

LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 14 -- ISSUE 7

JULY, 2018

FREE

Boating

Lake of the Ozarks

Volume Eighteen • Issue Seven • July 2018

Best Selling Big Bowriders on the Market!

NEWS IN BRIEF

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Business insurance is a wise expenditure. P. 6

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Crossword

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LOFPD is asking for levy increase

By Nancy Zoellner-Hogland

Mark Amsinger, chief of the Lake Ozark Fire Protection District, said when he's out in the public, it's not unusual for residents of the district to thank him for his service.

"My response is usually 'Thank you for your support, because without it, we wouldn't be able to do what we're doing.' This is most definitely a partnership between us and our residents," he said.

Now, the district is asking residents to increase their level of support for the EMS ambulance service by approving a 30-cent levy on the August 7 ballot. Currently the fire budget is being used to cover some of the expenditures that the ambulance budget cannot cover. The new levy will allow the ambulance budget to absorb an equal amount of the expenditures which will in turn allow the fire budget to continue to support fire and rescue operations.

This is the first time the district has requested an increase since the ambulance service was formed in 2001. Voters approved the operating levy in 2000.

Amsinger said the funds will be used to update and improve emergency lifesaving equipment, ambulances and, within the next year, to hire additional people to staff a third Advanced Life Support (ALS) ambulance, which will be based at Station 1 on Bagnell

Dam Boulevard. Currently, ambulances are stationed at Station 2 on Horseshoe Bend and Station 3 on Welsh Road, off Highway W. Once the ambulance is in Station 1, Amsinger said they will redraw the lines so the ambulance at Station 2 will take care of Horseshoe Bend, the ambulance at Station

cent levy passed back in 2000 to provide one full-time ambulance and one back-up. Within just a couple years, we realized we needed two full-time ambulances so for nearly 18 years, we've been running two trucks on a levy that was set up to run one. We've stretched that money as far as we can stretch it," he

coverage. It consists of a 6-day cycle where each team works two consecutive 24-hour shifts, followed by 4 consecutive days off duty. And they will need to hire three firefighter paramedics and three firefighter EMTs because they run Advanced Life Support.

"We will not run basic life



3 on the North Shore will take everything north of the Osage River to the northern boundary near Hood's outlet store, and the ambulance stationed on Bagnell Dam Boulevard will take care of the calls in the city of Lake Ozark and everything south of the Osage.

"We provide high-quality care to the public. However, as our call volume grows, we need to be able to grow to continue the same level of service. The original plan was to use that 30-

said, adding that the proof is in the numbers.

In 2017, the district ran 1,350 calls – more than 800 of which were emergency medical calls – and a 58-percent increase in emergency medical calls from 2001.

To staff an ambulance on a 24/7, 365-day basis, Amsinger said they will need six additional people working on a 48-96 schedule. A 48-96 work schedule uses three teams and three shifts to provide 24/7

support, which is an ambulance with two EMTs. There will always be a paramedic on board because paramedics have advance skills and are able to push certain medications and are trained to use certain procedures that EMTs can't," he said, explaining that just to staff another ambulance on this schedule will cost the district approximately \$350,000 annually.

However, the additional *continues on page 28*

LakeMansions.com

Luxury Waterfront Homes

Lake of the Ozarks

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

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Armchair Pilot

By Nancy Zoellner-Hogland

WONDERING ABOUT the best time to book a flight? How's this for an answer? Don't book too early – or too late. That's from Smarter Travel, which states that for decades, industry experts have been speculating about that very question. CheapAir says 54 days is the ideal for domestic flights, 96 days for European or Latin American flights, while Expedia says seven weeks for domestic flights and 171 days ahead of departure for international trips. Urban legend marks Tuesdays as the day for deals because airlines dump new fares and seat allocations on Monday nights. Bottom line – the travel site says the best time to buy a ticket is when it's on sale. Although some airlines announce sale fares on Monday, they crop up at random times so it's best to check airline websites regularly – or sign up for free fare alerts at airfarewatchdog.com or from the individual carriers.

HEADED TO THE BEACH this summer? Airfarewatchdog.com recommends you take these items. First – a sturdy, waterproof and roomy beach bag – something that will hold everything you need and won't let that sandy, soggy beach towel drip in your car. If you like to read, they suggest the Kindle Oasis, a waterproof reader that has no glare, which means you won't have to sit in the shade to see the words on the screen. If you're a big water drinker, the insulated Hydration Bottle, which holds 64 ounces of water and features an integrated carrying handle will ward off thirst and the nearly 5-foot square, waterproof, puncture-proof, sand-proof Bearz Outdoor Beach Blanket folds into a bag that will fit in the palm of your hand. Sunblock and Scalp Screen by Sun Splash will ward off sunburns and After Sun Spray will give you relief if you forget to use them. Beaching with the family? UNO Splash – a plastic, durable card game – is great for kids of all ages and the Waboba Pro Ball bounces on the water, taking water play to the next level.

NO MATTER WHERE you're flying, if you're flying on Delta,

don't plan on taking the family pit bull. At least not in the cabin. The airline revised its animal policy, limiting emotional support animals to one per customer and banning "pit-bull type dogs." The changes go into effect July 10. According to an airline spokesperson, the ban was enacted because several workers were bitten by that breed of dogs.

AND IF YOU'RE FLYING to Orlando, get ready to say "Cheese." The airport will be the first in the national to process all arriving and departing passengers with the biometric facial-recognition equipment. The move is part of an expansion of a Customs and Border Protection experimental program that will compare scans to Department of Homeland Security travel databases. Camera systems are already in place in 13 other airports across the country. Those cameras electronically scan the faces of everyone departing or arriving on international flights. Some – including two U.S. senators – are already protesting the program, citing privacy concerns.

LARGE CONTAINERS of powders belonging to travelers coming from overseas will soon be getting a closer look. Last summer, the Transportation Security Administration began scrutinizing containers holding at least 350 milliliters of powder in carry-on bags on domestic flights. As of June 30, the TSA was asking foreign airports to do the same for travelers flying directly to the U.S. The TSA recently started an awareness campaign that includes a request that passengers pack those larger containers in checked luggage. The TSA is also asking travelers to remove the smaller containers from carry-on bags for separate screening. While explosives are the main concern, the TSA also wants to make sure fentanyl or pepper spray will not be carried into the cabin.

TRAVELING ABROAD this summer? In today's climate, it's better to blend in, rather than stand out as a tourist, so safety in your clothing selection should be a major factor. Smarter Travel suggests avoiding T-shirts, baseball hats, white sneakers and anything else that screams "Tourist!" Travelers should also be aware of religious and social customs

of the country they're visiting and dress appropriately. Always dress conservatively in the Middle East. Women should not wear revealing dresses, shorts, short skirts, capris, tank tops or short-sleeved shirts and men should avoid shorts and sleeveless tops and keep their chest covered. Women should carry a shawl in the event its needed. Smarter Travel also advises never wearing expensive jewelry no matter where you are. Because sneakers, Crocs and Birkenstocks are frowned upon in Spain and Italy, tourists should opt for well-shined leather shoes. They also advise sticking with closed-toe shoes. Shorts should be avoided in Indonesia and Vietnam. And never wear cross necklaces or anything with sporting, religious or military symbols or national flags. Conservative colors are also advised – except in central Africa, where black or blue attracts large, biting tsetse flies. Because jeans are commonplace in most countries, they can be worn nearly everywhere however, they should be well-fitting and free of holes because those are considered disrespectful.

SMARTER TRAVEL had a few other tips to avoid looking like a tourist: Don't walk around with a camera in your hand or around your neck; study a map in a coffee shop – not standing on the street corner; avoid hand signals (in Bangladesh the "thumbs up" gesture is considered obscene); and speak softly and politely. Many feel that Americans can readily be identified by their loud, complaining voices.

LOVE LIVING at the Lake? Wish you had more time to enjoy it? Think about a houseboat vacation. Many feature more amenities than you can imagine but offer something no other vacation offers – the serenity of floating on a lake under the stars, shut off from the world. Houseboating is great for couples, families, or groups of friends – especially if multiple boats are rented. *Afar Magazine* suggests checking out houseboat rentals at the St. John River in New Brunswick, Canada; Lake Ouachita, Arkansas; Lake Shasta, California; or Crane Lake, Minnesota.



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THE CHOICE OF A LAWYER IS AN IMPORTANT DECISION AND SHOULD NOT BE BASED SOLELY UPON ADVERTISEMENTS.

Accident underscores importance of insurance

By Nancy Zoellner-Hogland

In May, an 88-year-old woman was backing up out of a parking space at the Osage Beach Outlet Marketplace when she hit a curb. As she pulled forward, she lost control of the vehicle, traveled across the parking lot, drove over another curb and through the front wall of the Leggs Hanes Bali Outlet Store. She finally came to a stop against the back wall of the store.

According to the Osage Beach Police, no one was hurt and the driver had insurance. However, more than a month after the incident, the store remains boarded up and closed to the public – and no one is quite sure when it will reopen. In the meantime, the store has no income, it had to lay off its employees and the majority of the contents and many of the fixtures were destroyed and will have to be replaced.

Shane Landis, an agent for Shelter Insurance in Osage Beach, said although the driver's policy should cover the

damage, the driver's coverage might not be sufficient to repair the building and replace all the contents. The state requires a minimum of \$10,000 in liability coverage - and many people don't carry any more than what's required.

"I'd bet that the damage in that type of incident would probably greatly exceed \$10,000. If the driver is found liable, and the damage exceeds the coverage, the driver could potentially be on the hook for a lawsuit, but that doesn't help the business owner in the short term," he said.

While it depends on the policy, Landis said some commercial policies also offer endorsements that will cover loss of income. The cost is incremental based on the amount of coverage, and receipts would be used to determine the amount of the loss, but it can be a wise investment.

Although incidents like the one at the outlet mall are rare, fires, tornadoes, theft – even

uninsured motorists crashing through the building – could cause an uninsured business owner to lose everything.

Landis said that in a situation where the building owner and tenant are not the same person, which is typical of many small businesses in the Lake area, the landlord will have the building insured, but won't carry insurance on any of the contents unless he owns those contents.

"That's why it's important for business owners to carry not only liability insurance, but also a property policy. Some companies will do a package or bundle policy – a business owner policy – that may encompass both business personal property protection and/or buildout," he said, explaining that a buildout is any modification done to the building – new flooring or the addition of office space, for example – that's done at the leasee's expense. "The landlord won't have that covered because that was your choice, as a tenant, to make those

changes."

Landis said a property policy can cover not only inventory, but also phone systems, computers, racks, shelves – and insurance companies typically have no limits on coverage, at either end.

"I have some hairdressers who have \$3,000 to \$5,000 equipment to do their jobs and I have people who went into a brand new building and did a huge buildout and they're covering that, their computer systems, their inventory – everything down to the filing cabinets and the pictures on the wall," he said

Replacement cost coverage can also be well worth the cost.

Landis said that in an incident like the one at the outlet mall, the vehicle coverage would likely pay the depreciated value. However, if the business owner carries replacement cost coverage, it might behoove them to file their own claim because then they can get replacement cost from their company.

"Then their company will basically send a request for payment to the driver's insurance company. They won't go in and figure depreciation," he explained, adding that it's always wise for the tenant to carry premise liability, which will protect the business owner if someone slips, trips or falls because of the owner's negligence.

"Let's say a shop owner is doing a reset and has clothes spread out on the floor – or they have an extension cord running across the threshold – and somebody comes in and trips and gets hurt. The business owner put that there so they could be considered negligent. However, just because someone gets hurt on your property doesn't make you liable. Negligence has to be present for liability to be present," he said. "I know quite a few people that don't think anything like that will ever happen so they don't carry any insurance, but I can't understand why anyone would want to take that risk."

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Houseplants may improve your health

Amy Bartels, Nutrition & Health MU Extension

Weddings, funerals, housewarming gifts...many of us have likely given or received a houseplant at one time or another. Did you know studies have shown that indoor plants have real health benefits, both physiological and psychological. There may be some beneficial reasons to try your hand at a houseplant or two.

Research has shown that the presence of plants leads to reduced stress and anxiety, increased feelings of calm, a marked improvement in mood and self-esteem and increased feelings of optimism and control. Plants also help ease feelings of depression and promote a general sense of well-being. According to Texas Agriculture & Medicine University, people who spend their time caring for nature are more likely to care for others. Caring for plants actually increases your compassion and improves your relationships.

Houseplants help to improve sleep by giving off oxygen. Plants can actually remove up to 10 percent of the carbon dioxide in the air. Humans give off carbon dioxide when we exhale. Since plants need carbon dioxide to survive, it may be beneficial to both you and your plants when you "talk" to them. A study at Washington State University showed that the microclimate around houseplants increases air humidity and can filter airborne microbes that cause allergies.

So the next time someone brings you a plant, think twice before letting it wither and dry out. A bit of water, a sunny window and some friendly conversation may just keep you and your plants feeling healthier and happier.
www.healthline.com/health/importance-plants-home
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It's Aquapalooza Time!

By Nancy Zoellner-Hogland

July is here and you know what that means – it's time for the Lake's largest one-day family boating event – Aquapalooza. The day-long free party will be happening July 21, both on the

Media Production, was originally created as a MarineMax/Sea Ray owners' event. According to a 2008 press release, the idea for the event came from a desire to let all boaters – or boater-wannabes – get a closer

look at the models offered and the lifestyle afforded by owning a Sea Ray. The first year, 82 on-water parties were held worldwide with 20,334 registrants and guests attending in 4,369 boats. By year three, those numbers had nearly doubled. Over the years, the party has grown to include all people who love life on the water - drawing an estimated 10,000 boaters to the Lake of the Ozarks event.

According to sales manager Greg Sullens, Benne Media had always been the media partner for the Lake of the Ozarks Aqua-

palooza.

"They had looked to us to help them with the event. Then six years ago, they decided they were going to get out of the concert promotion business and stick with boat sales and they asked us if we wanted to take it over. We said 'Yes' and were very pleased that MarineMax relinquished the name to us – Aquapalooza is copyrighted – and so here we are. We're really happy that it's gone so well, that it's continued to grow each year and that we have the support of the Marine Dealers Association and so many businesses. We're also happy that the city of Osage Beach is supportive and continues to be a sponsor," he

said.

At their June 21 meeting, Osage Beach aldermen voted unanimously to spend \$3,000 to help promote the event. Both Alderwoman Phyllis Marose and Alderman Richard Ross said the event was great for the city and generated a large amount of revenue.

Each year, the city budgets \$10,000 for community promotions.

Left: Boats line up to take part in the day's festivities. Below: The new pool at Dog Days offers Aquapalooza visitors another way to get wet. Bottom: Thousands of spectators and their watercraft fill the Lake for Aquapalooza.



Lake and on the land.

As in the past, the bash will be headquartered at Dog Days Bar and Grill, located just west of the Grand Glaize Bridge at the 19 mile mark by water or off Highway 54 by land.

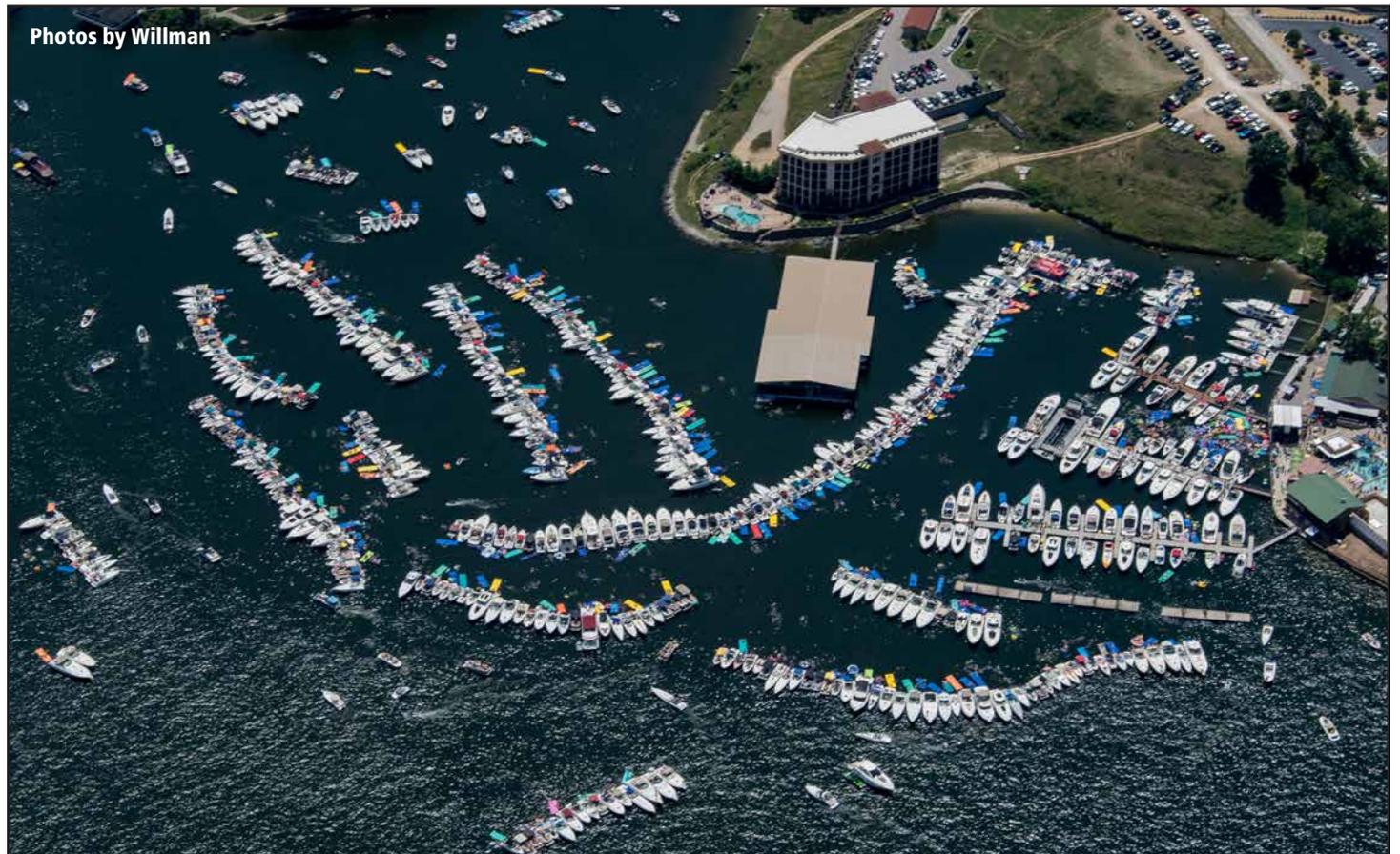
A stage facing the lake will feature live music by Chad Bearden, the i-Berrys, Ryan Collins Band and Goddesses of Rock. Boaters who didn't reserve a dock slip in advance can simply tie up to each other and spend the day floating with old and new friends.

Don't have a boat? Don't fret! You can also come by land and party poolside. In fact, Dog Days has two new pools to keep you cool – one for families and another for adults that includes in-water tables and a swim-up bar. Several vendor booths will also be set up around the patios.

In addition to providing lots of fun, the day will also include lots of fun activities and prizes.

Aquapalooza, now a Benne

Photos by Willman



New network helps emergency responders do job

By Nancy Zoellner-Hogland

Communication is key in an emergency.

Thanks to First Responder Network Authority (FirstNet), America's law enforcement, firefighters and emergency medical services personnel who carry cell phones outfitted with special SIM cards are now able to send and receive voice, data, video, images, and texts without concerns about network congestion – even during a disaster.

FirstNet is an independent government authority established in 2012 by Congress. The recommendation for a dedicated, purpose-built solution for first responders was born from the communication challenges that emergency responders experienced during the September 11, 2001 terrorist attacks. Systems were overwhelmed by loads greater than they were designed to carry. As a result, cell phone service was interrupted for days, preventing

critical phone service between rescue and recovery workers. In addition, incompatible technologies and clogged channels prohibited many radio communications.

The 9/11 Commission recommended the establishment of a single, interoperable network for public safety and for years, public safety organizations lobbied Congress to make this recommendation a reality. After Congress established FirstNet, the federal govern-

ment put out Request for Proposal, AT&T responded and was selected to build and manage the broadband network. That network now covers all 50 states, 5 U.S. territories and the District of Columbia, including rural communities and tribal lands in those states and territories.

Each state and territory could decide for itself whether to opt into the program. In December, 2017, Governor Eric Greitens announced his decision to accept the FirstNet plan. To date, more than 1,000 public safety agencies across 52 states and territories have followed suit, nearly doubling the network's adoption since April. Current users include 11 state patrol agencies, tribal public safety agencies, volunteer firefighters and responders, federal agencies and school districts, which can use the service to communicate and coordinate with public safety during times of crisis.

Chris Sambar, senior vice president, AT&T-FirstNet, said the nearly 100,000 FirstNet connections are already helping transform emergency communications. Since May, first responders have used FirstNet to respond to active shooter situations, flooding events, large events like the 2018 Volvo Ocean Race, search and recovery missions in remote locations, tornadoes and wildfires.

Several emergency responders in the Lake area, including the Osage Beach, Mid-County and Lake Ozark fire protection districts, have switched to FirstNet.

Lake Ozark Fire Chief Mark Amsinger said they're happy with the move.

"We switched about a month ago. Because we have that separate bandwidth that's dedicated to emergency services, we know that when we get really busy, our calls will go through. With our old carrier, on holiday weekends when there are a lot of people at the Lake, someone would send a text message at 2 in the afternoon but we wouldn't get it until 2 in the morning. Text messages aren't our primary means of notification – we have pagers and radios – but texts do give us the ability to pull the information up and read it. And now I'm confident that we'll be able to get it," he said.

First responders on FirstNet also get access to key capabilities like:

- Improved location services that allow incident commanders to track, in near real time, the location of police, fire and EMS personnel on the ground at large events.

- Data sharing to enhance public safety's situational awareness. Used at large events, it's sped up first responders' ability to reunite lost children with their families.

- Always-on priority and pre-emption across voice and data to stay connected despite network congestion.

- Access to near real-time information to help emergency managers and first responders coordinate their action plans and make critical decisions.

- Increased security through FirstNet's physically separate, dedicated core. Built to public safety's objectives and standards, FirstNet isn't a virtual core.

To learn more about FirstNet, visit: www.firstnet.com.

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Camden County Commission going after legal fees

By Nancy Zoellner-Hogland

The Camden County Commissioners filed a motion with the United States District Court for the Western District seeking to recoup attorney's fees and costs in a lawsuit filed against them by Camden County Clerk Roland Todd.

In 2017, Todd sued Commissioners Greg Hasty, Bev Thomas, and Don Williams, alleging that they had retaliated against him for exercis-

ing his First Amendment rights. He also claimed that Hasty had defamed him in a statement made to Lake Expo.

However, on June 6, Judge Brian C. Wimes of the U.S. District Court issues a judgment in favor of the commissioners and against Todd.

Hasty said although attorneys had advised him not to discuss the matter, he said he was "extremely happy" with the court's decision.

The commissioners are now seeking to recover \$144,989.91 of taxpayer funds used to defend the suit. The motion alleges that "This case was nothing more than a political ploy. It wasted this court's resources and taxpayer money in defending these claims, which were clearly frivolous, unreasonable, groundless and without foundation. The plaintiff knew on February 21, 2017, when he

sent the letter, that it was not protected by the First Amendment."

"This case was resolved on a summary judgment which means the court found no general issue of material fact and therefore, nothing for a jury to decide. In filing the motion, the commissioners feel that they have an obligation to the residents of Camden County to attempt to recover these taxpayer funds," Chet Pleban, one of the attorneys representing the commissioners, said. The jury trial had been scheduled for August 6, 2018.

The suit stemmed from problems that began in 2015 after the county created a human resource department that reported directly to the commission. Brianna Christensen was hired to head up that department and then took over all human resources duties that had previously

been handled by Todd's office, except for payroll. During that time, courthouse security cameras showed Todd entering Christensen's office while she was not there and taking a box of what was described by commissioners as "confidential employee paperwork."

In an interview with a Lake Expo reporter, Hasty said that Todd "stole" documents from Christiansen's office, talking about the security camera video. Todd's defamation suit centered on that statement.

Christensen eventually quit, citing a hostile work environment.

The video, which was edited by KRMS Radio, can be viewed by visiting https://www.lakeexpo.com/news/lake-news/camden-courthouse-video-for-investigation-into-county-clerk-s-office/video_7ae9b5c4-0fe2-11e7-8b1b-bff7cbaf8597.html



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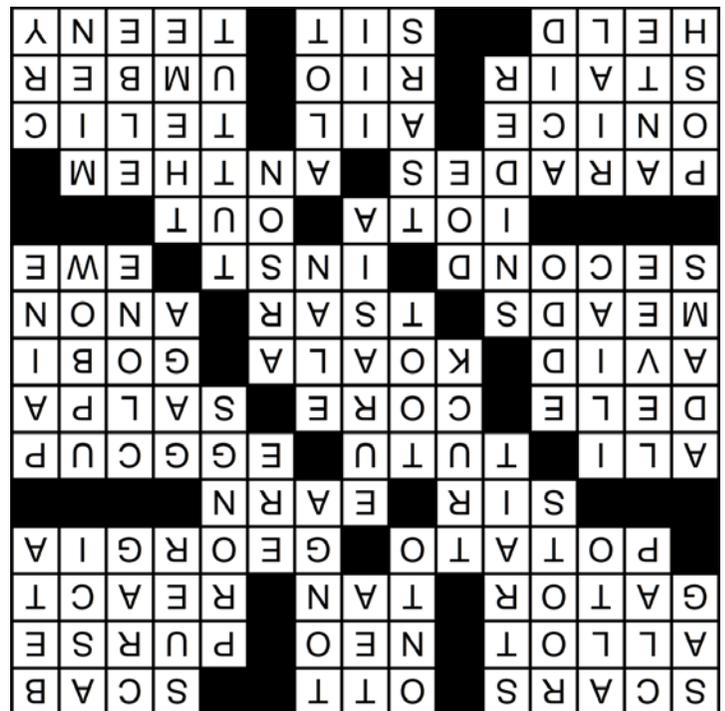

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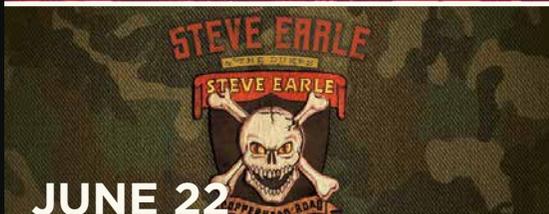
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A look at the Lake's arts and the economy

While the arts community boosts the overall quality of life in the Lake area, a closer look reveals an industry that is an economic driver for our region through expenditures, job creation and a catalyst for business development. Those who are interested in learning more are invited to hear a presentation from Executive Director Michael Donovan of the Missouri Arts Council, who will be speaking about how the arts mean business in

Missouri.

The breakfast event will be held from 7:30 to 9 a.m. at the Ozarks Amphitheater, located at 2929 N. Business Route 5. Reservations are required and can be made by calling the Camdenton Area Chamber at 573-346-2227 or by emailing sgentry@camdentonchamber.com.

There is a \$15 cost for breakfast. Those who don't belong to the chambers or who aren't SCORE members or clients

will be charged \$20.

The registration deadline is Friday, July 20. No-shows will be billed for breakfast.

The event is sponsored by Oak Star Bank, Lake of the Ozarks SCORE and the Camdenton Area, Lake West and Lake Area chambers of commerce.

In March of this year, the National Endowment for the Arts released a report stating that new data released by the U.S. Bureau of Economic Analysis (BEA) and the National Endowment for the Arts (NEA) showed the arts contribute \$763.6 billion to the U.S. economy, more than agriculture, transportation, or warehousing. The study also learned that the arts employ some 4.9 million workers across the country with earnings of more than \$370 billion. Furthermore, the arts exported \$20 billion more than imported, providing a positive trade balance.

Produced by the BEA and NEA, the Arts and Cultural Production Satellite Account

(ACSPA) tracks the annual economic impact of arts and cultural production from 35 industries, both commercial and nonprofit. The ACPSA reports on economic measures—value-added to gross domestic product (GDP) as well as employment and compensation. For the first time, the report also includes the arts impact on state economies as contributions to gross state product (GSP). The numbers in this report are from 2015, the most recent reporting year.

"The robust data present in the Arts and Cultural Production Satellite Account show through hard evidence how and where arts and culture contribute value to the economies of communities throughout the nation," said NEA Chairman Jane Chu. "The data confirm that the arts play a meaningful role in our daily lives, including through the jobs we have, the products we purchase, and the experiences we share."

The report also stated:

- The arts trended positively

between 2012 and 2015 with an average growth rate of 2.6 percent, slightly higher than 2.4 percent for the nation's overall economy. Between 2014 and 2015, the growth rate was 4.9 percent in inflation-adjusted dollars.

- Among the fastest-growing industries within the ACP-SA are web streaming and web publishing, performing arts presenting, design, and architectural services.

- Tax-exempt performing arts organizations (those producing art and those presenting the art of others) contributed \$9 billion to the U.S. economy and employed 90,000 workers, who earned \$5.6 billion in total compensation.

- Consumers spent \$31.6 billion on admissions to performing arts events, \$1 billion more than projected.

- The value added by performing arts presenting (tax-exempt and for-profit) rose by 9.5 percent during the recent three-year period.

"Insurance Talk"

with Nick Brenizer of Golden Rule Insurance

Don't Be Just Another Statistic

I've never heard of a business existing for pride of ownership or to give the owner something to do. Most businesses exist for one reason: to make money.

Any business that generates insufficient or no income and profit will cease to exist. And that's why business income insurance is the most important property coverage.

Business income coverage protects your company against a loss of income caused by a shutdown in your business operations resulting from a physical loss. This coverage is sometimes called business interruption insurance. It may be written alone or in combination with extra expense coverage.

According to the FEMA US Fire Administration in 2015 there were approximately 104,600 nonresidential and commercial structure fires in the US. This number translates to a commercial fire every five minutes and nearly \$2.7 billion in direct property damage alone. The big number that is not in those figures is the amount of loss of business income for businesses while they are down which would make that number increase four times over.

Although data isn't exact, most data estimates between 25-30% of businesses never reopen following a catastrophic loss, such as tornado or fire. Of those that are luckily enough to reopen 30-40% still fail within five years. This means around 55% of businesses that have a major loss fail. This isn't due to the fact of being under insured on the building or contents, it's due to insufficient limits



Nick Brenizer, AIP

or in some cases no coverage at all on business income. The loss of the income is the major factor and everyone usually can come up with a figure for that but what is often forgotten is the extra expenses such as renting a new facility or paying someone else to do your work or make your product while you rebuild. Also bills don't stop because you are temporarily down. Employees still want paid or they start looking for work elsewhere, insurance premiums continue, bank loans, and everything else.

Obviously, the optimal goal is to properly insure the building, its contents and the business income. But of the three coverages, the most important is business income. Even if the building or contents are horribly underinsured, a business could still reopen and succeed in the aftermath of a catastrophe if it has sufficient business income coverage.

Make sure and review your policy and check to see if it has adequate business income and extra expense coverage to cover your business if you were to have a major loss.

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

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The Lake Area Chamber recently held a ribbon cutting for Domenico's Italian Restaurant at 4737 Osage Beach Pkwy in Osage Beach. The ribbon cutting took place on June, 19th 2018 at 5:30pm. Attendees included Domenico's Italian Restaurant Owners and Staff, Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting was held to celebrate their 30th year anniversary of ownership. The Chamber's networking social followed the ribbon cutting. For more information, or to make a reservation, call (573) 348-5335, or visit their website at www.domenicolakeozark.com.



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Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

What is Your Social Media Crisis Plan?

If you don't have one, it's time to create one. Time (and message consistency) is of the essence when a social media crisis hits. When it happens is not the time to try to figure out what to do. You should have a documented plan already in place, with specific policies for your employees, as well as outlined steps and a checklist for managing the challenge across all channels. Here are some ideas:

DO NOT CENSOR

Do not censor criticism or negative comments on your social media channels, unless they violate your terms or contain foul language that might offend your community. Removing criticism and complaints can quickly lead to more harsh comments spiraling out of control.

ACKNOWLEDGE & TRY TO TAKE IT OFFLINE

Try to understand what the negative commenter wants. It's important to respond quickly and publicly, acknowledge the concern, and then take the conversation offline as quickly as possible.

BE CONSCIOUS OF YOUR TONE

Remember, it's a human being that's upset. This is not the time for a cold "corporate" tone or canned message. When you respond, it's essential that you acknowledge the issue in a personal, polite, and professional manner. Never make a rude comment back or be dismissive of the person's feelings. Most of the time, this will only make it worse.

IF YOU NEED TO APOLOGIZE, DO SO WITH AN HONEST AND TRUE APOLOGY

The worst thing you can do is offer a guised apology. For example... "if we offended anyone..." or "if we let you down..." Eliminate the word "if" from any apology. In the complainer's mind, you did something - there is no "if". Using the word "if" communicates insincerity, not an apology. On the social landscape, people will call you out on this, and worse yet... share it.

BE TIMELY & MAKE SURE YOUR TEAM IS ON THE SAME PAGE

When a crisis hits, that's not the time to start figuring out your response



Sandy Waggett

strategy. While every instance may be unique and have its own subtleties, your overall social media crisis strategy should be documented and shared with your entire team, including management AND all level employees. When a crisis hits, the entire team is instantly in the spotlight.

HAVE A CHECKLIST OF ALL YOUR DIGITAL CHANNELS & ENSURE YOUR MESSAGE IS THE SAME

Channels that should be on your list:

- Website
- Blog
- Facebook
- Twitter
- LinkedIn
- Google+
- YouTube
- Instagram
- Pinterest

Having a well thought out strategy for dealing with a social media crisis optimizes your chances of handling it effectively and minimizing brand damage. It's the knee-jerk actions and poorly composed responses (or lack of response) that typically gets a business in bigger trouble online. When managed properly, a crisis can even turn in to a brand win!

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Don't Take a Vacation From Your Finances



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

The summer months are often an opportunity to start fresh – organize the house, tackle the family calendar, revamp your daily routine, spruce things up and prepare for the last half of the year. It's also a good time to take stock of your financial matters. The following are a few things to consider:

Review Insurance Policies

This should include life insurance policies, homeowners, auto and liability policies, as well as disability and long-term care contracts. Dig out your policies and declaration pages to review your premiums and ensure that your coverage is adequate. Occasionally, it's a good idea to check quotes on your current level of coverage to make sure there's not a better deal in the marketplace. The review of insurance policies should also include your current health insurance. Taking a look at this in late summer or early fall is beneficial considering most employer plans offer open enrollment in October/November of each year. Make sure you are getting the most affordable coverage for the needs of your family. If an HSA is an option for you, visit your human resources department or your financial advisor to determine if this is suitable for your family.

Taxes

This is also a great time of the year to take a look at your tax situation. With the new tax changes in effect for 2018, everyone should be reviewing their current withholdings to be sure nothing needs to be done before the end of the year. A visit with your tax advisor may be more appropriate now rather than waiting until April when little can be done to change your tax bill. Be sure to discuss Roth and Traditional IRA contributions and whether or not they are beneficial for you. Now is also the time to review

how much you have contributed to your company's 401(k) or other employer sponsored retirement plan. If you have funds available and have not contributed the maximum, it may make sense to increase your allocation for the remainder of the year to take full advantage of any available deferral of taxable income. Make an appointment with your financial advisor in the third quarter to review your current investments. This is a good time to talk about capital gains and income distributions for the year, and see if there are things that can be done to minimize your tax due.

Review Service Contracts

Another thing to add to your to-do list is a review of your service contracts. These are things like your cable and internet service, home phone, cell phone, lawn and snow removal service, satellite radio and roadside assistance. Make sure you are getting the best deal currently available. Of course I would be remiss if I didn't also mention your estate plan. If you don't have one, there is no time like the present. If you have completed your estate plan, pull it out and review it. If changes need to be made, meet with your estate planning professional before you get busy with fall festivities, holiday travel and family gatherings. *Contact Trenny Garrett today at (573) 302-2474 or by email at trenny.garrett@centraltrust.net.*

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President signs bill to ensure access to loans for small businesses

On June 21, President Trump signed into law the Small Business 7(a) Lending Oversight Reform Act, which will ensure appropriate oversight of Small Business Administration's (SBA) flagship loan program and improve access to capital for small business owners. Numerous small business advocacy groups, program participants, and entrepreneurs applauded the bill's passage and encouraged the president to sign it into law. This bill passed both the House and Senate Committees unanimously, and passed the House and Senate without objection.

The 7(a) loan program is a SBA program that helps entrepreneurs and small businesses access credit to start and grow

san, bicameral bill passed were led by House Small Business Committee Chairman Steve Chabot (R-OH), Senator Jim Risch (R-ID), Chairman of the Senate Committee on Small Business and Entrepreneurship, House Ranking Member Nydia Velázquez (D-NY) and Senator Jeanne Shaheen (D-NH).

Chairman Chabot said: "For many small business owners and entrepreneurs who have been turned down for financing, SBA's 7(a) Loan Program can make or break their company. It's the difference between a small business expanding and creating jobs in their community and a business idea that fails to launch. That's why we need to make sure the program

will be available for future generations of entrepreneurs. The Small Business 7(a) Lending Oversight Reform Act is an example of hard work in a bipartisan and bicameral way to ensure these objectives are met. I'm proud of the work we've done on this bill and thank all of my colleagues involved for their efforts."

"Whether it is a leading edge technology startup in San Francisco, a small bakery in Brooklyn or a mom-and-pop diner in Ohio, all small businesses face a common challenge in securing affordable financing," said Velázquez. "This program ensures more businesses can access capital to grow, invest in their operations and, ultimately, create jobs. This bill will help more entrepreneurs access capital, creating greater economic opportunity. Importantly, I am pleased this bipartisan measure includes a provision allowing the agency flexibility to handle unexpected high demand for loans and guaranteeing there are no interruptions in the flow of capital to small firms. I thank my colleagues for working in such a bipartisan manner in advancing this bill to enactment."

"Small businesses are the backbone of New Hampshire's economy, and I am pleased to see our bipartisan legislation to improve the SBA's 7(a) loan program signed into law," said Shaheen. "This program provides critical resources and access to credit for Granite Staters who are starting a business, and helps owners who have been in business for years to expand their workforce. I will continue to reach across the aisle to advocate on their behalf so New Hampshire owners can access the capital they need to succeed and grow our state's economy."

This bill was widely supported in the small business community, including by the National Association of Government Guaranteed Lenders (NAGGL), the Independent Community Bankers of America (ICBA), the American Bankers Association (ABA), the National Association of Federally-Insured Credit Unions

(NAFCU), the Consumer Bankers Association (CBA), the Credit Union National Asso-

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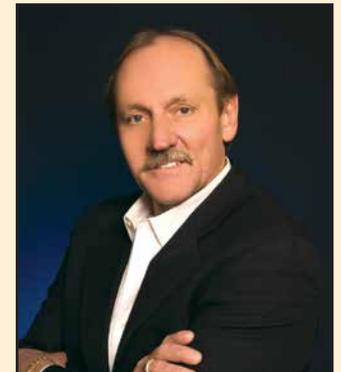
their businesses when they are unable to get a conventional loan. The Small Business 7(a) Lending Oversight Reform Act, which is now law, preserves the important 7(a) loan program by updating the credit elsewhere test, which is the entry point to the program, increasing oversight of the program and transparency to Congress, and providing flexibility for the administrator to increase the program's authorization cap in an emergency. It will ensure the SBA has the tools it needs to oversee this growing program, provide lenders with needed clarity, and make sure entrepreneurs and small business owners have access to funds they would otherwise not be able to obtain.

Efforts to get the a biparti-

remains intact and continues to serve small business owners as it was intended to do. I'm proud of the work my colleagues and I have put into seeing the Small Business 7(a) Lending Oversight Reform Act become law but, more importantly, it's a huge win for small businesses."

"I'm grateful to President Trump for signing this important legislation into law," said Chairman Risch. "Since the SBA's 7(a) loan program was enacted, millions of entrepreneurs have used this critical financial lifeline to start or expand their business -- funds they wouldn't have otherwise had access to. Our job in Congress is to make sure these vital programs are being operated effectively and with appropriate oversight to ensure they

As the Lake Churns Understanding Earnest Money



Real Estate and Lake News with C. Michael Elliott

Make sure you fully grasp what an earnest-money deposit is—namely, proof that a buyer is committed to completing a sale by having skin in the game. The earnest-money deposit is a negotiable amount between the buyer and seller, but usually about 1% to 2% of the purchase price (although it can shoot up to 10%). This money is generally held by the seller's broker or a title company, to be used as a credit toward the down payment and closing costs.

In an aggressive seller's market, many homes receive multiple offers from anxious buyers. One of the ways to make an offer stand out is to offer a considerable earnest money deposit. If a high earnest-money deposit scares you, remember you'll have to come up with the down payment 30 to 45 days after making an offer, anyway. For example, on a \$500,000 mortgage, a 15% down payment is \$75,000.

One mistake buyers make with their earnest-money deposit is agreeing to remove contingencies they may legitimately need. For instance, if buyers agree to remove a loan contingency and their loan falls through, they'll lose their earnest money. Other contingencies, such as a home that's uninsurable, inspection issues, a problematic title search, or if a house doesn't appraise—also protect a buyer by allowing the penalty-free canceling of a contract. Make sure you are aware of all deadlines and contract requirements and stay on top of the timeline for completion or termination of the contract for valid reasons.

This may seem like a no-brainer, but it's easy to get swept away by a home's cool features when you first see it. Also, in a rapid paced market, you can become overly anxious about buying. A buyer may put in an offer only to realize days later that granite counters and stainless appliances are incredible but the overall floor plan just doesn't work for your

needs. Make sure that you're 100% serious about buying a home before making an offer. If you get cold feet and back out, it's likely that you won't get your money back.

Know when to let it go. I have worked with clients who have had major life changes during the midst of purchasing a home. Unless you are working with an extremely understanding seller, they will most likely expect to keep the earnest money deposit. After all, they have taken their property off the market in order for you to proceed with the purchase. There will also be other expenses that would normally be paid at closing that your deposit will need to cover.

Personal problems may be very serious to you, but they're not a valid reason to cancel a home purchase. And if you're bailing on a deal with no legal justification, fighting for your earnest money deposit is probably a waste of time.

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

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U.S. Chamber applauds new rules expanding Association Health Plans

According to a recent release from Thomas J. Donohue, president and CEO of the U.S. Chamber of Commerce, there's finally some good news for the millions of small businesses nationwide that have struggled to find affordable health insurance. In mid-June, the Trump administration released a new rule expanding Association Health Plans (AHPs), which will allow small businesses to finally offer their employees the same type of coverage that large businesses have had for years.

In his release, Donohue explained, "AHPs are a way for small businesses and self-employed Americans to band together, whether by industry or geography, to enroll in a single group health plan that

will cover far more employees than a plan used by an individual small business. Under the rule, these companies and their employees will have additional choices for health cover-

age. Because AHPs will cover so many people, these plans will be governed by rules that apply to large group plans, which are far less prescriptive, allowing coverage to be significantly

more affordable."

According to Donohue, the previous unequal treatment of large and small companies left smaller employers with a stark choice: either pay for high-priced comprehensive plans or offer no health coverage at all.

"Is it any wonder that the number of small businesses offering coverage has fallen in recent years," he asked.

However, thanks to AHPs, that trend may soon reverse. According to the Congressional Budget Office, some 400,000 currently uninsured Americans are expected to attain coverage due to last week's rule. In total, an estimated 4 million Americans will enroll in and benefit from new AHPs. State and regional chambers of commerce and other associations

are eager to offer meaningful AHP coverage at a cost that member companies and their employees can afford—while preserving important consumer protections and nondiscrimination provisions.

This regulation will provide welcome opportunities for small businesses, but much more still needs to be done to expand access to affordable health coverage choices for all Americans. Many of these additional reforms will require congressional action, which is why the U.S. Chamber of Commerce is continuing to work with Congress to achieve the long-standing goal of a modern, stable, and affordable health care system.

Nonetheless, AHPs are a major step in the right direction for small businesses and the millions of Americans who will now be able to buy lower cost health insurance plans. The Chamber applauds President Trump, Labor Secretary Acosta, and Health and Human Services Secretary Azar for making this a reality. And we look forward to working with them on further improvements to American health care.



GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

BUSINESS AT THE LAKE 50 YEARS AGO – PART 3 OF 4

For a few years following the construction of Bagnell Dam, Union Electric regularly stocked Lake of the Ozarks with hatchery-raised fish popular with fishermen. The Grand Glaize Fish Hatchery (see photo courtesy Missouri State Archives) located in Osage Beach produced more

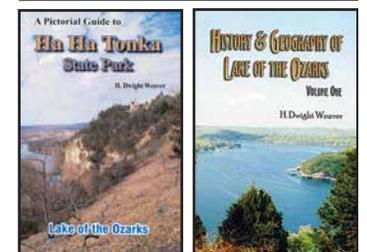
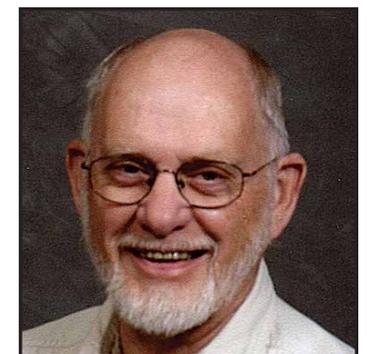
than 100,000 large mouth black bass annually for stocking the Lake. Today, this is the site of the Osage Beach City Park; Fifty years ago reptile gardens were popular. The Dogpatch Reptile Gardens on the Bagnell Dam Strip was one of two such attractions in the Lake area. Dogpatch still exists but Dogpatch Village and the reptile gardens are a

thing of the past; Fifty years ago Highway 54 south of Eldon was an attraction-lined route. Attractions included Stark Caverns, Max Allen's Zoological Gardens, the Ozarks Deer Farm, Nickerson Farms Restaurant and Stuckey's Pecan Shoppe with its window exposing the interior of a live, working bee hive. Today only Stark Caverns survives as an at-

traction along this old segment of U. S. Highway 54 which is now called Midway Road; Fifty years ago one of the stellar attractions was the J Bar H Rodeo at Camdenon that featured Hollywood stars and rodeo riders who had top billing throughout the United States. There was also the Western Fun Rodeo in Osage Beach. McDonald's Restaurant now occupies this site; Fifty years ago the historic Grand Glaize Bridge, fondly called The Upside Down Bridge (Photo: Photographer unknown) was still in use; and fifty years ago Ha Ha Tonka was privately owned. Limited guided tours were offered by the owner, tours that included River Cave. There was even a motel and restaurant near the spring. Today it's a state park and you can view all of the attractions for free. (For more information and photos of these attractions see the author's books at Stone Crest Book and Toy in Osage Beach)

Lake history – *Images of America, Osage Beach* – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Contact him at: dwightweaver@charter.net or call 573-365-1171.

Visit www.lakeoftheo-zarksbooks.com to obtain more information or to purchase one of his books on line.



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

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

4 Mortgage Myths Debunked



The mortgage industry can be complicated. There are a lot of myths and misconceptions surrounding the process of obtaining a mortgage at the Lake of the Ozarks. In today's blog, the best mortgage lender in Osage Beach is here to offer the truth behind some of those common myths you've likely heard.

1. You Have to Have a 20% Down Payment.

Probably the biggest myth about mortgage loans is that you have to put 20% down. While this figure was typical in the past, some programs now allow for as little as 0% down. The minimum amount for your down payment will vary by lender and loan program. The only thing to keep in mind is that when you put less than 20% down, you will be required to pay private mortgage insurance. In addition, the more you're able to put down upfront, the better deal you'll be able to get and the more money you can save in the long haul. You will also start out with more equity in your home.

2. You Have to Have Good Credit to Purchase a Home.

The other myth that you hear a lot is that you can't purchase a home if you have a low credit score. While this is not true at all, it is true that a good credit score will get you better rates. There are programs available to assist buyers with low credit scores, however, the interest rates on those programs are going to be higher. You also may be able to offset the negative factor of a low credit score by offering up a larger down payment or meeting other qualifications. For most people, credit alone is not a show stopper when purchasing a home.

3. Once You're Pre-Qualified, You're Set on Your Loan.

Many people don't understand the differences between a pre-qualification, a pre-approval and a mortgage approval. Being pre-qualified for a certain amount does not mean that you will be approved for a loan in that amount. A pre-qualification is a simple process that gives you a crude estimate of how much you might qualify for in a mortgage. A pre-approval is a much better indication of how much

you'll qualify for and even what type of interest rate you will be offered, because your file is actually reviewed by an underwriter prior to you finding a property.

4. Your Interest Rate Reflects the Cost of Your Mortgage.

While you obviously want to get a low interest rate on your mortgage, the interest rate isn't the only number to be concerned with. All mortgages have other fees that are rolled into the cost of your loan. These fees are reflected in the APR. Don't get caught up on the lowest interest rate, because a loan option with a slightly higher interest rate, but a lower APR, is going to be the better deal. When comparing loan options and lenders, you'll want to compare the APR, not the interest rate.

As your Lake of the Ozarks mortgage lender, I'm here to help you understand the mortgage process. I'll discuss your Lake of the Ozarks home financing needs, offer competitive interest rates and back it up with the first-class service you deserve. Give me a call today at 573-746-7211 to get started on your mortgage approval today!

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

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Make saving money a routine part of doing business

Submitted by Bruce Mitchell, Lake of the Ozarks SCORE

Many customers turn to small businesses to get the same or greater value than what larger competitors offer, but at a lower price. There's no reason why you as a small business owner shouldn't take the same approach with your routine purchases.

Paying a little more out of habit or because you've always bought that particular product may make life more convenient, but those added expenses can quickly accumulate and erode your profit margin. You owe it to your customers and yourself to continually look for ways to cut costs without compromising quality. You can BE certain that your competitors are doing it.

Some cost-saving steps are relatively easy to implement. Others may require a little ongoing research, but

can easily become second-nature. Here are some suggestions to get started:

Capitalize on commodities. Most of the leading office supply chains offer a wide range of store brand products at reduced prices. That also applies to services. FedEx and Office Depot, for example, provide assistance with printing, shipping, design, and other support to its small business customers who, in turn, earn discounts and rewards points.

Pare down paper. Most routine documents can be saved electronically for transfer, emailing, or storage. Hardcopies are still necessary, of course, but examining your processes may reveal opportunities to eliminate the number of original printings and copies. And the single-sided documents you do generate can be re-purposed for note-taking before going into recycling.

Speaking of recycling... Consider purchasing used furnishings and equipment rather than the latest and greatest products. An Internet search will likely reveal several companies that specialize in refurbished furniture and technology that will suit your long-term needs. Also look for companies that offer recycled printer cartridges, which perform just as well as those in mint condition.

Be a joiner. Many professional organizations partner with business service providers to give their members discounted prices on goods and services. This is a particularly helpful benefit for frequent travelers.

Be a smart shopper, even with regular suppliers. Don't keep paying for things you no longer need. Annual reviews of your vendor and consultant relationships may reveal opportunities to

lower costs and restructure purchasing arrangements.

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

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

Managing Rental Property

What Do I Bring?

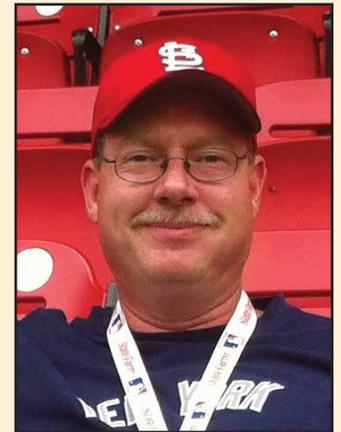
This month we are going to step on the other side of the isle. When renting a vacation home or condo what should you bring and what is supplied with the rental? Every rental is different. Be sure and ask the right questions and check the amenities list if one is provided. At our company we try to supply most basic items so that guests don't have to worry about bringing things like paper towels, soaps, tissue, toilet paper, dish tabs, etc.

Yikes! My family and I went on vacation with my dad and my aunt and uncle at Dauphin Island, Alabama about 12 years ago (or so). The home that my dad rented on the beach didn't come with much at all. In fact we had to supply our own bedding, pillows, sheets, blankets, the whole nine yards. Trying to get five kids and two adults, all our clothes and bedding into a mini-van with a topper was quite the sight. Never doing that again!

And some of the questions that we get when guests call. "Does this property come with air conditioning?" "Does this property have sheets and pillows?" We can tell they've had some rough experiences.

Here are some things that you really should think about taking along on vacation to make your stay more comfortable.

1. Shampoo- many places provide soaps but most people prefer their own shampoo.
2. Coffee- again some places provide a packet of coffee but most people prefer their own brand.
3. Old fashioned games- it may rain on your vacation and while some properties provide a few games it is always fun to get out the monopoly, careers, risk or sorry game to pass the time on a rainy day.
4. Your favorite music- this used



Russell Burdette

to consist of bringing your cassettes or cd's but now you can just load your music onto your favorite device and take anywhere you travel.

5. Beach towels- most places provide bath and hand towels for use inside the property but if you are heading to the beach or the pool you will want your large beach towels.

6. First aid kit- while you hope you will never need it, if you have kids (or even some adults that are always adventurous) you will want to have a first aid kit handy.

7. Small tool kit- running a vacation rental company I always have a tool kit with me. It is surprising just how many things you can fix with a good old four way screw driver and a pair of pliers.

8. A pad of paper and a pen- while a smart phone can perform a lot of tasks there are still uses for good ol' paper and pen. Notes to others, keeping score and tic tac toe.

So pack up the car and head out on vacation to your favorite destination!

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

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Crossword Puzzle

THEME: THE 4TH OF JULY

Solution page 10

ACROSS

1. Battle _____, pl.
6. Baseball Giant and hall-of-famer
9. Strikebreaker
13. Give out
14. What's old is new again, prefix
15. Money carrier
16. Floridian predator
17. Sin's and cos' partner
18. Don't just stand there
19. *Salad ingredient at a barbecue
21. *One of thirteen in 1776
23. Knighthood designation
24. "_____ your keep"
25. Aladdin, for short
28. "The Nutcracker" outfit
30. Soft-boiled egg holder
35. Mark for omission
37. Torso
39. Salpae, sing.
40. Like a devoted fan
41. Bear Down Under
43. Mongolian desert
44. Honey wine, pl.
46. Russian monarch
47. Shakespeare's "at another time"
48. * _____ Continental Congress
50. Research facil.
52. One of Bo Peep's flock
53. Smidgen
55. Three strikes
57. *Celebratory events on the 4th
61. * "The Star-Spangled Banner"
64. *How you might find most drinks on the 4th
65. Have a cold, e.g.
67. Opposite of ecbatic
69. Step
70. _____ de Janeiro
71. Burnt _____
72. _____ in captivity
73. Canine command
74. Like yellow polka dot bikini

DOWN

1. Go low, as in jeans
2. Show appreciation
3. Choir voice
4. " _____: The Saga of an American Family"
5. Gibraltar, e.g.
6. On top of
7. *Out-of-favor beverage?
8. Polynesian kingdom
9. Court petitioner
10. Rugged rock
11. Fungal spore sacs
12. Between Phi and Kappa
15. Fork tips
20. Lorry in America
22. Old-fashioned "before"
24. Europe/Asia portmanteau
25. *One of 3 Presidents to die on July 4th
26. "Drove my chevy to the _____"
27. Hipbone-related
29. Thomas the Engine's warning
31. Lady née Stefani Joanne Angelina Germanotta
32. Star Wars attacker
33. Violinist's stroke
34. * "Common Sense" author
36. Edible root of taro plant
38. Dashing style
42. Result of match play?
45. More than snide
49. Bambi's mom
51. Interjection for disapproval
54. Plural of #46 Across
56. Recurring melody
57. Fancy-schmancy
58. Initial stake
59. Iranian money
60. Opposite of base
61. A bunch
62. River in Bohemia
63. Demeanor
66. *Mad King George's number
68. " _____, the Beloved Country"

CROSSWORD														
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Some of the finest Porsches in the world to visit Lake of the Ozarks this month

By Nancy Zoellner-Hogland

The 365/1 Porsche Roadster, the first vehicle to bear the Porsche name, was registered on June 8, 1948.

Seventy years and one month later, some 2,000 Porsche owners will be bringing between 800 and 900 of the classic automobiles to Lake of the Ozarks' Tan-Tar-A Resort for Porsche Club of America's annual Porsche Parade – the equivalent of a national convention. The club last met in Missouri – also at Tan-Tar-A – in 1983.

“It will be a sight to be seen with this many Porsches running around the Lake for eight or

the 1983 parade and have pictures from the event.”

This year's group will be hailing from 39 states in the U.S., as well as Canada, Australia and Germany, where the cars are made. Shevitz said several factory representatives will also be attending. Most owners will drive their Porsches to the Parade, set for July 8 through 14; some, especially those who show their cars, will bring them by tractor trailer; others will fly them in.

Club members will be able to take part in more than 65 different club-organized events during their stay. One of those

place.”

According to the PCA website, the rally is not a race; rather it is a contest in which team members – two per Porsche – combine driving, observational, mathematical, and communicative skills (as well as patience) in the negotiation of a prescribed road course at prescribed speeds. The main objective is to stay on course following a set of route instructions that each team receives before the start of the rally. The route instructions define what route to follow and what average speeds to maintain. Rally scores are determined by timing the

earned for every second you are either early or late into a checkpoint. Rallies are measured in seconds.

“Sometimes drivers will be instructed to drive 3.2 miles at 37 miles per hour and when you get to the stop, you'll have to write down what the yellow sign says. That way we'll know they actually were there. Then you also have to go to checkpoints, where you get your next set of instructions. It is a blast! And just like any event, there are some people who do it just for fun and use the speedometer and the watch on their arm and others take it extremely serious-

“We do this at the national level but work very hard with the local members, who know the back roads and the ins and outs,” Shevitz said, adding “And let me tell you - there are so many more paved back roads today than there were in 1983!”

The convention also includes the Concours d'Elegance, where cars will be displayed on the Tan-Tar-A golf course fairway and awards will be presented for best condition and originality of coach work and fittings, and the Autocross - timed runs through a course defined by pylons and lines. The goal is to complete the course, which will be set up at the Camdenton Airport, in the shortest time.

The week will also include a Kid's AnyCross for “under-age drivers.” Kids can maneuver a course in a stroller, on roller skates, on razor scooter, their bicycles.

“Our Parade is extremely family friendly with tons of activities for children,” Shevitz said. “With 2,000 people coming in July, if we didn't include the kids, we would miss a lot of people who call this their family vacation. And if we didn't include so many fun, social events – tours and banquets and such – we wouldn't have a lot of the spouses. We don't get together and talk about nuts and bolts - we have our technical sessions – but 90 percent of our activities are social.”

He said the PCA club got its start in 1955 with a few East Coast Porsche owners.

“The cars were new to this country and the few people who owned them felt a bit isolated in their ownership and in their maintenance and they wanted to share their love of the cars and their uniqueness so they got together for dinner one evening in Alexandria, Virginia. It was at that gathering that they decided to form a club. Now, about 130,000 members later, we're the largest single brand car club in the world,” Shevitz said.

The Porsche club has booked 4,260 room nights at the Lake for this year's event. The economic impact on the Lake has been estimated at nearly \$1.5 million.

For more information on the club, visit www.pca.org.

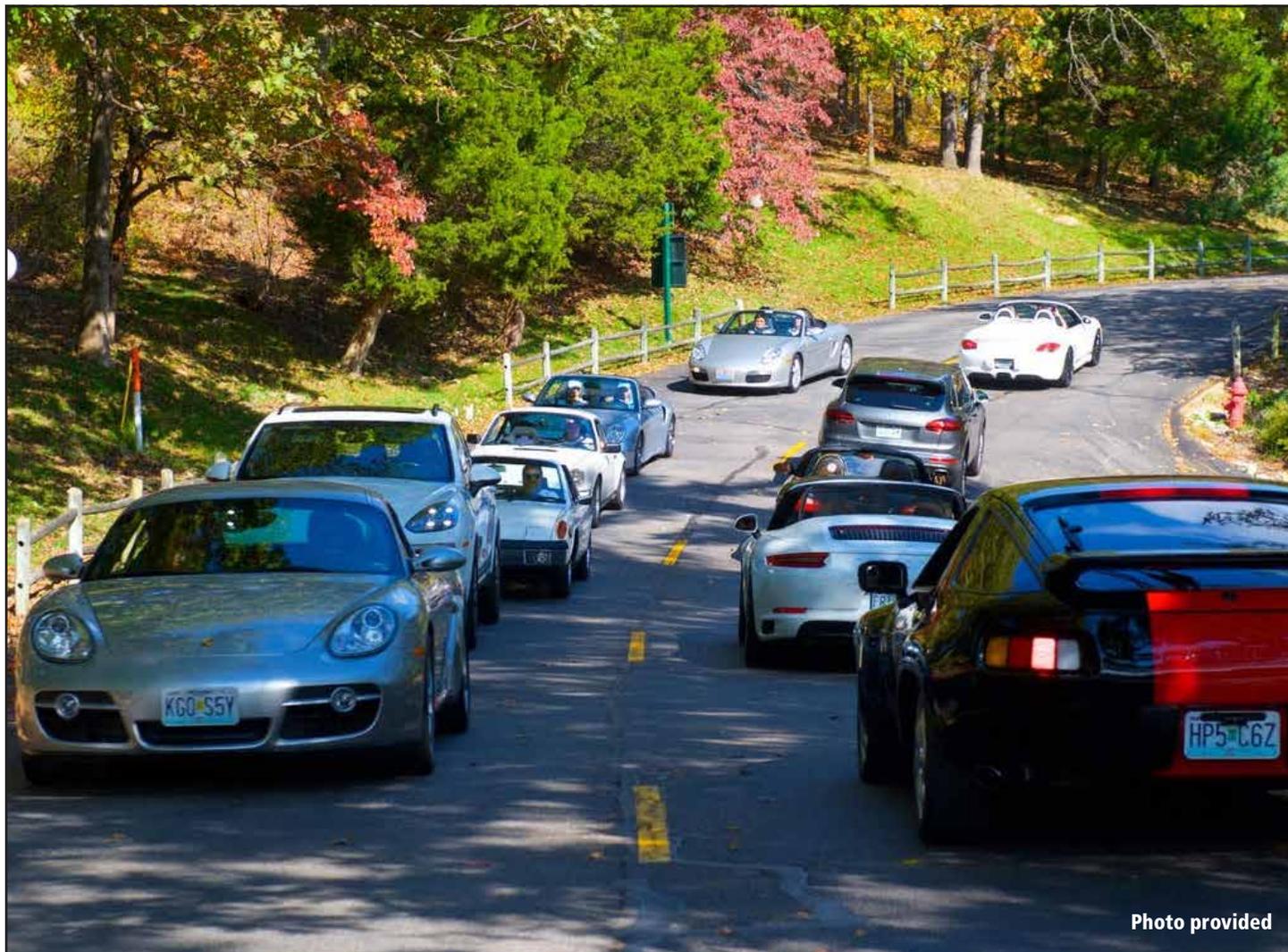


Photo provided

nine days. I know the Lake has a wonderful car culture – they have a lot of events – but I can't stress enough the largeness of this event and the impact that it will have,” said Mark Shevitz, who was here with the club on their first visit to the Lake and who will be here again this year. “I'm a Missourian so it's exciting to come back. I still remember

events is the Rally.

“We call it the biggest cause of divorce in the PCA,” Shevitz quipped. “Each team consists of a driver and a navigator and there are a lot of members who won't rally with their spouses anymore! Sometimes the husbands will rally together and the wives rally together and that keeps the world a much happier

arrival of each rally car at points along the rally route and comparing the times against the official rally time. These timing points are called checkpoints or controls.

The object of the rally, which takes a good portion of the day, is to arrive at checkpoints in the exact amount of time, neither early nor late. Penalties are

ly and use gauges and knobs and dials and timers and computers so we have different classes of entrants,” he explained, adding that route is kept a secret until the event. “Only the Rally masters, who have been working on this for a year, know.”

Some of the sites to be visited were suggested by Lake area members of the PCA.

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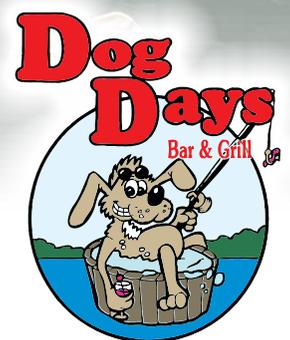


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LOFPD is asking for levy increase

continued from page 1
funds from the levy won't just cover salaries. They will also be used to update and improve emergency lifesaving equipment and ambulances. The two front line ambulances are a 2010 and a 2015 and the two reserve ambulances are a 2000 and a 2004. The cost of an average ambulance is around \$230,000, according to figures provided by the district.

"On all calls, but especially on cardiac calls, time is of the essence. That's why we're trying to get ambulances spaced out – we want to reduce response time – but we also need to update our equipment. We use cardiac monitors to get patients' EKGs and have the ability to send that information from the scene to the hospital. The doctors can look at it and determine what they need to do before we even arrive. However, the monitors are affected by age and the newer models have the ability to push even more information – but they run around \$40,000.00," Amsinger said, adding that even a cot and loading system is approximately \$35,000. "And then

there are other expenses, such as fuel and insurance."

In addition to the obvious benefit, there's an added value for residents of the district who use the service: They have no out-of-pocket expense.

"We do what's called 'soft billing.' The bills are sent to the insurance company but residents of the district don't have to pay the deductible and if residents have no insurance, the ride is on us," he explained. "The district bills at a base rate plus mileage but the average ride is about \$900. Under that plan, the district generally bills around \$400,000 each year but gets approximately \$250,000 back in billing."

He also said that while the assessed valuation has remained fairly steady over the years, the population has increased. That means more people are requiring services from the same tax dollars.

"A lot of the houses that had been occupied part-time on weekends or a couple weeks over the summer are now being occupied on a fulltime basis as people

retire and move to the area. And rental platforms such as VRBO are keeping many rental homes full throughout the summer. I remember several years ago, it wouldn't be unusual to go several days without a call. Now we're responding to calls every single day and sometimes we're running multiple calls at the same time, which means we frequently have to rely on mutual aid. With a third truck, people will get a quicker response time because our closest mutual aid truck is the Miller County truck based in Kaiser or the Osage Beach ambulance, which is based at city hall. Then we go to another truck based in Eldon. With all the events that are held down here, it's very important for us to be equipped to handle them," Amsinger said.

The ballot language reads:

"Shall the Board of Directors of the Lake Ozark Fire Protection District be authorized to levy an additional tax of not more than thirty cents (.30) per one hundred dollars assessed valuation for the support of the District's ambulance service."

The following example calculates the taxes that will be assessed on real estate property of a house valued at \$200,000:

Multiply \$200,000 (the market value of the house) by 19 percent (the rate set by Missouri for residential properties) and then multiply that by the levy, .30, and then divide that by 100. So $200,000 \times .19 \times .30 / 100 = 114.00$. The new levy will increase taxes by \$114, if the home is valued at \$200,000.

To calculate the taxes on personal property based on \$25,000 use the following formula:

\$25,000 vehicle multiplied by .333 and then multiply that by the levy, .30 then divide by 100. So $25,000 \times .333 \times .30 / 100 = 24.95$. The new levy will increase taxes by \$24.95, if the combined value of vehicles and other personal property is \$25,000.

Amsinger said he or other members of the district hope to speak to as many groups as possible between now and August 7. To schedule a speaker, call Amsinger or Assistant Chief Matt Birdsley at 573-365-3380.

The LOFPD provided an ex-

planation of how the levy is set:

First, the district receives assessed valuations from both Camden and Miller County for the district. Once these numbers are received, they are entered on a form that is sent to the county clerk. The county clerk then sends it to the state auditor who will put the numbers in a formula to determine what our levy will be set at. By September 1, we are required to have a public hearing to go over the numbers we received from the state and put them in a formula using our assessed valuations to set the budget for the upcoming year. The public hearing is normally held in August and notice of this meeting is put in the legal ads in the daily paper.

The voters of the district approved a \$0.30 levy in 2000 to allow the district to provide an ALS ambulance service. The first year the levy was assessed, the district received the full \$0.30. The following year, the Hancock Amendment came into play and reduced our levy amount. Currently the district's ambulance levy is set at \$0.2811.



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Best in Midwest Summit begins

Work to transform Missouri into top state for economic and workforce development Summit brings together nearly 300 state leaders

Today, the Missouri Department of Economic Development and Department of Higher Education convened the Best in Midwest Summit in St. Louis. This unprecedented gathering brought together legislators, business leaders, college and university presidents, and key leaders from communities across the state to begin transforming Missouri into a top state for economic and workforce development.

"Today alongside many of our state's top leaders, we began building the plan for the future of economic and workforce development in Missouri," Governor Mike Parson said. "This work is an integral part of developing our strategy and it's going to take all of us to move Missouri forward."

National experts, along with Department of Economic Development Director Rob Dixon and Commissioner of Higher Education Zora Mulligan, pre-

sented an overview of global shifts that are reshaping the world and changing the economy and workforce needs, and provided context for Missouri's position nationally.

"Missouri deserves to have the best economy in the Midwest," Director Rob Dixon said. "Today we took bold steps to completely redefine our economic and workforce development strategy to become best in Midwest."

"Today's summit was an important step forward toward repositioning Missouri as a global economic leader. It's exciting to see such a strong, multidisciplinary team represented at the summit as we work together to ensure Missouri is prepared to compete for jobs and business expansion opportunities," said Daniel P. Mehan, president and CEO of the Missouri Chamber of Commerce and Industry. "I believe the Best in Midwest initiative can help unite our state's business community as its goals align perfectly with our strategic plan, Missouri 2030. We will continue to be engaged with

this effort as it moves forward."

The Summit was a highly interactive gathering of Missouri's top business community and leaders eager to build a new plan for the state. Robust discussions centered around Missouri's assets and challenges moving forward. Par-

ticipants rolled up their sleeves and got to work designing principles to shape a new direction for Missouri's economic and workforce development efforts.

"Education and talent are critical to the success of economic development," Commissioner Zora Mulligan said. "The leaders here today have helped us begin to fundamentally reset our approach to meeting

the state's workforce needs."

The Best in Midwest Summit showcased opportunities for growth in Missouri and how Missouri compares to its Midwestern peers. Summit participants were asked to provide immediate feedback on data presented, providing critical insights for Missouri's economic development and workforce strategy.



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Boating app designed to make boating safer

By Nancy Zoellner-Hogland

The Center for Recreational Boating Research just released the new SOBOS app that will collect information about normal recreational boaters, then use that information to test the effectiveness of crowdsourcing recreational boating data to reduce boating accidents. The app is available for both iOS and Android users.

Users are asked to take surveys with multiple-choice questions that are divided into

three parts.

Part 1 deals with reporting preferences for future surveys; Part 2 asks anonymous questions about app users' boat and boating habits; and Part 3 questions users' willingness to participate in an anonymous on-water data capture.

The first question under Part 1 asks what incentives would likely entice future participation – simply to make the recreational boating environment safer, to assign credits to a des-

ignated non-profit or receipt of a gift card. Other questions include how users were made aware of the survey, and then asks for information about boating habits and practices, including percentage of time spent on the water, the type of communications equipment carried on board, navigation methods used and safety equipment onboard.

One of the questions asks what would encourage the survey taker and his or her passen-

gers to wear life jackets when boating. Selections include "Already wear a life jacket when boating," "Enact a law or regulation that requires life jacket wear," "Design life jackets that are more comfortable to wear and less bulky," "If someone would ask me to wear a life jacket, I would," and "A boat stickers that reminds me/my passengers to wear life jackets."

The app also asks questions about all types of watercraft and a variety of bodies of water.

According to a release from the National Marine Manufacturers Association (NMMA), participant support will help to:

Support a public health and service project designed to reduce recreational boating accidents and fatalities by examining non-accident based boater characteristics.

Locate anonymous SOBOS survey data at "real" on-water boating locations so that non-accident data can be compared to and analyzed with accident data.

Build a "situational awareness" boater network that enables reports such as floating debris, harbor congestion, broken down boat, and more (similar to the Waze app).

The SOBOS app includes more data than waypoints tracked by traditional chart plotters. It is stacked with the day, time, latitude/longitude, and speed of the boat coupled with the anonymous on-water survey. Future SOBOS updates will share this anonymous in-

formation with other SOBOS participants to alert of activity or hazards along the boat route.

The SOBOS app provides commercial, governmental, and university partners access to anonymous, non-accident-based on-water recreational boater data to study normal geospatial-temporal boating patterns, actuarial research, or boating accident research when compared to local recreational boating accidents.

According to the Missouri State Highway Patrol, nine incidents were reported to the patrol in the first three weeks of June.

Current recreational boating network members included the National Safe Boating Council, American Canoe Association, U.S. Army Corps of Engineers, National Marine Manufacturers Association, US Sailing, National Association of State Boating Law Administrators, U.S. Power Squadrons, Boy Scouts of America, BoatUS, Geico, Brunswick Corporation, Grady White Boats, SeaTow Foundation, National Boating Federation, and others.

SOBOS launched in the iOS App and Google Play stores May 2018. Situational awareness tool additions are planned for 2019.

SOBOS was produced under a grant from the Sport Fish Restoration and Boating Trust Fund, administered by the United States Coast Guard. For more information, visit <https://sobos.org/>.

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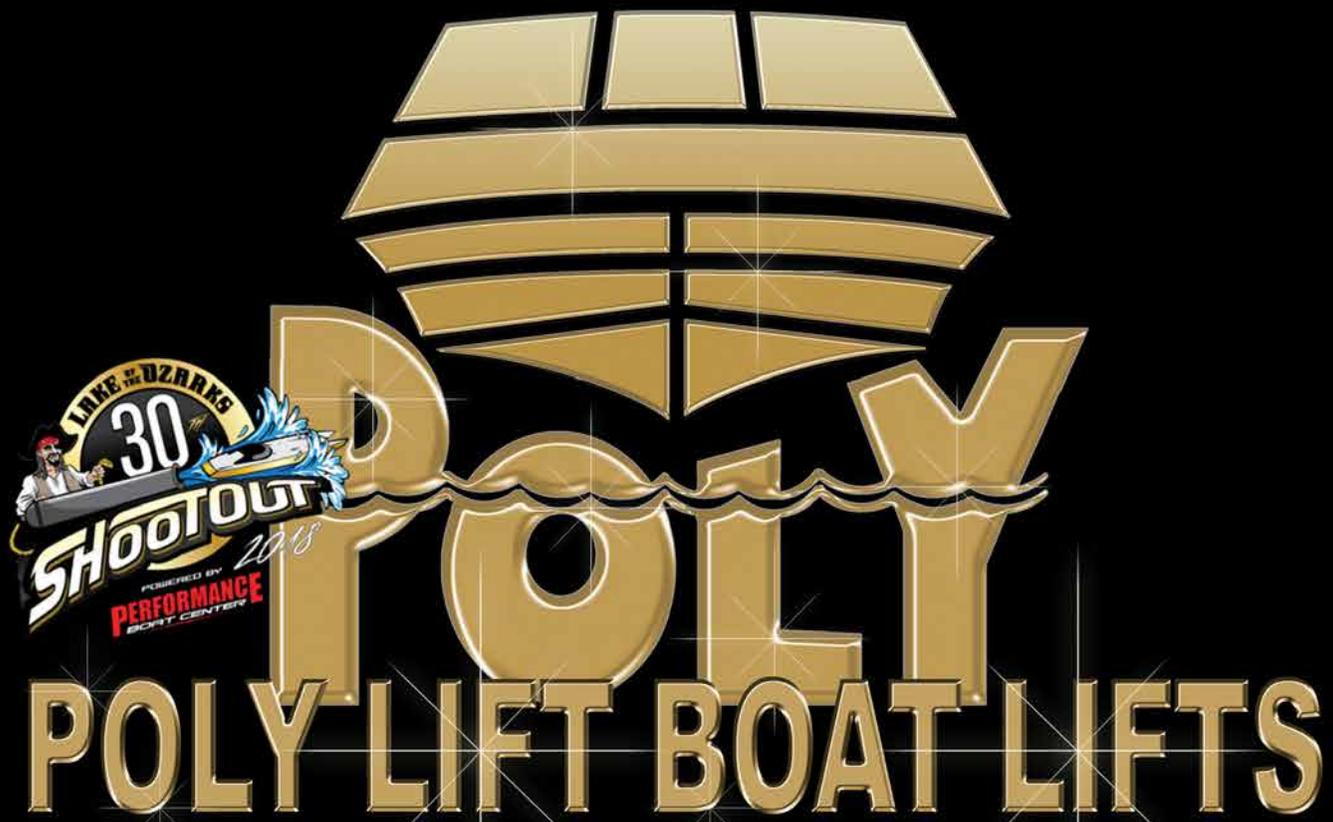
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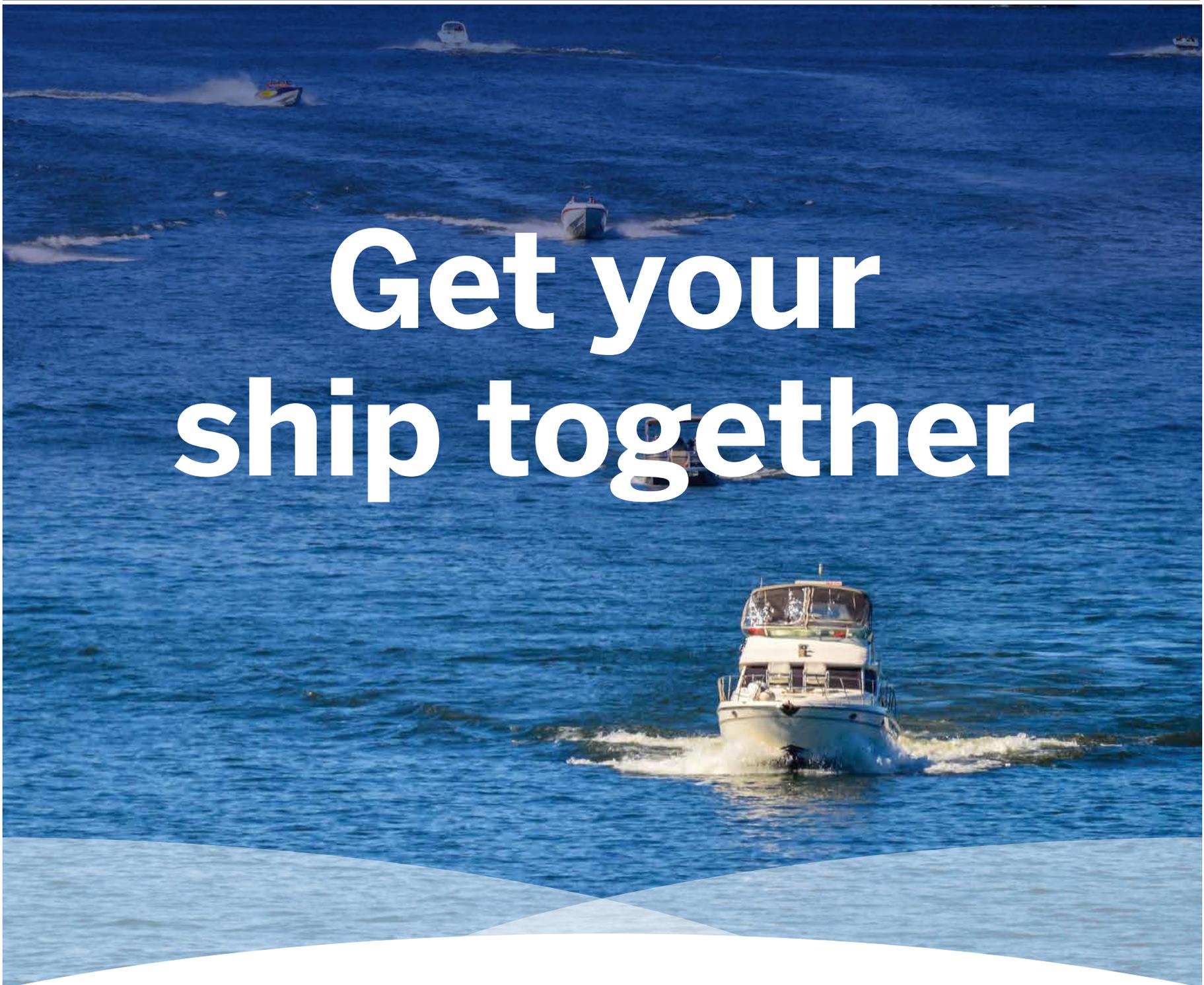
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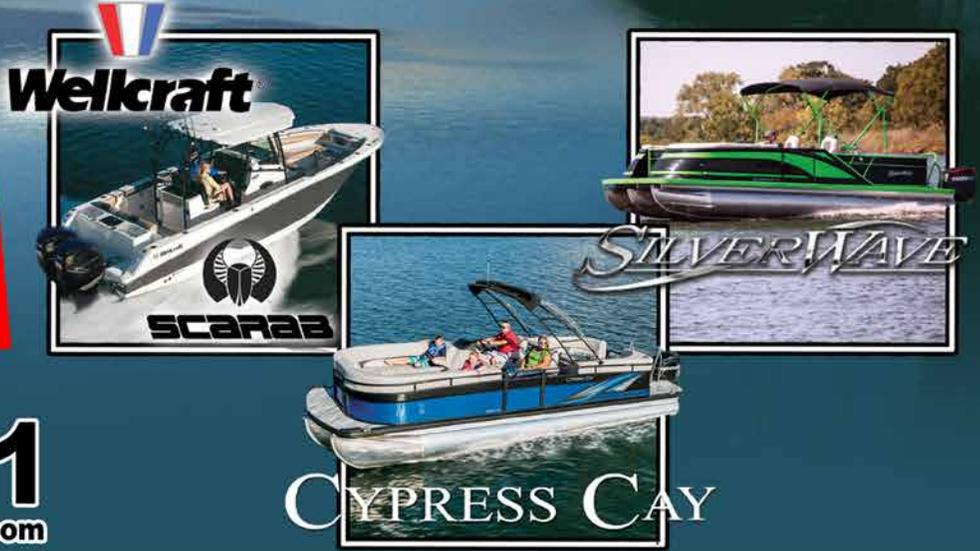


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