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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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FREE with this issue
Boating
Lake of the Ozarks
 Volume Eighteen • Issue Eight • August 2018

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Crossword

Fill in the blanks on: 22 Solution: 10

Scavenger hunt app takes users on Ha Ha Tonka adventure

By Nancy Zoellner-Hogland

Do you like scavenger hunts and spending time outdoors? Would you especially like participating in a scavenger hunt while enjoying the natural beauty of a state park rated by Conde Nast Traveler as the "most beautiful place in Missouri?" If you answered "Yes" to either of those questions, you should definitely download the new *Lore and Legends of Ha Ha Tonka Tour* free phone app.

The app, developed by Michele Kroll, a Community Development specialist for the University of Missouri Extension office in Camdenton, is available on any smartphone or tablet, including Google Glass.

"I had built similar apps for other areas but had wanted to do something about Ha Ha Tonka for quite some time because it's such a unique place. I thought this would help highlight the wonderful resource we have here at Lake of the Ozarks and encourage more local residents, as well as tourists, to take advantage of our beautiful state park," she said. "Every place has a story to tell and we have a great one! This park is rich with both history and natural beauty."

The app takes users to seven stops, starting at the visitor's center and ending at the spring,

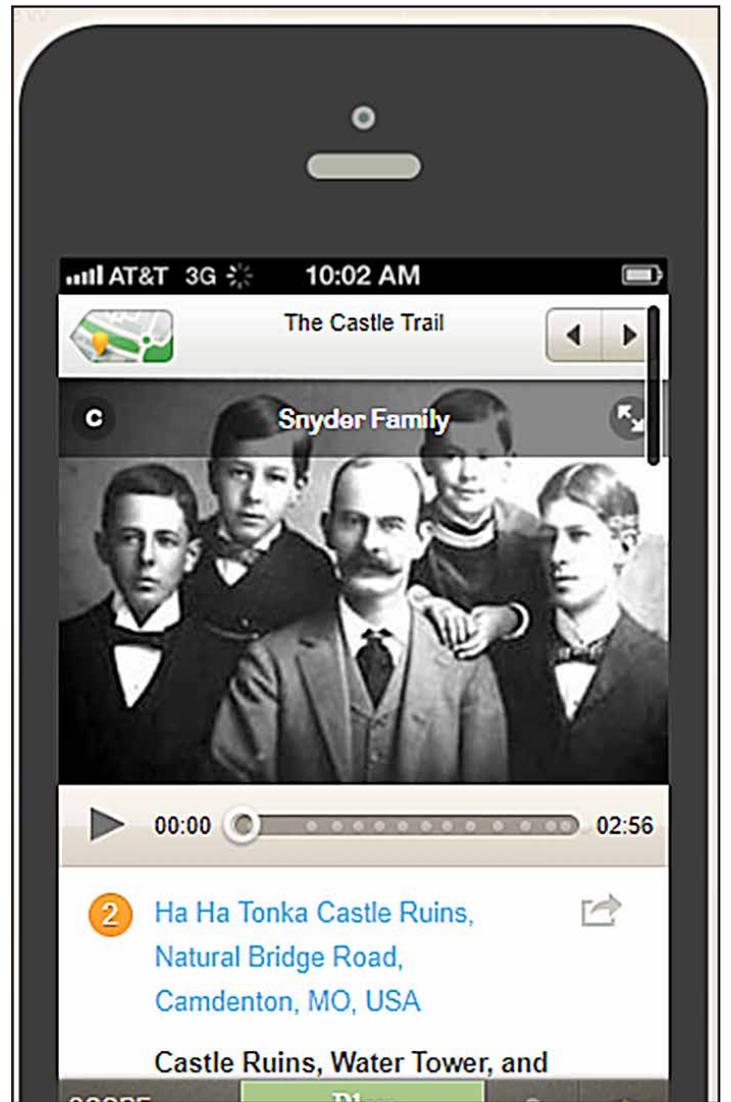
providing a GPS map with location descriptions. Each stop can include a video, audio or photos, along with game challenges. At each stop players are asked trivia questions – some about the history of the park, some are about the geography of the area, some about the people who visit the park. Correct answers earn them points and virtual scrabble tiles to solve a puzzle. Players do not have to be at each physical location to play the entire game and they don't have to complete the puzzle in one visit.

"In fact, I don't think you could even complete it all in one day! A lot depends on whether you drive or walk to all the locations, but the cool thing about it is that you can visit a couple locations one day and then return on another day to do more," Kroll said, adding that users need to download the app on their device and then type in the name of the tour and download the tour within the app. "That way you don't have to have Wifi to participate."

She also said she hopes to work with the park staff to seasonally update the app with event-related trivia questions.

Kroll said she used an app builder designed specifically to create interactive tours when making the *Lore and Legends*

continues on page 16



The app, available for download on all devices, allows users to answer trivia-type questions about various landmarks and geographical sites throughout the park, then earn points for correct answers. Photos provided.

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

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Armchair Pilot

By Nancy Zoellner-Hogland

THE U.S. STATE DEPARTMENT has issued a new travel advisory for several states in Mexico. The advisory states that violent crime – homicide, kidnapping, carjacking, and robbery – is widespread and the U.S. government has limited ability to provide emergency services to U.S. citizens because U.S. government employees are prohibited from travel to those areas. The advisory warns citizens not travel to Colima, Guerrero, Michoacán, Sinaloa or Tamaulipas states due to crime. Tamaulipas is across the border from Texas and includes the popular towns of Matamoros and Progreso, where Americans are known to visit for inexpensive dental work and prescriptions. The advisory also states that U.S. government employees are prohibited from intercity travel after dark in many areas of Mexico and that those government employees are also not permitted to drive from the U.S.-Mexico border to or from the interior parts of Mexico with the exception of daytime travel on Highway 15 between Nogales and Hermosillo. To read the warnings for other Mexican states, visit <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories/mexico-travel-advisory.html>. Airlines are reporting decreased demand for flights to Mexico because of the safety concerns.

ARE YOU PLANNING to take children on American or United airlines flights? Don't forget to ask the flight attendant for a pair of pilot wings for the little ones after boarding. Although most carriers stopped offering the pins many years ago, American and United recently brought them back and the good news is - they're still free.

Shuttling between Terminal 1 and Terminal 2 at St. Louis Lambert International Airport? The airport shuttles are now easier to spot, thanks to new bold-colored wraps that feature easy-to-interpret signage. The shuttles can be found at Exit 12 in both terminals. Airport officials said the increased visibility is helpful since traffic and congestion has been steadily increasing.

Numbers show that Lambert has logged 32 straight months of passenger growth with total passenger numbers increasing by 5.2 percent over the same period in 2017. A press release from the airport said the Air Traffic Activity Summary showed 6,078,343 passengers passed through the airport between January 1 and May 31, 2018 with 57.5 percent flying on Southwest Airlines, 16.6 percent flying American, 11.5 percent flying Delta, 6.8 percent flying United and 4.7 percent flying Frontier.

IF YOU'RE OVER 65 and planning to travel abroad this summer, you might want to look into a travel insurance policy that includes health coverage that will protect you outside the United States. With just a few exceptions, Medicare Part A (hospital insurance) and Part B (medical insurance), only covers you when you're in the U.S. The exceptions include travel through Canada on the most direct route between Alaska and another state when the Canadian hospital is closer than the nearest U.S. hospital able to treat the emergency; if you live in the U.S. and the foreign hospital is closer to your home than the nearest U.S. hospital that can treat your medical condition, regardless of whether an emergency exists; and if you're on board a ship within the territorial waters adjoining the land areas of the U.S. and the ship is fewer than six hours away from a U.S. port. Medicare should also cover you if you're in the U.S. when a medical emergency occurs, but the foreign hospital is closer than the nearest U.S. hospital that can treat your medical condition.

THE "FRIENDLY SKIES" may have gotten a little too friendly - over Britain anyway. According to *Flyer Talk* magazine, British Airways recently confirmed that a senior cabin crew supervisor was suspended pending an investigation into accusations that he used his position to sell sexual favors and work as a porn actor during layovers. According to a story in the "Daily Mail," the flight attendant was making as much as \$1,000 per night by announcing his schedule and advertising his services online, then arranging his meetings at hotels near the airports where he had layovers. A British Airways spokesperson was

quoted as saying, "We expect all our staff to maintain the very highest standards and levels of professionalism at all times."

AND IN THE "What was he thinking" category, an Ohio man was recently sentenced to four months in jail, slapped with a \$7,700 fine and given three years federal probation after phoning in a bomb threat to the Cincinnati/Northern Kentucky International Airport to - if you can believe this - delay his flight so he wouldn't miss it. According to Fox News, the man made a series of calls to the airport claiming there was a bomb on a Dallas, Texas-bound United Airlines flight. Because of the threats, the flight was cancelled and the man was placed on a later flight. Even his attorney didn't buy into the plan, calling it a "foolish act."

AND OF COURSE, you also don't want to pack wrong when taking a vacation! According to *Jetsetter* online travel magazine, a bad packing job can do more than mess up your look—it can also compromise your plans, cost you money or inadvertently offend locals. That's why they published a list of 10 packing mistakes to avoid. First - choose the right fabric: cotton, rayon and silk for warm climates; for cooler climates, wool, cashmere and knit. Don't pack more than three pair of shoes and pick only those that are comfortable and practical. Check the weather and pack appropriately and choose items that can do "double duty" whenever possible. Color coordinate! *Jetsetter* says to "pack 75 percent neutrals, leaving the remaining 25 percent for colorful pieces within the same family." Don't plan on accessorizing with a lot of "heavy metal" which could set off alarms not only at the airport but at museums, churches and other high-security areas. Read up on the dress codes for places you plan to visit. Flip flops are considered offensive in many countries. Don't pack anything pricey or something you haven't worn before. And don't load up with travel-size toiletries. Take your favorite cosmetics in TSA-approved sizes but plan to purchase generic items at your destination.



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Sign, sign, everywhere a sign – and here to stay

By Nancy Zoellner-Hogland

Soon the August primary will nothing but a memory. The campaign signs won't be, however.

Codes requiring signs to be taken down after a designated period of time were ruled unconstitutional several years ago by *Whitton v. Gladstone* in the United States Court of Appeals, Eighth Circuit Court. That ruling held, in part, that ordinances provisions imposing time limits on political signs, prohibiting external illumination of such signs and imposing vicarious liability on candidates for ordinance violations were all invalid as "content-based restrictions which were not narrowly tailored to city's aesthetic and traffic safety concerns."

According to a summary presented in July to the Osage Beach Board of Aldermen by their city attorney, Ed Rucker, that line of thought is only encouraged by the recent U.S.

Supreme Court case of *Reed v. Town of Gilbert*, which further promotes the rights of citizens to use signs and requires a strict analysis of any government action restricting signs as protected free speech under the First Amendment.

"That ruling explicitly put aside any content-based regulation on signs and this particular section of the ordinance that refers to election to federal, state or local office is clearly content-based regulation so with both the Circuit Court case and the recent Supreme Court decision, it couldn't be more unconstitutional if it tried," he told the board.

In order to conform with that federal court decision, aldermen voted to delete the section of the city codes that stated, "One temporary sign per 0.25 acres of land may be located on the owner's property for a period of 30 days prior to an election involving candidates for a federal, state or local office that

represents the district in which the property is located."

City Planner Cary Patterson told the board that, per a 2009 vote by the board, that section was actually supposed to have been removed when the ordinances were codified but for some reason, it wasn't, "and that's why we need to get it gone."

In a later interview, Osage Beach City Administrator Jeana Woods said that, with the ruling, those who win in the primary can leave their signs up until the November election or longer, as long as those signs are on private property – not on public right-of-way – and they're not presenting a traffic hazard. "And that wouldn't have been allowed anyway," she said.

Lake Ozark City Administrator Dave Van Dee said he thought Lake Ozark removed the time restriction on signs quite some time ago but said he was going to ask City Attorney

Chris Roeher to review the ordinance to make sure.

"If a time limit is still in there, we'll bring it into compliance but I believe the only restriction we have on political signs is that they can't be on public right-of-way and I know that's the only thing we enforce," Van Dee said.

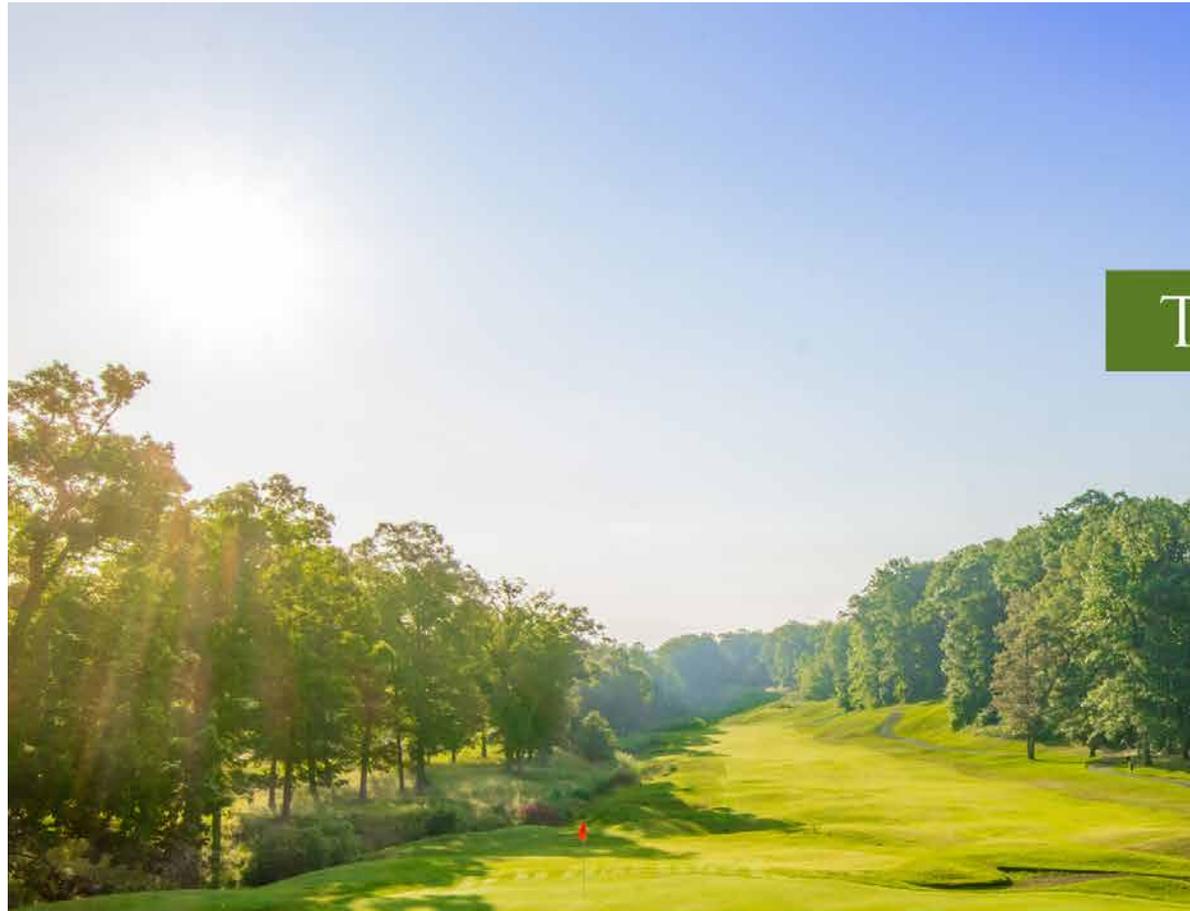
The city of Camdenton also recently revised its ordinance to reflect the Supreme Court

ruling.

The Village of Four Seasons is continuing to enforce the limit on signs, recently contacting at least one candidate and asking that candidate to remove or cover the campaign sign until 30 days from the date of the August 7 primary. The candidate said the sign was put up a couple days before that 30-day time period began.



You better get used to the political signs because they'll likely be up for a while. A Supreme Court ruling prohibits municipalities from setting limits on how long they can be displayed. Nancy Zoellner-Hogland photo.



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Four Seasons beautification efforts turn ugly

By Nancy Zoellner-Hogland

The Village of Four Seasons has abandoned three of its 15 gardens in the past few months. Former Trustee Ranita Jones said she is concerned that more may be on the chopping block.

“And I don’t want that! The gardens are what set the Village apart from any other residential development,” Jones said. “I’ve driven through many, many areas in the Lake and haven’t found any other subdivision that’s as beautiful as this one. That’s just one of the things that makes living here so nice. And that’s why I wanted to make that my area of responsibility when I served on the board,” she said, adding that she decided to speak out after trustees elected to abandon the garden at Horseshoe Bend Parkway and Ridgewood Drive.

According to a letter written by the Village to Terry Roets, a resident of Ridgewood Drive who, along with other residents, had been voluntarily maintaining that garden, the Village made the decision to abandon the garden because they said those “volunteers failed and refused to honor their promise to maintain the area with their own time and resources.”

They failed to honor that “promise” by asking to be reimbursed \$32.52 for flowers that were purchased and planted in the garden.

The letter also stated that, as a result, the Village would be turning off the electricity and water to the garden July 1. However, the letter included the electric meter number and the water account number in the event Roets or anyone else wanted to put the service in their name and pay for it.

Both Jones and Roets said the Village’s assertions weren’t true and added that it was ridiculous for the Village to expect private property owners to pay for electricity and water for a public garden.

Jones took the blame for the misunderstanding.

“I told Terry to turn the receipt in and the Village would reimburse him because that’s how it had always been handled in the past. I knew he and other residents of the street had already spent quite a bit

of money on a flag pole and flag and new lighting for the garden. And since taking it over, they’ve spent a lot of time weeding and tending to it. I really didn’t think the Village also expected him to cover the cost of the flowers, especially since this is a garden on a main thoroughfare that has been there for years! It wasn’t something that he and his neighbors created and then expected the Village to pay for,” she said.

Roets attended the July 11 board of trustees meeting to express his dissatisfaction with the Village’s decision and the way the matter was handled, especially since he and his neighbors volunteered to take over the garden to be a help to the Village.

“The residents put money together, we put up a flag pole, we changed the lighting to LED, we bought mulch and weed killer, we mowed it and then I made a mistake because of a misunderstanding with a former trustee. Because I turned in a bill for \$32 for flowers – not mulch – all of a sudden it mushroomed,” he said, reading aloud the portion of the letter that accused him of failing to honor his promise. “That is wrong!”

He said he was out of town when the letter arrived but soon after returning home, he met with Roger Sallee, president of the board of directors of the Ozark Shores Water District, which serves the Village. Rotes said Sallee told him the water district would provide the water for the garden free of charge. He also said he has since put the electric in his name.

At the meeting, board Chairman Arnold Sandbothe explained to the 30 or so in attendance that the comprehensive plan study conducted last fall recommended reviewing the gardens. Later, he said a plan had recommended shutting down the Ridgewood garden, along with two others. The letter sent to Roets states the same.

However, Jones disagreed. In a later interview, she said the comprehensive plan doesn’t mention anything about reviewing beautification measures or doing away with any gardens or flower beds.

A review of the plan, avail-



Village trustees shut off water and electric to this garden because a resident who had been taking care of it asked to be reimbursed for flowers he purchased and planted. Nancy Zoellner-Hogland photo.

able on the Village of Four Seasons website stated only that, “The Village of Four Seasons was incorporated in 1986 and is a municipality that provides services such as trails, parks, gardens, street lights, storm sirens, and funding for law enforcement.”

Jones said the only discussion about the gardens took place at the start of the New Year between her and Village Clerk Shannon Sullivan but no recommendations were made to close any gardens.

“Last year I drove around and visited all the gardens, took pictures and found out who paid the water, who paid the electric and who owned the property. Then in January, I met with Shannon and we went over my list and came up with some suggestions to improve some of the gardens. We called it the ‘Garden and Parks Plan for 2018.’ But we talked about how we could spruce up the gardens - removing the green edging at one of the gardens because it was looking a little shabby and adding grass in another. We did talk about the gardens at Cornett Branch and Spring Green. There’s so much shade that we were having a hard time getting anything to grow there. But the only discussion was that if we had to close any, those two would

be the first to go,” Jones said. And after that, we never talked about it again.”

Jones, who did not run for reelection, stepped down in April when a new trustee was sworn in. In May, the board voted to turn off water and electricity to the Cornett Branch and Spring Green gardens.

She also said she was concerned about the future of some of the other gardens because they looked like they have been neglected, “And netting wasn’t put over the gardens this year so the deer ate many of the plants. I really hate what’s happened and I don’t understand it because the Village’s revenues are up while parks and grounds

salaries went down. Unless I’m completely missing something – and after serving for several years on the board and watching the finances, I don’t think I am – there doesn’t appear to be any financial reason to shut any gardens down.”

According to most recent financial report, \$10,712.50 in parks and grounds salaries had been paid out for the first six months of the year; \$25,000 had been budgeted for that department for 2018. The report also showed salaries were down from the \$14,493.57 paid the first six months in 2017 and down from the \$18,670.80 paid out the first six months in 2016.

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Osage Beach takes action against drug abuse

By Nancy Zoellner-Hogland

In an attempt to curb drug abuse, the Osage Beach Board of Aldermen voted in July to participate in the St. Louis County Health Department's Prescription Drug Monitoring Program (PDMP).

The program requires pharmacies in participating areas to monitor prescription drug purchases of opioid painkillers, stimulants and other legal drugs that are frequently abused and then report the transactions to a centralized data base. When providers log on, they will see alerts that apply to patients who have crossed certain threshold criteria (The Department of Public Health will establish thresholds with input from the Technical Advisory Committee). Providers can also pull a prescription history on their patients.

"We understand this isn't the only solution. It's simply a tool in the toolbox, but our physicians needed something that can help them do their job better," said City Administrator Jeana Woods.

According to the Center for Disease Control, 111.2 prescriptions for controlled substances are dispensed for every 100 people - men, women and children - in Camden County.

Woods said the way they created the ordinance, Osage Beach will be signing an agreement directly with St. Louis County instead of waiting for the county to adopt an ordinance.

"I think many counties across the state have adopted it and then the municipalities are automatically included but our county was not going to be that proactive and our board didn't want to wait," she said.

Camdenton and Sunrise Beach adopted ordinances to participate if Camden County also opted into the program. However, after several residents spoke against the PDMP at a public meeting held in April, saying it was an illegal invasion of privacy and it had the potential to compromise private medical information that is protected by HIPPA, Camden County officials backed away from the issue.

Woods said she wanted the public to rest assured, the city will not be involved in the information collection process in any way.

"The pharmacies will work directly with a third-party company. No information will funnel through the city - we will not facilitate the movement of that information - we won't touch the information by any means. The information will only be shared with the organizations tasked with collecting it," she said. "In most cases, the pharmacies - Walmart, Walgreens, CVS - are part of national chains and they're already doing this elsewhere. So it may be new to the local store but it's not going to be new to their companies so I expect they will start reporting immediately."

Currently, Missouri is the only state in the nation that does not have a state-wide program in place to monitor those types of prescriptions. Several bills have been presented to the Missouri legislature over the past several years, but they have never gotten the support

needed for passage. In late 2017, then Governor Eric Greitens declared a state of emer-

stlouisco.com/PDMP.

For the U.S. County Prescribing Rates interactive map



gency and by executive order, initiated a PDMP for Missouri. However, the Missouri General Assembly chose not to fund it.

The St. Louis County PDMP launched on 04/25/2017 with 14 jurisdictions participating. Since then, other cities and counties, representing more than half of Missouri's population, have joined them. According to a health department spokesperson, more are joining every day.

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

For more information on the St. Louis County program visit

<https://www.cdc.gov/drugoverdose/maps/rxcounty2016.html>

Patients may request their own dispensation information. To request dispensation information, contact PDMP.DPH@stlouisco.com or 314-615-0522 to make an appointment and complete the Authorization to Release Protected Health Information (PHI) Form. Requests must be made in-person at the Saint Louis County Department of Public Health located at 6121 North Hanley Road in Berkeley. Requestors will need to provide their current driver's license or other valid government-issued photo identification and sufficient proof of the authorization or delegation from the patient if you are requesting information on another person. Proof of authorization or delegation would include birth certificate, power of attorney, or advanced directive.

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Get up close to the Shootout racing action

By Nancy Zoellner-Hogland

Would you like a guaranteed front row seat to the Lake of the Ozarks Shootout? Would you also like to help the community while occupying that prime spot? You can do that by volunteering with the Lake of the Ozarks Water Alliance (LOWA) to serve as a "safety boat."

According to Donna Swall, executive director of LOWA, everyone who volunteers as a safety boat captain will be given a free secure dock slip on Friday night – August 24. Then when they return Saturday morning they will be directed to a spot along the race course and will be able to spend the day there, watching the races from the comfort of their own boat while also helping to establish a safe perimeter.

"I need all the safety boats I can get. Their boats must have all the equipment required by law – lifejackets, horn, fire extinguishers – those types of things, they can certainly bring people with them, and they should bring a cooler because we will provide them with ice,

bottled water and lunch," she said, explaining that safety boat captains will be assigned

if anyone gives a captain any trouble."

Swall also said although



sections along the course and will be responsible for keeping boaters 50 feet behind the buoys in that section. "Every safety boat captain will get a radio and a flag for the side of their boat and the Water Patrol will be there to enforce the line

safety boats were critical to the success of the event, she has several other jobs to fill that are just as important.

She also needs people to drive golf carts from 6 p.m. to midnight on both Friday and Saturday nights to shuttle

people from the Captain Ron's Campus to and from the parking lot, and on Saturday and Sunday she needs people to help with cleanup. Two cleanup shifts are available – 8 a.m. to 1 p.m. and 1 p.m. to 6 p.m.

All volunteers will be provided with ice, water, lunch, and "an awesome 2018 Shootout tee shirt. And you'll go away with the nice feeling of having helped LOWA by being part of one of the biggest events at the Lake," she promised. "This really helps us keep LOWA going. We write grants for shoreline, LOWA LILs, septic tank pump-outs, etc. but the money that comes in from this is really needed to help keep our office going."

Volunteers sign up to help on behalf of an organization. When the event is over, the hours volunteered on behalf of those organizations are tallied up and then the organizations are given proportionate

shares of the event's revenues based on the hours worked. At the 2017 Shootout, 28 charities and eight fire departments and districts split \$200,000.

Swall said that's why it's very important for her volunteers to sign in as volunteers with LOWA.

For more information or to sign up to help, call Swall at 573-434-4400

The Lake Rescue Shootout was started in 1988 by local residents who wanted to see who had the fastest boat at Lake of the Ozarks. Over the years, the event continued to grow. Revenues were used to supplement the Lake area fire departments water rescue efforts. As the race grew, more help was needed so the new funding incentive was established to attract those needed volunteers. More than \$1 million has been raised since the move to Captain Ron's 10 years ago.

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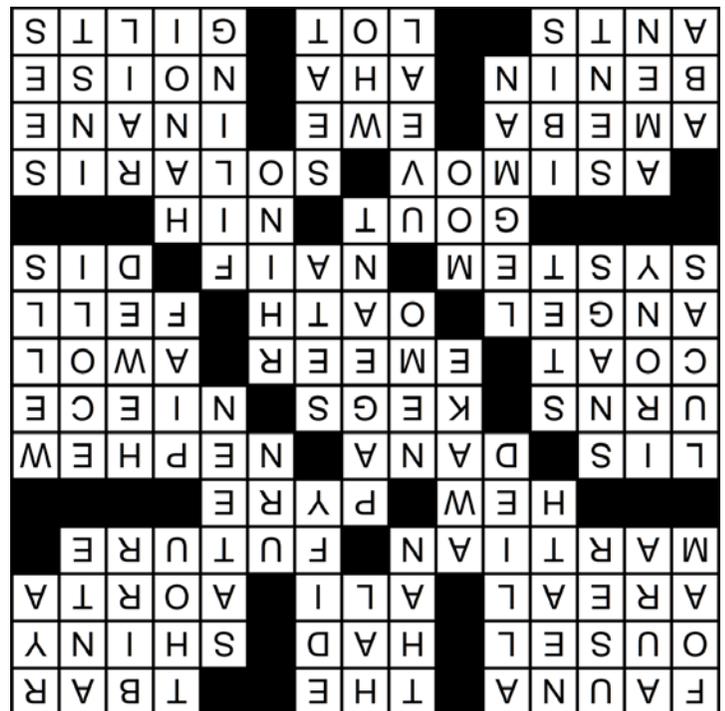
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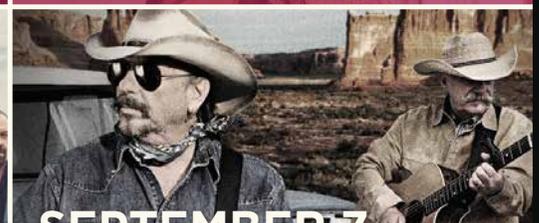
JULY 7
Sara Evans



JULY 28
Survivor



AUGUST 25
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SEPTEMBER 7
Bellamy Brothers



SEPTEMBER 28
The Oak Ridge Boys
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Camden County commission wants zoning regulations that 'represent the will of the citizens'

By Nancy Zoellner-Hogland

Camden County Presiding Commissioner Greg Hasty said although revisions have been made to the county's Unified Land Use Code, the code is a long way from being finalized.

Approved by the voters in 1997 and adopted by Camden County commissioners in 2004, the Unified Land-Use Code has served as the regulatory document for implementation of the Camden County Master Plan and has applied to all land within the Camden County Zoning District, an area that extends approximately 5 miles back from the shoreline. However, there was a problem with the code. It was a duplicate of the plan in place at the time in Franklin County, Missouri.

"It was a disaster! One - Camden County is nothing like Franklin County. And two - the code was put in place quickly without much input from realtors, surveyors, title professionals, builders or the public. The Camden County

Commission intends to make certain, that this does not happen again. It is of prime importance that this ULC code is based on the desires of the citizens. We're going to take all the time we need, and hold as many public hearings as necessary to get this done right this time," Hasty promised, adding that they have numerous changes planned.

He said the commission authorized the complete rewrite of the code in 2015. That's when the county's planning and zoning attorney and planning administrator began reviewing the code and making changes in areas where the county had been having problems with regulations. Hasty said he originally expected it to be a fairly short and easy process. However, he said after talking to the attorney, he learned that every change had to be reviewed in relation to existing case law to make sure they were not making changes that had already been overturned by a court.

Now that the attorney and planning administrator have finished making recommendations, the next step is for the revisions to be presented to the Planning and Zoning Board for their review. The first hearing, where commissioners also planned to introduce some of the revisions they would like to see, was scheduled for July 24 but had to be cancelled for lack of quorum. Hasty said the meeting will be rescheduled for August.

Hasty said after the P&Z Board finishes hashing out the draft, the Camden County Commission will appoint an advisory committee to the Camden County Commission, as outlined in Section 304 (3) of the current code.

"This committee is to become an ongoing committee, to make sure the rules of Planning and Zoning are practical and logical for our lake," he said. "Right now, from what I've seen, these latest revisions have enforcement measures

that are stricter with little to no relief reducing the cost of housing. The commission wants revisions that can reduce the cost of housing. We have to take some radical moves to

make it desirable for developers to build quality housing off the water for people who live and work here. If we don't make it affordable to build quality

continues on page 20

"Insurance Talk"

Inland marine insurance: Do you need it?

Don't let the term "inland marine" confuse you. Unlike "marine insurance," which covers products when transported over water, inland marine insurance covers products, materials and equipment when transported over land—by truck or train, for example—or while temporarily warehoused by a third party. Collisions and cargo theft are the two most frequent causes of inland marine losses.

For many businesses, the property insurance provided by your business owners policy may be sufficient. In general, this type of insurance covers property housed at a specific location, but tools and equipment that travel with employees to nearby job sites also may be covered.

However if your business frequently ships products or equipment, you may want to consider purchasing inland marine insurance. This type of coverage is especially important if you ship high-value products or materials, which are often excluded from basic property coverage. Inland marine insurance can cover a wide range of specialty equipment and products, including:

- Computers, everything from servers to laptops
- Communications and networking equipment
- Construction and contracting equipment
- Medical and scientific equipment
- Photography equipment

When weighing the need for inland marine insurance, consider the nature of your business and operations. Inland marine insurance isn't just for companies that ship products to retailers and customers. For example, if you have a valuable tradeshow booth that is frequently shipped around the country and stored offsite by a vendor, you may want the protection provided by inland marine insurance. In addition,



Jeff Bethurem

if someone else's property is temporarily in your possession, inland marine insurance can provide coverage against the loss of this property. Special inland marine coverages include:

- **Bailee's Customer Coverage**—Protects clients' property that is left in the care of your business; for example, if you operate a warehouse or repair shop.
- **Builder's Risk**—Protects structures and materials during new construction projects or renovations.
- **Exhibition and Fine Art Coverage**—Keeps valuable items protected while on exhibit, in transit or on loan.
- **Installation Floater**—Covers materials from the moment they are loaded onto a truck until they are put to use or installed.
- **Motor Truck Cargo Coverage**—Keeps clients' goods protected while your business transports and delivers them.

Your insurance professional can help you determine whether or not purchasing inland marine insurance makes sense for your business. If you opt for this type of coverage, your insurer may provide services to help you evaluate and minimize your inland marine risks and control losses.

Jeff Bethurem, RWCS, is a licensed insurance agent at Golden Rule Insurance. To learn more about insurance for your business, contact him at 573-348-1731 or jeff@goldenruleinsurance.com.



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Business owners beware of phony directory solicitation

By Nancy Zoellner-Hogland

The Lake West Chamber of Commerce is warning its members not to fall for an email sent to them by a Lindsey Vonn about a business directory that promises to help them advertise their products and services “across the world.” That directory is bogus and not a product of the chamber.

Chamber officials said if the name sounds familiar, it’s because Lindsey Vonn is the name of an Olympic downhill racer and four-time overall World Cup champion.

The scam email was sent Monday, July 23. According to Chamber Executive Director Paul Hooper, the same day, they sent a letter to their members telling them, “It is BOGUS!!!! We are not aware of this person or how they got into our membership database. We are investigating this matter.”

Hooper said they are unsure of how the scammer got into their database.

“We turned it over to our website and technical people to see if they could trace it and figure out where it came from but so far, they haven’t been able to come up with anything. We’ve had similar things pop up at times,” he said. “People have called our members trying to sell ads by telling them they’re working with the chamber of commerce, when they’re

not. They’re things we’re not even involved in. When we find out, we generally put out an email saying we don’t work with that company and if they are contacted, to give us a call. However, this is a little different because it was an email and it’s talking about our directory. And right now, we’re in the process of working with the Camdenton Area Chamber of Commerce and the Lake Area Chamber of Commerce to update our Joint Community Profile and Business Directory so we were concerned that it could be a problem.”

So far, the chamber office has been contacted by only three or four people asking about the legitimacy of Vonn’s email.

Hooper also said the email should not be confused with valid one sent July 26 by the Lake West Chamber. The email, with a subject line reading “IMPORTANT! Your Business Updates/Changes Needed” was sent to inform members that if they made any changes or updates to the information the chamber had in its database, they needed to send that new information as soon as possible. That email contains a link to the information that is on file.

The bogus email reads:

From: Lindsey Vonn <vonn-lindsyb2b@outlook.com>

Date: Mon, Jul 23, 2018 at 3:54 AM

Subject: Lake West Business Directory-Business List

Good day to you,

We’re happy to inform you that we released a business database across the world “Lake West Business Directory”. Would you be interested to sell your products/services as per your required location? If you are interested, please let me know the below format so that I can get you list of Potential clients with their company name, contact name, job title, phone number, e-mail addresses and much more information as per your requirement.

Kindly reply with your targeted market, target title and target geography (where you wish to expand your business) below format so that we can take it forward.

Target Industries :- _____ (To Market your Products/Services)

Target Job Titles _____ (To Whom approach your business EX:- CEO/VP/marketing/sales titles of targeting company)

Target Geography: (Worldwide/ where you wish to expand your business) for EX:- Neighbors City/State/

Country

Look forward to your response. It would be GREAT if you could reply at the earliest!

Warm Regards,
Lindsey Vonn Sr. Marketing Manager

Hooper is asking business owners to call the chamber at 573-374-5500 if they received the email.

This reporter emailed the company requesting more information but to date, has not had a response.



The Lake Area Chamber recently held a ribbon cutting for Lens Mart Optical at 3797 Osage Beach Parkway, Suite B-4 in Osage Beach. The ribbon cutting took place on June, 27rd 2018 at 4:30 pm. Attendees included Lens Mart Optical staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, visit their website at www.lensmartoptical.com or call (573) 348-2729.

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Ha-Ha-Tonka app

continued from page 1
scavenger hunt.

“It’s basically a template – similar to Power Point – and you add the information you want to use but the design is up to the designer. And you don’t have to be a coder to use the app – you just have to provide the questions, the story, the pictures and the video – and you decide how you want to set up the game. It allows the user to be very creative but you don’t have to be a computer scientist to figure it out,” Kroll laughed, adding that it took her about 16 hours to complete the project. “However, I’ve created apps for other areas and I pulled photos, videos and information from the state park website so I was able to make it more quickly than someone with no experience or someone who had had to put together the information themselves.”

As part of a research project, Kroll, a PhD student learning technology and design, created a similar tour app of historical residences in Columbia, Missouri and of the David R. Francis Quadrangle (known as the

Quad), the historical center of the University of Missouri. She also created a farmers’ market tour app for the Lake’s tri-county area a couple years ago. However, that app is no longer available.

Ryan King, Natural Resource manager for Ha Ha Tonka, said since the app has launched, several people have used it.

“We even got a few phone calls from people using the app, asking if their answers to the questions are correct. I think they were trying to cheat a little,” he laughed.

King said although they really didn’t have much to do with the creation of the app, they’re pleased to see people using it because instead of just walking around the park, enjoying the sights, park visitors are actually learning about those sites.

“And that’s always good. This is such a beautiful place and we want everyone to know about it,” he said.

Cards explaining the app are available in the park’s Visitor Center.

To get a glimpse of what the tour looks, visit [https://](https://www.guidigo.com/Web/QB72L0q2wxg)

www.guidigo.com/Web/QB72L0q2wxg

According to the Missouri Department of Natural Resources, more than 500,000 people visit Ha Ha Tonka State Park annually. The park’s website describes Ha Ha Tonka as a “geologic wonderland with sinkholes, caves, a huge natural bridge, sheer bluffs and Missouri’s 12th largest spring. The ruins of a turn-of-the-century stone castle overlook these wonders and offer impressive views of the Lake of the Ozarks and Ha Ha Tonka Spring.

“A series of trails and boardwalks makes it easy for visitors to experience all the park has to offer from its historic castle and geologic wonders to its wooded areas and open rocky glades. Picnic sites beckon visitors for a relaxing lunch in a scenic setting unparalleled in the lake area. All these fascinating features combine to create a park that can be explored and enjoyed time after time.”

Although several lake locator, fishing maps and Lake of the Ozark business apps are available through the app store, the Ha Ha Tonka app is the only interactive app created for this area.

As the Lake Churns Home Warranty Plans



Real Estate and Lake News with C. Michael Elliott

Frequently in the home buying or selling process, buyers encounter homes whose sellers are offering home warranties. Both buyers and seller (and some agents) are frequently under the impression that these warranties cover most, if not all, costs to repair or replace things that fail in the home.

A home warranty is a contractual agreement provided to an owner of a house by any of a number of different types of entities. In the case of this article, I am referring to “home warranty” companies. The home warranty industry was founded in 1971 by American Home Shield. In the strictest legal sense a warranty of any kind must adhere to guidelines set at the states’ and federal government’s levels. But the word “warranty” is not always used explicitly to mean a legal warranty is being conveyed. Usually, a home warranty is not a warranty at all but rather a home service contract that covers the repair and/or replacement costs of home appliances, plumbing, heating and cooling and electrical systems, and possibly other components. Coverage and costs vary significantly across home warranty companies and home warranty contracts do not cover all home repairs.

Some home plans are more expensive and cover more items while others are more limited. Most require that you pay a service fee, around \$50 to \$100 per incident and also have a maximum amount that they will pay per covered item and a limit on what they will pay in total. Be sure that you are aware of what the coverage exclusions are and if the company pays the full cost of replacing an item or its depreciated value.

Some common complaints that home warranty clients have about warranty companies are: 1. Deny the claim citing homeowner’s maintenance negligence or “pre-existing problem”

2. Repair the equipment even when it is in such bad shape as to be replaced (which may keep it running until your warranty ends)

3. Utilize sub-standard service providers (the warranty company chooses the provider), this issue is often attributed to the fact that they have negotiated lower rates from these providers.

Most warranty companies have a “Sample” Coverage Terms document that outlines what is included and excluded as well as some other terms. These generally look pretty good. Many have fine (miniscule) print that references a cover/front page that details specific coverage on the particular home. Make sure you have all information before making a decision.

One of the best preventive measures you can take to reduce the risk of nasty equipment failure surprise after closing is to schedule a thorough home inspection (by a reputable, knowledgeable company). Your purchase contract should allow for an inspection and have a date by which you must complete and report any issues to the seller. If their response is that the home warranty will cover it, look over the coverage terms AND make a call to the warranty company to verify this.

A great resource for home warranty information and reviews of existing companies as well as a list of ones no longer in business (some reportedly still selling warranties) is the website; www.HomeWarrantyReviews.com.

A home warranty can be a great asset, you just need to do a little homework to make sure you know as a seller what you are offering and as a buyer what you are receiving.

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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A Matter of Trust

Avoiding Retirement Surprises

A recent analysis by the Wall Street Journal estimates that 40% of households headed by those aged 55 through 70 are unlikely to have sufficient resources to maintain their standard of living in retirement. For many, this means they will have to work longer to achieve the level of financial independence necessary to retire safely. So, it's worth asking yourself, do you know just how ready you are to retire?

There are many things that need to be taken into consideration. One thing you may have overlooked is the fact that life expectancies are improving. Will you be able to make your money last longer should your retirement last 25 to 30 years? Research shows that one in ten people now live to be 95 years old.

So how much will you actually need?

Developing a realistic retirement budget is an important exercise, one that requires an examination of values as much as resources. Some people enjoy living rather modestly during retirement, but others prefer to maintain a more lavish lifestyle they've become accustomed to. Ultimately, your retirement budget needs to be understood from three perspectives.

Essential versus discretionary spending. Which expenditures could be curtailed, even eliminated, in the event of financial reversals? Food is essential; restaurant dining is not. Is there room in your budget for savings?

Structural versus peripheral expenses. Some costs are binding, not subject to modification, and failure to meet them means a structural change in retirement. If you own property, you must pay the taxes. If you have a mortgage, you must make the payments. If you own a car, you have to pay for routine maintenance. Trips, vacations, and gifts, in contrast, are



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

Fixed versus inflation-prone costs. Inflation has been very mild in recent years, but this may not be a permanent condition. Most retirement expenses are vulnerable to inflation, while retirement income generally is fixed. The response to inflation may include cutting back on optional purchases or substituting less expensive items for those that become unaffordable.

Understand also that long, modern retirements typically include three phases:

- active retirement, filled with travel and pursuit of deferred dreams;
- passive retirement, typically beginning in the mid-70s, when activities are gradually reduced; and
- final retirement, a period often marked by failing health and a need for long-term care.

A different retirement budget applies to each of these three periods, and depending on your retirement goals, you may need to take different strategies to ensure that your nest egg will be there for each.

One way you can make sure you are prepared for retirement and any surprises along the way is through a good financial plan. Be sure you are talking to your advisor about what type of planning is right for you. Contact Trenny Garrett today at (573) 302-2474 or by email at trenny.garrett@centraltrust.net.

LOFPD participates in VFA Fire Department Matching Grant Program

During July and August, matching funds grant checks for rural fire departments are being distributed by Missouri Department of Conservation Forestry Division staff.

A total of 174 fire departments and districts, including the Lake Ozark Fire Protection District (LOFPD), will be receiving checks of up to \$4,000 to help them with the purchase of personal protective gear and firefighting equipment for wild-

fire as well as structure fires.

According to Mark Amsinger, chief of the LOFPD, they've received approximately \$15,000 over the past five years.

"With the funds we received, we were able to purchase some personnel protective equipment (PPE) for our guys, a skid unit for one of our brush trucks and a skid unit for our UTV, and we purchased some fire hose," he said.

The total funding for Mis-

souri fire department matching grants this year is \$389,603.56. Fire departments and districts are required to match 50 percent of the funds which are provided by the U.S. Forest Service and the Missouri Department of Conservation. During the last 30 years, nearly \$8 million has been distributed to rural fire departments to help them increase the safety of their firefighters and provide them with better firefighting equipment.



Wayne Vaughn and Billy Rising, both with the Missouri Department of Conservation, met with Fire Chief Mark Amsinger of the Lake Ozark Fire Protection District (in the center) to present him with a check made available through a grant program. Photo provided.

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Tackling tricky overtime issues

Submitted by Bruce Mitchell, Lake of the Ozarks SCORE

Should you be paying overtime to your employees? The answer is: it depends.

Under the U.S. Fair Labor Standards Act (FLSA), employers are required to pay overtime to most hourly employees who work more than 40 hours a week for businesses that take in more than \$500,000 a year in revenue.

Just because your small business earns less doesn't mean you're off the hook, however. FLSA also applies to any business "engaged in interstate commerce, the production of goods for interstate commerce, or an activity that is closely related and directly essential to the production of such goods." But it's not a blanket rule either. FLSA applies only to jobs that involve some form of interstate commerce.

Employers can also exempt certain executive, administrative, or professional positions from overtime regulations. The employee must receive a salary or fee of at least \$455 per week,

with job duties that meet specific requirements.

Defining those responsibilities can be tricky, and the U.S. Department of Labor's Wage and Hour Division (WHD) is often called upon to make judgment calls not only on the applicability of FLSA, as well as state overtime laws.

Fortunately, the WHD's website (www.wagehour.dol.gov) offers a wealth of information on federal requirements for overtime and other aspects of the FLSA, including minimum wages, family and medical leave and related topics critical to small business. State requirements and contacts are also listed, as well as responses to inquiries to what regulations do/do not apply in certain situations.

An attorney who specializes in human resource issues will also be a good resource for interpreting state and local overtime laws, and how they directly affect your small business.

Small business owners should also be aware of areas not covered by FLSA. They



include:

- Vacation, holiday, severance, or sick pay;
- Meal or rest periods, holidays off, or vacations;
- Premium pay for weekend or holiday work;
- Pay raises or fringe benefits; or

-A discharge notice, reason for discharge, or immediate payment of final wages to terminated employees.

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 SCORE Lake of the Ozarks 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.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

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

Fifty years ago the Lake area had a variety of drive-in theaters showing the latest in Hollywood movies. The Grand Glaize Drive-In Theater in Osage Beach even had church services on Sunday mornings featuring guest ministers. The minister and the choir stood on top of the concession

stand and admission was free. You sat in your car and listened through your window speaker (Photo courtesy of Missouri State Archives); Fifty years ago the Bank of Lake of the Ozarks had nine employees. They were all women except the president, James Franklin Sr. Five of the nine, which includes Franklin, are now deceased. The bank was

located near Shawnee Hills Winery which was originally Mills Cottages across Bagnell Dam Boulevard from the Catholic church. The bank is currently located in Osage Beach across from Stone Crest Mall and has several branches at the Lake; This is the final segment of this four-part series of then-and-now comparing the 1950s and 60s with 2018. It in

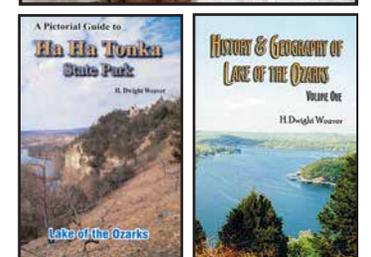
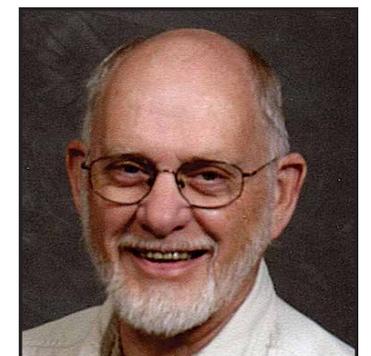
no way represents all of the many changes that have occurred but does provide a glimpse of the past. People visiting the Lake today who remember it from the earlier times find very little they recognize and often get in touch with the author to get directions to some former small family-owned family-operated resort they were once familiar with. A few old structures do survive from the earlier days but they can be hard to find. The two-lane highway that passed through Lake Ozark and Osage Beach into Camdenton in the 1960s has seen many improvements. It is in sharp contrast to the divided four-lane Expressway lined with towering rock cuts that now funnels high-speed traffic through these vintage communities. (To learn more about how the Lake used to be see the author's books at Stone Crest Book and Toy in Osage Beach.)

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 Ameri-

ca, 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.



Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

5 Benefits of Owning Your Own Home



Homeownership is part of the "American Dream." Owning a home means putting down roots and having a place that is all your own. Buying a home is one of the biggest investments you'll ever make, but it does come with its benefits. Keep reading to learn about some of benefits of owning your own home from your Lake of the Ozarks mortgage lender.

1. You Build Equity.

One of the most obvious benefits of homeownership is that you are gaining equity. With each mortgage payment you make, a portion goes toward reducing the amount you owe on your loan, which increases your equity. In addition, as your home increases in value, it creates more equity for you. When you subtract the amount you owe on your home from the total value of your home, the amount leftover is your home equity, or the "dollar" value of your home that actually belongs to you.

2. You're Making an Investment.

When you rent your home, you get little to no return on investment. Paying rent each month doesn't offer any return on investment beyond securing a place to live through the end of the month or lease. Unlike other investments, like a vehicle, a home is a purchase that appreciates over time. While home prices are cyclical, if you stay in your home for a long period of time, it could increase in value, giving you a substantial return on your investment.

3. You Receive Tax Benefits.

Homeownership has some advantages when it comes tax time as well. The federal government encourages homeownership by offering tax incentives. The biggest one being, the option to deduct interest from your mortgage payments on your income tax return. Payments on private mortgage insurance and certain home-related purchases may also qualify for tax benefits.

4. You're Able to Make Modifications.

When you own your own home, you have the freedom to do whatever you want to it. You can paint the walls whatever color you desire, alter the layout of the home and more! Renting doesn't usually come with a

lot of options for modifying your living space to better suit your needs. Homeownership allows you to live life by your own rules. Plus, home improvements typically lead to increased home value.

5. You Save Money in the Long-Term.

While there are upfront costs to purchasing a home at the Lake of the Ozarks, if you stay in the same place long enough, you'll most likely be saving money. In the majority of U.S. markets, owning a home is less expensive than paying rent. Consider a \$1000 per month rent payment. Over 10 years, that adds up to \$120,000 that you could be using to pay down a mortgage instead of handing it over to a landlord. That doesn't even factor in that rent prices are constantly rising. When you purchase a home, you can lock in your monthly payment for 30 years!

With interest rates still low, now is a great time to consider homeownership and start taking advantage of these benefits. Give me a call at 573-746-7211 to discuss your Lake of the Ozarks home financing needs today! As your Lake of the Ozarks mortgage lender, I'll be here to work with you every step of the way, from the pre-approval to the closing and beyond.

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Camden County commission zoning

continued from page 12
homes so people who work here can afford to live here, we're going to have to spend untold millions on highway infrastructure so they can drive in and out of here every day."

He said to accomplish their goals, the county needs to, among other things, make provisions to substantially reduce lot sizes when central sewer and water is available.

"And it's my belief we should completely eliminate the 25-

foot setback. Under the revisions, it's tied to whether or not the property has central sewer. However, if people submit their plan to the Camden County Wastewater Board and it's approved, and people can use that space without interfering with the wastewater design, I don't think people's rights should be taken away if it doesn't serve any useful purpose," he said.

Hasty said he would also like to separate planning and

zoning provisions in the code from subdivision regulations and road design standards so they can be reviewed and revised separately, and code revisions that would create separate zoning districts for property adjoining or in close proximity to the Lake.

"This could be accomplished by establishing waterfront commercial, waterfront residential and possibly waterfront industrial. It would allow the special needs of

waterfront development to be addressed separately from the rest of the Lake planning district," he explained.

He said he also supports revisions allowing mixed-use development that combines residential and commercial both away from and near the waterfront, "allowing commercial activities within a specific area and allowing people to live where they work. That's happening all over the nation and it facilitates reduced costs of infrastructure and maximizes the use of infrastructure."

In addition, the county will be looking at adopting different subdivision specifications and regulations for waterfront property, near-waterfront property and rural developments.

"If you're out in a rural area - and a lot of the planning and zoning district includes rural - the type of development and the needs are different. For example, paved roads with curb and gutter may be appropriate for some types of subdivisions but in rural areas, gravel roads may be appropriate. And requiring central

sewer may be appropriate for a waterfront subdivision but not necessarily for a rural subdivision. We're also looking at how to accommodate affordable housing including microhouses, duplexes, townhomes and other zero-lot-line type housing," Hasty said, adding that although he's fairly happy with the Camden County Master Plan, he strongly disagrees with future use plans that locate huge areas of residential development along highway frontage. "In addition to compromising the commercial area, no one is going to want to build large subdivisions right alongside the highway. So we have our work cut out for us, but in the end, I believe we're going to hammer out a new plan that will be good for our county, good for our citizens and good for our economy. We need to be thinking creatively and we're going to take as much time as we need to, to make sure we get this right. Our goal is to have a workable code that fits the unique nature of our land, lake, and economy. More than anything else, it must represent the will of the citizens."



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The Lake Area Chamber recently held a ribbon cutting for Dandelion Seed Boutique at 3251 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on July, 12th 2018 at 4:30 pm. Attendees included Dandelion Seed Boutique owner, as well as several Lake Area Chamber staff, and board members. For more information, visit their website at www.shopdandelionseed.com or call (573) 693-9900.



The Lake Area Chamber recently held a ribbon cutting for Fountain Mortgage at 754 Bagnell Dam Blvd Ste D in Lake Ozark. The ribbon cutting took place on June, 22nd 2018 at 11:30 am. Attendees included Fountain Mortgage staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, visit their website at www.homeloanswithbrandi.com or call (816) 809-2270.

Help keep geese healthy by not feeding them

Missouri Department of Conservation (MDC) employees temporarily trapped a total of 900 Canada geese over the last two weeks in the state's southeast region. Geese were collected and banded, then quickly released, in Cape Girardeau, Dexter, Farmington, Jackson and Poplar Bluff. Although Regional population numbers are stable, biologists are concerned to see some that had irreparable wing damage

caused by poor diet. This is commonly called "angel wing" where the end of the wing twists outward from the body.

"We see it in more urban areas where the geese are fed bread or cereal by well-intentioned people," said Nicole Walker, a MDC wildlife management biologist. "Unfortunately, bread doesn't have the nutrients geese need, so they may develop drooping wings and can even lose their ability

to fly."

Artificially fed geese may show signs of malnutrition by being underweight or show poor molting or unhealthy wing feathers, Walker said. In natural settings, waterfowl seek and feed on a variety of nutritious foods such as aquatic plants, natural grains, and invertebrates such as insects and worms. People tend to feed bread, corn, and popcorn to geese, which are low in protein and very poor substitutes for their natural foods. Feeding geese can also artificially congregate birds in areas creating a situation where too many birds quickly become a nuisance to the public in some settings.

"It's like feeding a person a daily diet of donuts," Walker said. "If most of a diet is filler ingredients with no nutrients, there won't be a healthy result."

Walker said the solution is to simply stop feeding the geese and allow them to find natural foods that meet their biological needs.

"If everyone stops feeding

the geese, they won't disappear," she said. "Families can still enjoy viewing geese and parents can teach children how to respect the geese, learn about them and help them by not interfering."

Canada geese are banded in several portions of the Mississippi Flyway each year for the purpose of learning about production of young, mapping the distribution and timing of the harvest and to calculate survival and recovery rates. When examining the geese, biologists note the general health of each bird, look for a brood patch in the adult females indicating that they laid eggs this year, and look for abnormalities such as foot damage or past injury. For geese that are recaptures, they check to ensure their band is still legible and attached correctly, and replace or adjust it to better fit the leg.

"At this time the population within our flyway is looking very positive," Walker said. She added that the last survey of giant Canada geese across the Mississippi Flyway between

2016 and 2017 observed an increase in the population by roughly 16 percent, indicating a stable to growing population. However, where biologists are managing wildlife in suburban environments, the trick is to find the right balance of goose numbers so that local parks, golf courses, and privately-owned ponds are not overrun with birds to the point that they are a nuisance.

Walker said that while the larger population tends to ebb and flow depending on larger weather patterns, it is very important for wildlife management agencies to manage the populations at a local level. In some cases, MDC works with landowners and communities to make ponds and lakes less attractive to deter Canada geese.

"By continuing these monitoring and banding efforts we can keep a close eye on these populations, monitor harvest trends, track general movements of birds within the areas, and keep an eye on overall bird health," she said.

For more information on waterfowl in Missouri, go online to www.mdc.mo.gov.

Managing Rental Property

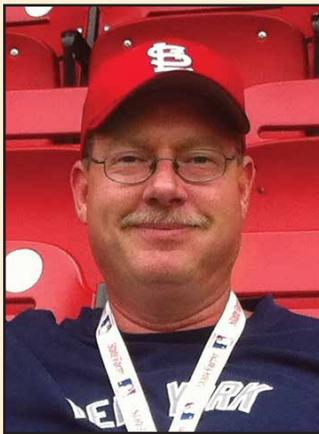
Increasing the Off Season

If you are in the vacation rental business here at the Lake of the Ozarks you are always looking for ways to increase your rentals during the slower times of the year. The first thing you have to come to grips with is that most visitors come here to enjoy the Lake! And when they cannot enjoy the lake, fewer of them come to visit our area.

Our company does 85% of all rentals between Memorial Day weekend and Labor Day weekend. That leaves us with just under nine months to capture the other 15% of our business. That is a horrible business model, but it is the one we are stuck with. So the trick is how to maximize those other nine months to get the most out of your rental property.

So what are some things that you can do to maximize your rentals between Labor Day and Memorial Day? The best way is to see what visitors are doing here during that time of the year. We have a number of festivals and special events that do attract visitors. Know the schedule and then promote those events to your potential guests. We have plenty of events like the Air Show, Liverpool Legends, the Dogwood Festival, Magic Dragon Street Meet, Harbor Hop, Bikefest, the Apple Festival, Enchanted Village of Lights and a large number of fishing tournaments.

Another angle when purchasing is to look for a property that visitors can enjoy during the cooler seasons. There are a few condo complexes that offer indoor pools and our condos with indoor pools have the highest average nights of any complex that we manage at except for one. Last year our Knolls Resort complex



Russell Burdette

averaged 31% more rental nights than our other condos. They have an indoor pool that is open year around and that is one of the reasons they see more rentals each year.

Attracting golfers is another great way to fill some spring and fall vacancies. We do a significant amount of golf business each year with the majority coming outside of the summer months. Knowing what golfers are looking for will be the key to attracting them. They all want separate beds, they usually travel in packs of fours, eights and twelves and they love to grill out! If it rains, they need a big screen TV and some cards or games to keep them occupied. Plan accordingly and you can fill some of those slower spring and fall dates.

Another option is to talk with a winery or cave (both good off-season attractions) and create a package with your home or condo that includes a winery or cave tour. They are looking for business as well during those times!

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

ACROSS

1. Flora's partner
6. Café alternative
9. Alpine lift
13. European blackbird
14. Owned
15. Reflecting light
16. _____ estate deal
17. He was the greatest?
18. Main artery in the body
19. *"The War of the Worlds" invader
21. *Typical temporal setting
23. Shape with an ax
24. Combustible heap
25. Fleur-de-_____
28. *Scully's first name in "The X Files"
30. Huey, Dewey or Louie to Donald Duck
35. Crematorium jars
37. Ponies at a party
39. #30 Across' sister
40. _____ of arms
41. Mideast V.I.P.
43. Military no-show
44. *"Buffy the Vampire Slayer" spin-off
46. Hippocrates' promise, e.g.
47. *David Bowie in "The Man Who _____ to Earth"
48. *The Dagobah _____ in "The Empire Strikes Back"
50. Lack of guile
52. Bad-mouth
53. Form of arthritis
55. National Institute of Health
57. *"Foundation" series author
60. *Stanislaw Lem's famous novel
64. Single-cell protozoan
65. Famous Dolly, e.g.
67. Absurd
68. West African country
69. "Eureka!"
70. Neil Diamond's "Beautiful _____"
71. They're marching one by one
72. Auction set
73. Young sows

THEME: SCIENCE FICTION

Solution page 10

DOWN

1. Memory _____ mattress
2. Certain something
3. _____-friendly
4. Poet's "below"
5. Like U.S. and U.S.S.R. in WWII
6. Conjunction in comparatives
7. *Heuristically programmed algorithmic computer, for short
8. Enlighten
9. Biblical pronoun
10. Ethiopian currency
11. Initial stake, as in poker
12. Swedish shag rug
15. Shiny cotton
20. Not asleep
22. One of #35 Across
24. "Miss America" contest, e.g.
25. *"Star Wars" creator
26. Shoemaker without shoes, e.g.
27. Hose woes
29. *Captain of Nautilus
31. "La Vie en rose" singer
32. #23 Across, past tense
33. Cause for food recall
34. *One of the "fathers of science fiction"
36. Proofreader's mark
38. "_____ good example"
42. It's black or white and lives in Africa
45. Office errand boy
49. Barn sound
51. Bureaucratic task
54. Relating to uvea
56. Capital of Vietnam
57. So be it
58. Dispatched
59. Avian wader
60. Center of authority
61. Iron horse track
62. Research facil.
63. Visually perceives
64. Bar association
66. *"Doctor _____"

CROSSWORD

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40					41				42		43			
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64						65	66			67				
68						69				70				
71						72				73				

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Village begins acting on nightly rental violations

By Nancy Zoellner-Hogland

Since 2004, the Village of Four Seasons has had an ordinance on the books prohibiting nightly rentals.

The former Village clerk said trustees were quick to adopt the ordinance, which carried a \$500-per-day fine for violation, once they learned that a homeowner had started renting to entire fraternities and sororities – a practice that, at the time, was prohibited by the Four Seasons Property Owners Association, a homeowners association that governs activity inside its boundaries.

At a recent meeting of the Village Board of Trustees, a resident complained about a similar situation taking place on his street. He said numerous cars were parked at the home and in the street, trash was thrown everywhere and a bus was constantly bringing people in and out. He said he was told by Board Chairman Arnold Sandbothe that to file a complaint, he would have to agree to go to court to testify against the neighbor – something he wasn't willing to do – and he asked why the Village wasn't enforcing the ordinance it had on the books.

“Short-term rentals have been a hot issue for the past three years in the legislative area. I know we have an ordinance and there has been talk internally and in open forum about nightly rentals. Some are advertised but we don't know if they're actually rented so until someone brings it to our attention, like you did, we don't know that they have a rental,” Sandbothe explained.

And Village Attorney Todd Miller said his testimony could be required because it was more of a civil issue rather than a crime. However, he also said the municipality's wait-and-see stance they had been following the past couple years was changing.

“The Village ordinance reads that you cannot rent your home to a transient party for less than 31 days. The purpose was to try to get rid of the overnight or weekend guys that only want to come in and party. For two consecutive years now, there have been bills (at the state level) that looked like they were going to pass, for all intents and purposes, that would have overturned that ordinance. The Missouri Municipal League led me to believe it was going to pass...but it's failed to pass twice now,” he said, adding that the lat-

est version of the bill would have taken all authority away from municipalities so they could no longer control rentals.

HB 2457 was the most recent bill presented. Proposed this spring by Sonya Anderson (R-131), the bill summary states:

This bill prohibits political subdivisions from imposing a fee or enacting an ordinance that prohibits residential dwelling rentals after August 28, 2018. The bill prohibits political subdivisions from enforcing an ordinance that prohibits residential dwelling rentals after August 28, 2019. This bill clarifies that sales taxes, tourism taxes, and other taxes on the use of hotels and motels shall also apply to guests of residential dwelling rentals. An owner, or a facilitation platform if one is used, must collect and remit any taxes a transient guest is required to pay. Intermediaries that facilitate rentals of residential dwellings that do not meet the definition of a facilitation platform must retain records of rentals and notify transient guests that they are obligated to pay certain taxes. Some of the provisions of this bill relating to taxes and the requirements of facilitation platforms and marketing platforms will not go into effect until January 1, 2019. This bill is similar to HB 608 (2017) and SB 1117 (2016).

An amendment was later add-

ed allowing cities to “regulate the density of residential dwelling rentals in any zoning district.”

Previous versions of the bill allowed the local laws banning overnight rentals to stand, as long as they were in place before the new state legislation was adopted.

“Under the latest version, even though we have an ordinance on the books, if we had sent out letters offending people, basically saying they were in violation and must cease and desist, if the state had passed this months later, weeks later, days later, you'd look like idiots. And we would have begun litigation that would have been costly to the tax payer in the Village and that's what we're trying to avoid,” Miller explained.

However, he said because the legislation has failed for two straight years and since other municipalities, including some in the Kansas City area, were starting to once again send cease-and-desist letters to offenders, the Village would be following suit. He said he was in the process of sending a cease-and-desist letter to the resident's neighbor, advising them of the Village's ordinance.

“We're moving in that direc-

tion. We just had to be cautious,” Miller said.

All three of the Lake of the Ozarks state representatives have said they don't believe a state law is needed and that the matter should be left up to the individual municipalities.

Village trustees originally decided to look into legislation banning overnight rentals after the Village clerk was contacted by Carolyn Loraine, a former Village trustee who was serving as presiding commissioner of Camden County at the time. She asked the clerk to come to her house so he could see for himself what was going on.

“Literally – there were 100 cars. They were parked on every single yard on the street and they filled a tennis court that was owned by an individual that lived at the end of the street,” the clerk said. “Fifty people were on that home's dock – it was barely above water – and they had taken over neighboring docks as well. The fraternity president was very polite when I knocked on the door. In fact, he told me that if I thought it was crowded then, I should have seen it the night before when the sorority was there partying with them!”



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LOFPD requesting tax increase

The Lake Ozark Fire Protection District is asking voters to increase their level of support for the EMS ambulance service by approving a 30-cent levy on the August 7 ballot. 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, Fire Chief Mark Amsinger said they will redraw the lines so the ambulance at Station 2 will take care of Horseshoe Bend, the ambulance at Station 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. This is the first time the district has requested an increase since the ambulance service was formed in 2001 and, according to Amsinger, it's badly needed. In 2017, the district ran 1,350 calls – more than 800 of which were emergency medical calls. That's a 58-percent increase in emergency medical calls from 2001. Photo provided.

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How Can I Improve My Google Ranking?

This is one of the most frequently asked questions we get from business owners. Google rankings can't be guaranteed, but there are definitely a few things you can do to give your business the best possible chance of ranking.

Here are 3 simple strategies we recommend to help improve your local search rankings:

1. Keep Your Website Current

We can't say this enough (which is why it's our FIRST suggestion) - make updates to your website regularly. Many times, a business will invest money in their website, take time to create the content, approve the previews, but then after it's live they forget about it. While it's true that your website can work for you without having to think about it daily, making regular updates to your website is good practice in the eyes of Google. Google likes to return fresh, relevant content to their users in search.

Insider Tip: Sometimes it can be as simple as adding a photo/bio of your new employee, adding a page of testimonials and revolving them, or putting some new photos on your website showcasing your new equipment, services, or specials.

2. Utilize Social Media Best Practices

Social media can be a powerful tool for improving your website rankings. Not only will it help you in creating fresh content (which Google loves!) but it can help share your business and website with new customers. We highly recommend that you include your website URL in every single social post that you make. This creates backlinks to your site and also drives traffic to your site. All of these things can help improve your search engine rankings.

Insider Tip: Use many different social channels. Google My Business is a powerful (free) tool for local businesses to help improve visibility in local



Sandy Waggett

search. Keep your business hours updated, make sure that your map location is correct, keep track of reviews, and even make informative posts through this account. If you don't have one, today is a great time to start!

The fact that it's called "Google My Business" should tell you everything you need to know about how important it is to have a correct and active presence here.

3. Check Your Business Directory Listings

Google hates inconsistent information. It can punish you by giving your business less than desirable rankings when it finds conflicting information about your business across the web.

One way to help stay on top of all of the different places that your website shows up is to utilize a Local Directory Management Service. The goal is to ensure that your business listing in the local directories is correct and consistent across all of the platforms.

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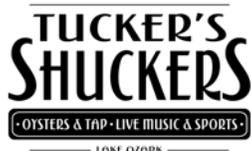
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Millennials Want to Say 'I Do' to High-Tech Wedding Registries

Once upon a time, wedding registries were created so newlyweds would have all the basic essentials to establish their first home. But as technology has evolved, so too has the registry. Gone are the days where registries only include dishware and candlesticks. Couples can now incorporate modern must-haves, like connected lightbulbs, voice assistants and smart showers.

Leading faucet manufacturer, Moen, commissioned a survey conducted online by Harris Poll in March 2018, which investigated what smart products would top the list when it comes to millennial (ages 18-34 at time of survey) wedding registries and how this tech-savvy generation may be reinventing the process of registering.

The Gift of Technology

It may have once been a no-no to ask for anything except

millennials who would want smart home products on their wedding registry would add smart lightbulbs/light switches, smart thermostats (42 percent) and a digital shower (32 percent).

"Tech is trending when it comes to wedding wish lists," says Andrea Maher, senior marketing communications specialist, Moen. "Our survey found that just as many millennial would-be brides would put smart home products on their registries (43 percent) as glassware (44 percent), with products like a robot vacuum cleaner (65 percent) and a hands-free faucet (39 percent) being some of the most wanted items among those who would want smart home products on their wedding registry."

"After all, with the great gear available today, why would you limit yourself to towels and

which allows couples to request donations to use toward honeymoon experiences, and 18 percent used a universal registry, where newlyweds-to-be can seamlessly link gifts from multiple retailers. Of millennials who have ever had a registry, only one in five (21 percent) registered at a brick and mortar store without an online option.

"Recent CDC research found that young people are getting married later and living with partners before tying the knot, meaning they may already have glassware, blenders and toasters," says Maher. "As a result, gifts like a hands-free faucet for the kitchen or money toward honeymoon excursions are what couples really want and need."

Online tools like Zola and Honeyfund have made creating a modernized registry easy and can help ease the minds of



Smart showers and voice assistants are becoming popular wedding registry items.

traditional household goods. But young newly-weds are modernizing registries by embracing the gift of technology:

- More than two in five millennials (42 percent) would want to include smart home products on their registry if they were registering today, with digital voice assistants (66 percent), such as Amazon Alexa and Google Home, topping their lists of desired smart products.

- Would-be grooms in particular seem to love tech – nearly half (48 percent) of male

servicing trays?" adds Maher.

Registry Reboot

Across the country, young couples aren't just bending nuptial gift list rules, they're rewriting them. With emerging technology, it's not just the presents that are being modernized, the registries themselves are too.

Moen's survey found that of millennials who have ever had a registry, over two in five (43 percent) registered at online-only retailers, such as Amazon or Jet.com, while 23 percent used a honeymoon registry,

traditionally-minded guests, as they're able to see exactly where their money is going.

"From high-tech wedding presents to donations for snorkeling excursions, millennials are bucking many age-old gifting customs," says Maher. "Though traditionalists may find these new registry customs strange, couples shouldn't be afraid to craft a list full of things they'll be excited about receiving – even if they are a little unconventional by your grandmother's standards." *Statepoint*



The Lake Area Chamber recently held a ribbon cutting for Dirty Girls Crystals & Rocks at 1242 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on July, 25th 2018 at 11:30 am. Attendees included Dirty Girls Crystals & Rocks staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, call (417) 217-8862.



The Lake West Chamber held a Ribbon Cutting for Ta-Da at the LOZ during their Grand Opening celebration recently. Ta-Da at the LOZ is a new boutique located at 304 N. Main Street in Laurie next to Laurie Realty. Come by Thursday thru Saturday and check out their great sales and deals. 816.500.8187 or check out their Facebook page here. <https://www.facebook.com/TADAattheLOZ/> Pictured are Beth Karriker and Kate Price, owners, along with family, friends and Chamber Ambassador.



The Lake Area Chamber recently held a ribbon cutting for Professional Floor Covering at 1095 Armory Drive in Osage Beach. The ribbon cutting took place on July, 27th 2018 at 11:30 am. Attendees included Professional Floor Covering staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, call (573) 693-1235.



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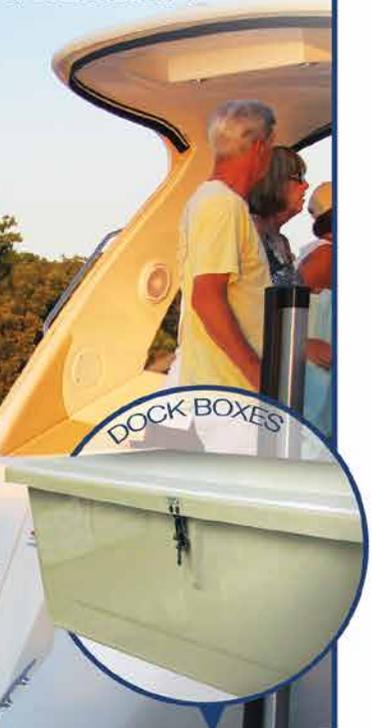
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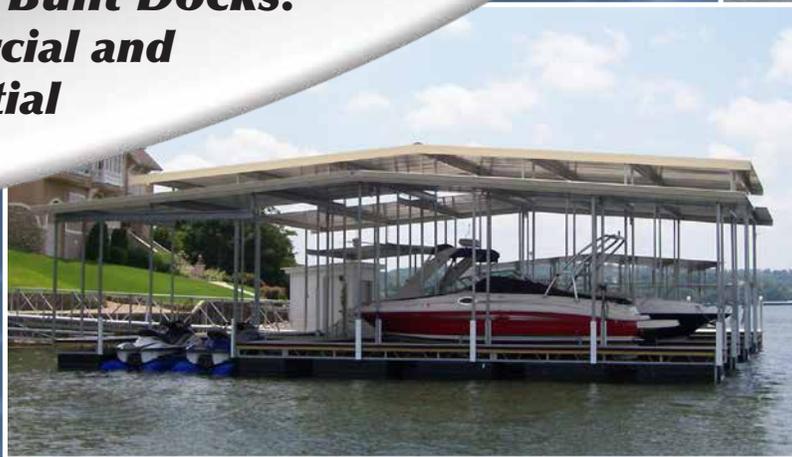
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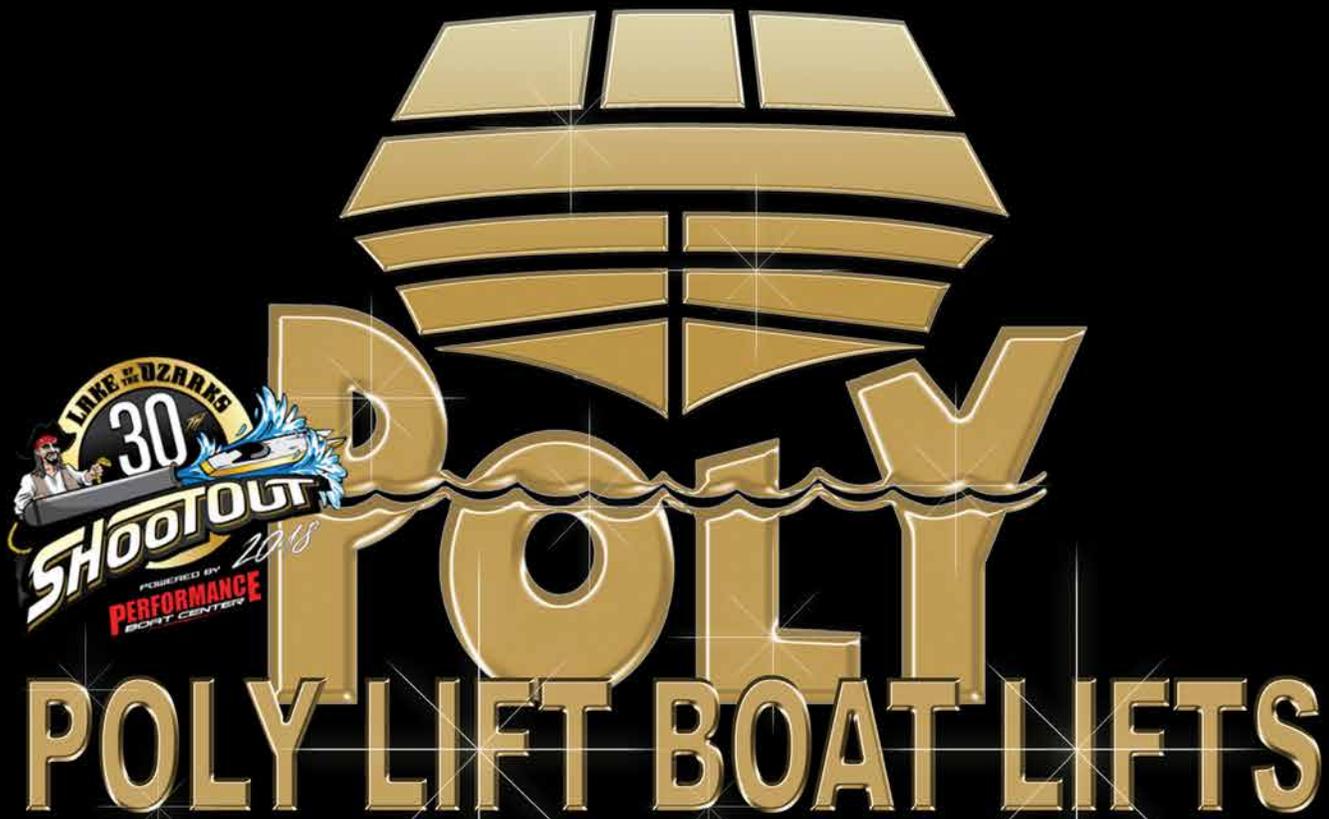
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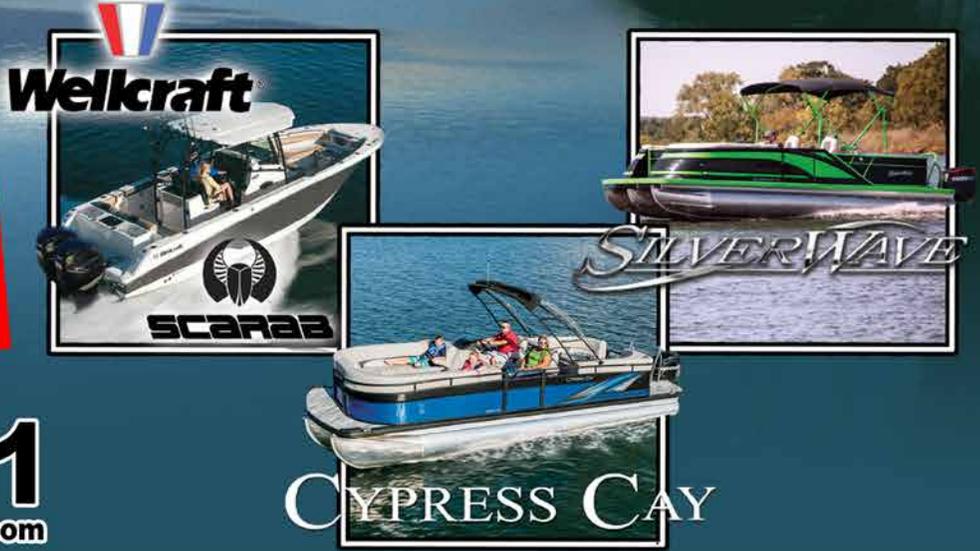


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