and multimodal projects they deemed would provide the largest benefit to the community and would provide the greatest increase in safety. The lists were narrowed down to 15 projects in each category and then shared by selected TAC members at district meetings, where the lists were pared down to 15 per district.

To inform voters, MoDOT held open house meetings throughout the state during the month of June. Lynch said he and other MoDOT engineers are hoping to attend as many meetings as possible in July to further explain the program. Lynch can be reached by calling 573-480-0309.

In addition to expanding public transportation services by one day per week in each county, the projects chosen for the Lake area include:

Camden

- Replace/repair Route V

bridge over Linn Creek

- Replace/repair Route D bridge over Bank Branch

- Replace/repair Route A bridge over Conns Creek

- Infrastructure improvements at Camden Memorial Airport

- Resurface and add shoulders on Route 17 from Route 54 to Route 52

- Resurface and add shoulders on Route 5 from I-70 to Route 50

Miller

- Resurface and add shoulders on Route 42 from Route 17 to Route 63

- New interchange at Route 54/Route W near Lake of the Ozarks

- Replace/repair Route A bridge over Tavern Creek

- New terminal facility, parking lot and hangars for Lee C. Fine Memorial Airport at Osage Beach

- Construct a sidewalk on Osage Beach Parkway from Mace Road to Route D in Osage Beach

Morgan

- Add lanes to Route 50 from California to Tipton, a new two-lane alternate route around Tipton, and add lanes to Route 50 from Tipton to Morgan County

- Add center turn lane to Route 52 from Fairground Road to Route 5 at Versailles

- Resurface and add shoulders on Route O from Route 5 to end of state maintenance

- Resurface and add shoulders on Route W from Route 5 to Route Y in Morgan County

- Replace/repair Route BB bridge over Richland Creek

- Replace/repair Route PP bridge over Messer Creek

Lynch said it was important to remember these won't be the only projects tackled by MoDOT over the next 10 years.

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Aquapalooza free family event July 19

Aquapalooza comes to the 19 mile marker on July 19th. Dog Days plays host and co-sponsor (as does the *Business Journal*) to the ninth annual event begun by Sea Ray Boats in 2006. Benne Media (our parent company) and the Barrett family of restaurants are sponsoring the all-day, free-to-the-public event that will feature four live entertainment acts on stage.

Aquapalooza is open and free to everyone, boaters and non-boaters alike. There is no cover charge to attend by land, and boats can simply drop anchor out in front to enjoy the day's festivities.

The event is held during July at more than 100 locations around the world and features fun activities for family and friends of all ages, such as live live music, games, giveaways and much more. The event's other sponsors include Hy-Vee, the Lake of the Ozarks Marine Dealers Association, Elite Roofing, Budweiser, Golden Rule Insurance, A.B. Pest Control, Marsh Painting and Plaster Masters.



Thousands of attendees pack the waters in front of the stage and the parking lots at Dog Days during the 2013 event. File photo.

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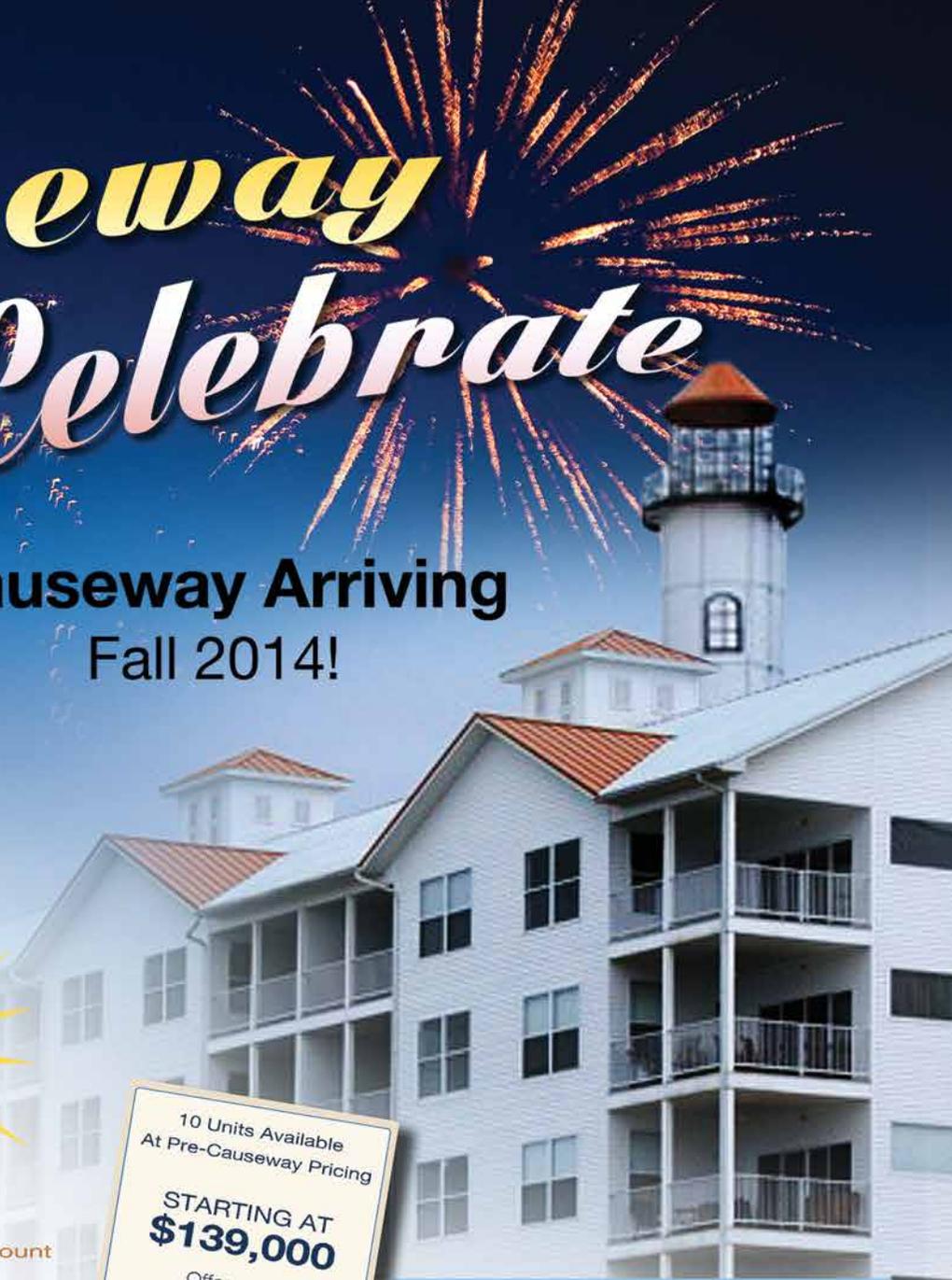
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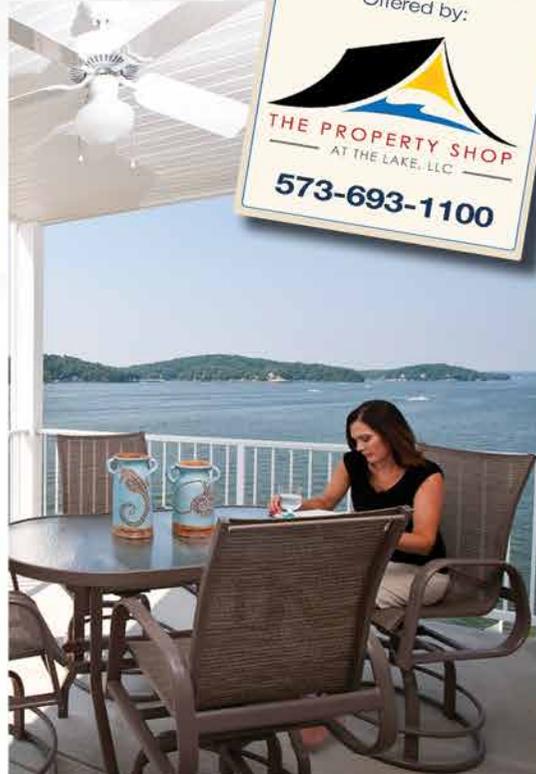
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MoDOT Moving Forward

continued from page 6

“We’ll also have the funding that’s already in place,” he said, adding that if the commission re-institutes the cost share program, they’ll also be looking at projects like the extension of the Osage Beach Parkway and the extension of Route MM between the Lake of the Ozarks Community Bridge and Route 5.

Timeline

May 2014: Missouri General Assembly overwhelmingly approved legislation that would put a transportation sales tax measure before Missouri voters.

- May 23, 2014: Governor Jay Nixon placed the transportation sales tax amendment on the August 5, 2014 primary election ballot.

- May-July 2014: MoDOT worked with citizens, transportation partners, elected officials and community leaders to solicit feedback on project lists in each region. Draft project list was released and posted for public comment June 13. The comment period will close at 5 p.m., July 3.

- July 9, 2014: Final project list and public comments received will be submitted to the Missouri Highways and Transportation Commission (MHTC) for their consideration and approval.

- August 5, 2014: Election Day Facts about Amendment 7

- Will provide an estimated \$5.4 billion in funding for transportation projects over 10 years (2015-2025)

- The measure provides that 90 percent of the revenue, an estimated \$480 million annually, will go toward state transportation initiatives. Ten percent, or an estimated \$54 million annually, will be split among cities and counties for transportation projects.

- The sales tax increase will not be applied to purchases of medicine, groceries and gasoline.

- Fuel taxes will not increase and toll roads will not be implemented over the 10-year time period.

- The sales tax revenues can be used for ANY transportation purpose (road and bridge improvements, urban and rural transit, friendlier bike and pedestrian accommodations, improvements in rail, ports and airports).

- Every region will prioritize the projects to meet the direct transportation needs of residents and businesses in their communities.

- The regional project priority lists were completed in June.

Missouri voters to decide five constitutional amendments in August

The following ballot measures have been certified for the August 5, 2014 primary election:

• Constitutional Amendment 1

Shall the Missouri Constitution be amended to ensure that the right of Missouri citizens to engage in agricultural production and ranching practices shall not be infringed?

The potential costs or savings to governmental entities are unknown, but likely limited unless the resolution leads to increased litigation costs and/or the loss of federal funding.

A “yes” vote will amend the Missouri Constitution to guarantee the rights of Missouri-ans to engage in farming and ranching practices, subject to any power given to local government under Article VI of the Missouri Constitution.

A “no” vote will not amend the Missouri Constitution regarding farming and ranching.

If passed, this measure will have no impact on taxes.

• Constitutional Amendment 5

Shall the Missouri Constitution be amended to include

a declaration that the right to keep and bear arms is a unalienable right and that the state government is obligated to uphold that right?

State and local governmental entities should have no direct costs or savings from this proposal. However, the proposal’s passage will likely lead to increased litigation and criminal justice related costs. The total potential costs are unknown, but could be significant.

• Constitutional Amendment 7

Should the Missouri Constitution be changed to enact a temporary sales tax of three-quarters of one percent to be used solely to fund state and local highways, roads, bridges and transportation projects for ten years, with priority given to repairing unsafe roads and bridges?

This change is expected to produce \$480 million annually to the state’s Transportation Safety and Job Creation Fund and \$54 million for local governments. Increases in the gas tax will be prohibited. This revenue

shall only be used for transportation purposes and cannot be diverted for other uses.

• Constitutional Amendment 8

Shall the Missouri Constitution be amended to create a “Veterans Lottery Ticket” and to use the revenue from the sale of these tickets for projects and services related to veterans?

The annual cost or savings to state and local governmental entities is unknown, but likely minimal. If sales of a veterans lottery ticket game decrease existing lottery ticket sales, the profits of which fund education, there could be a small annual shift in funding from education to veterans’ programs.

• Constitutional Amendment 9

Shall the Missouri Constitution be amended so that the people shall be secure in their electronic communications and data from unreasonable searches and seizures as they are now likewise secure in their persons, homes, papers and effects?

State and local governmental entities expect no significant costs or savings.



Building On

Last month R.P. Lumber, a full service building materials supplier, more than doubled its presence in Missouri and to celebrate, they provided a free lunch to the community and pledged to donate a percentage of the proceeds of all June 20 and 21, 2014 sales to the Osage Beach park program. Mayor Penny Lyons and Park and Recreation Manager Brian Willey were on hand for lunch and to pose for a photo with Greg Dunn, marketing and advertising coordinator for R.P. Lumber; and Kayla McDonough, Kitchen and Bath Design. Two of the newly opened stores are in the Lake of the Ozarks area – one in Eldon and another in Camdenton. Three other Missouri stores opened last month in Clinton, West Plains and Lebanon.

Nancy Zoellner-Hogland photo.



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Developer gets less than what he bargained for

By Nancy Zoellner-Hogland

The Camden County Commission approval of zoning for a small portion of unzoned property near Shady Gators on Horseshoe Bend solves part of one problem but points to a much larger issue, developer Gary Prewitt said.

"After years of negotiations and expense during which the county has demanded more Gator parking but then stood in the way of every reasonable solution, we still don't have a final resolution," Prewitt said. On June 19, the county commission unanimously affirmed the 8-1 decision of the Camden County Planning and Zoning Commission to rezone 2.5 acres of a 26-acre unzoned parcel for a Gators parking lot.

Prewitt says there is an error in that decision.

"What we understood was that the zoning commission approved 6 acres of parking, not 2.5. We are having our attorneys take a look at that now. The county commission vote may not have reflected the zoning commission decision and may have been improper," he explained.

The county commission sent the proposed commercial zoning of the rest of the parcel, which included a convenience store, upscale resort "log-style" cabins and related parking back to the zoning commission for another round of hearings. Prewitt said that move was absurd and in direct contradiction to how the system is supposed to work.

"The decision was based on complaints from surrounding residents that they had not been properly notified of the original zoning hearing. There is absolutely no evidence to indicate such was the case. This is just commissioners Bev Thomas and Kris Franken kicking the can down the road. They don't have the fortitude to actually do the job they are paid to do," Prewitt said. "Bev Thomas has said she would never vote against a zoning commission decision yet when the going got tough that is essentially what she did. This is not government, it is chaos. It is virtually impossible to do business in Camden County. Thomas and Franken are far more interested in their next election than

reasonable administration of planning and zoning. The way this was handled with Franken voting on one issue then abstaining from the next proves he is only interested in getting past the August election. He needs to do the job he was elected to do and not pass the buck."

However, Presiding Commissioner Kris Franken disagreed with Prewitt's assessment.

"First - I didn't send Gary's proposal back to the planning commission because I was trying to push it off until after the election. If I was worried about that, I wouldn't have let the parking lot go forward because the people on Horseshoe Bend were just as opposed to that as they were to the cabins," Franken said. "I also didn't vote to send it back because of the alleged lack of notifications because we're not entirely sure that everyone wasn't notified. I thought it should be sent back strictly because of the evidence we received - hundreds of letters from people saying they are against it - letters the planning commission never saw."

While commissioners re-

ported receiving 241 letters and emails asking them to vote against Prewitt's request, they received just 37 in support of the project. Commissioner Bev Thomas, who kept track of the correspondence, said 226 urging a "no" vote were from people residing on Horseshoe Bend. Multiple letters written by the same person were counted only as one, as were letters written by both the husband and wife living at the same address.

Franken said he wasn't sure that the Planning Commission would have given the same support for the project if they had seen those letters.

In addition to the letters and emails, 70-some people showed up at the public hearing, many of whom were there to protest the project. Earlier in the month, a couple people who live inside the boundaries of the Four Seasons Property Owners Association (POA) sent letters to other residents of the POA asking them to voice their opposition to the project by contacting Camden County commissioners and attending the public hearing.

Eugene Enowski of Enowski Farms is the current owner of the larger, 22-acre property. He said he too is not happy with the county commission decision to send the issue back to planning and zoning. Prewitt sold the unzoned property to Enowski with an option to buy it back if it receives proper zoning for development of rental cabins.

"Right now I'm stuck with unzoned land that I can't get my money out of," Enowski said. "The neighbors seem to think it ought to be a park. It can be if they step up with the money to buy it. If this ends up improperly zoned I'll sue the county for tak-

ing the value of my property."

Negotiations with the commission over the plan began last summer. It was presented as an organized idea in February 2014. It took time to work through the details so it was not presented to the Planning and Zoning Commission until April 2014.

Although an Urban Services Boundary Agreement with the Village of Four Seasons would allow that municipality to have a say in the zoning of properties that are located within one and a half miles of their borders, the Village declined to do so.

Since 2006, when Memorial Day partiers turned Bittersweet into a 2,000-car, half-mile-long parking lot, the Camden County Commission has been seeking answers to parking problems. In 2007, they adopted an ordinance prohibiting parking in certain designated areas and ordered installation of signs every 30 feet to that effect. That worked until 2012, when Camden on the Lake started charging a fee to use their satellite parking lot. Then partiers started parking along the road, this time yanking out the signs that were posted. Commissioners voted to revise the law and "No Parking" warnings were painted on the roadway and posted on large signs at the ends of the restricted-parking zones. A representative with the Camden County Sheriff's Office said law enforcement supported Prewitt's parking lot because it would alleviate a lot of problems and make it safer for those frequenting the entertainment hot spots.

Prewitt said he purchased additional shuttles to ferry customers and also hired security to routinely patrol the road between the lot and his complex.



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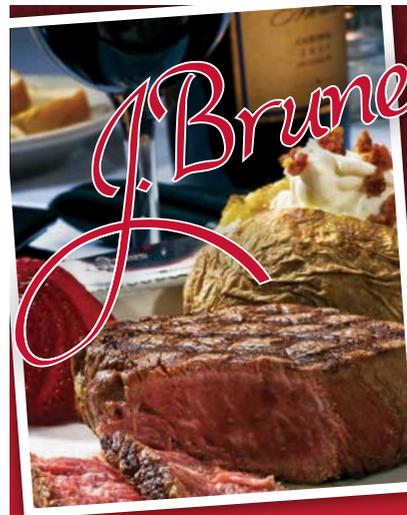
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'Sweetheart' tax deals

continues from page 1

Modified application of state and local sales taxes on admission to recreation and amusement venues. The Missouri Department of Revenue (DOR) estimates local governments will lose \$35 million in local sales tax revenue annually.

Senate Bill 693, a local sales tax exemption for vehicles 10 years old and older. Estimated local impact is \$26 million.

Senate Bill 662, which requires the DOR to notify sellers if there has been a change in the interpretation of sales tax laws that modifies which items that are taxable. If the department fails to notify a seller of the change, the seller will not be liable for the additional taxes to be collected until the seller is notified. The DOR estimates a loss of \$100 million in local revenue.

Senate Bill 612, which also requires the DOR to notify sellers if there has been a change in the interpretation of sales tax laws that modifies which items that are taxable. In addition, the bill gives a state and local sales tax exemption for commercial laundries, with an estimated \$2 million loss in local sales tax revenue.

State Rep. Rocky Miller attended the June 10 Lake Ozark board meeting to, according to Miller, "point out some things that the city officials might not know," and to explain why he supported the initial legislation and why he plans to vote to override Gov. Nixon's veto, if given the opportunity.

"The first thing (the MML) talks about is Senate Bill 584 that gives a sales tax exemption to data storage processing businesses. We don't have any of those. It also gives a tax exemption for energy and energy equipment used in electric distribution. This one actually worried me but the dam is in Lakeside and they buy all their generating equipment there, so that doesn't affect us. It may affect us a little bit – but not a whole lot," he added.

"There's also an exemption of sales tax on admission to recreation and amusement venues. I thought 'Wait a min-

ute. We have a new movie theater out there. I don't want to exempt them,' but they're not in this bill," Miller said, adding that the bills also included sales tax exemptions for marine fuel, experimental drugs and mobile homes. "That was designed to lessen the burden on those who are at the lower end of the tax scale."

Richard Sheets, MML deputy director, said he disagrees with Miller's assessment.

"I'm especially concerned with Senate Bill 584 that gives an exemption for data storage and processing businesses. The way the law is written, a business can claim that it is eligible and the Department of Revenue has to prove it isn't. That process could take months – years – and in the meantime, the municipality loses all that revenue. And because the DOR is already overburdened and this could be such a time-consuming process, I'm concerned that it will have to pick which cases to go after and the rest of the municipalities will just lose out," he explained.

In a separate interview, Osage Beach City Administrator Nancy Viselli also disagreed with some of Miller's arguments, and said the bills could be devastating to the city.

"Both Osage Beach and Lake Ozark will be affected. The bill that covers recreation allows sales tax to be collected only on admission fees – nothing else – so tickets at the movie theater would still be taxed but nothing at the snack bar would have tax on it. Because it's not considered 'admission' when you play golf, we'd lose all that sales tax revenue. That would be huge. According to the DOR, with all of these tax deals, our city stands to lose a total of \$1.14 million. Supporters of the bills say the figures are inflated but my question is, how inflated? Even if we lose half that amount, that's still a huge impact on our budget," she said.

Lake Ozark City Administrator Dave Van Dee agreed.

"Any impact in sales tax – I don't care how small – in a city of our size is serious. You can downplay it all you want to but

that's a volatile revenue stream. We are running right at where we were last year and now they want to make changes? When does the city ever catch up? I don't want to see anything interfere with our revenue stream," he said.

In the meantime, the Missouri Chamber of Commerce and Industry continues to support the legislation. The chamber's blog accused the governor of using his veto power to stand in the way of economic progress and obstruct legislative proposals that aim to help Missouri businesses expand and attract new investment in the state.

However, Gov. Nixon said by reducing local tax revenues, these "secret sweetheart deals" would undermine support for services including police, fire, ambulance, emergency services, parks, and other vital public services provided at the local level. He also said the loss of local revenue from these provisions could impact repayment of voter-approved bonds issued to finance capital improvements such as county jails, county hospitals, fire stations, emergency management centers, road projects and other critical public infrastructure. For example, in Boone County, construction of a new 9-1-1 Emergency Operations Center will be financed by a bond issue paid off with revenues from a three-eighths cent sales tax that voters approved in April 2013.

The governor said the reduced state sales tax revenue would also reduce funding from dedicated sales taxes for K-12 schools (also called the Proposition C sales tax), highways, conservation, state parks, and soil and water conservation programs.

The bills vetoed were Senate Bills 693, 584, 612, 860, 727, 662, and 829, and House Bills 1865, 1296 and 1455.

For an overall summary of the fiscal impact of these provisions, visit http://governor.mo.gov/sites/default/files/20140527_tax_exemption_grid_summary.pdf.

For a breakdown of the fiscal impact on local taxing districts, visit https://governor.mo.gov/sites/default/files/20140528_tax_bill_impacts_locals.pdf.

"Tax Time"

with Bobby Medlin CPA

Wealth Transfers – When is the Right Time?

The estate and gift tax playing field has changed significantly in the past few years. Strategies that made sense half a decade ago may no longer be sound. Let's take a look at some basic concepts to pinpoint areas needing attention.

For those that expect estate tax to be paid upon death, the annual exclusion from gift tax should not be overlooked. A person can make gifts of present interests in property, including cash, to another person up to \$14,000 annually and not use up any estate and gift tax exemption. The annual exclusion is per donee, it can be used multiple times each year.

Section 2503(e) of the Internal Revenue Code allows payments of tuition made directly to the educational institution and payment for medical expenses paid directly to the medical care provider to be excluded from the gift tax base. These types of payments do not use up the annual exclusion and also do not use any of the estate and gift tax exclusion. Typically, grandparents are the most likely to be in a position to make tuition payments for grandchildren. Medical payments sometimes are useful for both a person's adult children, grandchildren and in some cases, a person's parents.

A powerful death-bed planning strategy for an elderly, wealthy grandparent could be to prepay tuition for grandchildren by entering into agreements with an institution of higher education and to make current payment of expected tuition for the grandchildren. This strategy is somewhat limiting because a grandchild would have to attend that institution to receive benefit, otherwise the prepayment would be forfeited. With a 40% estate tax rate, though, substantial savings could be realized.



Bobby Medlin, CPA

Absent of last-minute tactics, a more common way for a grandparent to fund a grandchild's college education well in advance of the grandchild's college years is to fund a qualified tuition program, which is known as a Section 529 Plan. Using the higher education savings account plan option, cash is contributed to an account established to pay the qualified higher education expenses of the future student. Qualified educational expenses include tuition, required fees, and room and board of the student, unlike the 2503(e) direct payment which can only be made for tuition. Contributions to a 529 plan must be factored into the annual exclusion amount, although with a twist. If a current-year contribution to a 529 plan exceeds the annual exclusion amount, the contribution can be spread over a five-year period in order to utilize future annual exclusion amounts.

If a person's spouse has recently passed away, the unused exemption amount of that spouse is available for gifting. Only the unused exemption amount of the most recently deceased spouse is available though. If a person that expects to have a taxable estate has remarried after the death of a previous spouse, gifting substantial amounts in order to use the unused exemption amount of that deceased spouse can save millions in estate tax. Don't let that opportunity pass by.

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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WHY MUTUAL FUNDS?

One of the most commonly cited advantages of mutual funds is diversification. Investors may find it difficult to assemble a portfolio of individual stocks across a wide range of market sectors but a limited portfolio of stocks may not be sufficient to cushion the effect when one or two of the holdings perform poorly. So, some people invest in mutual funds to diversify their investment portfolios.

Another advantage is that mutual fund owners also benefit by having their assets managed by professionals. Few, if any, non-professionals have the knowledge and experience that mutual fund managers and their staffs put into analyzing stocks and market conditions. Another advantage is liquidity. Investors can quickly obtain cash by redeeming fund shares at the then current net asset value.

WHY NOT MUTUAL FUNDS?

Perhaps the most compelling argument for choosing to own individual investments is the degree of control you retain. Another reason is that it's relatively simple to keep track of your stock and bond holdings, how much of each you own and, if you like to follow your investments closely, how each of the investments is doing on a daily basis. That's a tall order with mutual funds, which may own shares in a large number of companies.

Taxes are another issue. When a mutual fund sells stocks or bonds at a gain, the gain is passed through and you pay the capital gains tax. Because mutual funds distribute dividends and capital gains at year-end, purchasing shares late in the



Trenny Garrett, J.D., CTFA

year means you may receive a portion of your investment back fairly quickly – as a taxable distribution. With individual securities you decide when to sell. Gains and losses in different holdings can offset one another when securities are sold resulting in a lower tax liability. The benefits of diversification are important but a mutual fund that owns shares in a highly successful company won't have the impact on your investment return that owning the shares individually will produce.

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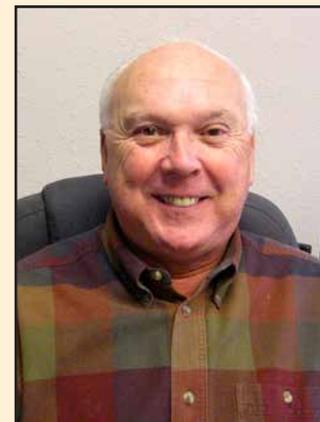
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Medicare Review

Medicare provides coverage to almost 44 million people (age 65 or over and those under 65 on Social Security Disability).

Traditional Medicare.

Part A covers inpatient hospital care, skilled nursing care (up to 20 days), hospice, and blood. Part B covers doctors services, preventative and diagnostic services, and durable medical equipment.

Medicare members pay a monthly premium for Part B coverage. \$104.40 for current Medicare members having their premium withheld from the monthly social security check and annual incomes under \$85,000.

Medicare Part C. Called Medicare Advantage. Must cover at least what Medicare covers. Members continue to pay Part B premium plus the Part C premium if there is one. Out of pocket costs may vary by plan. Medicare members cannot have a Medicare Supplement and a Medicare Advantage plan simultaneously. Medicare Advantage plans may or may not include the members Part D drug coverage.

Medicare Part D. Outpatient prescription drug benefit for Medicare beneficiaries. Plans vary by premium, benefits, co-pays, covered drugs, etc. Plans must be equal or greater than standard medicine coverage.

What is a Medicare Supplement?

Supplement? Plans designed to cover the gaps in Medicare Coverage. Sold by private insurance companies. Guaranteed renewable. Clients can see any doctor who accepts Medicare. Medicare Supplement plans are currently “standardized” meaning each of the plans (A-N) are standardized from carrier to carrier, making the only difference the plan premium.

Medicare Supplement Modernization.

Summary of June 1, 2010 changes: Plans E, H, I and J are eliminated. Plan G’s excess doctor charges are increasing from 80% to 100%. Plans M and N were created to offer lower premium plans in exchange for higher cost sharing by clients. A hospice benefit is being added to the core benefits.

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

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As the Lake Churns

Year to Date Property Sales

This month I'm going to review a breakdown of the property sales so far this year. This will include property types as well as location. Obviously within any given property type there are still a lot of variables so if you have questions on how a specific property fits in the whole scheme of things as far as what is selling, please contact me with the details.

Through June 15, 2012 there have been 934 properties sold via the Bagnell Dam/Lake of the Ozarks MLS system. 62.8% Homes, 22.6% Condos, 11.1% Lots/Vacant Land, 13.3% Commercial,. As you can see, 85.5% of sales were residential dwellings.

The home sales breakdown is as follows: 43.1% lakefront homes, 13.4% lakeview and/or lakeaccess homes, 39.8% offwater homes and 3.5% Villas.

Lots & Vacant Land Sales: 25% lakefront lots, 15.3% lakeview and/or lakeaccess, 59.6% offwater lots. In reviewing the offwater lot sales; the majority of these were acreages ranging from 5-80 acres but sales also included small building lots, 14.5% were golf course lots and one larger tract with 205 acres sold at \$229,250 and had a couple of cabins, ponds and was a hunting retreat.

Condo sales were concentrated in the Lake Ozark (includes Horseshoe Bend/Four Seasons and some Northshore), Osage Beach and Camdenton areas totaled 89.5% of the market. With Lake Ozark and Osage Beach each accounting for 33.1% of total condo sales and



*Real Estate and Lake News
with C. Michael Elliott*

Camdenton with 23.2% of sales.

In general, I saw a slow down in activity in May and the beginning of June. The middle of June, I am seeing more activity primarily in the lower price condo range. Sellers and buyers are beginning to come together better in negotiations. Some are still on opposite poles with sellers holding out based on prior values and buyers are still looking at the decrease in the market and trying to make a deal. In general, I see more educated buyers and sellers in regards to the market values and I feel that I and my fellow Realtors are doing a good job of taking the time to help them see the true picture.

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



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Online map will help families locate local summer food programs

Free meals will be served to low-income children at hundreds of locations in Missouri. An online map tool can help low-income families in Missouri find out where their children can receive free meals this summer.

The interactive map pinpoints hundreds of locations in Missouri where meals will be provided through the state health department's Summer Food Service Program.

Community organizations serve the meals at schools, churches, parks, swimming pools, YMCA facilities, Boys and Girls Clubs and other spots where children gather when school is not in session.

The meals are provided to children who receive free or reduced price meals during the regular school year. Children do not have to register and there is no fee to participate in the program.

The map is located at www.health.mo.gov/sfsp/. The map can be searched by city, county or zip code. For families without access to the Internet, many community libraries have computers the public can use free of charge. More information is also available by calling, toll-free, 1-888-435-1464 or through RELAY MISSOURI for the Hearing and Speech Im-

paired at 1-800-735-2966.

Meals will be served to children age 18 and under. They are also provided to individuals' age 18 to 21 that have been determined by a state or local educational agency to be mentally or physically disabled and who participate in an established school program for the mentally or physically disabled.

Funding for the Summer Food Service Program is provided by the U.S. Department of Agriculture.

Organizations interested in providing meals through the program can also write to the Missouri Department of Health and Senior Services, Summer Food Service Program, P.O. Box 570, Jefferson City, MO 65102.

In accordance with federal law and U.S. Department of Agriculture policy, the Department of Health and Senior Services does not discriminate on the basis of race, color, national origin, sex, age, or disability. To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW, Washington, DC, 20250-9410, or call 800-795-3272 (voice) or 202-720-6382 (TTY). USDA is an equal opportunity provider and employer.

Armchair Pilot

continued from page 2
 need to load up that carry on with Airborne because, contrary to popular belief, government studies have shown that air circulated in commercial planes is relatively clean. Although another study by microbiologists and engineers at Auburn University found that disease-causing bacteria can live several days on those planes' hard surfaces – like armrests, tray tables, toilet but-

tons, shades and leather seats – airline officials said there is no bad news. The study tested E. coli, bacteria found in the intestines that can cause diarrhea, and Staphylococcus, which can lead to a variety of diseases and infections, and found that bacteria present in saliva that had been placed on seat pockets lived the longest. Airline spokespeople said because the planes are cleaned continuously, it is a moot point.

SEND YOUR ANNOUNCEMENTS
 And business/community-related news and photos to:

Lakebusjournal@gmail.com

Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files for publication consideration!

Managing Rental Property

with Russell Burdette of Your Lake Vacation

What's Up Dock?

One of the more frequent questions that I get is just how important is a boat dock or a boat slip when it comes to your vacation rental property? The answer to that question is best answered with another question, "How many vacation renters are bringing or renting a boat while they are here at the Lake?" Once you have the answer to that question, you will realize the true value of having a boat slip available for your rental guests.

These days I usually don't accept a condo without a boat slip onto our rental program and I most definitely won't take a home without a dock. About 25% of all our renters that rent a condo and closer to 50% of those that rent a home bring a boat. So if your home or condo doesn't have a boat slip you are reducing your pool of available renters by 25% to 50%. In addition many of our guests rent a boat for a day or two and need a place to park it overnight.

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

Size is also a factor. Most of the older homes and condos have boat slips in the 10 x 24 foot range. On today's lake that is pretty small, especially when the boats keep getting bigger and bigger. You can put a smaller boat in a big slip but you cannot put a bigger boat in a small slip. I would



Russell Burdette

recommend that you try to have a slip in the 12 x 32 or 12 x 36 range just to be safe and again to maximize your rental opportunities.

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

Russell Burdette is the owner/broker of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. Russell has served as the vice-chairman of the Tri-County Lodging Association, is past president of the Lake of the Ozarks Vacation Rental Association, sits on the board of directors for the Lake of the Ozarks Golf Council and is currently president of the Lake Business Builders BNI chapter.

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What every small business needs to know about marketing

For small businesses, smart marketing is crucial for success. But what does that mean in today's fast paced, highly wired world?

While online and mobile communication has gained importance in recent years, experts say that face-to-face engagement with people who matter to you and your organization remains invaluable.

"In a crowded marketplace, making a positive and lasting impression is crucial," says Skip Cox, Board Chairman for the International Association of Exhibitions and Events. "There's no substitution for an in-person meeting."

No matter the size or focus area of your business, exhibitions, trade shows and other forms of face-to-face meetings can be a powerful business tool, helping with sales, networking, education and business research.

But how do you make the most of your time at face-to-face events? Cox is offering some top tips:

- **Socialize:** Before the event, identify who you want to en-

gage with while you're there. Engage those individuals in online dialogue -- retweet them, reply to their messages and join their groups. This will make the initial in-person conversation easier. Social and mobile media can help you take conversations from online to offline and back again.

- **Be more than your booth:** Your booth is not the only presence your brand has at an event. Without going too far or coming across as unprofessional, wear something that aligns with your company to help you stand out. Consider the standards of your industry, the image of your business and the tone of the event, and find something that fits with you and your business.

- **Connect your connections:** Introduce people who may benefit from knowing one another. Both parties will be grateful to you and you'll be known as someone who "knows people."

- **Promote:** Get your name out there. Use promotional products strategically. Investigate sponsorship opportunities.

- **Play by the rules:** Don't take advantage of the audience attending an official event by creating non-affiliated concurrent activities or events, or use public areas to drum up personal business without actually paying to participate. This will only build negative buzz for you and your business.

- **Strategize:** Making connections is half the battle. Making the right connections is the more important half. Do your legwork so you can figure out exactly who you want to target.

Whether you're just starting out or you're a well-established player, getting to know the people who matter can help your business.

- **Ask, don't assume:** Many event organizers are familiar with the struggles startups and small businesses go through and will often work with you to find ways you can participate at a price you can afford. Don't let perceived cost deter you; ask event organizers what your options are as even a more limited presence can help you find a wealth of opportunities at a fraction of the price.

How Your Online Presence Works to Grow Your Business

If you own a small business, you know that online visibility is one of the keys to success.

And these days, harnessing the Web is crucial to any marketing plan.

continues on page 24



GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

HECKERMAN'S COTTAGE CAMP & SERVICE STATION

Today, there are no gas stations on the Bagnell Dam Strip but from 1931 to 1981, there were five different locations at one time or another along The Strip where you could gas up your vehicle. Several gas stations also had garages where you could secure repairs and buy tires. One of the very first gas stations on The Strip was

at Heckerman's Cottage Camp shown in the aging 1932 photograph (photographer unknown) that accompanies this article. The novelty shop in this photo belonged to Herb Heckerman and was operated by his daughter, Anita Heckerman. The last building visible in the photograph was Gordon's Drugstore. The gas station was located about where Richard's Relic Shack is today.

The Heckerman's lived at Versailles. Their station sold Mobile Oil products, Firestone tires and inside was a gift shop that sold food (and beer after prohibition). They had a garage (not seen here), four log cabins along the street and more on a second tier. The area was so short of housing that during the school months, some of the first teachers at School of Osage rented their

cabins.

In December 1939 there was a devastating fire. It began at a gift shop adjacent to V. Red Moore's Store on the north side of the White House Hotel. The fire did limited damage to the White House but destroyed everything to the north all the way to Heckerman's station. It took out the Heckerman cottages, causing five teachers to lose their housing. Other businesses lost included V. Red Moore's Store, the Oliver Payne Novelty Shop, the Cunningham Novelty Shop and a building that housed summer help.

Ironically, on July 20, 1944, another fire, this one on the north side of Heckerman's, destroyed the Copper Kettle Café and Gordon's Drugstore and Restaurant. ■

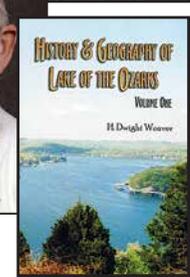
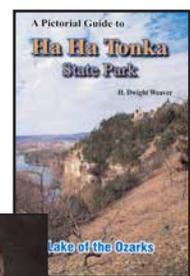
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

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.



Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

Mortgage Myths Debunked

Many first time home buyers have concerns, not only about finding the right home, but also about the Lake of the Ozarks mortgage loan pre-approval process. HomeSourceDallas.com has a great list of common myths about mortgage pre-approvals, as well as to why they are false.

1. "Having a mortgage lender pull my credit will hurt my credit score."

According to the developers of the FICO scoring model that lenders use, the score ignores inquiries made in the past 30 days. Even if that wasn't true, the pre-approval process is inevitable at some point unless you are paying cash or have another form of non-traditional financing arranged.

2. "I don't want to commit to a particular lender, I want to shop around for the best deal/rate on a mortgage."

Obtaining a pre-approval from a lender gives them the opportunity to earn your business, but it does not commit you to working with them. At the time of pre-approval, the lender will not ask you to sign anything that commits you to use them for your loan. In fact, you aren't fully committed to a lender until you sign the documents at closing. That being said, you want to make sure you have picked a lender well before the closing date.

3. "Having multiple mortgage lenders pull my credit will hurt my credit score."

This would have to be one of the most circulated pre-approval myths out there. Some lenders will even insinuate this to instill fear into buyers so they won't shop around for other lenders. The FICO credit score model's company specifically states on their website that mortgage inquiries are treated differently than other types of credit inquiries. As mentioned above, the score ignores inquiries made within the last 30 days of scoring. Therefore, if you find a loan within 30 days, the inquiries won't affect your score while you are rate shopping. Also all credit inquiries made within either a 14 day period for the old scoring model or a 45 day period for the new model are only counted as one credit inquiry.

4. "I already know my credit is good so that means I will be approved for a loan."

Simply having a good credit score, even a perfect score doesn't necessarily mean you will be approved.



There are many other factors that lenders look at when approving a loan such as income, including the debt-to-income ratio, credit depth, down payment and reserves.

5. "Its easier to find a house first and then worry about getting a mortgage afterwards."

You can find many reasons as to why this statement is false. The pre-approval process isn't just about getting the approval letter, its about getting important questions answered ahead of time. You need to know the expected down payment, monthly payment, interest rate, expected closing date and how the loan process will work in general before you commit to buying a home. Without having at least an estimate of these numbers, you run the risk of committing to purchase a home that you cannot afford. Most sellers and agents will require a pre-approval, they aren't going to take their house of the market if they don't know that you will qualify for a loan; they could miss out on a buyer that is qualified already.

The pre-approval mortgage loan process at the Lake of the Ozarks is actually very simple. Give me a call today to discuss your financing needs. I'm committed to working with you every step of the way. I'll discuss financing options, offer competitive interest rates and back it up with the FIRST Class Service you deserve. Michael Lasson, Your Lake-lender opening the doors to your new Lake Home!

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West end woes

continued from page 3

the one that was nearest the destination.

· Bing had the same problems with Backwater Jacks, Hy-Vee and Jake Culpepers and needed the exact name to direct motorists to Dogwood Hills Golf Resort.

· Tom Tom had the same problems with nine different locations – all of the business

mentioned above as well as Dierbergs and Golden Door Motel.

· MapQuest had several different issues with Backwater Jacks, Dierbergs, Dogwood Hills Golf Resort, Putt'n Stuff, Tan-Tar0A and Osage Beach Premium Outlets. Problems included stopping motorists too soon, taking motorists off the highway, directing traffic the wrong way or incorrectly pinpointing locations of businesses. That system also could not locate Lee C. Fine Memorial Airport – it only knew Brumley, Missouri.

Woods said the city has since written letters to the updat-

ing departments of each of the GPS providers, asking them to update their information. However, she said drivers must do the same.

“The individual GPS systems must also be updated. A lot of people buy them and think the unit just updates itself or ‘knows’ through the signal it receives when roads change or businesses move, but that’s not the case. You have to do that yourself. They have directions to guide you through that process,” she said.

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Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

Considering hiring someone to help with your business social media?

Many business owners recognize the importance of social media for reaching potential clients, improving website rankings, extending branding efforts, and establishing themselves as experts in their field. However, executing an effective social media campaign takes a considerable amount of time. Many businesses are now hiring experts to ensure they get the results. It's important to find a company with a proven track record since a strategic business social media campaign is more than just making “salesy” posts across a bunch of social channels.

Four questions to ask before you trust someone with your business social media presence:

1) Can I see real examples of BUSINESS social media that you have done?

- Many freelancers or one-person social media shops describe their experience by saying, “I’ve been on Facebook for years.” Ask for specific examples of successful campaigns executed for real businesses.

2) Do you have graphic design, web design and search engine optimization (SEO) experience?

- Your social media company should be able to create great visuals for your posts.

- Your social media company should understand the relationship between web design and how the major search engines use social signals to rank your website.

- Your social media company should be able to articulate SEO posting strategies to improve your rankings in Google. If they are simply posting to “generate buzz”, you are not maximizing efforts, money, or results.

3) How will you measure and show results?

- Your social media company should understand the constantly changing landscape of social media and SEO, and have the ability to keep up.

- Your social media company should articulate a strategic plan for your business that drives all of your social media efforts (Blog, Facebook, Twitter, LinkedIn, Google+, YouTube, Pinterest, and others) toward building your business.

- Your social media company



Sandy Waggett

should understand how to analyze social media analytics/insights to maximize your engagement success, as well as how to integrate them with Google analytics.

4) Can you provide client testimonials?

- If you can't talk to their existing clients to gain their perspective, consider moving on.

- If it's a student, a new company, or “freelancer”, consider calling a previous employer or college instructor to gain insight on the person/business. Remember, social media is part of the public face of your business ... trusting your neighbor's sophomore son, your nephew in college, or a start-up without a proven track record can be risky.

Bottom line, a great social media company should be focusing on growing your business, not theirs. Find a company that understands how to improve your entire online presence, has several years of PROVABLE successes, has a team behind them that can help advise you on the ever changing landscape of social media and SEO, and can provide you client testimonials that will ease your mind.

If you have any questions about social media, or how to choose a great company to help you, give us a call. Our 9 years experience in business social media and 15 years of website experience means that we probably can answer your question!

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The Lake Area Chamber recently held a ribbon cutting for the Sharing & Caring Foundation. Sharing and Caring focuses on raising funds locally and distributing 100% of those funds to local non-profit groups that demonstrate a real need for additional funding and also demonstrate that they are improving the lives of Lake of the Ozarks residents that have special needs.

For more information or to learn more about the Sharing & Caring Foundation visit www.sharingandcaringfoundation.com or email sharing.caring.foundation@gmail.com.

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Small business marketing

continued from page 20

"While most small business owners know they need a strong Web presence, many of them are not taking enough action to build and maintain it," says Tim Carroll, Vice President of Small Business Engagement at Deluxe Corp., a provider of marketing services and products for small businesses.

In fact, of those small business owners who put a high level of importance on Web presence, 70 percent spend less than one hour a week maintaining it, according to a new Deluxe study. In contrast, only 1.2 percent spend 10 or more hours each week on their Web maintenance.

It's important to learn how to use the Internet to keep your business top of mind with prospective customers, says Carroll. He offers some top tips for maximizing your company's presence online.

- **Interact:** Since current and prospective consumers use social media, you can't neglect this marketing approach. Social media marketing isn't just about gaining followers. It becomes a

vehicle for sharing your company's message as well as driving traffic to your website.

Don't be afraid to use Twitter, Facebook and other social media sites to ask customers for feedback and show your personality. Use calls to action to acquire new followers, engage them further and encourage reviews of your services.

Many small businesses turn to consultants or social media services for help developing and executing a social media strategy. When effective, these efforts will place a brand in front of its target audience. Small business owners should look for a service that also tracks results in order to gain insight into how its customers engage online.

- **Website:** "Today, a business without a website is a business without a face," says Carroll. "A clean, easy-to-navigate, and mobile-friendly online presence is one your customers will remember."

Unfortunately, less than a third of small business owners think they are proficient or extremely proficient at maintain-

ing their individual company websites, which is why many seek outside help developing a site and building content.

- **Search engines:** With 91 percent of Internet users utilizing search engines, according to the Deluxe-commissioned study, search engine optimization can be your key to better visibility online. After all, a website is hardly useful if no one can find it.

Additionally, consider search engine marketing services to help your online advertising and to make use of local searches by more effectively targeting your customer audience.

- **Email marketing:** Small business email marketing is the centerpiece of any effort to stay in touch with existing customers, while reaching out and finding new ones. Use it to promote new items and offer special discounts to loyal customers or simply to keep in touch.

Small business owners know they need to be online. It just takes commitment and the right tools to capitalize on the potential. **Statepoint**



The Lake West Chamber of Commerce held a ribbon cutting in conjunction with the Grand Opening and Open House at Boater's Choice Marine on April 27th! Boater's Choice, located at 12065 N Hwy 5 (Lake Road 5-41) in Sunrise Beach. Boater's Choice is open M – F from 8AM – 5PM and Saturday from 8AM – 2PM. Contact them at 573-374-1733. Pictured with Matt & Amber Schmidt, owners, are several Lake West Chamber members and ambassadors as well as family, friends and employees.



The Lake Area Chamber recently held a ribbon cutting for American Family Insurance – Nathan Reid Agency, LLC. 1026 Palisades Blvd Ste 11 in Osage Beach (573)348-5451.



The Lake West Chamber was pleased to recognize All Phase Heating & Cooling as a new member with a ribbon cutting. All Phase Heating & Cooling is located at 25474 Hwy 5 in Gravois Mills. 573-789-6693. Pictured l to r: Ellen Bozich, Membership Director; Karen Arnold, US Bank; John Wheeler, Board Member; Michael Curl, owner; Gary Smith, Jess Wadle, Bud Kidder, Pat Wheeler and Judy Smith, Ambassadors.

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The Lake Area's One-Stop

Preserving the Past, Protecting the Future

By Nancy Zoellner-Hogland

Did you know that in December 1841, the Camden County Court appropriated \$125 for construction of its first jail, a two-story log building with a "dungeon" on the lower level, to be built in the now non-existent town of Oregon?

Were you aware that in 1846, the Lawrence County sheriff held his prisoners in a log cabin with access provided only by a ladder lowered through a trap door in the ceiling?

Did you know that during the mid-1880s, many minor and major crimes were going unpunished in Christian County so vigilante groups began forming "law enforcement groups" of their own? Or that the best known group was the Bald Knobbers?

If you find those facts fascinating, you'll want to order a copy of "Preserving the Past, Protecting the Future: A History of Missouri's Sheriffs."

The 11-inch-by-8.5-inch, hardbound coffee-table-style book will provide a unique

glimpse into this historical office. It will explore the origin of the office of sheriff, which dates back to the 1800s, and will include a history of the Missouri Sheriffs' Association (MSA), a non-profit organization formed in 1945 to support the office of sheriff through legislative efforts, training and technical assistance. The book also will include a two-page spread from each of Missouri's 114 counties and the city of St. Louis that will highlight interesting events and tell the stories of notorious criminals that made history in the state. The book will also honor former sheriffs who served over the years.

The history book is being published in conjunction with the 70th anniversary of the Missouri Sheriffs' Association but was actually the brainchild of Sherri Bond, the wife of Pettis County Sheriff Kevin Bond, and Jeanne Merritt, marketing and advertising coordinator for the MSA.

Sherri said she was looking for something unique that per-



tained to her husband's job for a Christmas present. She thought a book on the history of the office of sheriff would be interesting. However, she couldn't find one anywhere.

"Then I saw Jeanne at a Christmas party and asked if she knew of a book like that. She said she didn't but thought it was a great idea and a great project for the sheriffs' asso-

ciation to take on," Sherri said, adding that after Christmas, she and Jeanne discussed it with Sheriff Bond, who will be taking over as president of the MSA in July, and he fully supported the project.

"I am a history buff so I thought it was a great idea but decided to informally discuss it with a few of my fellow sheriffs and the response was great -

they all thought we should do it. I started looking into some history of sheriffs and found it was pretty interesting material. We had our production person put together a template to present at an executive meeting and got a good response so we decided to move ahead," Sheriff Bond said.

After production costs were calculated and details were finalized, the idea for the book was presented to the MSA Board of Directors, who voted unanimously to go forward with the project.

The book will be sold for \$69.95. However, a \$10 discount will be offered for any books pre-ordered through September 30, 2014. The books will be printed and shipped in plenty of time for Christmas gift giving.

"Preserving the Past, Protecting the Future" can be ordered in the Camden, Miller and Morgan county sheriffs' offices, as well as all other sheriffs' offices throughout the state; by calling Jeanne Merritt at 573-529-6900 or they can be ordered online at www.missourisheriffshistorybook.com.

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Officials, experts warn dock owners and boaters of electrocution risks

Owners and operators should get inspections for properly grounded wiring

Fatal instances of electrocution in the water on or near docks took place in the summer of 2012 here at the Lake. 26-year-old Jennifer Lankford was swimming with family and was electrocuted when she touched a dock. A 13-year-old girl and her 8-year-old brother received fatal electrical shocks while swimming near a dock. Faulty electrical wiring was to blame for these three deaths.

According to the Electric Shock Drowning Prevention Association, there is no visible warning or way to tell if water surrounding a boat, marina or dock is energized or within seconds will become energized with fatal levels of electricity.

The Electric Shock Drowning Prevention Association is a 501(c) nonprofit organization devoted to saving the lives of those who frequent our recreational waters.

The association's website, www.electricshockdrowning.org, stated that "in most circumstances victims do not im-

mediately feel electrical current when they enter or swim in the water around a marina or dock, giving the victims the false impression that it is "safe" to swim. The victim's muscles become paralyzed by the electrical current, he or she is unable to swim, and ultimately drowns."

Although Electric Shock Drowning (ESD) can occur virtually in any location where electricity is provided near water, the majority of ESD deaths have occurred in public and private marinas and docks.

Dock Lifeguard produces a warning system that emits a sound and displays a strobe light when electricity is detected. Dave Hotz, owner of Dock Lifeguard said "Electricity will follow the easiest path to ground. Even if your dock is properly grounded, hazardous electricity from a neighbor's dock, or a dock across a cove may find its way to your dock."

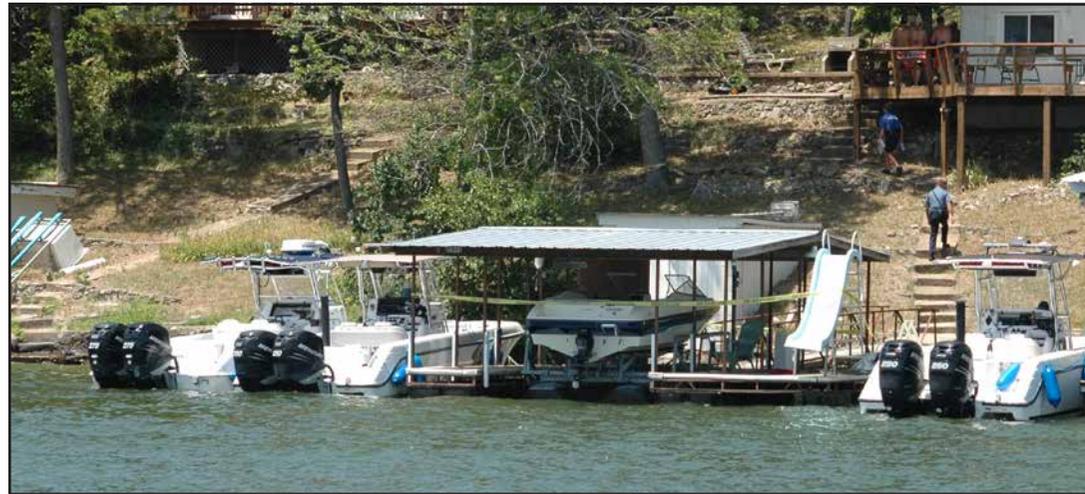
How much electricity is dangerous? An AC current flow of around 100 milliamps (mA) will cause fibrillation in the heart and death follows in seconds.

Even lesser amounts, from 15-30 mA will cause muscle paralysis, resulting in drowning for even the best swimmers. Since electricity causing paralysis leaves no evidence post-mortem, it is likely some drowning

is voluntary. Similarly, building codes for docks and structures near or on the water equipped with AC power already require (or should) Ground Fault Circuit Interrupters (GFCIs).

But, older boats and unin-

as hazardous electricity. In addition, wind and waves may cause your dock to move. Over time, this could affect your dock wiring causing a bare wire to come into contact with your dock frame."



Water patrol officers at the home of young drowning victims in 2012. Photo: J.B. Simpson/LakeExpo.com

deaths near docks and boats attributed to other factors were actually the result of electricity leaking into the water.

Boat manufacturers are urged to install Equipment Leakage Circuit Interrupters (ELCI) on all new models, but it

spected docks and structures near your home may be electrocution risks.

Hotz warned, "In dry conditions, your dock may lose proper grounding. The Dock Lifeguard system will alert you to improper grounding as well

The Electric Shock Drowning Prevention Association is available to help families learn how to protect from the danger of Electric Shock Drowning. Hotz can be reached at (573) 434-6453 or info@docklifeguard.com for information.

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Old Kinderhook at Lake of the Ozarks is a 700 acre golf & lake resort located near Camdenton on the 12MM of the Big Niangua. The meticulously manicured property features a Tom Weiskopf Signature Golf Course, 2 restaurants, marina, spa, swimming pools, fitness center, real estate offerings and a variety of lodging options including The Lodge at Old Kinderhook opening late 2014.

OLD KINDERHOOK

20 EAGLE RIDGE ROAD, CAMDENTON, MO

573-317-3573 | www.OLDKINDERHOOK.COM





Riviera Villas & RV Resort was recently welcomed into the Lake West Chamber of Commerce with a ribbon cutting event. Riviera Villas & RV Resort is located in Sunrise Beach, MO at the 25 mile marker. (573)480-9646 or visit them at RivieraVillasRVResort.com. Pictured l to r: Pat Wheeler, Ambassador; John Wheeler, Board Member; Karen Arnold, US Bank; Lee & Jodie Wulfekuhle, Owners; Bud Kidder and Jess Wadle, Ambassadors.



The Lake Area Chamber recently held a ribbon cutting for Professional Service Enterprise, LLC. (573)693-9393.



The Lake of the Ozarks West Chamber of Commerce held a ribbon cutting ceremony for R.P. Lumber 9181 N Hwy 5 in Greenview 573-873-9700. Pictured from Left to Right – Back Row: James O’Neal, Craig Smith Custom Homes; Jess Wadle, Chamber Ambassador; Stanley Field, Chamber Ambassador. Front Row: Connie Lowe, Chamber Ambassador; Chris Stickler, Assistant Manager, R.P. Lumber; Steve Fuhrer, R.P. Lumber; Chris Hatcher, Manager, R.P. Lumber; Bud Kidder, Chamber Ambassador; Pat Wheeler, Chamber Ambassador.



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494 Tan Tar A Drive Osage Beach, MO

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\$64⁵⁰ 18 Hole Par **72**

Bear Creek Valley Golf Club
910 Highway 42 Lake Ozark, MO
Pro Shop: **573-302-1000**
www.bearcreekvalley.com



Driving range, practice green, clubhouse, pro shop, casual restaurant and lounge. South on Hwy. 42 for two-tenths of a mile.

Fees & Membership
In season rates (include mandatory cart):
Mon.-Thurs. \$49.50 for 18
Fri.-Sun. (& holidays) \$64.50 for 18
Twilight Daily 1 p.m.
In Season Specials
Senior Monday (55+) \$38.00
Golf-N-Food Tuesday \$50.00
Bring a Friend Wednesdays 2 For \$75
Twilight Thursdays 11 a.m. \$39.50
Off season 7 days a week \$35.00
Memberships available Men's, Women's Leagues, 9-hole and replay rates Club rental available • Soft spikes required

18 Holes Public

| Tees | Par | Yards | Rating/Slope |
|------|-----|-------|--------------|
| 1 | 72 | 6,796 | 71.5/130 |
| 2 | 72 | 6,197 | 69.2/126 |
| 3 | 72 | 5,594 | 65.6/110 |
| 4 | 72 | 4,701 | 67.7/117 |

\$46 18 Hole Par **71**

Deer Chase, The Golf Club at
770 Deer Chase Rd. Linn Creek, MO
Pro Shop: **573-346-6117**
Toll-free: **(866) 633-3771**
Gen. Mgr./Golf Instructor: Marv Boegler
Architect: Roger Null
www.deerchasegolf.com
deerchase@deerchasegolf.com



Driving range, pro shop, practice and chipping green. The friendly Chase Tower Grill, plus a clubhouse banquet facility with seating for 150. Tee times up to 30 days in advance. Open year-round, off-season & twilight rates available. From Osage Beach, take Hwy. 54 south for 4 miles. Left on Hwy. A for 3.4 miles, right on A17 Lowell Williams Rd for 1.5 miles.

Fees & Membership
In season rates (include mandatory cart):
Mon.-Thurs. \$46 for 18/Twilight \$24
Fri.-Sun. \$55 for 18/Twilight \$28
9-Hole Rates \$31 (M-T)/\$37 Weekends
Memberships available. Soft spikes required. Twilight & Junior Rates Available

18 Holes Public

| Tees | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Black | 71 | 6,381 | 118 |
| Gold | 71 | 6,029 | 116 |
| Green | 71 | 5,090 | 108 |

\$50 18 Hole Par **70**

Dogwood Hills Golf Club
1252 Hwy. KK Osage Beach, MO
Golf Reservations: **573-348-3153**
Head Pro: Rob Wilson
www.dogwoodhillsresort.com
golf@dogwoodhillsresort.com



Featuring the lake's ONLY lighted Driving range, putting & chipping practice area. Mitch & Duff's Restaurant serving breakfast & lunch daily. Drink specials in the bar. Drinks and food available at snack bar on golf course. Golf course open year round, weather permitting. Hotel & Villa Suites available at Dogwood Hills Golf Resort to create a customized stay and play pkg. State Hwy KK, one half mile off Hwy 54.

Fees & Membership
In season rates (include mandatory cart):
Everyday \$50.00 for 18
Twilight rates after 12pm, Super Twilight rates after 3:00pm. Junior, 9-hole & walking rates also available. Annual memberships and multiple play discount cards available. Club & pull cart rentals available. Non-metal spikes required.

18 Holes Public

| Tees | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Blue | 70 | 6,475 | 69.5/125 |
| White | 70 | 5,823 | 67.3/113 |
| Red | 71 | 4,641 | 66.1/106 |

\$42 18 Hole Par **71**

Eldon Country Club, The
35 Golf Course Road, Eldon, MO
Pro Shop: **573-392-4172**
Head Pro: Mike Cummings
Asst. Pro: Ty Hayes
www.eldongolfclub.com
info@eldongolfclub.com



Driving Range, Video Analysis by PGA Professional, Certified Club Fitting by PGA Professional, pro shop, clubhouse, snack bar and new swimming pool. From the Lake of the Ozarks, go East on Hwy 54, Take the 1st Eldon exit (Hwy 52/Business Hwy 54) Go two miles; take a left at the two signs on the hwy marked Golf Course Road. Follow all the way down into the parking lot.

Fees & Membership
In Season Rates (Carts are mandatory):
Mon - Thurs: \$43.00 plus tax for 18
Fri-Sun and Holidays: \$48.00 plus tax for 18
Twilight rates: (start after 1:00 pm)
Mon - Thurs: \$34.00 plus tax
Fri - Sun and Holidays: \$38.00 plus tax
Memberships available, no metal spikes

18 Holes Semi-Private

| Tees | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Gold | 71 | 6,373 | 70.4/124 |
| Blue | 71 | 6,017 | 69.0/123 |
| White | 71 | 5,563 | 67.1/118 |
| Red | 73 | 4,761 | 66.6/110 |

\$29⁹ Hole Par **35**

Hidden Lakes at Tan-Tar-A
Hwy. KK, Osage Beach, MO
Pro Shop: **573-348-8490**
Director of Golf: Paul Leahy, PGA
Superintendent: Charlie McDowell
Architect: Von Hagge/Devlin
www.tan-tar-a.com
Tournament/Groups: 573-348-8522



Hidden Lakes is open seasonally May 16 through September 28. Tee times are preferred and can be reserved 60 days in advance. Walk-ons are always welcomed. Hidden Lakes is approximately two miles off Hwy. 54 on State Rd. KK, just inside the main entrance to Tan-Tar-A.

Fees & Membership
In season rates (include mandatory cart):
7 days a week: \$30.00 for 9/\$42.00 for 18
Juniors (17 & under) Free with Pd. Adult
Club Rental available. New individual & couples memberships available for Hidden Lakes only. Golf packages: 1-800-826-8272. Soft spikes preferred

9 Holes Public

| Tees | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Blue | 35 | 3,015 | 35.2/134 |
| White | 35 | 2,705 | 34.3/131 |
| Red | 36 | 2,232 | 33.4/123 |

\$49 18 Hole Par **72**

Indian Rock Golf Club
Highway O, Laurie, MO
Pro Shop: **573-372-3023**
www.indianrockgolfclub.com



The pro shop offers clothing, golf equipment and more. From Lake Ozark, take the Community Bridge to Hwy. 5 or take Hwy. 5 north from Camdenton. At Laurie, go east on Rt. O approx. 2.5 mi.; the course is on the left.

Fees & Membership
In season rates (include mandatory cart):
Varied \$28.00 - \$49.00
Off season rates Nov. 1 thru Mar. 31.
Annual memberships & golf passes available. Soft spikes required

18 Holes Semi-Private

| Tees | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Black | 72 | 6,380 | 70.6/124 |
| Blue | 72 | 6,069 | 69.2/121 |
| White | 72 | 5,712 | 67.8/118 |
| Red | 72 | 4,820 | 67.8/118 |

\$60 18 Hole Par **72**

Lake Valley Country Club
Camdenton, MO **573-346-7218**
Course Superintendent: Scott Crowell
Gen. Mgr./Head Pro: Dan Robertson, PGA
Assistant Pro: Andrea Taylor
Architect: Floyd Farley
www.lakevalleygolf.com



On-site facilities include a practice putting green, driving range, tennis court, swimming pool, locker room, and bag storage. Lake Valley is two miles west of Camdenton, off Hwy. 54. After crossing the Niangua Bridge on Hwy. 54, take the first left (Lake Rd. 54-79). Follow signs to course.

Fees & Membership
In season rates (include mandatory cart):
Weekdays \$60.00 for 18
Weekends \$69.00 for 18
Twilight (after 2:00 p.m.):
Weekdays \$40.00 for 18
Weekends \$45.00 for 18
Memberships available. Soft spikes and appropriate golf attire required.

18 Holes Semi-Private

| Tees | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Blue | 72 | 6,373 | 70.9/124 |
| White | 72 | 6,064 | 69.5/122 |
| Gold | 72 | 5,339 | 66.3/115 |
| Red | 72 | 4,918 | 68.9/121 |

\$69 18 Hole Par **71**

The Oaks at Tan-Tar-A
Hwy. KK, Osage Beach, MO
Pro Shop: **573-348-8522**
Director of Golf: Paul Leahy, PGA
Superintendent: Charlie McDowell
Architect: Von Hagge/Devlin
For best rates visit: www.tan-tar-a.com
golf@tan-tar-a.com



Driving range, practice putting green, professional club fitting and instruction, locker rooms, restaurant and catering services to accommodate any size golf event. Pro shop offers golf equipment, clothing & more. On State Rd. KK, approximately two miles off Hwy. 54.

Fees & Membership
In season rates (include mandatory cart):
Weekdays: \$30.00 for 9/\$55.00 for 18
Weekends: \$35.00 for 9/\$69.00 for 18
Weekends after 11 a.m. \$55.00/18
Daily after 3 p.m. \$35.00/18
Off season rates available. Memberships available. Soft spikes preferred

18 Holes Public

| Tees | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Blue | 71 | 6,432 | 72.1/134 |
| White | 71 | 6,003 | 70.1/128 |
| Gold | 71 | 5,317 | 65.9/117 |
| Red | 71 | 3,931 | 62.5/103 |

\$95 18 Hole Par **71**

Old Kinderhook
Lake Rd. 54-80, Camdenton, MO
573-346-4444 888-346-4949
Head Prof: Martin Krulatz, PGA
Superintendent: Rusty Fuller
Architect: Tom Weiskopf
www.oldkinderhook.com
golf@oldkinderhook.com



Eleven-acre driving range and two putting greens, short game/bunker practice area, clubhouse/pro shop, fine and casual dining, lounge, meeting rooms, swimming, tennis, and health/fitness area. Golf school and lessons also available. Hwy. 54 West to Camdenton. West for three miles on Hwy. 54, then right on Lake Rd. 54-80, 1/2 mile to the gated entrance. Open to the public.

Fees & Membership
In season rates (incl. cart and range fee):
Mon.-Thurs. \$69.00 for 18
Fri.-Sun. (holidays) \$95.00 for 18
Twilight rates after 3 pm \$49 for 18
Club Rental \$40.00- 18. Same Day Repeat rates available. Memberships available to property owners. Soft spikes required.

18 Holes Public

| Tees | Par | Yards | Rating/Slope |
|---------|-----|-------|--------------|
| Champ. | 71 | 6,855 | 72.8/137 |
| Club | 71 | 6,310 | 70.3/127 |
| Member | 71 | 5,798 | 68.0/122 |
| Forward | 71 | 4,962 | 70.0/113 |

\$89 18 Hole Par **72**

Osage National Golf Resort
 Pro Shop: **573-365-1950** Ext. 10
 Toll-free: **866-365-1950**
 General Mgr: Steve Belton, PGA
 Superintendent: Michael Galey
 Director of Golf: Ryan Manselle
 Architect: Arnold Palmer
 Head Golf Pro: Larry Salsman, PGA
www.osagenational.com



Osage National features a 20,000 sq. ft. clubhouse with 5,000 sq. ft. Tournament Room, a driving range, two large practice putting greens, and a full-service restaurant, breakfast 7 days a week, a swimming pool, and an open-air pavilion. Osage National is directly off Hwy. 54 just north of Osage Beach. Look for the Osage National sign at the Bagnell Dam Road Exit.

Fees & Membership
 In season rates (include mandatory cart):
 Mon.-Thurs. \$70.00 for 18
 Fri.-Sun. (and holidays) \$89.00 for 18
 Off season and twilight rates available.
 Soft spikes preferred.
 27 Holes Public (River/Mountain shown)

| Tees | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| WG | 72 | 7,150 | 75.6/145 |
| Blue | 72 | 6,623 | 73.4/140 |
| Black | 72 | 6,125 | 70.7/134 |
| White | 72 | 6,063 | 69.2/129 |
| Red | 72 | 5,016 | 70.5/122 |

\$42 18 Hole Par **71**

Rolling Hills Country Club
 Highway 5, Versailles, MO
 Pro Shop: **573-378-5109**
 Gen. Mgr./Pro: Steve Nolawski, PGA
 Super.: Brett Randall
www.playrollinghills.com
 rollinghills@yhti.net



On-site amenities include a driving range, new pro shop, snack bar, lounge, banquet facilities and more. Golf lessons are available. Rolling Hills Country Club is northeast of Versailles on Highway 5, just one mile north of the junction of Highway 5 and Highway 52.

Fees & Membership
 In season rates: (cart not required)
 Everyday: \$42.00 for 18
 Twilight rates available. Memberships available. Soft spikes required

18 Holes Semi-Private

| Tees | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Blue | 71 | 6,392 | 70.0/121 |
| White | 71 | 5,923 | 67.8/117 |
| Red | 71 | 4,933 | 68.5/110 |

\$57 18 Hole Par **72**

Sycamore Creek Golf Club
 1270 Nichols Rd., Osage Beach, MO
 Pro Shop: **573-348-9593**
 General Manager: Danna Kahrs
www.sycamorecreekgolfclub.com
 sycamore@sycamorecreekgolfclub.com



Tee times are accepted up to 30 days in advance. Groups are welcome. Golf season is year-round, weather permitting. Sycamore Creek is off Hwy 54 south of the Grand Glaize Bridge in Osage Beach. Turn at Nichols Road Exit.

Fees & Membership
 In season rates (include mandatory cart):
 Mon.-Thurs. \$48.00 for 18
 Fri.-Sun. (and holidays) \$57.00 for 18
 Afternoon rates after 12 p.m. \$38.00 for 18
 Weekend afternoon rates \$44.00 for 18
 Junior tees now available. Club Rental avail.
 Soft spikes pref. Memberships avail.

18 Holes Public

| Tees | Par | Yards | Rating/Slope |
|--------|-----|-------|--------------|
| Blue | 72 | 6,020 | 68.6/123 |
| White | 72 | 5,582 | 66.2/118 |
| Yellow | 72 | 4,932 | 63.2/111 |
| Red | 72 | 4,362 | 66.3/110 |

\$80 18 Hole Par **72**

The Ridge Golf Club
 The Lodge of Four Seasons
 Horseshoe Bend Parkway at Duckhead Rd. Lake Ozark, MO
 Pro Shop: **573-365-8544**
 Membership & Lodge: **800-843-5253**
 Dir. of Golf: Matt Tausig, PGA
 Architect: Ken Kavanaugh
www.4seasonsresort.com
 jcrowell@4seasonsresort.com



Practice putting green and large driving range. Professional club fitting and a full-service pro shop with lessons available. Grill open daily for sandwiches and snacks. Advance tee times available with credit card guarantee. Seasons Ridge is 1/2 mile off Business Hwy. 54, on Horseshoe Bend Parkway (Rt. HH) at Duckhead Road.

Fees & Membership
 In season rates (include mandatory cart):
 Varied \$35.00 - \$80.00 for 18
 Memberships available. Soft spikes req.

18 Holes Public

| Tees | Par | Yards | Rating/Slope |
|--------|-----|-------|--------------|
| Blue | 72 | 6,416 | 71.4/130 |
| White | 72 | 6,020 | 69.3/124 |
| Yellow | 72 | 5,461 | 66.6/120 |
| Red | 72 | 3,943 | 71.0/118 |

\$95 18 Hole Par **71**

The Cove at Four Seasons
 The Lodge of Four Seasons, Horseshoe Bend Parkway Lake Ozark, MO
 Pro Shop: **573-365-8532**
 Membership & Lodge: **800-843-5253**
 Dir. of Golf: Matt Tausig, PGA
 Architect: Robert Trent Jones, Sr.
www.4seasonsresort.com
 jcrowell@4seasonsresort.com



Putting green, driving range, nine-hole short game course, full-service, well-stocked pro shop. Please call for individual lessons. Full-service bar, dining and banquet facilities. Brand new clubhouse. Witch's Cove is approximately two miles from Business Hwy. 54 on Horseshoe Bend Parkway (Rt. HH) across from The Lodge.

Fees & Membership
 In season rates (include mandatory cart):
 Varied \$40.00 - \$90.00 for 18
 Memberships available. Soft spikes req.

18 Holes Public

| Tees | Par | Yards | Rating/Slope |
|--------|-----|-------|--------------|
| Blue | 71 | 6,557 | 71.0/133 |
| White | 71 | 5,879 | 69.6/124 |
| Yellow | 71 | 5,547 | 66.1/118 |
| Red | 71 | 5,238 | 70.8/124 |

Reserve your tee times directly online at
www.4seasonsresort.com/golf_teetime.php
 or call
573-365-8532



18 Holes of Golf
 at The Cove or The Ridge Golf Courses
\$59* with lunch Limited number of weekday packages available.



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OF FOUR SEASONS
 GOLF RESORT, MARINA & SPA SHIKI

Horseshoe Bend Parkway | Lake Ozark, MO | 4SeasonsResort.com

*\$59 rate is per player weekday. Advance reservation required. Cannot be used in combination with any other golf specials or discount promotion.

Crossword Puzzle

THEME: WORLD HISTORY

Solution page 37

ACROSS

1. Mosque officials
6. H in HMS
9. *J. Edgar Hoover, e.g.
13. Dugout vessel
14. Australian flightless bird
15. Fairytale baby carrier
16. Irregular or jagged
17. Any doctrine
18. Baskerville's scare
19. *He crossed the Rubicon
21. *Darwin's watercraft
23. Small dog's bark
24. Two quarters
25. ___-cha-cha
28. Miami Heat star
30. Go ashore
35. Red ink amount
37. Sophia Lauren's "bye"
39. *She ran for VP
40. Yorkshire river
41. Brings home the bacon
43. Pro ___
44. Milk-Bone biscuit, e.g.
46. Render speechless
47. Largest organ of human body
48. *Third Reich mastermind
50. Biblical birthright seller
52. Message in a bottle
53. Small municipality
55. Boiling blood
57. *Author of "95 Theses"
60. *The Black Death
63. Hungarian wine
64. U.N. working-conditions agency
66. Crows' homes
68. Addicts
69. Feather's partner?
70. *The New York Times' first one came out in 1851
71. Midterm or final
72. Farm female
73. Courtyards

DOWN

1. Berg matter
2. Painter ____ Chagall
3. Dwarf buffalo
4. Promenade gait
5. Plaything for two
6. *Edward VI to Henry VIII, e.g.
7. Ambulance crew
8. Dance of Castro's land
9. Hot rum drink
10. Sledgehammer
11. *Mother of Queen Elizabeth I
12. Flanders of "The Simpsons"
15. Rubs
20. Rapidly
22. A late time of life
24. Embolden
25. Used for cleaning
26. Alluring maiden
27. Portfolio content
29. *First European to round Cape of Good Hope
31. In front of criminals
32. Middle Eastern vodka, pl.
33. 4:1, e.g.
34. *Kublai and Genghis
36. Navy commando
38. Blame
42. Creepy one
45. Aquatic goddess
49. *___ v Wade
51. Muse of astronomy, descendant of Uranus
54. What scribes do
56. Opposite of digest
57. *Germany did it in WWI and WWII
58. Hawaiian strings, pl.
59. Queen of Hearts' pastry
60. Minute opening
61. *Communist threat, 1922-1991
62. Small ornamental case
63. *New Kingdom's boy-pharaoh
65. *Hammurabi's concern
67. Last word of "America, the Beautiful"

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Feasibility study cost

continued from page 4
make the buildings safe.

Because the buildings are not only unsafe, but also unable to serve his department's needs, Public Works Director Matt Michalik requested the feasibility study last year to come up with solutions to increase department efficiency, provide easier street access, and increase storage capabilities in order to meet current and future growth needs. The board of aldermen approved this request and the results of that study, which also evaluated existing facilities, were presented in May.

Currently, the city's public works department is split across four locations – Michalik's office is in city hall; the street department operates out of a 3,600-square-foot building on Old School Road; the sewer department works from the 4,600-square-foot old police station on Valley Road; and the water department is in an 800 square foot shed on Mocking Bird Road. Other than city hall, all facilities have problems. The firm found:

• The Old School Road build-

ing, used as the superintendent's office, storage and shop for maintenance, includes 1,800 square feet of storage without heat; 1,350 square feet of storage with a wood stove as the only source of heat and 450 square feet of office/break room area with heat and air conditioning. Because a wood stove is the only source of heat for the maintenance building, crews often are required to spend time cutting wood rather than working on equipment during the winter months. The building is not code compliant, it has no insulation, and it leaks badly. The study included photos showing water standing in the office area which is heated with an electric base-board heater.

• The Valley Road sewer department building, which is used only for storage of spare pumps and other sewer supplies, is in poor condition. The roof, which leaks badly, needs replacing and the interior has water damage and mold problems caused by rain and standing water. The overhead garage doors are too small for larger equipment access. In addition, with the main access of

the site off the Bagnell Dam Strip, traffic can be a problem; and the access road is not a dedicated street and not city property.

• The water department facility, while in a very desirable location since the well and water storage tank is located on the property, is prone to water issues and is not code compliant for commercial use.

The feasibility study also included preliminary probable cost estimates to build a new public works facility. The price tags range from \$2.07 million to \$2.5 million – a price that the city is currently unable to pay, according to City Administrator Dave Van Dee.

“This isn't something we can throw together overnight and there are a lot of things that have to be done before we get to the end product,” he said. “During the budgeting process this fall, we will be taking a look at our utility fund to determine if it's possible to allocate funds for a separate reserve fund that would be used only for the building. However, when you're looking at a \$2-million-plus cost, I think we'll have to put together a hybrid plan. Maybe go to the vote of the public to see if the city can incur debt or maybe look into the possibility of a lease-purchase arrangement. I wish we did have that kind of cash laying around that we could just write a check – but that's not a possibility at this point.”

Michalik, however, said this is not something the city can afford to delay or ignore. He suggested selling both the old police department property and the School Road property and putting the proceeds toward the purchase of land and construction of a new building.

Although an appraisal of the 2.475-acre piece of commercial property on Valley Road came in with a value of \$21,000, two realtors contacted said that figure was entirely too low.

“If we can't come up with the cash then all avenues need to be explored to make it happen. It needs to be a priority because this is wrong on so many levels,” Michalik said.

Van Dee, suggested less expensive “fixes” for the problems.

“If we have a leaky roof and a drainage problem, then let's look at how we can fix that until the time comes that can afford to replace the building. I don't want people working in buildings with standing water so let's see what we can afford to do about it,” Van Dee said.

Options are limited for public employees working in unsafe conditions

In the private business sector, if employees of a company are forced to work in a room where rain water dripped down the walls into the electrical panel, 3 to 5 inches of water stood on the floor after a heavy downpour and patches of black mold dotted the walls and ceiling, as is the case with two of Lake Ozark's existing public works facilities, Jim Doyle, fire marshal with the Lake Ozarks Fire Protection District, said he'd shut that business down. A spokesman with the Occupational Safety and Health Administration (OSHA) said they could fine the company and order that it immediately fix the safety problems.

The story is different when it's a government entity.

Doyle said he can only get involved when an issue poses an immediate life-safety problem.

“If I would get a call when the water is running down the wall into the electrical panel, I could cut power to the building. However, because it's a government-owned building, we can't force them to follow the same guidelines they have established for the rest of the businesses that operate in their town,” he said.

The OSHA spokesperson said they could do nothing about the situation in Lake Ozark because the state did not “opt in” to the OSHA/EPA guidelines.

While Section 18 of the Occupational Safety and Health Act of 1970 encourages states to develop and operate their own job safety and health programs, the states are not required to do so. OSHA approves and monitors state plans and provides up to 50 percent of an approved plan's operating costs.

However, Missouri public employees who feel they have to work in unsafe conditions do have some recourse.

The Missouri Department of Labor created an online Workplace Safety Complaint Form that public employees may use to file a safety complaint with the Division of Labor Standards. Visit http://labor.mo.gov/DLS/workplaceSafety/file_complaint_to_view_the_form.

There are currently 22 states and jurisdictions operating complete state plans covering both the private sector and state and local government employees and five - Connecticut, Illinois, New Jersey, New York and the Virgin Islands - which cover public employees only. Eight other States were approved at one time but subsequently withdrew their programs. Missouri is not included in those lists.

States that participate include Alaska, Arizona, California, Connecticut, Hawaii, Illinois, Indiana, Iowa, Kentucky, Maryland, Michigan, Minnesota, Nevada, New Mexico, New Jersey, New York, North Carolina, Oregon, Puerto Rico, South Carolina, Tennessee, Utah, Vermont, Virgin Islands, Virginia, Washington and Wyoming.

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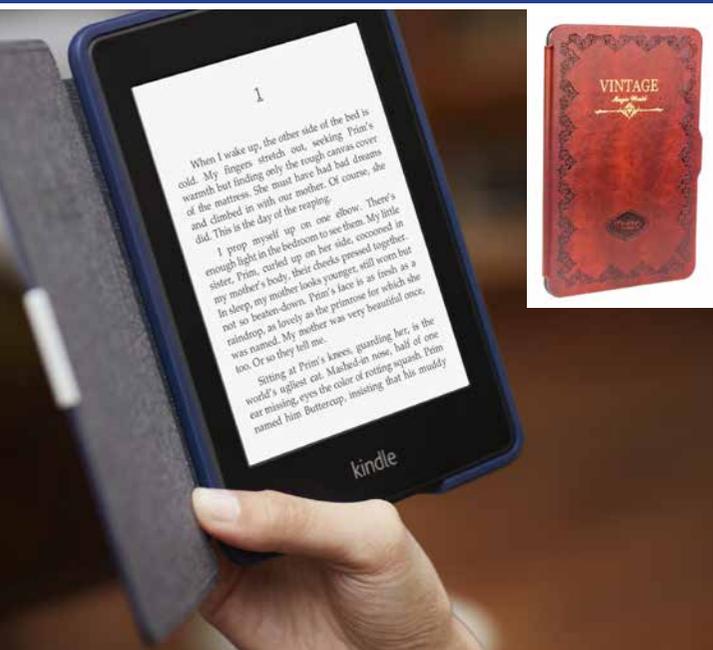
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Business Journal Social Event Photos

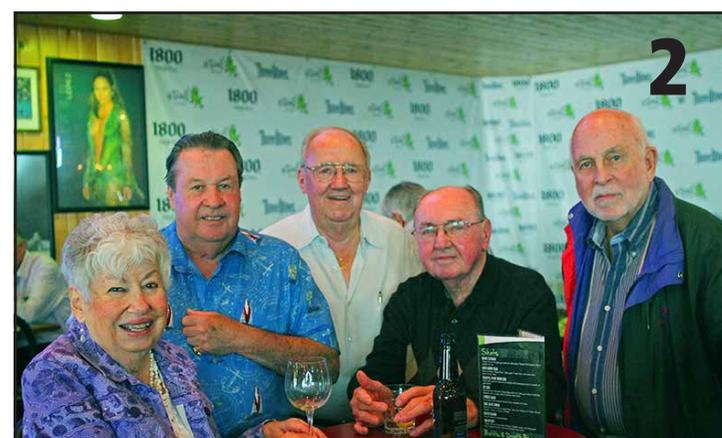
Last month's Business Social was Thursday June 12th at Camden on the Lake. The sponsor was Albers&Albers Real Estate.

#1 L-R: Nancy Porschen, Priscilla Nick, Tom Nick, Josie Mantle, Tina Stotler

#2 L-R: Shirley Holder, Tom Anderson, Jim Albers, Harold Holder, Jack Rudolph

#3 L-R: Haley Ryczek, Sue Ryczek, Mary Albers

#4 L-R: Joe Farrell, Jim Albers, Sherry Farrell, Mary Lou Albers



Would your company like to book a BJ social? Contact Linda for Details at 573-216-5277 or Linda@Mix927.com.

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 Thursday July 10th from 4-7 at City Grill with Sponsor Mill's Insurance.





The Lake West Chamber of Commerce held a ribbon cutting for KG Café 107 S. Main St in Laurie, MO 573-372-8547. Pictured from L to R: Back Row – Howard Halbadel, Chamber Ambassador; Jess Wadle, Chamber Ambassador; Shanel Howard, Central Bank; Stanley Field, Chamber Ambassador; Chamber Ambassador; Mike Myers, Central MO Building Inspections; Dave Donnell & Pat Rehmer, Lake of the Ozarks Coffee; Karen Arnold, US Bank; Chris O'Connor, Central MO Building Inspections. Middle Row – Bud Kidder, Chamber Ambassador; Sydney, Darby & Kathy Shearer, KG Café. Front Row – Pat Wheeler, Chamber Ambassador; Connie Lowe, Chamber Ambassador; Greg Shearer, Owner & Madison Shearer, KG Café; John Wheeler, Preferred Land Title, Chamber Board Member; Ellen Bozich, Membership Director



The Lake West Chamber of Commerce held a ribbon cutting ceremony for Kathy Shearer and Associates of Cruise One in Sunrise Beach. 573-207-5003 or toll free at 1-888-204-7708. Pictured from L to R: Back Row – Jess Wadle, Chamber Ambassador; Stanley Field, Chamber Ambassador; Shanel Howard, Central Bank; ;, Chamber Ambassador; Mike Myers, Central MO Building Inspections; Dave Donnell & Pat Rehmer, Lake of the Ozarks Coffee; Karen Arnold, US Bank; Chris O'Connor, Central MO Building Inspections. Middle Row – Howard Halbadel, Chamber Ambassador; Bud Kidder, Chamber Ambassador; Sydney, Darby & Madison Shearer. Front Row – Pat Wheeler, Chamber Ambassador; Connie Lowe, Chamber Ambassador; Kathy Shearer, Owner, Cruise One; Greg Shearer; John Wheeler, Preferred Land Title, Chamber Board Member; Ellen Bozich, Membership Director

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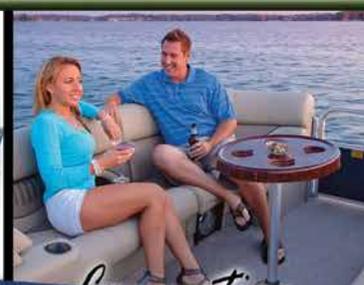
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Sony Smartwatch 2

No, it's not from Dick Tracy, but the Sony Smartwatch 2 is certainly a step in the right direction. It ships with a rubber wristband that can be upgraded to leather or metal to suit your tastes. The 1.6 inch sun-readable display allows you to check notifications, browse media, see incoming calls, play music, see your calendar, and coincidentally -- check the time. About **\$150.**



Gyro Driver

Not terribly high-tech, but none the less a new gizmo-- the Black & Decker Gyro Driver allows you to change the speeds of the screwdriver by twisting your wrist. The internal gyroscope switches when you do. About **\$40.**

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Lake of the Ozarks New Northshore Continues With New Growth and Developments

Anna Fuchs owner entrepreneur, of one of the last largest waterfront properties remaining at the lake consisting of over 10,000 feet of shoreline located 12 air miles north of the Bagnell Dam in Indian Creek and Dry Branch Cove in Morgan County has numerous pending developments and projects in progress. Our area is one of the best kept secrets at the lake!



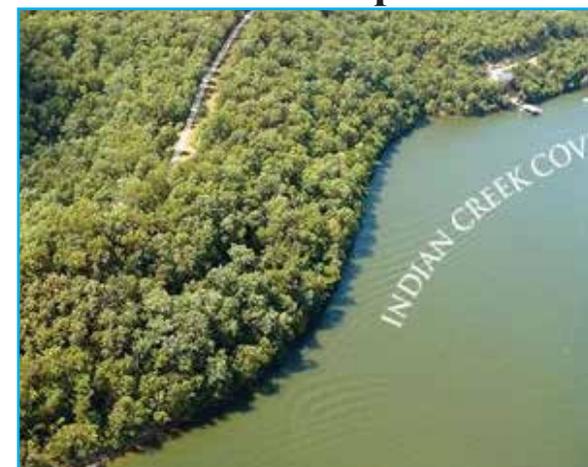
Purchased 62-years ago in 1952, originally consisting of 18,500 feet of shoreline and 652 acres you will be amazed at the serenity surrounding the property similar to the way the lake use to be; with breathtaking unspoiled shoreline, springs, creeks, glades, wild flowers, open valleys, rolling hillsides, and an abundance of wildlife! In Morgan County there is no planning and zoning therefore careful attention has been maintained in the development

and subdividing of my property such as restrictions, while considering the needs of others. More and more retirees and baby boomers, respectively, are searching in areas where real estate adjoins a body of water such as the Lake of the Ozarks while having so much to offer.

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The Lake of the Ozarks West Chamber of Commerce is pleased to welcome Clayton Electric Services as a new member with a ribbon cutting event, June 17th. Clayton Electric is located just north of Laurie, off Hwy 5, but services the entire Lake of the Ozarks area. To contact Terry, please call 573-286-0192. Pictured from Left to Right – Back Row: Chuck Laczko, Chuck's Home Repair & Maintenance; Stanley Field, Chamber Ambassador; Mary Jo Doores, Loving Hands Preschool; Karen Arnold, US Bank; Penny Ruth, Culligan; Duane Lowe, Chamber Ambassador; Jess Wadle, Chamber Ambassador; Terry Clayton, President, Clayton Electric Services; Chris O'Connor, Central MO Building Inspections; Tammy Walker, HIBU; Michael Carter, Taterhoggz; Brad Deters, DECO Insurance; Kyle Renfro, BW Graphics. Front Row: Amber Schmidt, Boater's Choice Marine; Lara Moffitt, The Dearborn Agency; Staci Benedick, Bulldog's Beach House; Connie Lowe, Chamber Ambassador; Ellen Bozich, Membership Director; Tom Koth, Tom's Air Conditioning; Pam Sides, Southport Storage; Kelli Case, Border X'Pressions, Chamber Board Member



The Lake of the Ozarks West Chamber of Commerce held a ribbon cutting ceremony on Thursday, June 12th at Bulldog's Beach House, located down Twin Rivers Point (Lake Road 5-65). Pictured from L to R: Back Row – Dave Donnell, Lake of the Ozarks Coffee; Mike Myers, Central MO Building Inspections; Pat Rehmer, Lake of the Ozarks Coffee; Sadie Osment, Bulldog's; "Buff" Aaron Norman; Bulldog's; Sean Dolven, Bulldog's; Stanley Field, Chamber Ambassador; Jess Wadle, Chamber Ambassador; Howard Halbadel, Chamber Ambassador; Karen Arnold, US Bank. Middle Row – John Wheeler, Preferred Land Title, Chamber Board Member; Shanel Howard, Central Bank; Allie Ruby, Bulldog's; Ashlee Ibarra, Bulldog's; Mikayla Sollazzo, Bulldog's; Emily Beninato, Bulldog's; Charlie Forbes, Bulldog's. Front Row – Weston & Amber Schmidt, Boater's Choice Marine; Chris O'Connor, Central MO Building Inspections; Pat Wheeler, Chamber Ambassador; Connie Lowe, Chamber Ambassador; Christina Ibarra, Bulldog's, Staci & "Bulldog" Benedick, Owners, Bulldog's; Nicole Howe, Bulldog's; Angie Alderman, Bulldog's; Bud Kidder, Chamber Ambassador

Immunity Laws in question in the wake of Lake drowning

by HubShout/LakeExpo.com

As friends, family, and the boating community reflect on the loss of 20-year-old Brandon Ellingson, who recently drowned while in custody of a Missouri Water Patrol trooper on the Lake of the Ozarks, one attorney is calling for a review of government immunity laws.

In a letter to the editor of *The Des Moines Register*, attorney Thomas P. Slater claims that Ellingson's death is only one case among many where the Missouri Water Patrol and other government officers are immune to civil liability.

Ellingson was arrested on suspicion of driving a boat on the Lake of Ozarks intoxicated. Arresting officer Anthony Piercy took Ellingson into custody on the evening of Saturday, May 31. Piercy placed a life vest on Ellingson, and according to a report in the *Springfield News-Leader*, set out for the shore in order to perform a field sobriety test.

MO Water Patrol spokesman Sergeant Paul Reinsch explained that most officers bring suspects to the patrol office or jail before performing the test, saying some tests are more difficult to administer on the water.

While handcuffed, Ellingson reportedly stood up in the boat while it was moving. He then either jumped or fell overboard. Ellingson's life vest came off, and the following morning his body was found in 80 feet of water.

Pending further investigation, Piercy was given paid administrative leave. Piercy returned to work 12 days after the

drowning.

One of the questions being investigated is whether Piercy fastened Ellingson's lifejacket properly. Piercy reportedly placed a Type III life jacket on the suspect. According to the handbook of boating laws from the Missouri State Water Patrol, Type II lifejacket is "not recommended for rough waters since they will not turn most unconscious persons face up."

Brian McNulty, a Kansas-based Army Corps of Engineers Operations Projects Manager, told radio station KBIA a Type I life vest would have been ideal for the arrest.

Reinsch confirmed this

particular MSHP boat was equipped with video surveillance, which would be used in the investigation.

Slater is calling Ellingson's death a "senseless scenario," saying that it was avoidable, and that governmental immunity laws are to blame for the lack of consequences officers face. He is calling for the government in Missouri to change its laws in order to make Piercy and other officers "accountable for their actions."

The complete details of the investigation are expected to be released soon.

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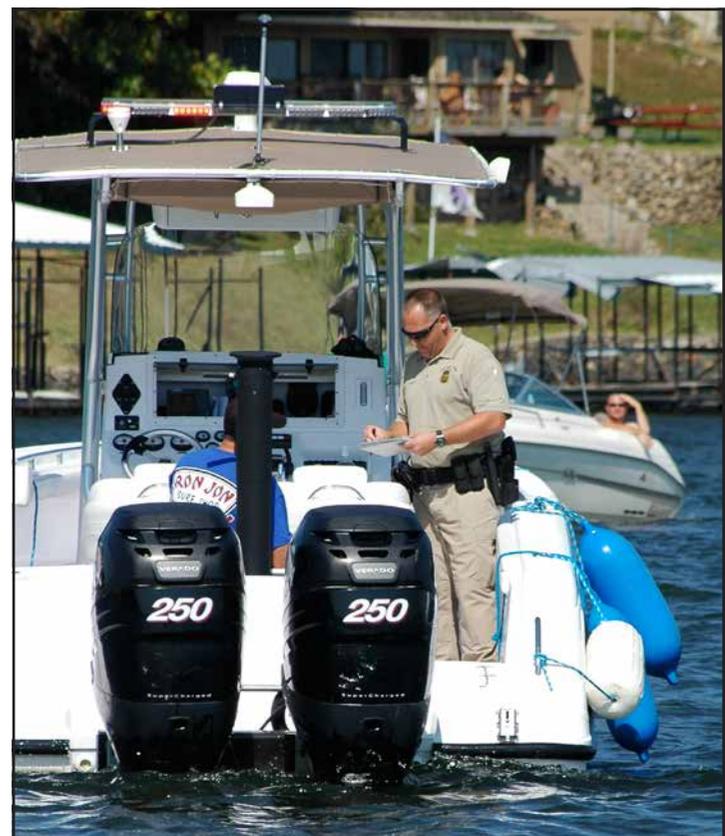


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for the Missouri Division of Finance from 2009 until May, 2011. He also served nearly five years with US Bank in the Jefferson City and Lake Ozark markets.

Bax has a Bachelor of Science in Economics from Lincoln University in Jefferson City and a Masters of Business Administration (MBA) from William Woods University in Fulton.

At the community level, Bax is a Rotary member and is on the Lake of the Ozarks Council of Local Governments Economic Development Advisory Committee.

He is also president since 2008 of the Brazito-Honey Creek Lions Club and is a former Board member for the Fulton Area Development Corporation.

Jeff Welsh joined Bank Star One in the fall of 2012. He managed the Fulton/New Bloomfield market for the Bank until recently returning to the Lake Ozark office.

He attended Southwest Texas State University and started his banking career in the state before moving to the Lake area. Jeff began lending at Lake of the Ozarks in 1995 and previously served 15 years with Central Bank of Lake of the Ozarks in their Camdenton operation. Welsh is a 2005 graduate of the ABA Stonier Graduate School of Banking.

His service to community includes 10 years on the Board of Directors of the Mid County Fire Protection District in

Camdenton, Missouri, where he makes his home. Jeff is also a Rotarian and the founder of Generation III Gun, Inc., a not-for-profit that promotes shooting sports to juniors.

BankStarOne is a subsidiary of the St. Louis-based BancStar Inc., a bank holding company with three independent bank charters, seven retail branches and collectively nearly \$260 million in assets. Bank Star One has four branches: Fulton, New Bloomfield, Lake Ozark and Osage Beach;

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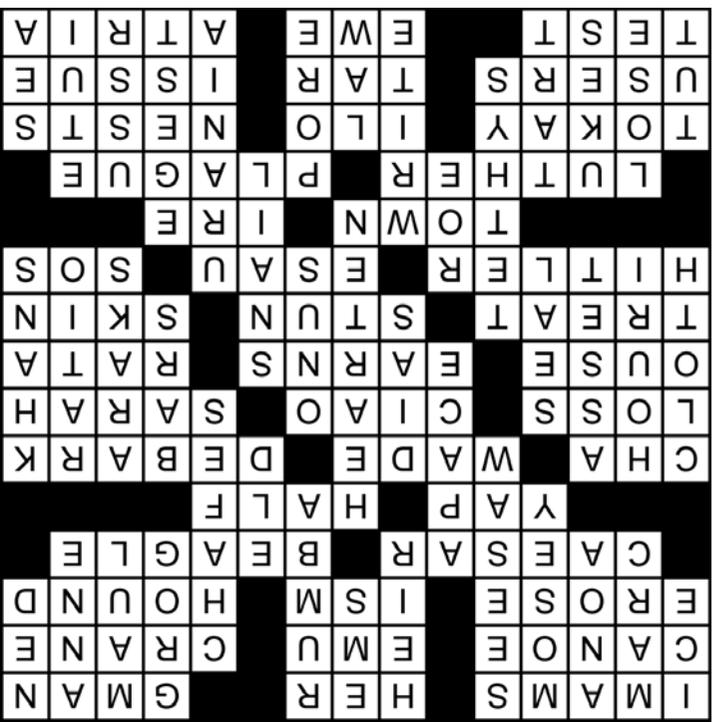
Jeff Welsh



Rodney Bax

the bank and each has shown superior leadership qualities during their tenure with the bank."

Prior to joining Bank Star One, Rodney Bax was a senior assistant bank examiner



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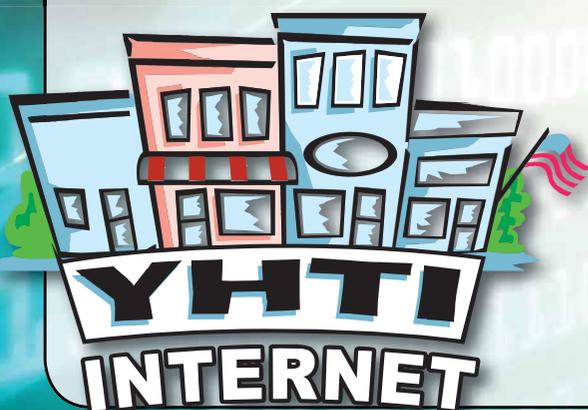
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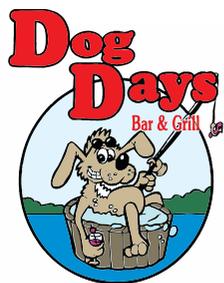
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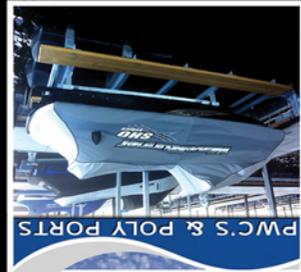
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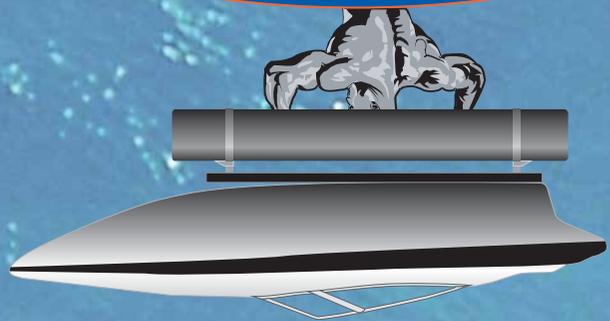
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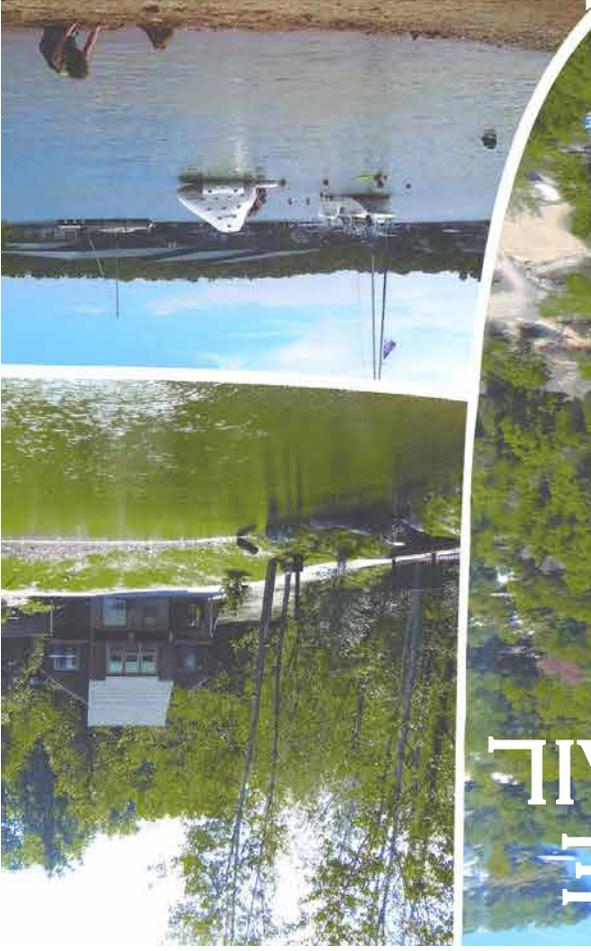
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