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JANUARY, 2018



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Fill in the blanks on: **20** Solution: **25**

*By Nancy Zoellner-Hogland*

In a letter to Lake Ozark City Administrator Dave Van Dee, attorney Greg Williams wrote that if those conditions are not met, he will file a lawsuit against the city on behalf of developer Gary Prewitt and RIS, Inc.

In 2008, the Lake Ozark Board of Aldermen voted to turn over half of its 2.5 percent sales tax from sales at the new shopping mall to Gary Prewitt under the an original TIF agreement. That agreement allows the developer to be reimbursed \$63 million over the 23-year span of the TIF for infrastructure and other improvements. To date the city has certified \$23 million of the total TIF for the first two phases of the project.

In March 2010, at Prewitt's request, the city agreed to accelerate the first \$3 million of TIF reimbursement by 1 percent to satisfy lending requirements for the refinancing of the project and development of the Menards location. That accelerated payment is cov-

Under the agreement, all sales tax revenue earmarked

a representative of RIS Inc., approached the board of aldermen with concerns about the payment shortfall and the city's handling of book-keeping for the project. Pre-witt spoke in the public com-

lender over \$170,000. We have been trying to get a full accounting of these revenues since June and have received nothing of substance from the city. We are now closing in on the fiscal year end and



for retiring the Eagles Landing TIF are to be collected and disbursed by Lake Ozark. Prewitt does not see any of the money. However, in his letter dated December 6, Williams said from recent correspondence with the city's legal counsel, it has "become apparent that Lake Ozark failed to timely make all of the EATS (Economic Activity Taxes – sales taxes) required to be made under the contract."

In November, Andy Prewitt,

ment portion of the meeting, explaining that although he requested to be added to the meeting agenda so the matter could be discussed in closed session, Van Dee refused his request.

"We have realized that there is a major discrepancy in how the TIF and cooperation agreement revenues are being collected, distributed, and accounted for by the city," Prewitt told the board. "... we believe the city shorted our

our lender is demanding answers. We are requesting a full accounting of what the city has received from the State of Missouri in sales tax from this shopping center since 2011 and how those funds have been distributed.”

In November, after that meeting, the city released a statement saying, “Based upon the City’s interpretation of the cooperative agreement referenced by Mr. Prewitt at

*continues on page 16*



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

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## Armchair Pilot

By Nancy Zoellner-Hogland

### TRAVELERS PASSING

**THROUGH** St. Louis Lambert International Airport will have a new restaurant choice later this year when Three Kings Public House moves into Terminal 2. The restaurant is famous for its minimally processed whole food served “pub-style” along with house-made liquors and unique beers. , Expected to open in late spring, Three Kings, named for Elvis, Henry VIII and King Kong, will be located adjacent to gate E33. This will be the fourth location for Three Kings, which was founded by three University of Missouri graduates.

**YOU SHOULD PROBABLY** check your vacation rental for hidden cameras. That’s the advice of more than one travel site after another surveillance device was found by a guest in a home rented in November through airbnb. In October, an Indiana couple found a camera disguised as a smoke detector that was pointing directly toward the bed. A representative with a company that searches for “bugs” advised looking for tiny holes where a camera lens would be in such things as books, clocks, plants, lights – even exposed screw heads in the wall – that would give the best field of view, especially in bathrooms and bedrooms. Guests can also turn off all the lights and then sweep the room with a single flashlight, like the one in smartphones. A camera lens will reflect the light. Mirrors can be checked by placing a fingernail up against the glass. In a real mirror, your fingertip won’t touch that of the reflection. If fingertips are touching, that’s a strong indication that it’s a two-way mirror. If any devices are located, guest should immediately contact the agency handling the rental and they should also report it to police.

**BAD PACKING** can put a damper on vacation fun. That’s why Jetsetter magazine offered the following tips. Don’t pack clothes that need ironing and/or dry-cleaning. Taking care of clothing takes away time for fun. Take just three pair of shoes and think “comfort” rather than style when making your selection. Make sure

you pack weather-appropriate wear and don’t forget a waterproof jacket, just in case. Select pieces that do double-duty: simple tanks, cardigans and Ts that can be dressed up or down – and make sure you color coordinate your entire wardrobe, which will give you more flexibility. For easy outfit planning, Jetsetter suggests packing 75 percent neutrals and 25 percent colorful pieces within the same color family. Don’t weigh yourself down – and cause you extra time at security – with heavy metal jewelry or studded bags, shoes and accessories. Check out the local dress code when traveling internationally to avoid causing offense. Don’t take anything irreplaceable or overly expensive or anything you’ve never worn before. Stick with tried and true favorites. And finally – bring travel-sized versions of your favorite cosmetics but plan to purchase generic items at your destination.

**SENSITIVITY** has found its way to the skies. Beginning in 2018, American Airlines will require all employees to undergo mandatory anti-racism training. The mandate is in response to a travel advisory issued by the NAACP warning African-Americans that they may not be treated fairly – or be safe – when flying on the airline. In October the NAACP said that group of people had been treated differently on four separate occasions when they were required to move seats or be removed from flights. In addition to in-person and online training, American said they also plan to implement policies that allow discrimination complaints to be filed and to hire a consulting firm to help improve hiring practices.

**A FORMER** flight attendant turned cardiovascular surgery physician assistant has invented a hammock-style carrying sling for travelers who wouldn’t be able to evacuate a plane without their wheelchairs. ADAPTS, which is an acronym for A Disabled Passenger Transfer Sling, is made of life vest quality fabric and has heavy duty handles at the head and behind the knees so rescuers can carry the passenger single file down the aisle to safety. Once outside the aircraft, additional rescuers can grab four other handles to help carry the passenger. The sling is designed to be placed under the passenger before sitting down. The inventor is waiting for FAA

approval so it can be part of airline safety kits.

**INDIVIDUALS** with disabilities will find it easier to access airport kiosks in the future. The U.S. Department of Transportation (DOT) reached agreements with Alaska Airlines/Virgin America and Spirit Airlines that will result in Spirit Airlines making at least 50 percent of its kiosks at U.S. airports accessible by December 31, 2017, almost six years before it would be required to do so under DOT rules. Alaska Airlines/Virgin America agreed to ensure that at least 50 percent of its kiosks at U.S. airports will be accessible to passengers with disabilities by December 31, 2019. DOT also reached an agreement with All Nippon Airways to make the airline’s mobile website accessible for individuals with disabilities. The agreement states that airline’s mobile site must conform to the World Wide Web Consortium (WC3) Mobile Web Best Practices and that the airline must consult with individuals with disabilities regarding the mobile site’s accessibility and usability no later than November 2018.

**HOLIDAY PAY** can offset the drawbacks of working when everyone else is having fun. Pilots with American Airlines can laugh all the way to the bank as they are going to be paid 200 percent of their regular pay to work Christmas week. A scheduling mix-up resulted in every pilot getting off Christmas week, jeopardizing some 15,000 flights. American first offered time and a half to come back to work but the Allied Pilots Association, which had already been lobbying for higher holiday pay, rejected the offer. It wasn’t until the airline offered to double the pay that pilots agreed to work that week, filling all open slots.

**HAWAIIAN AIRLINES** came out on top. According to the November Air Travel Consumer Report, with 94 percent of all flights arriving on time, that airline had the best overall percentage of reported on-time flight operations in September 2017. Delta Air Lines was second with 88.7 percent and Alaska Air Lines was third with 86.4 percent of on-time arrivals. Jet-Blue Airways came in last with 70.1 percent of on-time arrivals. The report included rankings for the top 12 domestic airlines.

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# Some questioning Village's candidate sign-up process

By Nancy Zoellner-Hogland

Plans to circumvent the election process in the Village of Four Seasons were foiled when Camden County Clerk Rowland Todd informed the Village that candidates couldn't call for appointments in advance of filing in order to reserve the coveted top spots on the ballot.

On the morning of Thursday, December 7, Village Clerk Shannon Sullivan said ads had been placed in the legal section of the "Lake Sun" informing the public that those who wanted to run for office could email or call to make appointments to come in and file on opening day, but she added that the top two spots on the ballot had already reserved by Arnold Sandbothe, who currently serves as chairman of the board, and Jim Holcomb, who currently serves as a trustee. Before retiring and moving to the Village, Holcomb practiced law in Trenton, Missouri, where he also served as Circuit judge and prosecuting attorney.

"The first names on the ballot will be people who already have appointments to file at 8 a.m.

and after that, it will be whoever shows up – in the order of whoever shows up first. But they'll be listed on the ballot after the people who already have appointments," she reiterated.

The legal Notice of Election No. 20-612, published from November 21 to November 29 in the "Lake Sun," reads, "Notice is hereby given annual elections of the Village of Four Seasons will be held on Tuesday, April 3, 2018. Candidates for the following offices will be voted upon: Three trustees for a two-year term. All persons desiring to be a candidate for the above offices must file a declaration of candidacy. First-day filing is Tuesday, December 12, 2017 and the last day filing is Tuesday, January 16, 2018. The clerk/deputy clerk will be at Village Hall from 8 to 4 p.m. You may file at any time between those days by calling for an appointment. Please contact Margaret Davis, clerk, at 573-365-3833 Monday through Friday between the hours of 8 a.m. and 4 p.m. Disable persons with special needs addressed by the Americans with Disabilities Act

should notify Margaret Davis at the telephone number given."

However, Todd said the Village could not allow anyone to pre-register.

"The clerk called to ask me about this, but I thought the 'appointment' was just to come in and talk about the position – not to actually sign up to run. When I learned that the first two people that called for appointments were already serving on the board – that they had made those appointments to sign up – I called her to tell her she can't do it that way. That's not fair. You can't allow someone to set an appointment to come in and file at 8 a.m. so they can be first on the ballot when you have someone else who's been standing outside at 7 a.m. It's not right," he said.

Missouri's laws governing elections are found in Chapter 115. However, according to a spokesperson for the Missouri Secretary of State, the law applies only to federal, state and county

"The statute specifically talks about a line – about people waiting in line to file for office – but the law applies only to federal,

state and county. Anything that falls below that level – municipalities, townships, villages – does not have to meet those requirements so there's nothing the state can tell them they have to do. However, the Village should have ordinances on their books that outline their voting procedures. And if that's the case, they should have to adopt a new ordinance to change those procedures," she said.

Trustees Carolyn Loraine and Ranita Jones both said no vote was taken to allow candidates to call ahead to make appointments. The "Lake of the Ozarks Business Journal" was not able to obtain copies of the ordinances covering elections before deadline.

There's also a mistake in the wording of the "Lake Sun" notice. Voters will be asked to elect four people to the board – three, two-year terms and one, one-year unexpired term that has been held by Loraine.

Loraine, who has served as a trustee for the past seven years, announced in November that she would not be filling out her term

but instead, would be stepping down in April – after someone was elected to take over her term.

"I'm tired of the drama. I've held a lot of elected offices – I served on the school board for 16 years, I was presiding commissioner of Camden County for eight years and I've served as a Village trustee for seven years. That's 31 years of elected public service! But there are some board members in the Village who have dominant personalities and are very difficult to deal with. I love serving my community but the drama and the stress in the past year is more than I want to deal with at this time in my life," she said, adding, "The board did not vote to allow 'appointments' or to run that ad in the paper. If they had, I would have told them it was wrong. This is just another one of the issues that should be a board decision.

In addition, Ranita Jones, whose term expires in April 2018, will not be filing for reelection, saying that she felt her energy could be better spent in other areas.

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# Sunrise Beach fire chief is leading with excellence

By Nancy Zoellner-Hogland

Chief Dennis Reilly of the Sunrise Beach Fire Protection District has once again been designated as a Credentialed Chief Fire Officer (CFO) from the Center for Public Safety Excellence (CPSE) in Chantilly,

maintain the skills I need to provide the best possible leadership to my organization and citizens that I proudly serve," Reilly said.

The chief is part of an elite group. Just 2,000 fire chiefs nationwide are credentialed

tialing using a model that looks at the "whole" officer, obtaining the credentialed CFO ranking is no easy task.

"The designation requires a strong educational background, diverse participation in emergency services at the local, state, and national level; and demonstrated involvement in the broader community, all validated by emergency services peers," according to the CPSE website. "The designation is awarded after an extensive screening process that required the chief to submit documentation of a wide range of skills that included long range planning, financial management, organizational designation and human resources management."

Chief Reilly, who has been serving as chief with the Sunrise Beach district since 2012, said applying for the designation is a lengthy process.

"You have to submit a detailed portfolio, and you are rated on several different metrics. Some of the skills evaluated include long-range planning, organizational be-

havior, financial management, resource management, labor management relations, and numerous operational issues such as fire suppression and rescue. It's pretty comprehensive. Then everything is sent off to another fire chief who is a CFO, he evaluates it and then you have to take part in a telephone conference with the CFO. Based on all the information, that chief will either recommend or deny designation," he explained.

Chief Reilly, who has a Master's Degree in Public Administration from Penn State, has also received designation as a Certified Public Manager through Arizona State University and has served as a chief fire officer for more than 20 years.

Earlier in his career, he worked as a battalion chief in Cherry Hill, New Jersey.

He was also in the military for quite some time, serving in the Army and the Army Reserves. He was activated in the first Gulf War and was part of the initial invasion of Iraq. Most recently, he worked in Afghanistan, where he did high threat security work for a little more than three years.

"When I came back, I was a little too young to retire so I sent my resume to Sunrise Beach and they hired me. My wife and I packed up and moved to Lake of the Ozarks and we're both very happy that we did. We love it here and have no plans to leave. Well – maybe if the Honolulu Fire Department called and offered me a job, I might consider it – especially if the call came in the winter time," he quipped, "But seriously, we are here to stay."

The SBFDP covers more than 60 square miles on and around

the Lake of the Ozarks in northern Camden and southern Morgan counties. It has a year-round population of approximately 3,800 but that number spikes to more than 70,000 people in the summer time. The district, which has two staffed stations and 17 fulltime firefighters, responds to more than 700 emergency calls each year including medical and injury related incidents.

## History of the CPSE

The CPSE got its start in 1986, when the International Association of Fire Chiefs (IAFC) and the International City/County Management Association (ICMA) met to develop the concepts and design for continuous improvement of the fire and emergency service. The following year, the IAFC, upon recommendation from its membership, endorsed the development of a voluntary fire and emergency service accreditation program. Then in 1988, IAFC and ICMA signed a memorandum of understanding to begin the development process. In 1996, the Commission on Fire Accreditation International began awarding accreditation to fire and emergency service agencies. In 2006, the name was changed to the Center for Public Safety Excellence to better reflect its larger focus.

Today, CPSE is a primary resource for the fire and emergency profession to continuously improve services resulting in a higher quality of life for communities. CPSE has successfully helped local public safety agencies around the world streamline and improve the services they provide their communities.



Virginia. It's the second time he's received the designation, which remains in effect for three years.

"My goal is to develop and

CFOs. As a point of reference, Missouri is home to some 3,000 fire districts and departments.

And according to the organization that grants the creden-



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## Culligan to Break Ground on 5,000 SF Addition

Linn Creek, Mo—Culligan is pleased to announce that they are breaking ground to build a 5,000 square foot addition to their current building in the Linn Creek Industrial Park. The expansion is a result of an improving economy, increased volume, and expanded future services.

Owner David Crane said, "We are very bullish on the Lake area and see a real need to ex-

pand our product and service offerings."

"Water quality continues to be a major issue for our customers, and with over 82 years of providing quality water, Culligan is positioned to continue to provide solutions for our customers," said Crane.

Culligan Lake of the Ozarks is a Culligan dealer serving the Lake area for over 43 years.



# Annual Fall Dinner and Awards Ceremony held

Over 230 members of the Lake business community gathered for the Lake Area Chamber of Commerce's Annual Fall Dinner and Awards Ceremony on Friday, October 27 at The Lodge of Four Seasons.

Per tradition at this annual event, after two years serving as Board President, David Crane passed down his "Captains Hat" aka the President role to Board Member Sandy Waggett. Crane mentioned "The future looks bright, we have a young, extremely talented board and Chamber staff who are focused on our stakeholders and our communities. After serving 2 years as Chamber Vice President, it's evident that Sandy is ready to continue the Chamber's drive to excellence," stated Crane.

Newly elected Board President, Sandy Waggett took to the stage to share insights with the 230 attendees on the role the Chamber has played in most recent, present, and future initiatives for the community.

"2017 has been a productive and full year for the Lake Area Chamber. The staff at the Chamber has worked extremely hard on your behalf fielding questions from the more than 13,000 people who have come through the Chamber office and Visitor's Center during the year, as well as the dozens of calls to the Chamber for business referrals each week. They also keep the website updated for the more than 13,000 online visitors who look at the member directory each year," stated Waggett.

"The Chamber team also hosted multiple successful business and education events through member business and marketing seminars, Eggs and Issues Breakfasts, Lunch and Learns, the legislative reception, as well as business and networking socials," bragged Waggett.

Waggett also stated that "two of the bigger projects the [Chamber] board took on in this past term was the development of a membership and marketing plan and the development of a three-year strategic plan for the Lake

Area Chamber. The result of these efforts was a highly member-focused three-year strategic plan and roadmap. We updated our mission and vision statements, and we formulated goals and strategies to focus on taking our service to you and this community to the next level."

Waggett concluded her speech with information about the big events happening in 2018 for the Chamber. She stated "2018 is going to be a big year for the Lake Area Chamber of Commerce. From an event stand-point, we are having two VERY BIG anniversaries. 2018 will be the 25th anniversary of our Midwest Wine & Brew Fest in August, and it will be the 30th Anniversary of our Magic Dragon Car Show."

Five prestigious awards were given throughout the evening in the following categories:

Non-Profit of the Year, Small Business of the Year, Large Business of the Year, Young Professional of the Year, and Distinguished Citizen of the Year. Recipients of this award were nominated by their peers through a formal nomination process.

The Lake Area Chamber staff awarded Board Member of the Year to Sandy Waggett of MSW Interactive Designs, LLC for her outstanding service to the Lake Area Chamber and the Lake community. Joe Roeger of First Title Insurance was presented with the President's Award, in recognition of his 22 years of service on the Lake Area Chamber Board of Directors.

Lake Area Chamber of Commerce members celebrating 25 years of membership were also recognized. These members include: Bagnell Dam Association of Realtors, Camdenton R-III School District, Midwest Advertising Specialties, Ozarks Coca-Cola/Dr. Pepper, and Stanley Steamer Carpet Cleaners.

The Lake Area Chamber of Commerce is a nonprofit, membership-based organization with more than 500 members ranging from home-based businesses to large corporations. The Chamber's

mission is to improve the economic and community prosperity in the Lake of the Ozarks area by providing ser-

vices to and advocating for businesses. To learn more about or join the Chamber, please contact Tia Chamber-

lin, Membership Director, at (573) 964-1008 or [tchamberlin@lakeareachamber.com](mailto:tchamberlin@lakeareachamber.com).



**The winners of the 2017 LACC Prestigious Awards are: Non-Profit of the Year: Lake Area Big Brothers Big Sisters, Small Business of the Year: Scott's Concrete, Large Business of the Year: Iguana Corporation, Young Professional of the Year: Dustin Cox-Country Financial and Distinguished Citizen of the Year: Scot-tie Martin. Photo provided.**

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# Osage Beach levels 'playing field' for contractors

By Nancy Zoellner-Hogland

Under Missouri law, members of certain recognized religious sects or divisions that are conscientiously opposed to the use of conventional insurance can request exemption from laws requiring the coverage. At their December 7 meeting, the Osage Beach Board of Aldermen voted 4-to-1 to approve the first reading of an ordinance amendment that provides the same protections. Alderman Jeff Bethurem voted against the measure. Alderwoman Phyllis Marose was absent.

The action was taken after Terry Hostetler, a third-generation member and co-owner of Hostetler Sales & Construction, requested a change so they could perform work at Miner Mike's, an amusement center in Osage Beach. Osage Beach currently has a law on the books that requires all contractors who perform work in the city to carry general liability insurance.

Hostetler told the board that as long as the 51-year-old company, which is based in Bolivar, Missouri, has been in existence, they have not had any type of insurance.

"We have four divisions. Most are in the ag segment but we also have some retail stores, manufacturing plants and some building and construction, which is why we are here tonight. We are part of the Mennonite community. We set buildings all over the Midwest and all the way to the West Coast. I can't quite say 'Coast-to-

coast,' but we are in a lot of states," he said.

According to City Attorney Ed Rucker, Subsection F of Ordinance 605.030 was adopted in 2015.

That subsection states: "No license as a contractor shall be issued to any firm, person or corporation without proof of general liability insurance in the form of a Certificate of Insurance providing for limits of not less than three hundred thousand dollars (\$300,000.00) for a single incident. Said coverage shall be kept in full force and effect for the duration of the contractor license."

Rucker said after Hostetler's discussions with Mayor John Olivarri and City Administrator Jeana Woods, the question became, "Is there a way that we can level the playing field so everyone can participate? We determined that, as staff, we had no business saying 'Oh it's okay' and changing the rules of the ordinance the board had already adopted. That's way past our pay grade so the only possibility for this to work would be an amendment that we created that will allow Jeana, as city administrator, to waive that requirement under certain circumstances."

Those "circumstances" set forth in the ordinance allow an exemption when certain things are found: that it's a recognized religious sect or division that has established teachings which make the conscientious acquisition of insurance an offense to their faith; that the applicant

qualifies for an exemption under Section 287.804 of the Missouri Workers Compensation Act; and that they have filed for an exemption under that act and that they received approval from the Division of Workers Compensation.

However, Rucker said in lieu of insurance, the business would have to provide proof that they have established credit worthiness and would be required to post security in the amount of \$300,000 per single occurrence, adding, "It's not available to everybody who walks in and wants to waive insurance, but it does level the playing field."

The ordinance amendment adds Subsection G, which reads, "Contractors who are, by the tenets of their faith opposed to purchasing insurance the opportunity to demonstrate financial responsibility through posting of a letter of credit or other instrument with the city clerk to satisfy the require-

ments of Section 605.030 F of the city code which requires that any applicant for a contractor's license produce proof of general liability insurance."

Alderman Jeff Bethurem, an agent for Golden Rule Insurance Agency and who proposed the amendment adding Subsection F to Ordinance 605.030, argued the move. He said the intent of the ordinance requiring general liability insurance was to provide assurance to citizens. He also said the letter of credit meant nothing to those who had damage caused by a contractor.

"What happens when that contractor – or any other contractor – is on the job site and liability is established? We have a letter of credit but it means nothing to anybody else. I mean, are we going to be in claims management? That's not our job. What assures the citizen that there will be \$300,000 available to him," he asked.

Rucker answered, say-

ing the thing that protects the citizen in that situation would be the same thing that protects the citizen in a situation where there is insurance.

"And that is the legal system because, before any contractor would have to pay for damage done, regardless of who they are and whether they're paying out of pocket or through insurance, there has to be the finding of fault. And the protection for that damage is the legal system – the civil court system. Whether it is a contractor with insurance or Mr. Hostetler himself and his company, both of them are answerable to the circuit judge and the circuit court in Camden County, Missouri. They're the ones that make the decision that (the contractor) will have to pay. All this does is make sure there's a way that same pot of money is available for the citizen's protection. Insurance companies deny claims all the time," he explained.



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The Lake Area Chamber recently held a ribbon cutting for Dee Long-Independent Scentsy Star Director at Willmore Lodge, located at #1 Willmore Lane in Lake Ozark. The ribbon cutting took place on August 31 at 4:30 pm, with owner Dee Long, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated her new membership with the Lake Area Chamber. [www.deelong.scentsy.us](http://www.deelong.scentsy.us)

## "Insurance Talk"

### Inland marine insurance: Do you need it?

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

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

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

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

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



Jeff Bethurem

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

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

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

For more information, please contact Jeff Bethurem at Golden Rule Insurance at 573-348-1731 or [jeff@goldenruleinsurance.com](mailto:jeff@goldenruleinsurance.com).



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Education History (Highest level completed)

**www.one2verify.com**





The Lake Area Chamber recently held a ribbon cutting for Lake of the Ozarks New North Shore at Willmore Lodge, located at 1 Willmore Lane in Lake Ozark. The ribbon cutting took place on August 23 at 4:30 pm, with owner Anna Fuchs, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber. To learn more, call (573) 257-0123.

## Building an effective web presence

with Mike Waggett,  
MSW Interactive Designs LLC

### Your website rank in Google – How important is it to be #1?

Clients often ask us how important it is for their website to be ranked #1 in Google for their major key words. We have written about this in the past, but we wanted to revisit this topic to see if anything has changed. When we looked at a study in 2015, a staggering 66% of people were clicking on the first Google result on the page. With the introduction by Google of the location "3 pack" that you typically see in search results, the #1 organic rank click through rate has decreased, but still is very high.

We looked at a 2017 study of click through rates (CTRs) by <https://ignitevisibility.com/ctr-google-2017/>. They analyzed 5000 search queries to see the CTR for high ranking pages. Here are some results they found:

**The #1 position in a Google search receives 20.5% of the average traffic share**

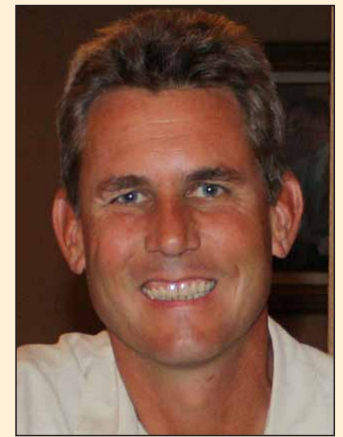
**The #2 position receives 13.32%**

**The #3 position receives 13.14%**

**The #4 - #10 positions quickly drop below 10% CTR, with the 6-10 positions in the 5-7% CTR range!**

Let me translate this with an example. If you are a printing company in the area, and someone does a Google search for "printing lake of the ozarks", if you are in the top 3 rankings of page 1, you will have a 46% chance that someone will click on your website link. If you are below these rankings, the traffic to your website decreases.

In addition, if you are not on page 1 in Google for your major search terms, most people will not click through to your website. Depending on the source you look at, studies indicate that only 5% or less continues on to page 2 or beyond.



Mike Waggett

#### So what does this mean?

Being in the top 3 positions for a search for your key terms is still critical. As a business owner, you should conduct a reality check on your website ranking. Search for the typical terms that your clients are using. If you are not ranking on page 1 or are not in the top rankings, then you can consider a few options:

- Talk to your web person about the code for the website – is it optimized properly?
- Look at the copy on your website – does it include these search terms, as well as great (and fresh) content?
- Start doing social media immediately – Google is now heavily weighing your social signals
- Build great back links via social media, e-newsletters, and links from other organizations like Chambers of Commerce, Convention and Visitor Bureaus, and other associations.
- Make sure you are mobile friendly via a responsive website or a standalone mobile version.

As always, if you have questions about this topic, or any other website or social media questions, please give MSW Interactive Designs a call!

Twitter: @PutTheWebToWork  
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# Missouri Minimum Wage Rate set for 2018

## New tipping regs proposed

The Missouri Department of Labor announces the state minimum wage rate for 2018 has been established, according to state law, at \$7.85. The new wage is effective January 1.

The state minimum wage for 2017 was \$7.70 per hour.

All businesses are required to pay at minimum, the \$7.85 hourly rate, except retail and service businesses whose annual gross sales are less than \$500,000. Per state law, the minimum wage rate is calculated once a year and may increase or decrease based on the cost of living as measured by the previous year's Consumer Price Index. Missouri law does not allow the state's minimum wage rate to be lower than the federal minimum wage rate.

Compensation for tipped employees must also total at least \$7.85 per hour. Employers are required to pay tipped employees at least 50 percent of the minimum wage, or the amount necessary to bring the employee's total compensation

to a minimum of \$7.85 per hour.

On December 4, the U.S. Department of Labor announced a Notice of Proposed Rulemaking (NPRM) regarding the tip regulations under the Fair Labor Standards Act (FLSA). Under the proposed rule, workplaces would have the freedom to allow sharing of tips among more employees. According to the DOL, the proposal would help decrease wage disparities between tipped and non-tipped workers – an option that is currently restricted by a rule promulgated in 2011 that has been challenged in a number of courts.

In a press release, the DOL states its proposal only applies where employers pay a full minimum wage and do not take a tip credit and allows sharing tips through a tip pool with employees who do not traditionally receive direct tips – such as restaurant cooks and dish washers. “These ‘back of the house’ employees contribute to the overall customer experience, but may receive less compensation than their tra-

ditionally tipped co-workers,” the release reads. “The proposal would not affect current rules applicable to employers that claim a tip credit under the FLSA.”

The DOL also said it promulgated tip regulations in

2011 that restricted this option. Since 2011, there has been a significant amount of litigation involving the tip pooling and tip retention practices of employers that pay a direct cash wage of at least the federal minimum wage and do not claim a FLSA tip credit. There has also been litigation directly challenging the Department's authority to promulgate the provisions of the 2011 regulations that restrict sharing of tips.

Moreover, in the past several years, several states have changed their laws to require employers to pay tipped employees a direct cash wage that is at least the federal minimum wage. This means that fewer employers can take the FLSA tip credit. The Department's proposed new rule follows these developments, along with serious concerns that it incorrectly construed the statute when promulgating the 2011 regulations.

The NPRM will be published in the Federal Register on Dec. 5, 2017, and be available for

public comment for 30 days. The Department encourages interested parties to submit comments on the proposed rule. The NPRM, along with the procedures for submitting comments, can be found at the Wage and Hour Division's Proposed Rule website at <https://www.dol.gov/WHHD/flsa/tip-creditnprm.htm>.

In the meantime, those who believe they are not being paid correctly can contact the Division of Labor Standards at 573-751-3403 or email their concern to [minimumwage@labor.mo.gov](mailto:minimumwage@labor.mo.gov). However, to start an investigation, the employee will need to complete the Minimum Wage Complaint Form, found online at [https://apps.labor.mo.gov/forms/minimum\\_wage/MWCForm.asp](https://apps.labor.mo.gov/forms/minimum_wage/MWCForm.asp). Once the complaint is filed, the Division of Labor Standards will conduct an investigation to assure compliance with the Minimum Wage Law.

To learn more about minimum wage, visit <http://labor.mo.gov/DLS/MinimumWage>.



The Lake Area Chamber recently held a ribbon cutting for Verizon Cellular Sales at their location at 3825 Hwy 54 in Osage Beach. The ribbon cutting took place on November 17 at noon, with several Verizon Cellular Sales staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber. For more information please call (573) 302-7492.



The Lake Area Chamber recently held a ribbon cutting for a new Lake area business, The Main Event. The ribbon cutting was held at their location, 1785 Bagnell Dam Blvd in Lake Ozark, at noon on September 13. Owner Tina Stotler, as well as several Lake Area Chamber staff, board members, and volunteers helped celebrate The Main Event's new Lake Area Chamber membership. Call (573) 480-7560.



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# Food pantry and thrift store reopens after needed move

By Nancy Zoellner-Hogland

LAMB House is open for business at its new location.

The ecumenical thrift store and food pantry, which typically serves from 700 to 1,000 people per month, is now located at 93 Morgan Street in Camdenton. It reopened for business on Thursday, December 6.

Hours are the same – 9:30 a.m. to 1 p.m. Monday through Friday and 9 a.m. to noon on the first and third Saturdays of every month – but the ministry is sporting a whole new look.

The front half of the 4,840 square-foot building, formerly owned by the Missouri Department of Transportation, had been used as a district office; the back half housed trucks and equipment. After the building was purchased by LAMB (an acronym for Lake Area Ministries Benevolence) House, the office area was completely remodeled – cubicle and office walls were removed, everything was painted or scrubbed and new carpeting and vinyl flooring was installed throughout.

The thrift shop now includes a break room for volunteers and a small play area that includes shelves filled with toys, a table and chair and a TV so children can have fun while parents and grandparents shop. A 14-foot-by-20-foot “burn closet,” provides plenty of storage space for the small kitchen appliances, towels, bedding, dishes, and the like which are kept on hand and then donated to those who are starting over.

The back half of the building houses the food pantry. In the past, canned goods, boxed food and freezers and refrigerators were scattered throughout the building on Illinois Street. Now, everything is together in one spot, making it easy to fill food orders for those who need help.

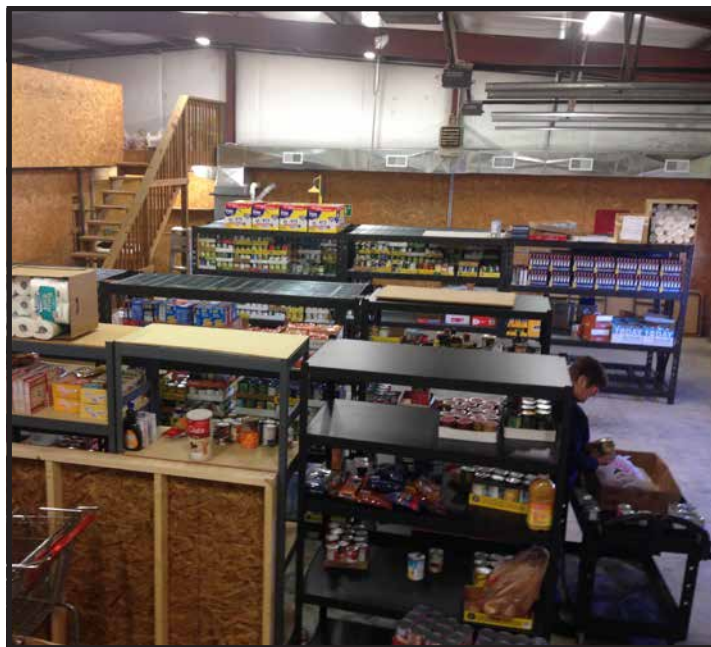
And problems with parking are a thing of the past! The new location includes 13 parking spots in the front of the building and 25 to 30 more along the side.

Except for a manager who works part-time, the entire operation is run by 50-some volunteers from a dozen different churches in the Lake

area. LAMB House operates on donations. Proceeds from the thrift shop are used for operating expenses.

Donations of clean clothing and small household items are always appreciated. However, LAMB House does not accept electronics or furniture. And

food, which must be in date, is greatly needed – especially at this time of year. Peanut butter and jelly, soup, crackers, cereal, spaghetti and spaghetti sauce, Hamburger Helper, cake mix and Jello and pudding mix are especially needed.



**The 2,178-square-foot pantry, which provides emergency food for several hundred people every month, will allow all food donations to be stored in one area.**

Nancy Hogland photo



**The new thrift shop is bright and set up more like a boutique. However, prices remain low with men's and women's shirts and pants starting at 50 cents and sweaters starting at \$1. The store even has an ugly Christmas sweater rack with more than 50 different holiday shirts, vests and sweaters.**

## A Matter of Trust

### A New Year for Estate Planning

As we begin 2018, estate taxes will be a likely topic as President Trump continues to push his tax reform plan. Whether the estate tax is repealed or not, there is always a need for estate planning as it doesn't just pertain to taxes. When is the last time you reviewed your plan? If you can't answer that question quickly, then use the New Year as a time to make a resolution that will benefit your family for years to come. Here are a few things to ask yourself.

**Do you have a will?** Everybody needs a will. You need a will even if you and your spouse have put almost everything in joint names (in case you die after becoming the sole surviving owner). You need a will, to dispose of personal things and tie up loose ends, even if you place the bulk of your assets in a living trust. And you need a will if you wish to name a guardian for your children.

**Is your planning up to date?** Wills and trust agreements should be reviewed and revised as needed. If you have changed your marital status or your state of residence, become a parent or grandparent, or experienced dramatic changes in the size of your estate or the nature of the assets that it contains, review your estate planning now.

**Is your choice of executor and trustee still realistic?** When people make their first, simple wills, usually they name a spouse, relative or close friend as executor and trustee. As your estate grows, and your estate plan becomes more complex, however, designating an inexperienced individual to handle your estate is no kindness.

Your executor, the personal representative of your estate, will be called upon to assemble, inventory and evaluate all your assets; oversee the preparation of complex income and estate tax returns; counsel your beneficiaries; and keep detailed records.

If your estate is to be held in a continuing trust for your beneficiaries, your trustee will be called upon to provide prudent investment management, to



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

continue to counsel beneficiaries and to provide comprehensive reports. Both jobs are demanding, and both place the inexperienced at risk in terms of personal financial liability.

**Have you planned your whole estate?** Your life insurance, your IRAs, your money in the company retirement plan—these are examples of estate assets that typically are not controlled by your will. Instead they go directly to the beneficiaries you designate. Make sure your beneficiary designations are up to date and compatible with the other elements of your estate plan. If you established a living trust some years ago, check to make sure that title to later-acquired assets has been transferred to your trust.

**Do you have a buy-sell agreement for your business?** Business interests often require special planning. A buy-sell agreement with other owners or key employees can provide a business owner's estate with needed liquidity. And if the pricing formula in the agreement is realistic, it may prevent tax valuation disputes.

If any of these questions have given you more than a little to think about, I encourage you to meet with an estate planning professional who can guide you and provide objective advice. Maybe it's time to consider a living trust, or maybe it's simply time to do some tidying up of your current estate plan. Either way, we are always here to help.

Contact Trenny Garrett today at (573) 302-2474 or at [trenny.garrett@centraltrust.net](mailto:trenny.garrett@centraltrust.net).

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# Lake Ozark and developer head-to-head

*continued from page 1*  
the Board of Aldermen meeting on November 14, 2017 we believe the City is in compliance with the agreement and has captured and paid out all sums that are presently due under the TIF and cooperative agreement. It was recently brought to our attention that RIS, Inc. has a different interpretation of the documents."

However, on Wednesday, December 7, the city paid the TIF lender \$84,000 – the shortage in payments made for the quarter ending in June 2017, according to both Andy and Gary Prewitt. Van Dee said because the matter had been turned over to the city's attorney, he couldn't discuss many of the details. However, he did say that in recent months, there had been delays in payments to RIS' lender.

"We lost our treasurer in June. After a new treasurer was hired in July, she and I started looking at the books and that's when I realized we hadn't completed the whole

process required for the TIF. We owed the \$84,000 – we paid the \$84,000. We're just asking for a little more time to investigate whether we owe the \$139,000 so we put it into an escrow account until we can sort through all of this. We just want to confirm the numbers," Van Dee said, adding that until the treasurer left, all the payments were being made correctly and in a timely manner. "Further complicating things, this has all come up at budget time. We have just been overloaded trying to get that done by the deadline mandated by state law."

However, Williams said in his letter to the city that his client "objects and does not agree to the continued holding of said funds in escrow by the city, as there is no lawful basis for such an escrow."

A spokesman for RIS said they have been requesting documentation of the city's payments since June. A recent Sunshine Law request for documents was met with a 45-day wait for paperwork

to be put in order.

Gary Prewitt also said he believes that when a full accounting of TIF collections and disbursements is made available, there will be further shortfalls. He also said the city needs to provide adequate information and help RIS get this matter straightened out.

"City officials have refused to share public documents with their partner in the TIF arrangement for six months," Gary Prewitt said. "Now the city is agreeing to pay something near the amount we know our lender has been shorted, making it clear they know there has been an error."

Andy Prewitt added that they have been a good partner for the city of Lake Ozark and that they expect this partnership to be reciprocated.

The RIS Eagles Landing development is the largest single taxpayer in Lake Ozark. To date, RIS has invested more than \$60 million in the development.

## As the Lake Churns Happy New Year!

Here is a review of how the 2017 sales compared to one and two years ago.

Total number of property sales increased 13.9% in a 2017 year over year comparison. Total 2017 dollar volume closed was up 22% compared to 2016. Foreclosures decreased by one unit, there were 136 total foreclosures in 2017 which represented just 4.5% of all sales. More than half of the foreclosure were in the off-water home market.

2017 Lakefront home sales increased in number by 30.2% above 2016. 2016 Lakefront Homes sales had decreased by 3.3% compared to 2015 so it is good to see a turnaround from that slight decline last year. The 2017 average sales price increased by 2.8% above 2016. The average days on the market tightened up by 6.8%.

Off-water home sales had an increase of 6.5% in the number of homes sold in 2017 vs. 2016. The average sales price increased by 10.9% in a 2017 year over year comparison. Average time on the market reduced by 6.3%.

Condo sales also saw healthy increase in the number of units sold of 22.9% this past year. The average sales price increased just 1.4% in 2017 but had fallen by one-half percent in 2016 compared to 2015. Market time for resale condos declined 6.9%.

Villas and Townhomes decreased 25.3% in the number of units sold in 2017 vs. 2016 and is even with the units sold in 2015. The average sales price did increase by 1%, up from last year and up 11.2% in 2017 compared to 2015. Average time on the market declined 16%.

2017 Commercial sales decreased 28.9%. There were at 54 units closed in 2017, 76 units closed in 2016 and 65 units closed in 2015. 2017 average sales price also decreased by 5.4%. The average days



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

on the market grew by 33.9%.

The number of 2017 Lakefront lot sales increased year over year by 50.8% however the average sales price fell by 8%. The average time on market was shortened by 19.7%.

Non-waterfront lot sales decreased in 2017 by 19.8% and the average sales price dropped as well, 2017 average price was 3% less than 2016. The average time on the market fell 24.6%.

The sale of farms increased in total by 46.1% with the average sales price falling 17.4% compared to 2016. The 2017 average sales price is 9% higher than the 2015 average. Average time on the market for farms decreased 37.8%.

Lake area sales data has been obtained from the Lake of the Ozarks MLS based on all property type sales over the time frame from January 1, 2015 to December 1, 2017 and all other times represented in the data.

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like Michael's assistance in the sale or purchase of property, or have interest in a career in real estate, you can reach 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) \$1 million plus homes at [www.LakeMansions.com](http://www.LakeMansions.com) You can also view each month's article, ask questions and offer your opinion on Michael's real estate blog, [www.AsTheLakeChurns.com](http://www.AsTheLakeChurns.com)

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**"Top 10 THINGS to do when Selling Your PROPERTY...#1 Call US. (We'll handle the other 9)."**



# Hiring a family member

Submitted by Bruce Mitchell,  
Lake of the Ozarks SCORE

Family-owned enterprises are the foundation of America's small business tradition. And even if your family isn't involved at the outset, a relative is often an ideal candidate for a role where trust or special expertise is necessary.

But is working with family members always a good idea? Business consultant and USA Today "Ask an Expert" columnist Steve Strauss says it's important to first look at the pros and cons of these situations.

"One of the best things about working with family—and maybe one of the worst too—is the familiarity you have with one another," Strauss said. "There is a shorthand that you have with family that you do not have with the world at large, and when you get along well with that person, that can really work to your benefit. Working with a family member you like can really be fun."

It's also an advantage if a family member has different strengths than you. "That give and take can save time and hassle since you have already spent years together," Strauss added.

But mixing business and family can hurt both entities as well.

"On the business side, if

things don't work out with the family member, disciplining—not to mention firing—that person is very difficult," Strauss said. "Similarly, your loved one may not show you the respect that you deserve and need in the workplace. And that, in turn, can either hurt morale or invite similar disrespect among others in your organization."

Another complication is that family members may feel exempt from rules that apply to non-family employees.

"They may resent your authority, goof off, or not understand when you can't or don't give them a raise," Strauss said. And if there is a work-related rift, the damage may have an irreparable ripple effect across other family relationships.

So how should you proceed? "Unless you have an incredibly good fit, and everyone understands the rules and you have set up some guidelines, working together runs the very real risk of damaging all sorts of family relationships if things go south," Strauss said. "And unlike a disgruntled employee who leaves, a disgruntled family member will be around for the long haul."

In other words, even if the potential rewards of working with a family member outweighs the risks, clear, constant commu-

nication of roles, expectations, and results are essential for as long as the family member is an employee. Otherwise, neither work nor home will be a pleasant place.

To learn more about operating a successful family business, contact SCORE "Mentors to America's Small Business." SCORE is a nonprofit organization of more than 13,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 13,000 business experts. For more information about contacting a mentor or volunteering contact the Lake of the Ozarks SCORE Chapter at [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441. Serving Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.

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# Advice on avoiding being a robbery victim

By Nancy Zoellner-Hogland

In early December, a man in a red Chevrolet Tracker placed an order at the McDonald's Restaurant located at 6033 Osage Beach Parkway. He then proceeded to the first drive-up window and, after paying for his order, brandished a handgun and demanded money from the cashier who shut the window and walked away. The subject drove off and was later stopped and taken into custody. In January, an armed robbery took place at Casual Male XL, a store located in the Factory Outlet Village in Osage Beach.

"Although armed robberies don't happen often in this area, unfortunately they do happen occasionally so it's important for business owners and managers to prepare for incidents like this and adopt policies and procedures that should be shared with employees," said Dililexie Morley, community services coordinator for the Osage Beach Police Department. "Preparing ahead of time might save a life."

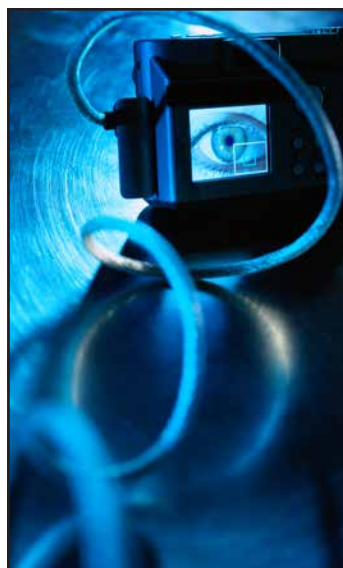
She also said that businesses with drive-up windows might want to consider installing bulletproof glass to provide a protective barrier between potential robbers and employees.

"I don't know exactly what happened in the McDonald's incident, but in situations like that, as far as behavior goes, it's best to remain calm," Morley said. "This took place at the drive-up window so it's a little different but if it happens inside the business, employees should always cooperate with the robber because they will seldom hurt someone willing to cooperate as opposed to someone who is mouthy or argumentative. And don't try to negotiate. Just do what they say and don't chase them or follow them. No one wants to lose money but money is much less valuable than a life."

She advised handling a robber the same way a customer would be handled – but more slowly. Any delay might provide an opportunity for someone else to witness the incident and report it to police and then

give police time to arrive, she said, adding that it's important to scrutinize the thief.

"Observe, observe, observe. A lot of times, people get nervous and they try not to look at the person so when it comes time to provide a description to police, they're unable to do that. So look that person over from top to bottom, from the



most obvious to the least obvious. Note their race, their

height, their weight, what they're wearing, if they have any distinguishing marks – anything like that. Develop a good mental picture to give us an accurate description," Morley said.

She also advised warning the robber if there are more people in the business that are out of sight. "You don't want the robber to shoot someone because they didn't expect that person to come walking out of a backroom or bathroom."

Morley provided additional tips:

**•If surveillance cameras are used, they should be checked regularly to make sure they are operating properly. Those businesses without cameras should consider buying them.**

**•Business owners should develop policies that don't have employees opening or closing a business alone.**

**•No employee should make a bank drop alone.**

**•Cash should be regularly removed and placed in a safe instead of allowing it to accumulate in the register.**

**•When possible, place the register in an area where the drawer is not visible to patrons when it is open.**

**•Business owners should also consider adding a silent alarm system that would activate at the push of a button.**

**•Parking lots and walkways to those lots should be brightly lit.**

**•Business owners and employees should always report any suspicious activity to police.**

**•All side and/or back doors should be kept locked to prevent unwanted entry.**

**•To help put a stop to stealing, practice good customer service.**

"As soon as customers walk in, make eye contact and speak to them. Don't keep your eyes down while folding clothes or straightening racks. Asking 'Can I help you?' or 'Would you like to use a fitting room?' can sometimes deter someone from shoplifting because they know they are being watched," Morley said. "Make it as hard as possible for them to find a corner where they can stash merchandise in a purse or bag."

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### THERE WERE ONCE WILD BEASTS IN THESE HILLS

Had you been around 10,000 to 20,000 years ago and went hunting in the forested valley of the Osage River and its tributaries, you would have needed to be well armed because the Osage River region was home to some very formidable wild animals now extinct. The undisputed champions for size

were the elephants. The most abundant of these were the American mastodons whose remains have been found in Cole, Maries, Miller, Morgan, Camden and St. Clair counties. There would have been North American beavers the size of modern black bears and giant ground sloths that weighed a ton, stood 12-feet high on their hind feet and had enormous claws for self-defense and digging.

But these browsers would not have threatened you like certain other species of Ice Age vintage. You might very well have found yourself being hunted as prey by the ferocious cats and bears that stalked the woodlands. Chief among them were mountain lions, powerful American lions, the saber-toothed cat, the huge menacing cave bear, and tall, fleet-of-foot dire wolves, which probably

hunted in packs and would, by comparison for size and vicious nature, have made modern day wolves seem like pussy cats.

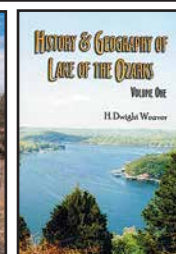
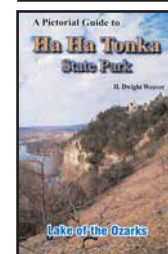
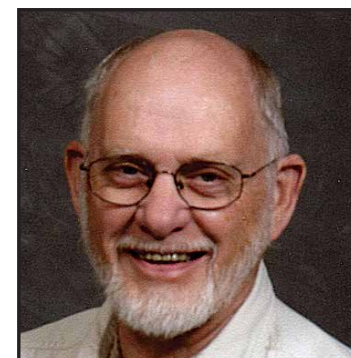
That these creatures occupied the Lake of the Ozarks area once upon a time is not supposition but fact. Their bones have been found and exhumed from local caves by caving paleontologists. The creatures left their bones behind in underground wallows in clay floors and deep claw marks where they clawed clay banks and cave walls. In some instances the claw marks are now preserved in dripstone deposits. Their tracks have also been found wandering through caves for up to half a mile or more. Needless to say, there probably would be no spelunkers venturing into local caves if these beasts were still alive.

*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. Contact him at: dwightweaver@charter.net or call 573-365-1171.*

Visit [www.lakeoftheo-zarksbooks.com](http://www.lakeoftheo-zarksbooks.com) to obtain more information or to purchase one of his books on line.





## Let's Go Boating!



### Boat show season is upon us

And Lake area boat dealers are busy hauling boats across the state to showcase exciting new 2018 models in these upcoming shows:

Lake Ozark Marine Dealers Overland Park Boat Show – January 4-7

National Marine Manufacturers Kansas City Boat & Sportshow – January 18-21

National Marine Manufacturers St. Louis Boat & Sportshow – February 8-11

Lake Ozark Marine Dealers St. Charles Boat Show – March 8-11

Whether you are new to boating or a seasoned veteran, boat shows are a shopper's paradise and the best social event of the winter! Having all major brands together under one roof, boat shows are the perfect place to see and compare a huge assortment of brands and models side by side. You can see your dream boat in person, feel what it's like behind the wheel and examine every detail. In addition to boats, you will find numerous industry providers of goods and services and can easily gather all the information you need to plan for the upcoming boating season.

With manufacturer "show only" incentives and dealers' promotional pricing and special financing, boat show season is a great time to purchase a new boat and save thousands of dollars. Winter is also the time when dealers have their best inventory selection available and a great time to find an in stock boat with the color and options that you want. If you prefer to custom order a boat,

production can take months. Order your boat now and be ready when the season arrives.

You won't find last year's models on display, but dealers will be offering very aggressive deals on all remaining non-current units so that they do not have the financial burden of continuing to carry them in their inventory. Expect aggressive trade-in values as used boats are always in demand and dealers are gearing up for the coming season.

With increased sales in 2017, most manufacturers were unable to keep up with demand, and we expect the same to hold true in 2018. With tax cuts becoming a reality and increased consumer optimism, attendance and sales climbed at the national boat shows held earlier this fall. These international shows are a good indicator for the coming year and local dealers are gearing up for a busy season.

As a consumer, boat shows are your best opportunity to easily shop and compare brands. On behalf of all Lake Ozark Marine Dealers, we invite you to come see us and take advantage of reduced pricing, best inventory selection, and competitive financing. Shop now, and be ready to go boating this spring!

With 62 locations nationwide, MarineMax is the nation's largest recreational boat dealer. MarineMax compliments its industry leading brands with dedicated delivery captains, educational classes, organized customer events, and unparalleled service. We invite you to visit our high-way store in Osage Beach and our on water location in Lake Ozark. Always open at [www.marinemax.com](http://www.marinemax.com)



The Lake Area Chamber recently held a ribbon cutting for Black & White Roofing at their location at 70 North Shore Drive in Lake Ozark. The ribbon cutting took place on November 6 at 4 pm, with several Black & White Roofing staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated her new membership with the Lake Area Chamber. Call (573) 693-9944.



The Lake Area Chamber recently held a ribbon cutting for Boone Medical Group at their new clinic location inside Hy-Vee in Osage Beach. The ribbon cutting took place on November 10 at 11:30, with several Boone Medical Group staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their grand opening and their new membership with the Lake Area Chamber.

For more information or to schedule an appointment, please call (573) 392-5606.

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# Crossword Puzzle

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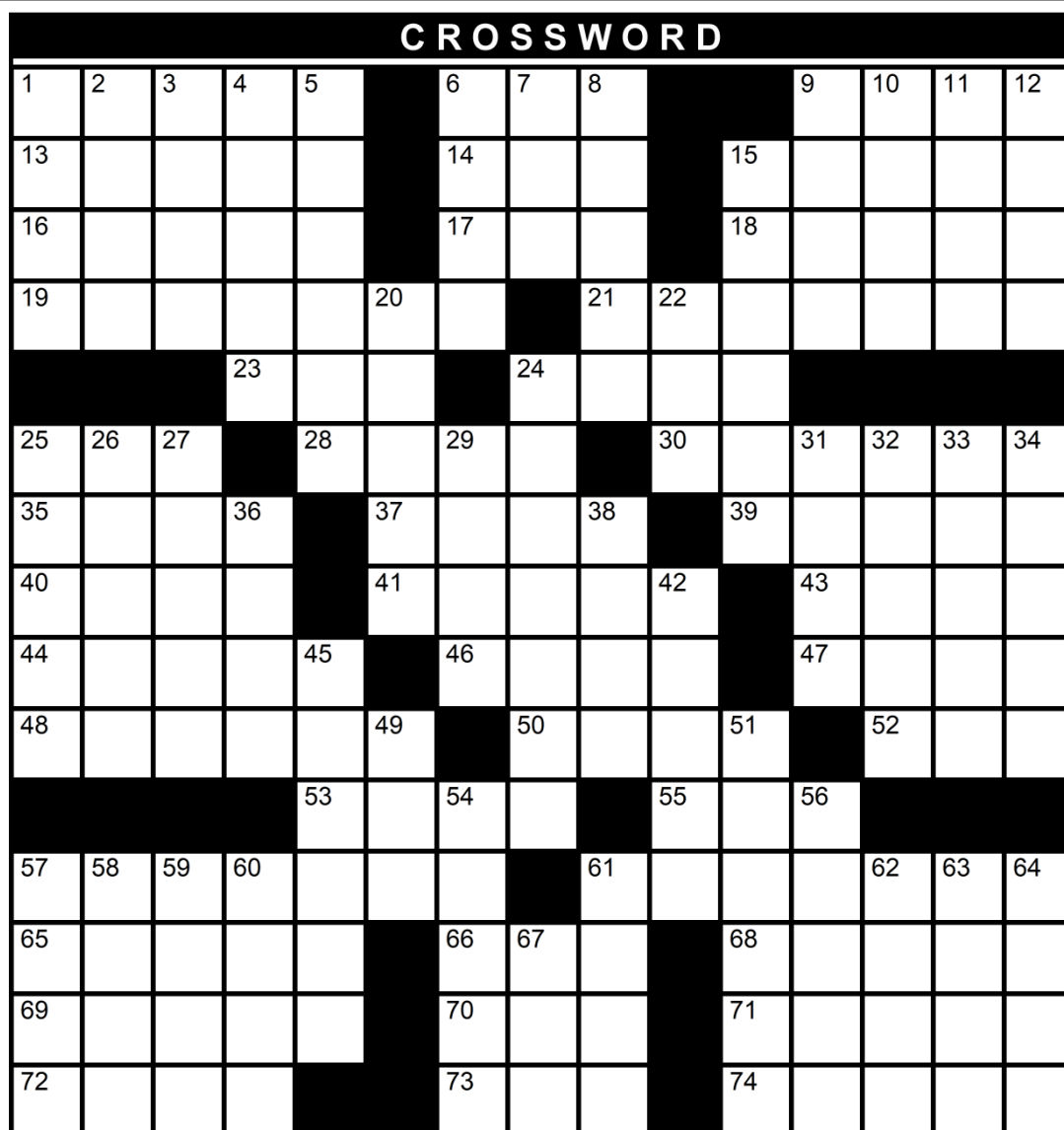
Solution page 25

## ACROSS

1. Oscar, e.g.
6. Debate position
9. Judicial document
13. Hawaiian veranda
14. Deadeye's forte
15. Capital of Egypt
16. Lumps of something soft
17. Beluga yield
18. Ar on table of elements
19. \*First state to officially recognize Christmas
21. \*Country which produced first artificial Christmas trees
23. Boiling emotion
24. Grain in "The House That Jack Built"
25. Equinox mo.
28. \*On Christmas it often includes ham or goose
30. In style
35. Twelfth month of Jewish year
37. \*Max and Santa's Little Helper
39. Jack Black's Libre
40. Saturnalia's place of origin
41. Rat's world
43. Movie spool
44. Actress \_\_\_\_\_ Perlman, pl.
46. Angler's decoy
47. Partner of "void"
48. "A Connecticut \_\_\_\_\_ in King Arthur's Court"
50. Speed of object divided by speed of sound
52. A layer in plywood
53. Please do not delay
55. \*"\_\_\_\_\_ the season to be jolly..."
57. \*Beloved Montgomery Ward creation
61. \*"Christmas Carol" author
65. Avoid, as in taxes
66. ENT's first concern?
68. Alfred Hitchcock in his own movie, e.g.
69. What tailor did
70. #19 Across abbreviation
71. Driver's 180
72. Sin over cos, pl.
73. Blade drops
74. Mexican coins

## DOWN

1. Aquarium dweller
  2. Room border
  3. Dwarf buffalo
  4. Torah teacher
  5. Divest one of a gun
  6. "For" in Spanish
  7. Orinoco or Grande
  8. Opposite of alpha
  9. \*Like holiday memories?
  10. Capital of Latvia
  11. Wedge in a golfer's bag, e.g.
  12. Broadway recognition
  15. Dairy aisle package
  20. Bribes of rewards, in the olden days
  22. Liberty Tree, e.g.
  24. "Naked Lunch" creatures
  25. \*Like Christmas
  26. Greeting in the land of "Mele Kalikimaka"
  27. Part of cow's stomach
  29. \*Yuletide
  31. Repair, as in socks
  32. Freeze over
  33. Conch, e.g.
  34. \*Poisonous Christmas berry
  36. Plumbing problem
  38. Red Cross supplies
  42. Abdominal muscles
  45. \*Like a letter mailed to Santa
  49. Sixth sense
  51. Diaphragm spasm
  54. Best way to shop?
  56. \*The kids do it in openng of "A Charlie Brown Christmas"
  57. Catch your breath
  58. Iris holder
  59. Dracula's bane
  60. Words from Wordsworth
  61. Big attraction
  62. Outback birds
  63. Infamous emperor of #40
- Across
64. Daughters' brothers
  67. Belgian brew



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# The fun continues even when it's freezing outside

By Nancy Zoellner-Hogland

In years past, Lake of the Ozarks businesses used to lock the doors and roll up the carpets once the fall fishing season came to a close. While activities do slow down a bit in January, most businesses stay open and the winter seasons simply means you won't have to wait as long for a table at your favorite restaurant. In fact, many offer specials that are unheard of during the summer months.

The Lake will be rocking on New Year's Eve with celebrations planned at several different entities with many, including H. Toads, Tan-Tar-A Resort, Old Kinderhook, the Inn at Grand Glaize and the Lodge offering overnight packages. Visit [www.funlake.com](http://www.funlake.com) – party planning headquarters – for information.

Are you an ice hockey fan? Get your team together and sign up for the **Synergy Tournament Series** event is planned for January 5 through 7 at The Ice at Old Kinderhook. The Pond Hockey Showdown - Division 8U Red will feature 25-

minute run time games – four-on-four plus a goalie – with three-minute warm-ups on their outdoor rink that measures 100 feet by 80 feet. The USAH Sanctioned event will follow ADM rules and six-game guarantees. All teams are re-



quired to stay at an authorized host hotel at tournament rates. Space is limited so teams are encouraged to register early. For more information, visit <https://mswinteractive.wufoo.com/forms/kc7ollq0v7r71x/> or email [steve@icezonestl.com](mailto:steve@icezonestl.com).

Everyone is invited to come outside and enjoy the **18th annual Eagle Days**, set for Saturday, January 6 and Sunday, January 7, 2018. Saturday's activities will take place from 9 a.m. to 5:30 p.m. Sunday's activities will kick off at 10

a.m. and wrap up at 4:30 p.m. Eagle Days, which last year drew more than 3,700 people, includes viewing of eagles and other birds of prey in the wild both from Willmore Lodge, the Celebration Cruise II Yacht and below Bagnell Dam on

the Osage River. Osage National Golf Resort will host a program featuring live eagles from the World Bird Sanctuary and naturalists, who will be on hand to answer questions. Several other activities, including a coloring contest, a photo contest, displays and presentations by the Dickerson Park Zoo will also be held at School of the Osage Heritage Elementary, located on School Road, off Bagnell Dam Boulevard. Visit [www.lakeoftheozark-seagledays.com](http://www.lakeoftheozark-seagledays.com) to view the full schedule of activities and events.

You may have to knock the ice off the tip of your fishing rod but it will all be worth it when you pull in a lunker at the **Fourth Annual Bassing Bob Winter Bass Challenge**, planned for Saturday, January 6. Registration begins at 6:15 a.m.; take off will be at 8 a.m. – or the earliest safe time – and weigh-in is set for 3 p.m. All fish must be caught during tournament hours. Both take-off and weigh-in will be at Alhonna Resort, at the end

of Horseshoe Bend. Take-off will be determined by the sequence in which entry fees are received. For a complete list of rules and regulations, visit <http://www.bassingbob.com/tournaments/register/4th-annual-winter-bass-challenge/>.

**Shawnee Bluff Winery** on Bagnell Dam Boulevard will be presenting live music by Clay Hughes from 1 to 4 p.m. Saturday, January 13.

Everything will be jazzy when the **Eldon High School Jazz Band**, the **School of the Osage High School Jazz Band** and the **399th Army Brass Band** from Fort Leonard Wood come together to perform a free concert from 6:30 to 9:30 p.m. Sunday, January 28. An optional buffet that includes entree, dessert, iced tea, coffee, tax and gratuity – all for \$15 – begins at 5 p.m. Reservations are required for the buffet only and can be made by calling Connie at 573-348-4731. Reservations are not needed or taken for the concert, which provides seating on a first-come, first-served basis.

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# Wake Effects acquisition adds to Big Thunder brands

By Nancy Zoellner-Hogland

Wake Effects is now part of the Big Thunder family.

General Manager Jeremy Anderson said Big Thunder Marine, owned by Fred Ross and his son and daughter, re-

brands. Between the marinas, the showrooms, the pro shops and the wide range of boats—both new and pre-owned—you don't need to go anywhere else."

According to the general

that. We're definitely benefiting from the strong economy we're seeing now," he said, adding that he expects business to grow even more once the new 19,000-square-foot showroom is open.



**Big Thunder Marine's new 19,000-square-foot showroom on Bagnell Dam Boulevard in Lake Ozark is expected to open in January. Rendering provided.**

cently purchased the dealership and retail facility to better serve their customers.

"With the opening of our new showroom, our overall vision for the Lake is to be able to offer all types of boats and what was missing was wakeboard-ski tow boats and watersports items like wakeboards, tubes and skis. With Wake Effects, which carries the MasterCraft boat line, we now will be able to offer those top-of-the-line products as well as have by far the Lake's most knowledgeable group of guys to serve our customers," explained Anderson, who served as a MasterCraft dealer with two different companies before taking the job with Big Thunder in February 2016.

He said he felt his quote from a story appearing on Speedonthewater.com said it best: "We want to 'own' your dock – we want 100 percent of the boats on your dock to come from and be cared for by one of our

manager, the dealership, to be called "Wake Effects by Big Thunder," will keep its same location in Osage Beach at least through 2018. However, their products will also be available in all of Big Thunder's other locations as well - at the new showroom when it opens in January and then later this spring at Glencove Marina on Horseshoe Bend, which was acquired in May 2016, and at the original Big Thunder Marina in Buckcreek Cove by water and off O Road in Gravois Mills by land. That marina was previously owned by the late powerboat racer Bob Morgan and his wife Sue.

Anderson said the Wake Effects employees are being retained, bringing the total number of year-round employees to more than 50.

"You'd never know it was cold outside because we've stayed busy. We know other marinas may lay people off through the winter but we're too busy to do

"It's painted, the floors are done and the bathrooms are getting finished as we speak so it will be ready, although we probably won't have a grand opening until March because we're so busy with all the boat shows," he said, adding that he expects the Wake Effects brand to have a "sizable presence" in the new Big Thunder Marine showroom.

The upper level of the building, located on Bagnell Dam Boulevard in Lake Ozark, will include offices and retail space. In addition to displaying a wide selection of new boats including Pontoon and Tritoon by Manitou, South Bay and JC Tritoon, Monterey Sport Boats and Cruisers, Baja, Fountain and Donzi high performance boats, and now MasterCraft, the downstairs showroom will also include a state-of-the-art design center that will be used to help customers create the boat of their dreams.

## Managing Rental Property

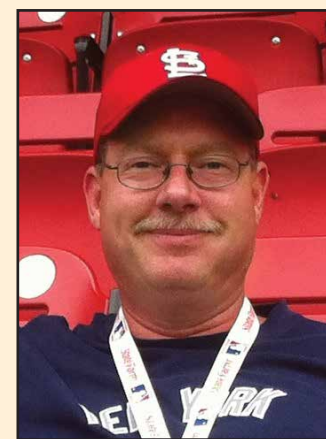
### Entertainment for a Rainy Day!

Fortunately at the Lake of the Ozarks it is bright and sunny every single day of the summer. Your guests enjoy boating, swimming and water skiing all day long and rarely spend any time inside your rental home or condo. I know that our guests wish that were true, but if you have lived here as long as I have, you know that it does rain and even seems like it rains almost every summer holiday, at least part of the time.

So how can you make your vacation rental property more attractive in case it does rain during your guest's stay? Some of our larger properties have added a pool table, foosball table or game table. But many of our properties don't have the room (or budget) for something that big. So what can you do for your guests on those rainy days?

Here are some inexpensive options that can add real value to your rental property. Add a DVD collection. Visit a pawn shop and you can find most titles for \$1.00 to \$2.00. For less than \$50.00 you can provide some great movies for your guests to enjoy. Board Games. Remember those? Same thing, you can pick up old board games at yard sales, thrift stores, Craig's List, etc. Have some dominos, cards and dice on hand as well. Create a library! You can pick up used books at thrift stores, garage sales, etc. and build a nice little library for your guests.

Have a little more money to spend? Add a game system and pick up some used games to provide a variety of games for young and old alike. Again you can pick up used games at pawn shops, garage sales and from on line community sales. Electronic Darts. This is a good game that you can add that doesn't take



**Russell Burdette**

a whole lot of room and with electronic darts you will avoid the holes in the wall (that I remember from my youth).

Really want to impress your guests? Add an arcade game to your vacation rental home (this might not work in a condo situation). One of the last homes we rented on vacation featured a real pinball machine that we must have played at least 50-100 times! You can purchase a used game or you can even rent the games for a few months, switch games out, etc. Another game that takes up a little less room, since you can put along a wall, is a shuffle board game.

These are just a few ideas, most of them fairly inexpensive, that you can add to your vacation rental property that will allow your guests to enjoy one of those rainy days at the Lake, or wherever your rental property may be.

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



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# Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

## Buying a Home Without a Bunch of Cash

Traditionally, when buying a home, you needed to have 20% of the home purchase price saved up for a down payment. While it's still great to have that much down, as you start off with a good chunk of equity in your home, it's not completely necessary anymore. Today, there are programs available that require just 3-5% down. Today's blog from your favorite Lake of the Ozarks mortgage lender discusses buying a home without a bunch of cash.

### How to Receive a Gift

One way to get a small chunk of money to build equity in your home upfront is to get it from a family member. When receiving money from someone else, it's important that you provide documentation of where the money is coming from. You have to show that it's a gift and not a loan that you're required to pay back. Make sure you don't just deposit a large sum of money into your account without any documentation of where it came from and why you got it. This will look suspicious to the lender and could cause your mortgage application to get delayed or not approved at all.

### Asking the Seller for Help

Sellers can help with the closing costs in order to make the deal go through. The cash required to close on a home can be 2-5% of the home's purchase price. Your mortgage professional will provide you with an estimate of what is needed to close on the home. Your local real estate agent will then be able to help you negotiate with the seller. Depending on how motivated the seller is, they'll likely be willing to work with you. You'll never know if you don't ask. In some cases, you can walk away from the closing without having to pay anything out of pocket.

### Building Your Personal Reserve

While you may not be required to have a bunch of cash upfront for a down payment or closing costs, it's still important to have some money in



reserves. When buying a home, you take on a lot of responsibility that renting doesn't require. You will now be responsible for the upkeep and repairs of your home. If something breaks, instead of calling the landlord to take care of it, you have to pay someone to fix it or in some cases to replace it. The more you have in savings for the unexpected expenses of owning a home, the better off you'll be - and the better your financial picture looks in the eyes of the lender. Your mortgage lender at the Lake of the Ozarks will want to know that if any emergency situation does come up, you'll still be able to make your monthly mortgage payment.

As your local mortgage lender, I'm here to work with you every step of the way. Together, we will discuss your Lake of the Ozarks home financing options. I'll offer competitive interest rates, and back it up with the first-class service you deserve. To get started with the Lake of the Ozarks mortgage process today, give me a call at 573-746-7211 today!

For Lake area news, resources and tips on financial services, please LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn  
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## The Iguana Group has made big strides

Over the past several years at Lake of the Ozarks, with the restoration of the iconic Indian on the Bagnell Dam Strip and the continuous charitable donations to many causes around the Lake of the Ozarks, Iguana has indeed created a big name for themselves in the area.

In 2017 Iguana has been recognized by The Lake Area Chamber of Commerce as the Large Business of the Year, along with being the #5 Cruisers Dealer Worldwide, and a Godfrey Marine Gold Sales

Award winner.

Marketing Director Amanda Rowden states, "It is an honor working for a company that cares so much about the community. It is rare to find owners like Denny and Jane Reese who genuinely care about the growth of the Lake of the Ozarks and the wellbeing of their employees."

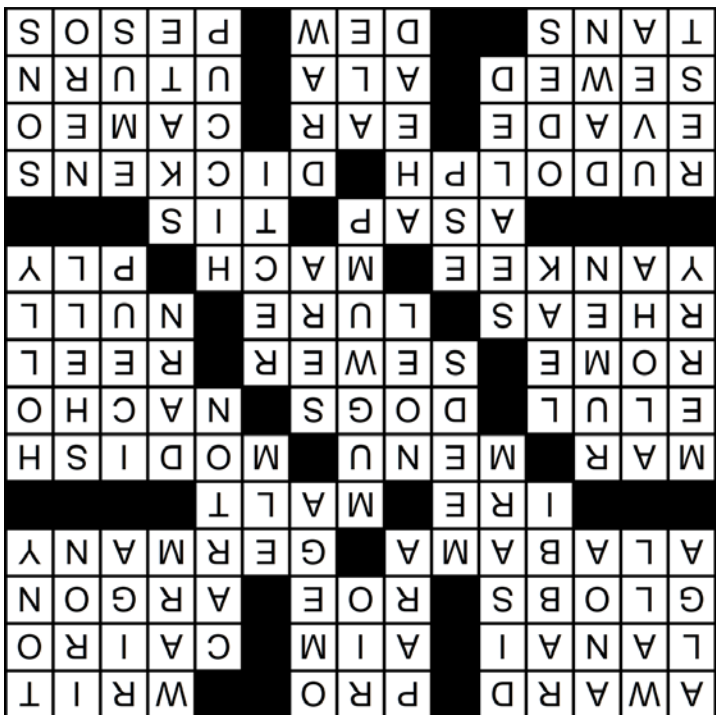
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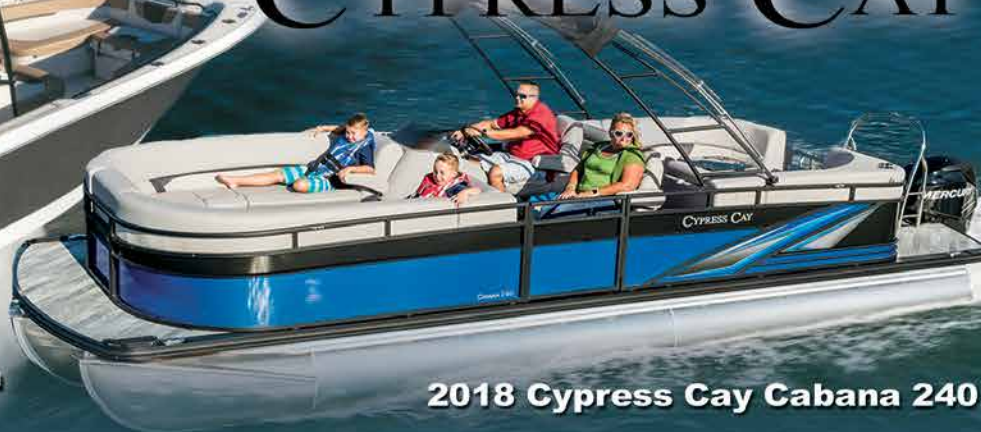
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**2013 BENNINGTON 2874 QCW I/O 5.7 GXIDP 151  
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\$49,900**



**\$69,900**

**2013 REGAL 2700 ES 5.7 GXI DP 210 HRS \$69,900**



**\$239,900**

**2007 REGAL 4460 COMMODORE 8.1 GXI 110 HRS  
\$239,900**

#### OUR TRADE INS

1997 CROWLINE 225 WITH TRL 7.4 GIDP 616 HRS .....	\$13,900
2002 MAXUM 230 5.7 A1 353 HRS .....	\$15,500
2016 YAMAHA 242X-E SERIES 94 HRS .....	\$57,900
2000 TAHOE Q51 WITH TRL 4.3 A1 .....	\$ 12,900
2015 SEA RAY 300 SLX 8.2 95 HRS .....	\$129,900
2000 FOUR WINNS 280 5.7 SX TWIN .....	\$ 24,900
2000 SEA RAY 230 BR 5.7 B3 .....	\$24,900
2007 REGAL 4460 COMMODORE 110HRS .....	SOLD
2003 SEA RAY 240 SUNDECK 5.0 MPI B3 .....	\$24,900
2005 BENNINGTON 2550 RL 225 YAMAHA 405 HRS .....	\$ 29,900
2012 BENNINGTON 2874 RCW I/O 5.7 GIDP .....	\$57,900
2012 HARRIS 250 GRAND MARI 225 VERADO 309HRS .....	\$ 49,900
2008 BENNINGTON 2575 RCW I/O 6.2 MPI B3 300HRS .....	\$37,900
2012 BENNINGTON 28 QCW I/O 5.7 GXIDP 118 HRS .....	\$ 58,900
2015 HARRIS 250 GRAND MARI 250 VERADO 76HRS .....	\$59,900
2007 PRINCECRAFT 26 VERSAILS 225 VERADO .....	\$ 26,900
1998 SEA RAY 29 SUNDANCER .....	\$ 39,900
2004 REGAL 3560 COMMODORE 8.1 GXI DP 285HRS .....	\$99,900
2005 RINKER 342 350 MAG MPI B3 425 HRS .....	\$89,900
2007 RINKER 320 EXPRESS 5.7 GIDP 312 HRS .....	\$79,900

#### DECK BOAT

2003 SEA RAY 240 SUNDECK 5.0 MPI B3 .....	\$SOLD
2009 REGAL FASTDECK 2220 5.0 GI 241 HRS .....	\$34,900

#### CRUISERS

2007 SEA RAY 280 SUNDANCER 5.0L 215 HRS .....	\$64,900
2007 REGAL 4460 COMMODORE 8.1 GXI 110HRS .....	\$239,900
1998 SEA RAY 29 SUNDANCER .....	\$39,900
2006 3360 WINDOWS EXPRESS 270HRS .....	SOLD
2005 RINKER 342 350 MAG MPI B3 425HRS .....	\$89,900
2004 SEA RAY 450 EXPRESS BRIDGE 480CE 145HRS .....	\$179,900
2004 REGAL 3560 COMMODORE 8.1 GXI DP 285 HRS .....	\$89,900
2007 RINKER 320 EXPRESS 5.7 GIDP 312 HRS .....	\$79,900

#### PONTOONS

2013 BENNINGTON 2874 QCW/I/O 5.7GXIDP 151 HRS .....	\$65,900
2007 2574 GL 159 FOUR STROKE 275 HRS .....	SOLD
2005 BENNINGTON 2575RL 150 .....	\$27,500
2016 BENNINGTON 24SL 150 .....	\$39,900
2011 2874 RCW I/O 77.7HRS .....	SOLD
2015 SS 230 LOWE 150 MERCURY 85HRS .....	SOLD
2001 CREST FAMILY FISH 22 DT 150 383HRS .....	\$14,900
2005 BENNINGTON 2550RL 225 YAMAHA 405HRS .....	\$29,900
2012 BENNINGTON 2874 RCW/I/O 5.7 GIDP .....	\$57,900
2012 HARRIS 250 GRAND MARI 225VERADO 309HRS .....	\$49,900
2008 BENNINGTON 2575 RCW I/O 6.2 MPI B3 300HRS .....	\$37,900
2012 BENNINGTON 28 QCW/I/O 5.7 GXIDP 118HRS .....	\$58,900
2015 HARRIS 250 GRAND MARI 250 VERADO 76HRS .....	\$59,900
2007 PRINCECRAFT 26 VERSAILS 225 VERADO .....	\$26,900

#### BOWRIDERS

2014 REGAL 3200 V8300DP 110HRS .....	\$144,900
2016 REGAL 2700 ES 380 140HRS .....	\$84,900
2004 ENVISION SOLARIS 29 6.2MPJ BRAVO 1DR 172HRS .....	\$32,900
2013 BOWRIDER 3200 V8 300 118HRS .....	SOLD
2013 REGAL 2700 ES 5.7 GXI DP 210HRS .....	\$69,900
2014 REGAL 2500 BOWRIDER V8 300 DP 80HRS .....	\$59,900
1998 REGAL 2850 7.4 MERC 810HRS .....	\$21,500
2003 CROWLINE 288BR 496 326HRS .....	\$39,900
2007 ENVISION 3200 COMBO 496 MAG .....	\$29,900
2004 REGAL 2900 LSR 455 HRS .....	SOLD
1997 CROWLINE 225 7.4 GIDP 616.6HRS .....	\$13,900
2002 MAXUM 230 5.7A1 353 HRS .....	\$15,500
2016 YAMAHA 242X-E SERIES 94 HRS .....	\$57,900
2000 TAHOE Q51 4.3A1 .....	\$12,900
2015 SEA RAY 300 SLX 95 HRS .....	\$129,900
2000 FOUR WINNS 280 5.7 SX TWIN .....	\$24,900
2008 REGAL 2700 5.7 GXIDP 262HRS .....	\$47,900

#### OTHER

2015 YAMAHA VXS .....	\$9,900
2017 YAMAHA FXHO .....	\$12,500
2008 YAMAHA FX HO .....	\$5,500
2015 SEA DOO GTI 130 .....	\$9,500
2015 SEA DOO WAKE 215 .....	\$10,500
2007 YAMAHA FX110 .....	\$5,800



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Jan. 5th: 12-10pm  
Jan. 6th: 10am-9pm  
Jan. 7th: 10am-5pm

## ADMISSION

\$9.00 for Adults  
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# Boating

## *Lake of the Ozarks*

Volume Eighteen • Issue One • January, 2018

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