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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 10 -- ISSUE 9

SEPTEMBER, 2014

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Volume Thirteen • Issue Nine • September 2014



## NEWS IN BRIEF

### More problems for county

Both sides now threatening to sue over Prewitt project. **1**

### More than just talk

LO adopting ordinance to improve outdoor dining. **20**

### Busy month ahead

As temps cool down, activities pick up. **14**



Bill Benson Photography/LakeExpo.com

### Need to know?

SBA provides free online classes to boost businesses. **24**

### Are you on board?

MMU Extension gives tips to improve service. **16**

## Monthly Features



### Glimpses of the Lake's Past

Dwight Weaver's look back. Page 20



### Crossword

Fill in the blanks on Page 28.

## Camden County involved in 'lose-lose' situation

By Nancy Zoellner-Hogland

Camden County is finding itself between a rock and a hard place.

At the August 20 Planning and Zoning Commission meeting, property owners threatened to file a lawsuit against the county if it approved zoning that would allow developer Gary Prewitt to build a commercial project in the middle of their residential neighborhood. At the same meeting, Lew Bridges of Curran, Bridges & Bridges, attorney for Prewitt and Eugene Enowski of Enowski Farms, made it clear that his firm was prepared to file a lawsuit against the county if the commission went back on an earlier 8-to-1 decision to recommend approval of that zoning.

At their June 19 meeting, Camden County Commissioners voted to approve B-1 zoning for the 2-acre parking lot for Shady and Lazy Gators, owned by the Prewitt Trust, and R-1 zoning for the remaining 22 acres, but they voted 2-to-1, with Commissioner Cliff Lubber casting the dissenting vote, to kick two other zoning requests back to P&Z - the B-1 zoning and Conditional Use Permit (CUP) that would allow a security office, small concessions store and other amenities on the 4-acre parcel, and Planned Unit Development (PUD) zoning that would allow a gazebo with outdoor dining and nightly rentals of resort-type individual cabins - with special conditions - on the other 22.



The August meeting of the Camden County Planning Commission drew a nearly standing-room-only crowd. Even those sitting came to their feet when Mark Dunn, an attorney from St. Louis and second-home owner at the Lake, asked those opposing a development plan submitted to the county by developer Gary Prewitt to stand and be counted. The process revealed 72 people were in opposition. Nancy Zoellner-Hogland photo.

Presiding Commission Kris Franken said they made that decision after receiving 241 letters and emails asking them to vote against Prewitt's request and just 37 in support of the project. According to Commissioner Bev Thomas, who kept track of the correspondence, 226 urging a "no" vote were from people residing on Horseshoe Bend. Franken said he wasn't sure that P&Z would have given the same support for the project if they had seen those letters.

Although the Village of Four Seasons, which borders the property, was not represented at the meeting, the Village's Board of Trustees also sent a letter stat-

ing its opposition to the project.

The 70-some people that showed up at the August P&Z meeting spent more than three hours telling members of the P&Z why they were opposed to Prewitt's project. Mark Dunn, an attorney from St. Louis who owns a second home near Prewitt's proposed development, argued that since Camden County was fighting Prewitt in court in an attempt to close down Lazy Gators, which is operating on property zoned "residential," they shouldn't have agreed to a parking lot for that business. Then he and others shared story after story about how Prewitt's businesses had

negatively affected their quality of life. Drunks passed out in the middle of streets; pedestrians vomiting in yards; scantily clad women propositioning passing motorists - some with young children in the car; noise so loud the windows rattled; public nudity; parking lot lighting so bright it lit their yards up like a baseball field; little to no security to keep the drunken partiers in line; and landscaping destroyed as drunks drove through yards were just a few of the complaints voiced.

Many also said Prewitt's businesses had resulted in a reduction of property values.

*continues on page 13*

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

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Rita Rose Event photography

## Armchair Pilot

By Nancy Zoellner-Hogland

**The results are in!** Delta Airlines came in first place on overall performance in Airfarewatchdog's "Best U.S. Airline" poll. In previous polls, Delta sat at No. 6. Rankings were determined by combining the airlines' scores in all five categories - canceled flights, on-time arrivals, mishandled bags, denied boardings, and customer satisfaction. Based on those categories, the results for the top eight airlines are as follows: Delta - 1st Place; Virgin America - 2nd Place; Alaska - 3rd Place; JetBlue - 4th Place; Frontier - 5th Place; Southwest/AirTran - 6th Place; American/US Airways - 7th Place; United - 8th Place. U.S. News and World Report also just released the results of their poll which evaluated 10 leading frequent flier programs using an unbiased methodology that took into account each program's average flight prices, earning ratios and daily flight volume, among other features. Jet Blue ranked 1st; Southwest ranked 2nd; Alaska ranked 3rd; United - 4th; American - 5th; Virgin - 6th; Delta - 7th; Hawaiian - 8th; Frontier - 9th; and Spirit - 10th.

**High school and college grads** who want to see the world might want to consider a career as an airline pilot. According to a spokesperson for the Allied Pilots Association, changes in regulations resulted in a shortage of pilots that threatens to grow worse in coming years. Current FAA regulations require 1,500 hours of in-air training before a pilot can work for an airline. Because training is expensive, new pilots come into the industry with significant debt. However, although pay for senior pilots is very good, beginning pay for new pilots can be as low as \$25,000 at smaller,

regional carriers, where many get their start. Industry experts predict that unless something changes, travelers will be facing cancelled flights because there is no pilot available to fly them. For information on flight training, visit <http://flighttraining.aopa.org/learntofly/faq.html>.

**Scientists have discovered** a gene that regulates the body's circadian rhythms and controls the brain receptors that respond to light, keeping the body on schedule. According to research published in eLife, an online, nonprofit scientific journal, developing a drug to manage that gene could do away with jet lag or the tiredness that accompanies shift work. The research showed that mice with lower levels of the gene, Lhx1, adjusted to changes in light-dark cycles faster than mice with higher levels. In the meantime, sleeping on a plane during long flights is the best way to adjust your body clock so you can feel rested and refreshed when arriving at your destination.

**It soon could cost more** to fly "down under." Qantas, a majority Australian-owned airline, announced it planned to cut \$1 billion from its international business over the next three years. Some of those cuts were coming via a reduction in staffing. In June, the airline was operating with 2,200 fewer employees and they plan to cut another 2,800 jobs over the next three years. Air fares are also expected to increase in order to offset the airline's losses. Some are speculating that frequent traveler mile program may also undergo some changes.

**Fall is traditionally** the least expensive time to fly so those who have a little extra time on their hands should take advantage of the lower fares. In

an interview with Bloomberg, Jeffrey Klee, CEO and founder of Cheapair.com, said, as is typical, fares are expected to increase dramatically during the Thanksgiving and Christmas holidays. This is due, in part, he said to four companies - American Delta Southwest and United - controlling 80 percent of the domestic market. To generate more revenue, he expects airlines to start offering a "menu" of travel options - maybe a base fare with no refunds and no frills, a next higher level with a free checked bag or free seat choice, and so on. If fuel costs drop, travelers shouldn't expect to see a reduction in ticket prices, he said.

**Technology is changing travel** - in more ways than one. Last month, U.S. Customs and Border Protection started testing a new mobile app that allows travelers to forgo the traditional forms and simply show the customs officer their mobile device. The app, being tested exclusively at Atlanta's Hartsfield-Jackson International Airport at this time, is available only to American or Canadian citizens. Created by Airside Mobile and the Airports Council International-North America, is intended to cut costs and reduce wait times at customs. Up to four family members can be covered by one profile. Users must still provide the standard information but with the mobile app, available on the iTunes App Store, fliers with in-flight Wi-Fi access can log in and answer customs declarations questions before landing to further expedite the process. The service will be expanded to one more airport by the end of the year and, if successful, is expected to be put into use in additional airports in the future.

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## Business Journal Socials

**Thursday** Sept. 11  
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Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is Thursday September 11th from 4-7 at Bootlegger's with Sponsor Bobby Medlin, CPA.



# MoDOT develops key strategies to save more lives

By Nancy Zoellner-Hogland

Earlier this year, the Traffic and Highway Safety Division of the Missouri Department of Transportation (MoDOT) released its Highway Safety and Performance Plan and Section 405 Grant Program that helps fund and implement safety programs throughout the state.

On September 2, Leanna Depue, the highway safety director for MoDOT, will be sharing some of the information from that plan at a meeting of the Lake of the Ozarks Council of Local Governments (LOCLG) Transportation Advisory Committee (TAC). The meeting is planned for 2 p.m. at the Eldon Community Center at 309 E. Second Street.

According to the Highway Safety and Performance Plan, in 2003, Missouri participated with the American Association of State Highway Transportation Officials (AASHTO) in a national effort to reduce traffic crashes.

Utilizing a partnership approach, the state's Strategic Highway Safety Plan (SHSP), Missouri's Blueprint for Safer Roadways, was developed to search for opportunities to make that happen. The goal established in the Blueprint was set at 1,000 or fewer fatalities by 2008. That goal was reached one year early, with a year-end fatality total for 2007 of 992, as well as in 2008 with 960 fatalities.

The second SHSP, Missouri's Blueprint to ARRIVE ALIVE was unveiled at the semi-annual Blueprint Conference in October 2008. The new goal was set to reduce traffic fatalities to 850 or fewer by 2012. That goal was reached two years early with 821 fatalities in 2010. In 2011 the fatality total was 786. Not only did they achieve the 2008 goal, they also attained the lowest number of people lost in roadway related fatalities in Missouri since 1947.

Missouri's third Strategic Highway Safety Plan, Mis-

souri Blueprint to SAVE MORE LIVES, was rolled out in October of 2012 at the Blueprint Conference. The new target for this document is 700 or fewer fatalities by 2016. The plan addresses such topics as aggressive drivers, alcohol use, occupant restraints, distracted drivers, young drivers, older driver, commercial motor vehicles, motorcycle crashes and accidents involving school busses.

Andy Draper, regional planner for the LOCLG said he also expects some discussion on Amendment 7. On August 5, Missourians voted 59 percent to 41 percent to reject a ¾-cent sales tax that would have been used to fund road, bridge and other transportation projects.

In the meantime, because holiday weekends bring a surge in impaired driving, this year's "Drive Sober or Get Pulled Over" high-visibility crackdown will run through the Labor Day holiday on Sept. 1.

"We want drivers to know that we will not tolerate impaired driving," said Colonel Ronald Replogle, superintendent of the Missouri State Highway Patrol. "We will continue our year round efforts of enforcing Missouri's DWI laws and through this campaign create public awareness to the dangers impaired driving causes on our highways."

National Highway Transportation Safety Administration (NHTSA) data shows that drivers respond well to this type of high visibility enforcement. Past campaigns have resulted in a 20 percent decrease in substance-impaired crash fatalities. On average, one person will die every 34 minutes in an impaired driving crash over the Labor Day period, that's a lot of lives that could be saved.

Earlier this summer, law enforcement officers joined the (NHTSA) in the National "Click it or Ticket" Campaign,

designed to encourage motorists to buckle up.

Although study after study has shown that wearing a seat belt dramatically increases a person's chance of surviving a crash, accident reports show that only 80 percent of all Missourians use seat belts. Teens are the worst offenders. Accident reports show that more than half of all teen drivers killed in 2012 were not buckled up – a 6 percent increase over the previous three years. Reports also show that teen passengers killed in crashes used their seat belts 20 percent less than the drivers.

Prior to being appointed as MoDOT's highway safety director, she was director of the Missouri Safety Center at Central Missouri State University in Warrensburg. Dr. Depue also has served as a member of the Governors Highway Safety Association Executive Board for many years,



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# Lake Ozark seeking building official

By Nancy Zoellner-Hogland

"The City of Lake Ozark Building Inspector improves the quality of life for the Lake Ozark citizens by ensuring compliance with established construction standards and by enforcing City codes, project reviews and inspections...Most all building projects require a building permit. New construction, additions, remodels/renovations, structural framing, decks, electrical, plumbing and mechanical work, fences, sheds, retaining walls or demolition all require the issuance of a permit. The best way to be sure is to call the Lake Ozark Building Department at 573-365-5378 to avoid any penalties."

That's the opening statement of the Lake Ozark Building Department website.

However, for the past few couple months, the city has been without an inspector to conduct those inspections.

Charles Meisenheimer, who served as the city's building official, left the city in early May to take a similar position with the Lake Ozark Fire Protection

District. Since his leaving, the city has contracted with the fire district to conduct any needed inspections. However, City Administrator Dave Van Dee said he hopes that arrangement may soon come to an end.

"We ran ads on the MML (Missouri Municipal League) website and on the International Code Council page and recently had a response from someone that we're very interested in," Van Dee said. "The mayor and I are interviewing this week and if everything works out right, we hope to make an announcement in early September."

Van Dee said while several people who applied for the job had a variety of good experience, the city was hoping to find someone with a background heavy in building inspections. According to the job posting on the ICC website, minimum requirements included a Bachelor's degree in public administration or construction management or related field or five years' experience in planning and building inspections or any combination thereof. The right

candidate must also have an in-depth knowledge of all materials, methods, and techniques involved in building construction; knowledge of ordinances, codes, and regulations; good face-to-face, telephone, and written communication skills; ability to read and interpret blueprints, working diagrams and specifications accurately and quickly. He or she was also required to have at the time of hire - or be willing to secure within six months of the hire date - certification by the International Code Council as a residential and commercial building inspector.

"We feel that we're going to start seeing a lot of growth in the near future and we want to make sure things are done right. The best way to accomplish that is by making sure we hire someone with the right qualifications. The job pays well - between \$36,700 and \$54,300 - so we felt we should be able to attract a well-qualified person for the job," Van Dee said.

# Ivy Bend Groundbreaking

The Ivy Bend Food Pantry broke ground recently on a new complex in Ivy Bend, located adjacent to their current food pantry. The pantry has plans to build a new \$350,000, 6,000 sq. ft., 60 x100 ft. building which will house a state-of-the art food pantry, a kitchen, and a senior citizen dining hall. In July, the pantry fed 193 families which equals to approximately 700 people, through the distribution of 24,000 pounds of food. The food comes from

the Missouri Food Bank for Central and Northeast Missouri, which is one of a very few food banks left in the country that does not charge for food. The Versailles Wal-Mart also donates produce, meat and bread, when available.

Myrick is also available to speak at churches or organizations and volunteers are welcome. For more information call 573 569-8693 or visit their website at ivybendfoodpantry.com.



Ivy Bend Food Pantry Director Charlie Myrick, from left, a representative from U.S. Rep. Vicky Hartzler's office, Austin Kramer, Senator Mike Kehoe, Central Missouri Food Bank Representative Ashley Jarrod, Ivy Bend Food Pantry Board Member "Boots" Byrd, Missouri Rep. District 58 David Wood and pantry board member Melvin Byrd attend a ground breaking Saturday, Aug. 16 for a new \$350,000 building in Ivy Bend. (photo by James Bryant).



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# What is a Small Business Worth?

By Nancy Zoellner-Hogland

Determining the value of a business may sound like a difficult task. However, according to Bruce Mitchell, chairman of the Lake of the Ozarks SCORE, it's an important one for those who are considering taking on a partner, issuing stock or selling their enterprise.

"If you're in the market to buy an existing small business, you want to know exactly what you're paying for, and how that value was determined," he said. "There may be other situations where establishing the value of a business may be important. You may be considering spinning off part of your current business, or dealing with a dispute or litigation. Business value also figures in divorce proceedings and other cases where the value of one's assets is factor."

He said an accurate, up-to-date financial statement is only the first step in setting the value of a business. Business owners must also thoroughly analyze the past several years of business operations and make an informed projection about the future – how that industry and the economy will unfold and how the company will compete.

Mitchell said most people look to the fair market value of a business, defined by the Internal Revenue Service as "the price at which the property would change hands between a willing buyer and willing seller when the former is not under any compulsion to buy and the latter is not under any compulsion to sell, both parties having reasonable knowledge of relevant facts."

"That's a mouthful," he laughed, "but there are several other ways to determine a fair and equitable price for the sale of the business."

Among them:

- Capitalized Earning Approach. This is the return on the investment expected by an investor.

- Excess Earning Method. Similar to the Capitalized Earning, except that return on assets is split from other earnings.

- Cash Flow Method. A method usually used when attempting to determine how much of a loan the cash flow of the business will support.

- Tangible Assets (Balance Sheet) Method. This method values the business by the tangible

assets.

- Value of Specific Intangible Assets Method. This method is based upon the buyer's desire to purchase an intangible asset versus creating it. It also considers the value of the business's goodwill.

For those who aren't sure which method to use, professional assistance can be valuable – especially when dealing with business valuation issues. Mitchell said the National Association of Certified Valuation Analysts (www.nacva.com) offers a free directory to help find a business valuation expert who specializes in that particular situation.

He also said more can be learned about valuing a small business by contact SCORE "Mentors to America's Small Business." SCORE is a nonprofit organization of more than 12,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners. For more information 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.

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# Osage Beach gets new airport manager

By Nancy Zoellner-Hogland

When Bud Hyde was promoted to the position of airport manager for the city of Osage Beach, he hired Ty Dinsdale to replace him.

Once again, Dinsdale will be replacing Hyde, who soon will be relocating to New York with his family. The promotion was announced at the August 21 Board of Aldermen meeting.

“Living here for the last 23 years, it was a hard decision to make but Ty grew up here, his kids go to school here, he’s going to be here for a very long time. I think he’ll make an excellent general manager,” Hyde told the board.

Dinsdale began his employment with the city of Osage Beach as an airport technician on Oct. 28, 2009, working at both Lee C. Fine and Grand Glaize airports. Before coming to the city, he worked at Ezard’s Ace Hardware in Osage Beach for almost 20 years, the last 12 as manager.



He has a bachelor’s degree in economics from the University of Missouri Science and Technology and is an instrument-rated pilot with 16 years of flying experience. He and his wife, Julie, who is a teacher in the Camdenton School District, have three children — 17-year-old twins Josie and Polly and Daphne, 15.



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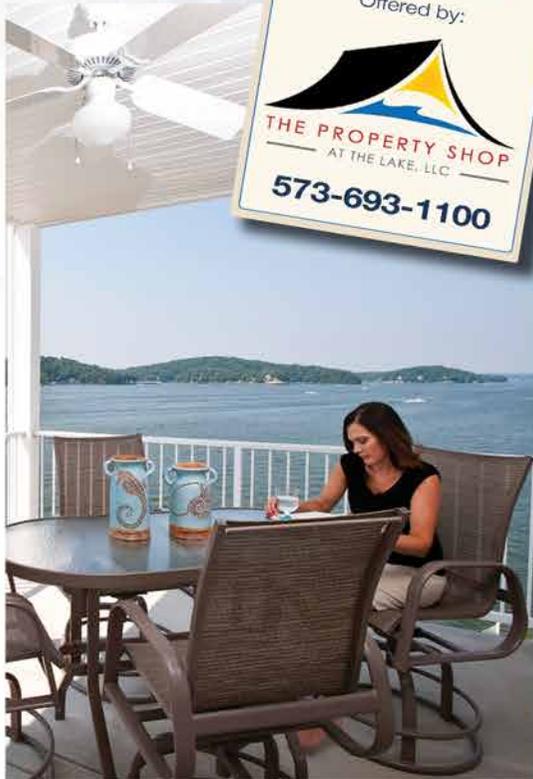
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## Brad Badgley Elected Chairman At Bank Star One

His election follows the retirement as Chairman of Dr. Donald B. Ruthenberg, who served in that capacity since 2004. Dr. Ruthenberg will continue as Chairman Emeritus on the board.

"Brad brings a wealth of banking experience to the position of Chairman having served on the Bank Star One Board since 1998," said Joseph C. Stewart III, president and CEO of the bank.

According to Badgley, he plans to continue the course set for the bank by

Dr. Ruthenberg with a "steadfast commitment to the growth and success of our customers."

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



Caruthersville and Bank Star with one branch (Pacific). All branches are in Missouri. [www.bank-star.com](http://www.bank-star.com)

## "Insurance Talk"

### How Much is Too Much?

So many folks are living the dream of "barely getting by," and others seem to have the equivalent in dollars as Alaska has inches of snow. We are living in a world where wanting more and what can be done to get more is heavily promoted everywhere you look. Now some may say if having more means working for it than this generation does not want that. This generation wants more the easy way.

Unfortunately, the easy way for some means collecting payouts of insurance claims. There is a large difference in legitimate claims and those a little less on the up and up. Many attribute the rise in insurance premiums to those fraudulent claims - from the payout to the claimant, the professional defenders, and the cost of recovering damages for the carrier. It is a vicious cycle that is sure to continue trending.

So as a business owner what can you do to protect your dream and your pocketbook? Anyone with a business that could cause a form of bodily injury or property damage needs a General Liability policy. Depending on your trade or occupation makes a large difference in the type of class code determined, which predicts your premium. When it comes to limits per occurrence, per term and whether or not you should add an Umbrella is actually up to you, the consumer. Your agent is going to offer the best options for your risk, and then you decide if it's too much or not enough. What is your exposure to office walk ins, are you hauling heavy objects, are you manufacturing a product, how many employees are in your shop or out on the road promoting said business? If an occasion arose where property damage or bodily injury occurred that your business could be held liable for what would the aftermath entail?

There are a few more sides of this Rubik's Cube. You may have an automobile on the road wrapped with your logo. Maybe you offer health insurance and other payroll



Amanda Fagan

deducted benefits to employees. Do you have a building and multiple storage locations? If your auto is in a wreck do you have something as small as towing and rental reimbursement, or what if the person that hit you did not hold valid insurance coverage and you only carry basic limits? How will these items affect you if coverage is not included in your insurance policy?

One of the best ways to protect your business and continuing living the dream here at Lake of the Ozarks is to know your policies and procedures, especially with employees and guests in your business. Keep your work environment safe, free of hazards, friendly and show appreciation. Take pride in caring for your customer, your team and continue on the job training of staff. Know your people as well as you know your product.

The last thing to mention is when working with your local insurance agent, be honest and open with your business details and expectations. Leave nothing on the table when it comes to protecting your business. The accurate coverage to determine how much is too much and knowing when to bump up limits gives you added protection from the unknown.

Amanda Fagan, CISR, is a licensed Property & Casualty Agent for Golden Rule Insurance Agency. To discuss further she can be reached at 573-348-1731 or [amanda@goldenruleinsurance.com](mailto:amanda@goldenruleinsurance.com)

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# Camden County involved in 'lose-lose' situation

*continued from page 1*

Others stated Prewitt's past actions of ignoring the law should be warning enough that he also wouldn't follow county guidelines in the future.

However, according to Bridges, those were all moot points. He said because the P&Z board already made a favorable decision about Prewitt's property on April 16, they legally could not go back and change it – no matter what they heard at the meeting or read in letters from disgruntled neighbors.

"Under statute, that decision – your recommendation – has to be approved by the county commission. Those items were properly sent to the county commission for their approval. You also approved a CUP on the 2-acre parcel, a CUP on the 4-acre parcel and a PUD on the 22-acre parcel. It's our position that those matters are not reviewable by the county commission. By statute and the Uniform Land Use Code through this county, they are reviewable only by the (Camden County) Board of Adjustment based on an appeal filed within 60 days of

the decision. So when the county commission purported to tell you to reconsider your decision concerning the conditional use permit on the 4-acre parcel and the planned unit development designation on the 22-acre parcel, they were acting outside their authority. That order has no effect," he told the board.

"The commission approved the R-1 zoning on the 22-acre parcel and they approved the B-1 zoning on the 2-acre parcel. The only thing before this board is the underlying zoning on the 4-acre parcel. That's the only thing the Camden County Commission had the authority to tell you to look at again. No one has filed an appeal with the Board of Adjustment so I think your decisions on the conditional use permits and the planned unit development are final. It doesn't mean you can't amend them as the development goes on, but the decision to grant them is final," he said.

Bridges also explained his interpretation of the state statute, saying he felt it was designed to prohibit the county commission from interfering with the

decisions of P&Z in order to take politics out of the process. His rationale – the planning commission is appointed and therefore not likely to be swayed by pressure from citizens, unlike the county commission, which is elected.

"It makes sense because of the job you have to do. You have to balance the interests of the different parties. You have, on one hand, the legitimate interests of the owners of property to develop their property to the best economic advantage they can. But you have the countervailing interests of the surrounding property owners who are trying to protect their investments. And finally, you have the public interest and in this case, the public interest is pretty strong because this development provides needed parking for existing businesses up and down that road and relieve existing parking problems," he said, adding that he felt the P&Z board did a good job at taking all three into consideration before coming up with a compromise. "You provided the property along the road to be used

for parking. You provided for a low-density commercial use for the PUD for the 22-acre parcel along with the buffer zones between neighboring owners and this development. And you put conditions on the operation of that business dealing with questions such as lighting, sound, operational hours and so on. I think you did a good job. I've also found that one of the tests of a good compromise is that nobody's really happy with it."

He wrapped up his presentation by reminding the P&Z board the planning commission's decision not only shouldn't be reconsidered – it legally couldn't be reconsidered.

After the last person spoke, Chairman Jerry Carroll said the board would consider all testimony presented during the public hearing and then announce its decision at the next meeting scheduled for September 17. He said no one from the audience will be allowed to speak on the matter at that meeting.

In an earlier statement, Prewitt said he didn't understand all the opposition, especially

considering the other commercial properties that are in the immediate area. Another satellite parking lot owned and operated by Camden on the Lake and CALO, a residential treatment center for troubled teens, are both located across the street from his proposed project.

He said, when completed, the project will include 44 high-end, low-footprint cabins similar to Big Cedar Lodge on Table Rock Lake that will rent for \$300 to \$400 per night. No roads will be built on the property. Instead, paved cart paths will be constructed in order to remove as few trees as possible. Concierges will be on hand to transport guests and their luggage from the parking lot to their cabins. A wide berm will separate the cabins from surrounding streets and homes so neither will be visible from either direction.

However, many of those who spoke at the public hearing said they feared the resort would turn into an extension of Gators with patrons just bringing the party back to their cabins once the bars closed for the night.

When Carroll asked the crowd what they'd like to see

*continues on page 26*

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# We'll see you in September

By Nancy Zoellner-Hogland

Labor Day weekend used to mark the symbolic end of the tourist season. Not anymore! This year, September's calendar is full with a wide assortment of activities that are sure to bring visitors back for more.

**Hot Summer Nights** on the Bagnell Dam Strip in Lake Ozark will kick off the month with hundreds of all makes and models of cars, trucks and motorcycles lining the Strip from 6-11 pm



Bill Benson Photography/LakeExpo.com

(rain or shine) Friday, September 5. The theme for the show is "Salute the Military." The event will include entertainment, food vendors and a fireworks display by Iguana Fireworks at 9:45 p.m. with the best viewing from the Beaver's at the Dam area. Admission and participation is free. For more information, visit [www.cruisehotsummernights.com](http://www.cruisehotsummernights.com).

A day of fun, food and entertainment for the entire family – including Fido – kicks off at 10 a.m. Saturday, September 6 at the **Osage Beach Fall Festival**. The festival will feature music and dance exhibition; a petting zoo and inflatables for the kids; a pellet shoot, archery, and a Dutch oven cooking demo, all courtesy of the Missouri Department of Revenue; a Bow-Wow Contest at noon; vendor and arts and crafts booths; and local fire, police and ambulance displays. This year, the festival will also include an evening concert. The Travis Gibson Band will perform at 6 p.m. For complete details, call 573-302-2000 or click [www.osagebeach.org](http://www.osagebeach.org).

On the same day, the Laurie Sunrise Beach Rotary Club will host the **10th Annual Westlake Street Meet Fall Follies** judged car show. The event, which will be held at the Laurie Fairgrounds, will feature an afternoon cruise through town, an engine blow, a beer garden and entertainment. For more information visit [www.cityoflaurie.com](http://www.cityoflaurie.com) and click on the calendar link.

Motorcycle enthusiasts from

all over the nation will begin rumbling into town Thursday, September 11 for the **Lake of the Ozarks 8th Annual BikeFest**. In addition to providing some of the Midwest's most scenic rides, many of the more than 200 biker-friendly restaurants, bars, hotels and campgrounds all around Lake of the Ozark will be



Lake of the Ozarks Convention & Visitor Bureau

offering a variety of specials, live music and drawings to make it the ultimate biking experience. To kick off the three-day, Iguana Fireworks will put on a fireworks display in Iguana Cove, near Bagnell Dam at the 1 mile marker. View by water or by land at Beaver's at the Dam, the Iguana Watersports property or along the Bagnell Dam Strip. For more information, visit <http://www.lakebikefest.com>.

From September 12 to 14, carnival rides, food, games, music and dancing and entertainment will be offered at the **Laurie Hill-billy Fair** in Laurie, on the Westside. A parade will start at 10 a.m. Saturday at Central Bank and will end at the fairgrounds. For more information call 573-374-8776, email [events@cityoflaurie.com](mailto:events@cityoflaurie.com) or visit [www.cityoflaurie.com](http://www.cityoflaurie.com).

**The First Annual Benefit Grand Glaize Bridge Car Show** hosted by the Lake of the Ozarks Car Club will run from 3 to 7 p.m. Sunday, September 14. Sponsored by Panera Bread, An-



Bill Benson Photography/LakeExpo.com

dy's Frozen Custard and Pop-A-Wheelies Pizza and Burgers, the show is being organized, in part, by the city of Osage Beach and the Osage Beach Fire Protection District. The free show will include food, music and entertain-

ment.

Osage Beach will host **City-wide Rummage/Garage Sales** Saturday, September 13. Maps will be available at Osage Beach City Hall, where sales will also be held. Those who would like to be included in the published map can contact city hall at 573-302-2000. There is a fee to be included in the map or to rent a booth at city hall.

On September 14, a **Concert held by the Ozark Jazz Society and Osage National Golf Resort** will feature the Funky Butt Brass Band. An optional buffet will run from 5 to 6:30 p.m.; the concert will be held from 6:30 to 9 p.m. For dinner reservations call 573-365-1950, Ext 21.

From September 19 to 21, boat enthusiasts can get great deals at the Captain Ron's **Lake of the Ozarks Marine Dealers Fall In-Water Boat Show**. This event is being hosted by Captain Ron's will feature more than 100 boats including new cruisers, performance boats, runabouts, personal watercraft and a good selection of quality pre-owned boats.

Come enjoy a day of celebrating our military, aviation, and more at the **Lake of the Ozarks Air Show**, set for Friday, September 19 and Saturday, September 20 with a Rain Day of Sunday, September 21. Featuring multiple air show acts, vendor booths, a ping pong drop and other kid activities, this salute to veterans will be a day to remember. It will be held at the Camdenton Memorial Airport. Parking at the airport is \$5 per vehicle. Parking at Camdenton Schools is free. Shuttles run from 8 a.m. to 5 p.m. No pets allowed. Service dogs are an exception and must be identified as service dog. No coolers and no outside food and beverages are allowed. Blankets, chairs, sunscreen, sunglasses and hats recommend. For more information contact the airport 573-346-0300 or visit [www.lakeoftheozarksairshow.com](http://www.lakeoftheozarksairshow.com).

The month will wrap up with the **29th Annual Turkey Festival in Eldon**. The event will feature a downtown parade, music, food, car show, Turkey Trot and Gobble Wobble, a 5k Wobble, Little Mr. and Miss Gobbler, demolition derby, figure eight derby, and much more. For more information, call 573-392-3525 or visit [www.eldonchamber.com](http://www.eldonchamber.com).

## "Tax Time"

with Bobby Medlin CPA

## Good News for Nonprofit Organizations

On July 1, the Internal Revenue Service released the long-awaited Form 1023-EZ, is a streamlined application organizations can use to apply for tax code Section 501(c)(3) status.

There are multiple reasons why this is good news. First, due to various reasons, the turnaround time for Form 1023 applications has increased to well over a year in most cases. That length of time puts stress on new organizations that are awaiting the IRS determination so that they will know how to properly conduct business.

Second, the full Form 1023 application is very complex, requiring a lot of expertise to properly complete. Basically, this change in the application process cuts paperwork for nonprofits and speeds up the process so that the charitable group can focus on the work of their organization.

Along with this new form, IRS has issued three pieces of guidance, Revenue Procedure 2014-40, Proposed Regulations (REG-10948-14, and Temporary and Final Rules T.D. 9674. By using this guidance, most small organizations qualify to use Form 1023-EZ.

Nonprofit organizations with annual gross receipts projected to be less than \$50,000 and with assets of less than \$250,000 are eligible to apply for exemption with the simplified application.

Of course, nonprofit organizations must receive a determination from IRS that they are indeed an organization exempt from income taxes. Form 1023, and now Form 1023-EZ is the process by which this determination is requested.

Organizations that do not comply with certain tax rules and procedures risk losing their exempt status under the Internal Revenue Code. Applying for and receiving the determination of tax exempt status, in most cases, allows taxpayers to deduct contributions to the tax-exempt organization. That makes it vitally important to



Bobby Medlin, CPA

the nonprofit organizations financial health to receive exempt status and to stay in compliance to retain tax-exempt status.

Annual filing requirements for tax-exempt nonprofit exits in a myriad of areas including income tax, payroll tax, information reporting forms, and disclosure of certain activities. Failure to file required forms and documents subject the nonprofit organization to hefty penalties. Nonprofit organizations should designate an individual or committee to work with a knowledgeable tax and accounting firm in order to stay on top of filing requirements.

Also there are specific substantiation requirements with respect to donors of the organization. Tax-exempt organizations must provide donors with timely receipts with very specific language included in order to not run afoul of IRS regulations. It is challenging to know what is required. That is where the knowledgeable tax professional proves invaluable.

Additionally, just because a nonprofit organization is tax-exempt, that does not mean it will never pay income tax. Certain types of income and activities of an organization are subject to income tax and must be properly reported on Form 990-T annually. Again, failure to properly file this form subjects the organization to penalties and to loss of tax-exempt status, which means the organization would be required to file corporate income tax returns and pay taxes just like a for profit business.

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

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# A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

## When is an IRA not a Retirement Plan?

In 2000, Ruth Heffron established a traditional IRA, probably by rolling over a lump sum distribution from her employer's retirement plan. At her death the next year, the IRA was worth \$450,000. Heidi Heffron-Clark, Ruth's daughter, was the sole beneficiary of the account. She began taking monthly distributions from it.

Fast forward to October 2010, when Heidi and her husband filed for bankruptcy. Some assets are exempt from creditor claims in a bankruptcy proceeding, among them "retirement funds" from qualified plans, as enumerated in the tax code. Because inherited IRAs are among these, the couple identified the inherited IRA, then worth \$300,000, as an exempt asset. In so doing, they set off a legal controversy that ultimately landed in the U.S. Supreme Court.

The bankruptcy court rebuffed the claim for protection of the inherited IRA, because those funds are not distributed during retirement. In fact, such funds are required to be distributed, regardless of the age or the wishes of the beneficiary. The district court reversed the decision of the bankruptcy court, ruling that the language of the bankruptcy law covers any account containing funds "originally"... "accumulated for retirement purposes." Then the Seventh Circuit Court of Appeals reversed that ruling, stating that "inherited IRAs represent an opportunity for current consumption, not a fund of retirement savings." However, in a similar case in another part of the country, the Fifth Circuit Court of Appeals reached the opposite conclusion. The U.S. Supreme Court stepped in to resolve the ambiguities.

Although it may seem obvious to nonlawyers that something called an "Individual Retirement Account" is for retirement, whether inherited or not, words can be slippery things in the hands of lawmakers. In June, the high court ruled unanimously that, in the context of a bankruptcy proceeding, an inherited IRA is not a retirement fund. Three characteristics distinguish inherited IRAs from other tax-favored retirement accounts:



**Trenny Garrett, J.D., CTFA**

other retirement funds encourage more saving.

- *Distributions from inherited IRAs are required, regardless of how far off retirement may be.* Either minimum distributions must be made over the life of the beneficiary, or the entire fund must be disbursed within five years of the death of the owner.

- *No penalty on withdrawals.* Most retirement plan distributions trigger a 10% tax penalty if made before the owner reaches age 59 1/2. That tax provision encourages IRA owners to wait until retirement for their distributions. In contrast, there is no 10% penalty for withdrawals from inherited IRAs, regardless of the age of the beneficiary. Accordingly, this is a pot of money that can be used freely for current consumption.

For those who are concerned about protecting inherited IRA funds from the creditors of beneficiaries, there is an alternative to consider. The IRA may be made payable to a qualified trust for the benefit of the heir, rather than to the beneficiary directly. The minimum distribution rules still will apply, but such an arrangement may provide for stronger asset protection.

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

*Products and services offered by Central Trust & Investment Company are not insured by the FDIC, are not deposits of or guaranteed by any depository institution or affiliate bank and are subject to investment risks, including possible loss of the principal amount invested.*

- *Contributions of new money to inherited IRAs are prohibited.* All



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# MU Extension Offers Online Course for Board Members of Nonprofits

By Nancy Zoellner-Hogland

Volunteer board members of nonprofit organizations can be held personally responsible if money is mismanaged by the organization. To help volunteers better understand their responsibilities and how to be an effective member of the organization, the University of Missouri Extension is offering an online training program.

"Serving on a board is a little different from volunteering for an event or activity," said Connie Mefford, associate extension professional and community development specialist in Benton County. "I think many people don't understand their legal responsibility. Although some boards might leave the finances up a director who is paid to run the organization, it's still the board's legal responsibility to oversee fiscal matters."

She also said that while board members can bring valuable skills and knowledge to the table, they might not be ready to deal with issues such as conflicts of interest; the importance of maintaining minutes and other required doc-

uments; compensation of paid employees; and proper handling of grants, donations and other income.

"Sometimes just learning how to deal with the different personalities and the different viewpoints on a board can be a challenge. We'll provide training that will help board members effectively deal with those challenges and many others that might crop up," Mefford said, adding that the training is applicable to nearly every type of nonprofit organization – homeowners associations, water and sewer boards, food pantry boards – just to name a few. "Bringing new board members up to speed can be difficult and expensive for small nonprofits, especially in rural communities. It's hard enough to find time to go to meetings and go to events, especially since most board members for small nonprofits usually also work at a job or have a family or other commitments. Because you can work at your own pace and on your own schedule, this should fit into everyone's schedule."

She said after researching other programs online and finding

that they were very expensive, she teamed up with fellow extension community development specialists Georgia Stuart-Simmons and Larry Dickerson to develop the Extension's online course titled "Build Your Board."

The cost for the course, which consists of 16 downloadable lessons is \$80. The fee is paid at registration. Participants can ask questions and discuss lessons with instructors by email. Lessons take about 10-15 minutes to complete and they can be scheduled on the participant's schedule. All 16 classes can be completed in a couple days or they can be spread out over 12 weeks. However, the course must be completed within 90 days of registration.

Mefford said a 22-question online test is given at the end of the class. Participants must score 80 percent or above to get their certification. They get three tries to accomplish that goal.

To register, go to <http://tinyurl.com/MU-BuildBoard>. For more information, call Connie Mefford at 660-438-5012 or Georgia Stuart-Simmons at 660-747-3193.

## Building an effective web presence

with Erin Burdette, MSW Interactive Designs LLC  
**5 Tips for Marketing Your Business on Pinterest**

Pinterest became the 4th largest website traffic source in the world in 2012! In addition, 2 in 5 customers have purchased an item after pinning, repinning or liking it on Pinterest. Pinterest generates over 400% more revenue per click than Twitter and 27% more revenue per click than Facebook. Now if that doesn't make a light bulb go off in your head, I don't know what would. Here are some tips to boost your business with Pinterest!

### Setup a Minimum of 10 Boards

Boards should be a reflection of your typical customer's profile and you should use these boards to empower, educate or entertain your ideal follower. Start with at least 5 pins on each board to make sure all the white spaces are filled. Your goal should be to eventually reach 25 boards with 50+ pins each.

### Create Quality Pins

Start by determining what your typical customer is interested in. The way to reach your customers through Pinterest is to provide them with something they need, some quick tips. That way when they are in need of your products or services, they will come to you first. Pinterest is about building that relationship with your customer and that all starts with a great pin!

### Use "Pin It" and "Follow Me on Pinterest" Buttons

Integrate Pinterest with your website and other social media sites. You can add a follow button to your website for visitors to easily access your Pinterest profile. Adding a "Pin It" button to your Blog posts allows users to Pin content they find interesting or relevant so they can easily find it again later.

### Pinterest Cover Boards

The first thing a customer will see when they go to your Pinterest profile is your board covers. When you first create a board and start pinning, Pinterest automatically pulls in an image



Erin Burdette

from one of your pins. Sometimes this isn't the most attractive picture, but you have the option of changing this. You can choose a different pin as the cover or create a Board Cover using a program like PicMonkey.

### Be Social

In order to help your business grow on Pinterest, you have to be social. Remember to comment on and like other pins. You also want to repin the content of others; this may make them interested in following you. Track your own repins and be sure to thank those users.

Moving forward with your Pinterest Marketing, it's important to set goals to keep you focused, promote your valuable content, share resources with credit, and stay active. Pinterest is a great place to reach the affluent, mainly female demographic, so if that is your customer, then Pinterest is for your business. Let us know if we can assist you by answering your Pinterest questions or getting you setup!

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# As the Lake Churns

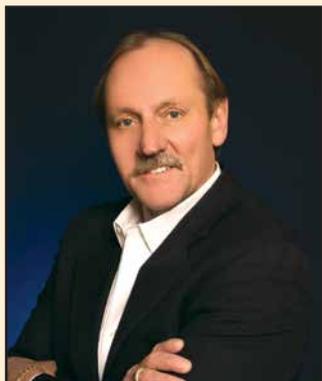
## Sales Activity

Sales Activity has increased over the Summer season after a lull in the Spring market. Many reports have attributed it to the severe weather we experienced. Based on the fact that I worked successfully with several clients during the worst of the weather and that the downtrend was nationwide regardless of location, I have a hard time blaming it on climate conditions. I personally feel many buyers and sellers were hesitant to move forward due to the unrest felt in the country and unknown future outcome of various legislation. Whether your opinions are pro or con on the laws enacted, it has affected our marketplace.

Total sales this year stand at 1559. This is slightly below last year at this time, 2013 total sales were 1592. However it is a healthy increase of 36.3% over 5 years ago in 2010.

Commercial movement is increasing. Some current construction includes the new hotel and conference center at Old Kinderhook and excavation is in process at Eagles Landing in Lake Ozark. There is much speculation about what new business will be located there. 42 commercial sales have closed so far this year with an additional 17 properties under contract. This is huge increase of 162.5% over 2010.

Residential building permits in Camden County have steadily climbed from 15 in 2011 to 32 this year. Information is based on reports from Camden County with data



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

available from January 1, 2011 thru July 22, 2013.

The luxury home market is seeing some relief. In 2010 only 6 lake-front homes were sold over the \$1 million mark. This year 15 homes priced over \$1 million have closed to date with another 4 currently under contract. If you would like to view homes that are available at \$1 million and up, you can visit my website at [www.LakeMansions.com](http://www.LakeMansions.com)

Sales data was obtained from the Bagnell Dam and Lake of the Ozarks Board of Realtors MLS from January 1, 2010 through August 25, 2013.

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

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# Program new to Lake-area can make dreams come true

*continued from page 3*

Cynthia said the only condition is that the land has to be contiguous.

"If we get a project in the Kansas City area, for instance, we can't just jump over – we would have to take in all the counties between and expand our regional center. There's no limit to where we can go as long as we have a project," she said.

Foreign investors, who are not involved in the day-to-day operations of the local business venture, can expect a rate of return of 1 to 3 percent on their investment, which, in most cases, is to be paid back within five to seven years. However, Cynthia and Tam both said the return on investment is not the primary concern of the investors. Instead, they are seeking the green card.

"A lot of people are interested in EB-5 because they want to send their kids to the United States to go to school or they want to escape crowded conditions or pollution in the country where they live. Chinese citizens have utilized the EB-5 program more than any other. In China, children take a very rigorous exam after they finish high school and only those selected few who pass it are allowed to go to college. The rest of the young people are trained in some profession that is chosen for them by the government," Cynthia said.

Potential investors are thoroughly screened before they are approved by the USCIS.

"They have to prove their money trail is 'clean,' that they aren't carrying any serious illnesses, and that they are able to sustain themselves finan-

cially. Upon approval of the initial petition, a conditional green card is issued to the investor and his/her family. After two years and documentation that the jobs were created, the investor and his/her family are granted permanent green cards

Eastern countries prohibited from participating, OMRC can recruit investors from nearly every nation in the world.

In addition to lining up investors, OMRC's role is to screen proposed projects to determine if they are viable.

## The Immigrant Investor Program (EB-5)

The Immigrant Investor Program, more commonly known as EB-5, was created by the United States Congress' Immigration Act of 1990, but it wasn't until about five years ago that it gained in popularity. Currently, there are some 500 regional centers located across the United States.

OMRC preapproved industry categories include (but are not limited to):

- Construction
- Food preparation and services
- Building/grounds cleaning/maintenance
- Personal care and service
- Retail sales and related occupations
- Installation, maintenance and repair
- Medical and health care centers
- Leisure, hospitality accommodation, food services
- Professional and technical commercial office development
- Educational services
- Hotels
- Senior health care centers
- Shopping centers

to the U.S. and they then can establish permanent residency at any desired location in the United States. Investors can also embark on the path to citizenship, if desired," she said.

Other than a few Middle

"Although foreign investors invest 'at risk,' which means there is no guarantee they will get their money back, we want to do everything we can to assure they will. We want to make sure the projects we select are

good, that the jobs will be created and that the people will be able to count on those jobs being there for the long term. Our due diligence is critical," Tam said, explaining that, as part of the process, they will help developers create the in-depth business plan and meet the USICS business plan requirements, which include everything from showing authorization to conduct business in the state of Missouri to obtaining permits required for the business to be built and operate.

Cynthia said a key component is willingness to work closely with the OMRC until the investor is paid off and OMRC is out of the picture.

"In fact, everyone will be required to sign a document stating they will cooperate with us in gathering all the job creation data; in keeping track of employees' hours, because we have to document that the jobs are full-time jobs; and in tracking all expenditures because every penny of the \$500,000 has to go into the job creating enterprise," she said, adding that OMRC does all this work for a fee that will be negotiated with the developer prior to starting the application process. "We could get paid cash – we could get paid an equity percentage or some other agreed approach – it's all negotiable. It's just important to know that there is a fee for OMRC's services."

The couple got involved in the EB-5 Immigrant Investment Program several ago when they were seeking funding for their own project.

"We had an idea for a project and tried to secure capital but had trouble accomplishing

that. We heard about this program through one of our partners and tried to link ourselves to a center that was already established, spending about five or six months talking to them, but they didn't have the sense of urgency that we felt we would like to see, so we decided to do it ourselves," Tam said.

The partners in OMRC began researching the program, and then in April 2012 Cynthia and Nathan began the application project in earnest. When they were finished, the stack of submitted paperwork measured 5 ½ inches. They just received approval this spring.

In the meantime, the partners discovered that a lot of people knew about EB-5 and were interested in participating in the program.

"As the economy has gone south and banks' lending criteria have tightened, this is a good source of project funding," Cynthia said. "The program is also good for the economy because it's job-based. The econometric studies use multipliers that are based on the area, but generally you can say that for every one U.S. worker that's employed, there's another U.S. worker that is able to have a job either indirectly, as a supplier of material or goods to that company, or induced because another person sends his kids to school, can pay his taxes, buy gasoline and groceries. The circle of jobs created increases because of the induced factor."

For more information on OMRC, visit [www.ozarkeb5.com](http://www.ozarkeb5.com) or call Cynthia Lonergan at 573-723-1499.



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## Managing Rental Property

with *Russell Burdette of Your Lake Vacation*

### Damage Deposits & Damage Waiver

When I first started in the vacation rental business more than 10 years ago our company experienced a number of incidents where guests damaged the owner's rental property. The guest usually claimed it was an "accident" and the owner always wanted the guest to pay for the damage. As the rental management company, we were caught in the middle and it wasn't a fun place to reside.

In addition guests would glue things back together, hide broken items in closets, under beds or claim, "It was already broken!" We collected a \$300 damage deposit from our guests and if something was broken we would take it out of their deposit. Our problem many times was determining exactly which guest it was that had broken the item, especially if they had hidden the fact that something was broken.

Some guests would admit to breaking something when called and others would act flabbergasted that anyone would even think that they may have broken something. But in both cases they didn't want to pay and felt they should get a full refund on their deposit.

While the vast majority of our rentals didn't involve damage, we were still collecting deposits and then refunding that money. One day I figured up what we were losing just in credit card fees charging deposits and the number of otherwise good customers we were losing when we kept their deposit or even a portion of their deposit. We were spending around \$5000.00 per year processing credit cards that we couldn't recover, ouch!

Fortunately for us and our guests we discovered a better way of doing business when it came to damages and damage deposits. Our travel insurance company told us about their damage waiver program. Each guest would purchase a damage waiver protection plan for a small



**Russell Burdette**

fee and that plan would cover them up to \$3,000.00 in accidental damages. After we switched over to the new policy in 2005 our guests suddenly let us know, more often, when something broke. We stopped finding things "hidden" at our properties. Owners were happy that they were not paying for everything that was broken. This is usually one of the first questions that I get asked when someone inquires about our vacation rental program, "How does damage work and who pays for it?"

We have now been offering damage protection for 10 years. The product produces some income for our company and allows us to cover those "accidents" that tend to happen to even the best of renters. Our guests are happy and so are our property owners.

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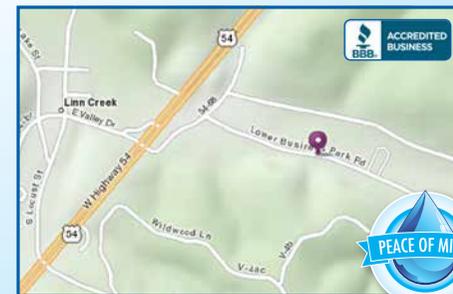
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# Lake Ozark talks trash – again

By Nancy Zoellner-Hogland

After years of threats, Lake Ozark is taking action against business owners along Bagnell Dam Boulevard that continue to leave dumpsters and grease storage units parked on city property or city right of way.

Currently, about a half dozen of these units are illegally “parked.”

At their August 12 meeting, the Board of Aldermen unanimously approved the first reading of an ordinance that prohibits that practice for the “public health, safety and welfare” of the city and its inhabitants.

The board was scheduled to vote on a second reading of the ordinance at their August 26 meeting, held after this issue of the “Lake of the Ozarks Business Journal” went to press.

The ordinance gives business owners 60 days from the date of passage to comply. Violators will be issued citations that carry a fine of not less than \$10 per occurrence up to \$500 per occurrence.

“Of course, we know there’s a limit. A judge is not going to fine

someone \$20,000 to \$30,000,” quipped City Administrator Dave Van Dee.

Lake Ozark Mayor John Franzekos said he asked for the ordinance to be written.

“We had to do something. We were getting calls at city hall from people complaining that the smell coming from the dumpsters had ruined their outdoor dining experience,” he explained. “We can’t have that. I want more visitors and fewer complaints – not vice-versa.”

Van Dee said he fielded one of those complaint calls.

“A woman who had visited the Lake kept me on the phone for 30 minutes, telling me how disgusting it was to have a dumpster right outside the eating area. Truthfully, I couldn’t agree with her more,” Van Dee said.

“We formed a committee a few years back that Jeff Van Donsel and Judy Neels sat on in hopes of addressing this. We were waiting for businesses to come up with a solution themselves but since that still hasn’t happened, we’re now going to

force them to.”

Some of those solutions include businesses sharing dumpsters; cleaning out areas alongside or behind buildings to make room on private property, or applying for a permit that would allow them to build a trash enclosure on city right-of-way that, again, would have to be shared by multiple businesses.

Franzekos said they’re also looking at ways they can deal with businesses that that are an eyesore.

“We are finally moving in the right direction. A lot of people are spending a lot of money and doing a lot of work to fix up buildings and improve the look of the Strip. It’s really not fair to them when others keep their places looking like dumps because, unfortunately, that’s what a lot of our visitors will remember when they leave,” he said.



The city of Lake Ozark is hoping a new ordinance will force businesses to address situations like this, where dumpsters and units that store used cooking grease are situated right next to outdoor eating areas. Nancy Zoellner-Hogland photo.

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### CAMPBELL'S LAKE HOUSE

If you drive the Bagnell Dam Strip with any regularity it is hard to miss the changes that are occurring – some building are coming down and others are being renovated but not raised. One of the renovations is occurring at the old Campbell's Lake House site. The building, which sat unoccupied and in a state of disrepair for quite a few years, is owned

by Steve Back and recently received a new roof and other repairs to the front and interior. The hopes are that it will soon be the home of one or more new businesses enterprises.

Accompanying this article is a photo by Frank Gress of the original Campbell's Lake House, a photo taken only a few years after the restaurant/motel opened for business. The restaurant portion was built

first in 1946 by Joseph Audell Campbell and his wife, Jewel Marshal, who was an accomplished oil painter. The motel units were added in 1947.

Before going into the restaurant business, Audell had been superintendent of schools in Eldon for a number of years. Campbell's Lake House became a legend on The Strip, noted for its excellence in food and service and for the

Scottish décor of its interior. It was a family-owned business for more than 40 years. Their son, William J. Campbell and his wife Margaret were also part of the operation. What truly distinguished Campbell's Lake House from other restaurants in the area were the Lake of the Ozarks murals that Jewel painted on the walls of the various dining rooms in the restaurant.

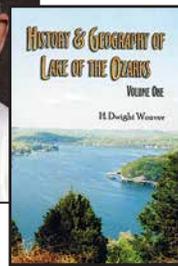
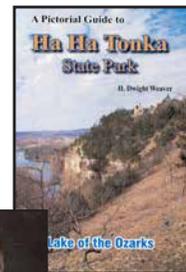
The restaurant was one of the first businesses to develop along the south side of The Strip at that general location. The steep embankment of the valley behind retarded most structural development along the south of the Strip until after World War II. ■

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

*The author's latest book on Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980.*

Weaver's book “A Pictorial Guide to Ha Ha Tonka State Park” contains more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.

Contact him at: [dwightweaver@charter.net](mailto:dwightweaver@charter.net) or call 573-365-1171. Visit [www.lakeoftheozarksbooks.com](http://www.lakeoftheozarksbooks.com) to obtain more information or to purchase one of his books on line.



## Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

### How Much is a Down Payment on a House?

Some people stress about the amount of cash they will need to become homeowners at Lake of the Ozarks. Depending on where you get your loan, you will see anywhere from 3.5% to 20% down payments. You will need to consult with a lender to evaluate your individualized Lake of the Ozarks mortgage loan options, but before doing that, you should consider these pros and cons of various down payment scenarios laid out by Realtor.com.

#### Larger Down Payments are Ideal for Lenders

A mortgage lender at the Lake of the Ozarks' job is to make an educated guess about whether you will manage to repay your loan responsibly by evaluating your credit profile, your debt-to-income ratio, your job history and your assets. With a 20% down payment, you are investing a significant amount of your own money in your home and therefore the lender's risk is reduced.

#### Buyer Advantages of 20% Down

Private mortgage insurance provides insurance to the lender in case you default on your loan. If you put down 20%, you eliminate the need to pay for this insurance. Other advantages of a 20% down payment on your new home at the Lake of the Ozarks include:

A 20% down payment will qualify you for a slightly lower interest rate than a borrower who makes a smaller down payment.

You'll be borrowing less which will make your monthly payments lower.

You will instantly have 20% equity in your home, which you can borrow against in the future or get back as part of your profit when you sell.

Keep in mind though, that 20% of an average home could be around \$40,000. It can take years to save that amount of money and you will need additional cash for closing costs, cash reserves in case of an emergency and moving costs. While you are working to save up that money, home prices and interest rates may have risen increasing the



cost of your purchase.

#### Pros and Cons of Smaller Down Payments

If you make a down payment of 5-10%, you will be able to become a Lake of the Ozarks homeowner faster since you won't have to save as much cash. It's a smart idea to keep a robust savings account to cover emergencies and even anticipated expenses of home ownership such as maintenance and repairs. However, there are definitely some disadvantages to this option as well:

- You will need to pay PMI to your lender, which increases your monthly payments.
- Your home loan will be larger, so your monthly payments will also be larger.
- Your interest rate will be a little higher than for someone who makes a 20% down payment.

• In order to qualify for a mortgage at the Lake of the Ozarks, your maximum debt-to-income ratio must be 43% or less, so a smaller down payment will make it harder to qualify for a loan.

This decision depends on a variety of factors including home prices in your market and your personal income. As your Lake of the Ozarks mortgage lender, I will help you make the best choice in the context of your individual financial plan. When it comes to your financing needs, I'm committed to working with you every step of the way. I'll discuss financing options, offer competitive interest rates and back it up with the FIRST Class Service you deserve!

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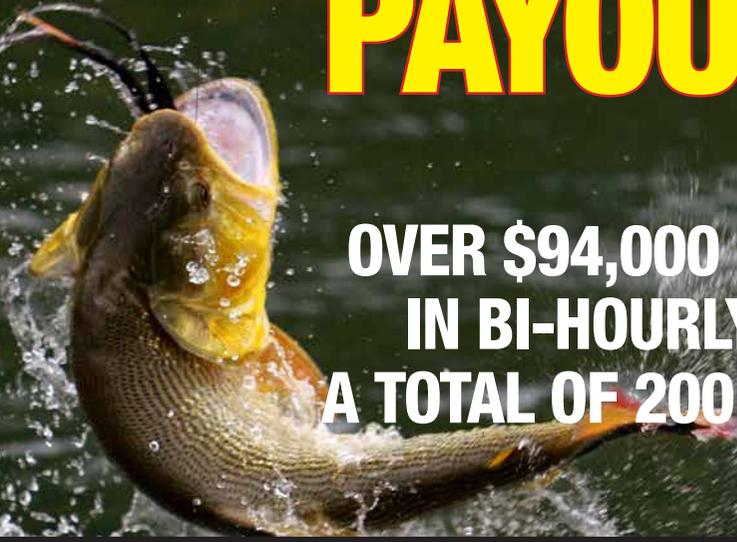
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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for the Moose Lodge, Hidden Acres Road, Camdenton. Visit their web site at [www.mooseintl.org](http://www.mooseintl.org) for further information. Pictured [L/R] Tom Smith, American Sun Control; Darrel Shelton, Moose Administrator; Joseph Johnson, Prelate; Ed Johnson, Governor [with scissors]; Larry Lewis, Trustee; Ginny Johnson, Women of the Moose; Ilsa Grave, Little Miss Dogwood; Brad and Angie Haynes, Moose Members; John Johnson, Treasurer and Doug Horman, First National Bank.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for the new owners of Dairy Queen, 619 North Business Hwy 5, Camdenton. Pictured Wayne and Tricia Vandewater, Owners [with scissors] Employees, Gwenda Stanley, General Manager; Stephanie Nance, Shift Leader; Kim DeLeon, Lisa Cantrell and Jim Schwartz, Asst. Mangers; Community Leaders and the 2014 Dogwood Royalty.



The Lake Area Chamber recently held a ribbon cutting for Iguana Watersports. Iguana Watersports offers an array of services featuring, but not limited to: Boat Rentals, Boat Sales, Rip Rap & Barge, Dock Sales, Retail Stores, FlyBoards and Iguana Fireworks. For more information or to learn more about Iguana Watersports visit [www.IguanaWatersports.com](http://www.IguanaWatersports.com) or call 1-888-365-2399.



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# Free business training classes offered online

By Nancy Zoellner-Hogland

Learning new and better ways to run a business, how to sell or close a business, or figuring out the complexities of the Affordable Care Act can be as simple as sitting down in at a computer, thanks to the Small Business Administration (SBA).

That agency recently released three new online training courses – Strategic Planning for Small Businesses; Savings Plans for Small Businesses; and How to Sell Your Business. The lessons, which are offered free of charge, take approximately 30 minutes each to complete. However, according to the SBA, additional time will be needed to review the resource materials provided and to complete the suggested “Next Steps” at the end of the course that are designed to help business owners apply what they learned.

The Strategic Planning course explains why strategic planning is an important part of running a business and describes the actions that need to be taken during the process. After taking the course, business owners should

be able to differentiate between the different types of planning, understand the importance of planning and know what they can do to make their strategic plan successful.

To take the class, visit [www.sba.gov/tools/sba-learning-center/training/strategic-planning](http://www.sba.gov/tools/sba-learning-center/training/strategic-planning).

The Savings Plans for Small Businesses course provides an overview of how to establish a long-term savings plan to successfully ride out events such as retirement and taxes. It explains the different types of saving plans and also discusses the tax breaks that may be available with different plans. The course will also identify ways to cut costs and save money.

This class can be taken by visiting [www.sba.gov/tools/sba-learning-center/training/savings-plans-small-businesses](http://www.sba.gov/tools/sba-learning-center/training/savings-plans-small-businesses).

The course titled “Selling Your Business” is a must for those considering either of those options. The topics covered include defining a business exit strategy, transferring ownership of a business, steps

to closing a business, resources that are available to assist during the process and how to prepare a sales agreement.

Visit [www.sba.gov/tools/sba-learning-center/training/selling-your-business](http://www.sba.gov/tools/sba-learning-center/training/selling-your-business) to take this course.

Those who complete the courses will have the option of receiving a completion confirmation from the SBA. Acrobat Reader and Adobe Flash Player are required in order to participate. Because of the Flash limitations, some courses will only play in iOS tablets or mobile devices with additional software installation.

In addition, the SBA continues to offer free webinars on the Affordable Care Act (ObamaCare). The online classes are designed to help small business owners learn the basics of the healthcare law and find out how they can enroll their employees in health insurance marketplaces. In September, classes will be offered at 3 p.m. on both Tuesday, September 9 and Tuesday, September 23.

Although the ObamaCare

employer mandate - and employer penalty for those that didn't comply - originally was set to begin in 2014, it has been delayed until 2015-2016. According to the latest information released by the government, small businesses with 50 to 99 full-time equivalent employees - people who work an average of 30 or more hours per week or 130 hours per month - will need to start insuring workers by 2016. Those with 100 or more employees will need to start providing health benefits

to at least 70 percent of their full-time equivalent employees by 2015 and 95 percent by 2016. Health care tax credits have been retroactively available to small businesses with 25 or less full-time equivalent employees since 2010.

The online small business marketplace for Missouri, called the SHOP (Small Business Health Options Program) will be located at [Healthcare.gov](http://Healthcare.gov). However, because of continued technical problems, online enrollment could be delayed.

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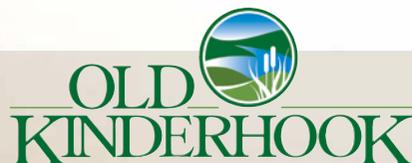
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Tom Kautz of Sunrise Beach, Missouri, was the \$5000 winner in the annual Kiwanis Great Bagnell Dam Duck Drop race. Presenting the check to her were Ozark Coast Kiwanians and co-chairs of the event, Mike Waggett and Michelle Cook. According to Club president Buck Cueni-Smith, there were 12 prizes in all, including gift cards to Hy-Vee Supermarket, Paul's Supermarket, Panera Bread, Andy's Frozen Custard and a boat rental from Glencove Marina. Second place winner was Kathy Beezley-Tite of Lake Ozark, who won \$1000.

This year's festivities included a golf tournament at the Cove Golf Course, a Family Fun Zone below the Dam and the annual Duck Drop 5K Run, the latter two activities on the day of the Duck Drop, August 2nd.

The Kiwanis Club of Ozark Coast netted nearly \$10,000 from the Duck Drop events. The Club annually donates nearly \$50,000 to various charities in the Lake area, including Big Brothers Big Sisters, CADV, Hope House, Helping Hands Homeless Shelter, the Tri-County YMCA, Kids Harbor, Feed the Children, share the Harvest and more.

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## Camden County' lose-lose'

*continued from page 13*  
located on the property,  
many shouted "A park." Later,  
Prewitt said the land was still for  
sale if residents wanted to pool  
their resources and purchase it  
for that use.

### History

The first request for rezoning  
on the property housing Lazy  
Gators was made in 2007 when  
the former owner, Gary Placke,  
was attempting to sell the prop-  
erty to Prewitt. His request was  
denied by P&Z. After closing on  
the property, listed at \$1 million,

Prewitt also requested rezoning  
but when his request was met  
with heated opposition from  
neighbors, the commission  
again said "No."

In the meantime, Prewitt  
cleared the property and built a  
lakeside pool, tiki bar and other  
amenities. In 2009 he opened  
for business, operating under a  
catering license issued to Shady  
Gators - a maneuver that's to-  
tally legal, according to Mike  
O'Connell, communications di-  
rector for the Missouri Depart-  
ment of Public Safety.

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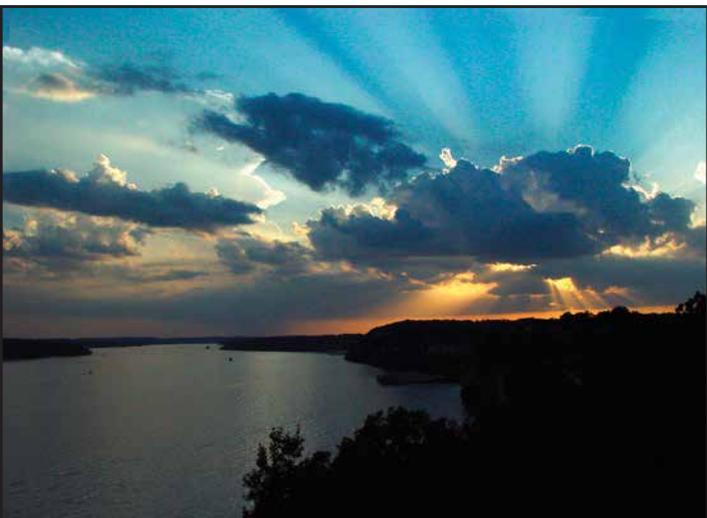


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Located on the Lake of the Ozarks, one of the Midwest's most popular vacation destinations, Baxter's Lakeside Grille announced today that it has been named a winner of OpenTable Diners' Choice Awards for the Top 100 Scenic View Restaurants in America. The list of winners is derived from more than five million reviews submitted by OpenTable diners for more than 19,000 restaurants in all 50 states and the District of Columbia.

"We are very pleased by this acknowledgment from OpenTable diners and honored to be the only restaurant in Missouri to make this top scenic view list," said Ted Geiger of Baxter's Lakeside Grille. "We are proud to know that our diners thoroughly enjoyed their overall experience at Baxter's and gave us such high marks."

"We are thrilled to honor the 2014 Diners' Choice winners for Top 100 Scenic View Restaurants in America," said Caroline Potter, OpenTable Chief Dining Officer. "These restaurants represent the best in destination dining, highlighting the best vistas of the cities in which they are located."

Based on feedback collected from OpenTable diners between July 1, 2013, and June 30, 2014, the 100 award-winning restaurants received the highest scores. For more information about all of the restaurants on this list, please visit <http://www.opentable.com/m/best-scenic-view-restaurants-in-america>.

For more information on Baxter's Lakeside Grille, visit [www.baxterslakeside-grille.com](http://www.baxterslakeside-grille.com). A classic American restaurant, Baxter's is located at 2124 Bagnell Dam Blvd. in Lake Ozark, MO.



The Lake West Chamber with Lake Area and Camdenton Chambers had a recent Ribbon Cutting for Mills & Sons Insurance, congratulating them on moving to their new business location! Thanks to all the many friends and Chamber members who attended.

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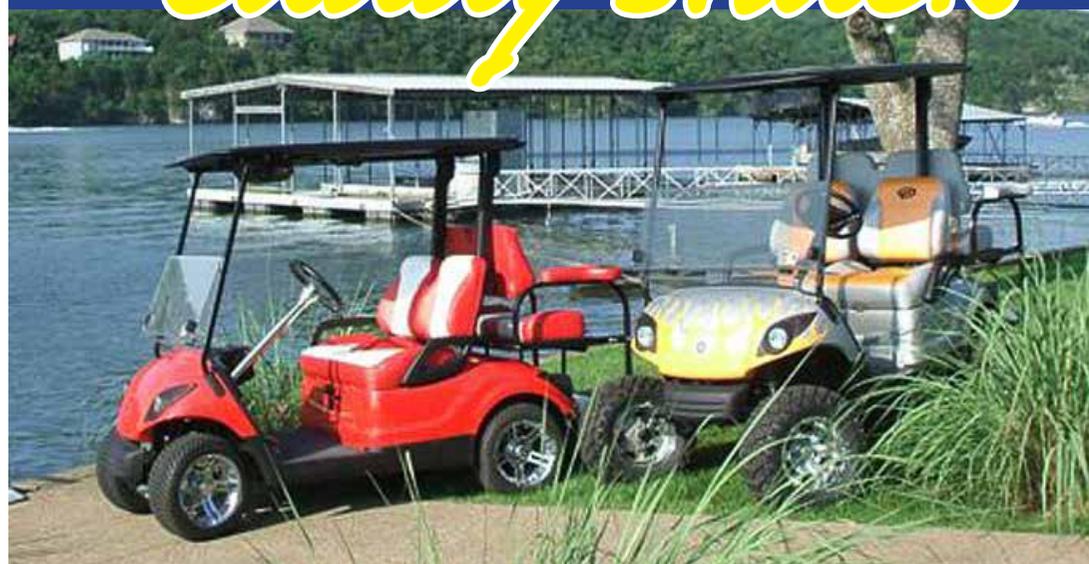


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# Crossword Puzzle

THEME: FOOTBALL

Solution page 30

**ACROSS**

- 1. Figure of speech
- 6. School org.
- 9. \*Where official places football after a play
- 13. \*Often twirled at football games
- 14. Nocturnal flyer
- 15. Ma Bell, e.g.
- 16. Artificial leg
- 17. Also
- 18. Neptune's realm
- 19. \*Team with most NFL championships
- 21. \*\_\_\_\_\_ league
- 23. "\_\_\_\_ you sure?"
- 24. Dateless
- 25. David Alan Grier's initials
- 28. "I \_\_\_\_ the sheriff..."
- 30. Uproar
- 35. The Colosseum today, e.g.
- 37. Mimicked
- 39. Inspiration for poets and musicians
- 40. Oscar winner and directed by Ben Affleck
- 41. Donkey in Latin America
- 43. All over
- 44. Animals of a particular region
- 46. \*Football center move
- 47. Viscount's superior
- 48. Start a golf hole
- 50. \*BYU Cougars' home state
- 52. Fleur-de-\_\_\_\_
- 53. Soap bubbles
- 55. Not decaf.
- 57. \*Princeton opponent in what is considered first college game
- 61. Caribbean Sea island country
- 65. Finno-\_\_\_\_\_ language
- 66. Club on a card, e.g.
- 68. \*Home to the Dolphins
- 69. Michael Moore's hometown
- 70. Pitcher's stat
- 71. Painter \_\_\_\_\_ Degas
- 72. Ficus tree fruit, pl.
- 73. A Bobbsey twin
- 74. Swarms

**DOWN**

- 1. Recipe abbreviation
- 2. Pro \_\_\_\_\_
- 3. Ear-related
- 4. "Roll Out the Barrel" dance
- 5. Comes in
- 6. Used for stewing, pl.
- 7. \*Sometimes a team goes for this after a TD
- 8. High up
- 9. Religious offshoot
- 10. Legal action
- 11. South American wood sorrels
- 12. \*\_\_\_\_\_ Romo
- 15. \*Part of a football cleat
- 20. \*What players do to help fix injured joint or limb
- 22. "I see!"
- 24. Chest bone
- 25. \*It includes 7 rounds
- 26. Saintry glow, pl.
- 27. Jig, in France
- 29. "Moonlight Sonata," e.g.
- 31. Highlands hillside
- 32. Trite or hackneyed
- 33. Wombs
- 34. \*Sugar and Orange, e.g.
- 36. Not to be done, especially for a baby
- 38. Exclamation of annoyance
- 42. Style of abstractionism popular in 1960s
- 45. Change
- 49. In favor of
- 51. \*Concussion preventer
- 54. Colorado resort
- 56. Seeing eye dog, e.g.
- 57. Queen Elizabeth I's neckwear
- 58. Tangerine grapefruit hybrid
- 59. Type of math
- 60. Tanqueray and Bombay Sapphire, e.g.
- 61. Extended time period
- 62. "Leaving Las Vegas" Oscar winner
- 63. Prayer leader in mosque
- 64. Manners intended to impress
- 67. A retirement plan

CROSSWORD														
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The Lake Area Chamber recently held a ribbon cutting for Wilson, Toellner & Associates, LLC. Call (573)964-5739 or stop by their Lake Ozark location at 2729 Bagnell Dam Blvd in Lake Ozark.



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# Announcements



Wendy White, Executive Director, of the Lake Area Chamber of Commerce,

has recently completed her first year at Institute for Organization Management, a four-year nonprofit leadership training program at Loyola Marymount University in Los Angeles. "Institute graduates are recognized across the country as leaders in their industries and organizations," said Raymond P. Towle, IOM, CAE, the U.S. Chamber Foundation's vice president of Institute for Organization Management. "These individuals have the knowledge, skills, and dedication necessary to achieve professional and organizational success in the dynamic association and chamber industries."



JCMG Laser & Vein Center is pleased to announce that Chandra Prasad, MD, FACS, now serves as the full time medical director and physician, positions he previously held on a part time basis. For more information about the many services provided by JCMG Laser & Vein Center, 2511 West Edgewood Drive, Jefferson City, Mo, please visit [www.jcmglaser.com](http://www.jcmglaser.com), or call 573-761-5277, to schedule an appointment with Dr. Prasad.



Bank Star One announces the return of Gwen Sullens of Eldon, Missouri, as Vice President/Loan Officer, a position she held before she left two years ago to work for the Missouri Department of Health and Senior Services in Jefferson City. Ms. Sullens will resume her responsibilities for all consumer lending, in-house mortgage loans, and construction loans.

THE RESORT @ PORT ARROWHEAD IS GOING PINK...

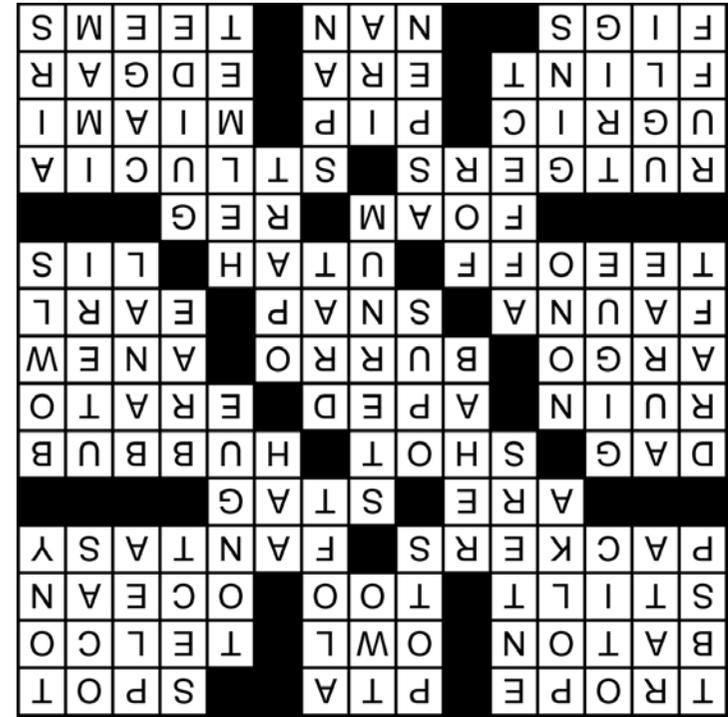
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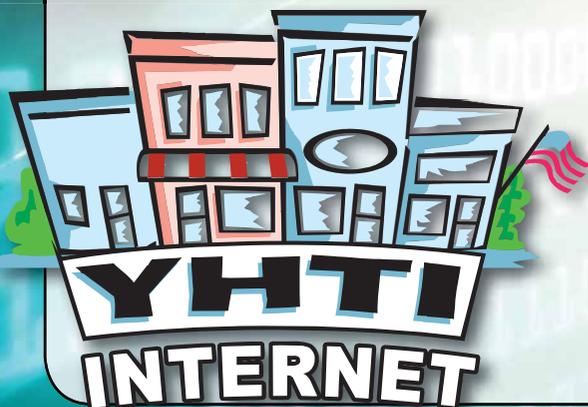
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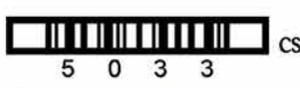
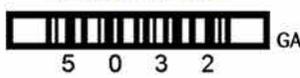


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# Starting Or Have A New Business? Your Business Plan Could Be A Winner!

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

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

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

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

Business plans will be evaluated independently by a panel of judges. The judges will select the top plans, and then meet with those applicants for a face-to-face interview. The person submitting the best business plan will receive a \$1,500 award; second place will receive a \$500 award. Awards will be presented at a recognition luncheon on October 17, 2014. All plans will be kept in strict confidence.

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

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# Business Journal Social Event Photos

Last month's Business Social was Thursday August 14th at Pappo's Pizza. The sponsor was First State Bank Mortgage.

#1 Jeff Bethurem, Golden Rule Ins. Sharon Haupt, Gary Zeiger Remax Lake of the Ozarks, Bob Haupt.

#2 Nancy and Mark Fitzgerald, Bassing Bob.com

#3 Sponsors First State Bank Mortgage Michael and Michelle Lasson.

#4 Great crowd and food at Pappo's Pizza.

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

Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is Thursday September 11th from 4-7 at Bootlegger's with Sponsor Bobby Medlin, CPA.



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SEPTEMBER  
BOAT  
SHOW

SEPT. 19th-21st



3 1/2 MILE MARKER

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SATURDAY SEPT. 20th 10AM - 7PM  
SUNDAY SEPT. 21st 10AM - 4PM

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\$1.00 Of Each Paid Adult Admission is Donated To Kids' Harbor Child Advocacy Center

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lake of the ozarks  
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dealers association



# BIG BIKEFEST AUCTION

Lake of the Ozarks Missouri!

Saturday Sept. 13

12 Noon - 3pm

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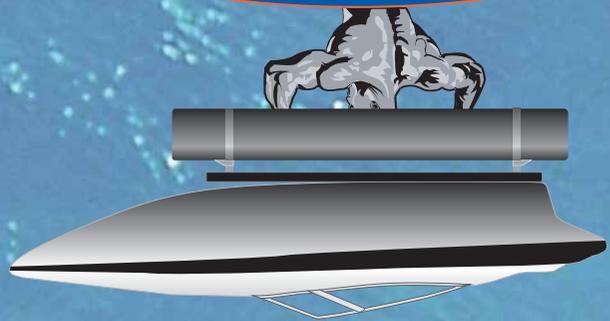
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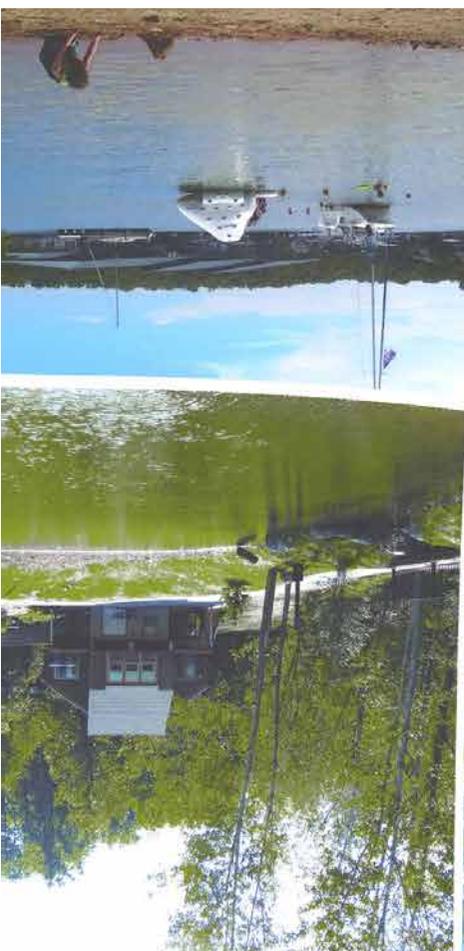
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- 2008 MANITOW 26 LEGACY - 250 SUSUKI -
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- 2004 REGAL 4160 - T502 - WHT/TAN - 450 HRS
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- 2007 REGAL 4460 - T8.1 - N/TT/BLK - 110 HRS
- 2013 REGAL 52 SPORT COUPE - T600 IPS - N/TT/BLUE
- 2004 REGAL 3350 - T5.7 - TAN
- 2005 REGAL 3350 - T5.7 GXI - TT/BLK - 250 HRS
- 2005 REGAL 3350 - T5.7 GXI - GEN/ANR - N/RD - 700 HRS
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- 2005 REGAL 3350 - T5.7 GXI - GEN/ANR - N/RD - 700 HRS
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- 2002 WELLCRAFT 33 AYS - 496 - 450 HRS - N/RD/BLK
- 1998 FORMULA 353 FASTECH - T500 - TRL - 450 HRS
- 1995 Fountain 35 Fever T-502
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- 1997 CHAMPION CHASE 90 - 7 4 - WHT/TEAL - 725 HRS
- 2003 BAJA 302 - T496 - TRL - 110 HRS
- 2002 WELLCRAFT 33 AYS - 496 - 450 HRS - N/RD/BLK
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- 1999 FOUR WINNS 240 HORIZON - 5.7 - WHT/TRL - 230 HRS
- 2003 FOUR WINNS 240 HORIZON - 5.70 GSI - BLUE/TRL 731 HRS
- 2008 REGAL 2700 - 5.7 - N/TT/BLK - 96 HRS
- 2010 REGAL 2700 - 5.7 GXI - N/GLACIER -
- 2011 Regal 2700 ES - 5.7 GXI - Sand 165 hours
- 1994 REGAL 8.3SE - 7 4 - WT/RD - 530 HRS
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- 2002 WELLCRAFT 33 AYS - 496 - 450 HRS - N/RD/BLK
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- 2011 Regal 2700 ES - 5.7 GXI - Sand 165 hours
- 1994 REGAL 8.3SE - 7 4 - WT/RD - 530 HRS
- 1995 REGAL 8.3SE - 7 4 DP - 575 HRS
- 2001 CROWNLINE 288 - 7 4 - WT/TN - 460 HRS
- 2004 BAHYA MACH 1 290 - WT/TEAL/TRL - 550 HRS
- 2004 ENVISION 29 COMBO - 496M - WHT - 200 HRS
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- 2014 26' Sport Toon w/ 250HP Suzuki, Loaded .....\$53,900
- 2015 Neptune Sport RFL, Honda 250 ..... **CALL FOR \$**
- 2014 26' Sport Toon w/ 250HP Suzuki, Loaded .....\$53,900
- 2014 26' Sport Toon w/ 250HP Suzuki, Loaded .....\$53,900
- 2015 Neptune Sport RFL, Honda 250 ..... **CALL FOR \$**
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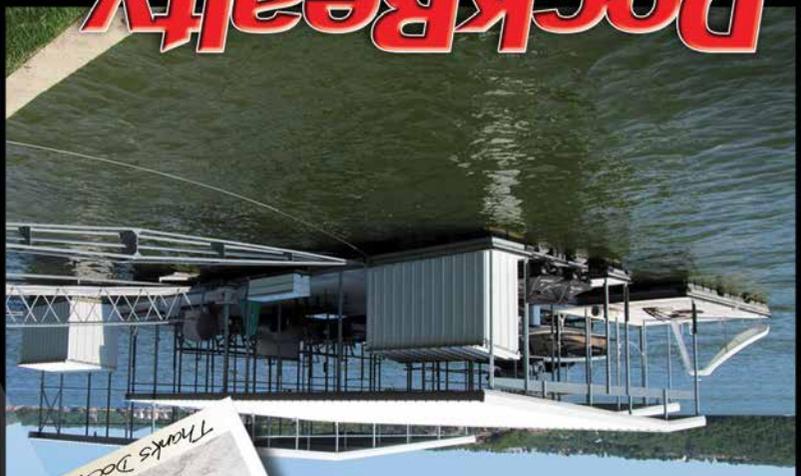
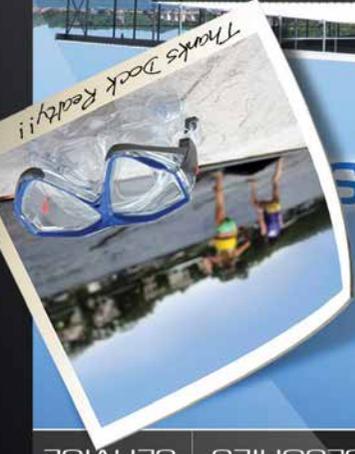
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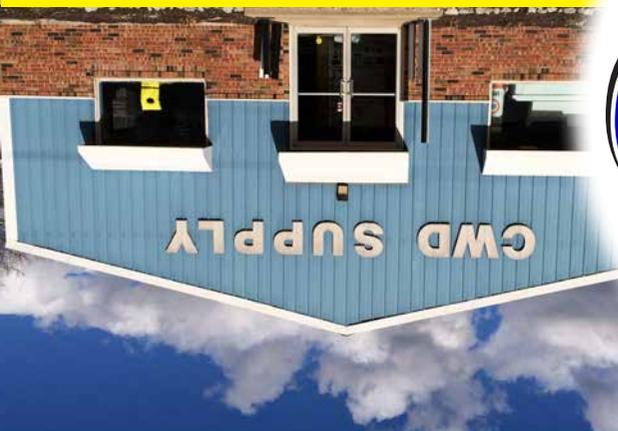
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- 1997 Cobalt 232 BR, 7.4L, 300 HP.....\$24,900
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- 2008 Cobalt 303CC, Twin 5.7L GXI, 640 HP.....SOLD \$119,900
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- 2005 Formula 34 PC, Twin 496 CID HO, 425 HP.....SOLD \$139,900
- 2005 Rinker 342, T/350, 300 HP.....\$129,900
- 2008 Regal 3760, T/8.1L Volvo, 375 HP.....\$169,900
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