

LAKE OF THE OZARKS BUSINESS JOURNAL

BOATING ON BACK

VISIT US ONLINE AT WWW.LAKEBUSJOURNAL.COM

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 16 -- ISSUE 2

FEBRUARY, 2020

FREE **Boating**
Lake of the Ozarks
Volume Twenty • Issue Two • February 2020

OZARK BARGE & DOCK SERVICE
INC.
FLOATING DOCK & MARINE SYSTEMS
From elaborate to simple—

Buying a dock at the lake is one of the biggest investments you'll ever make... DON'T MAKE A MISTAKE
32 Years of Service

We use only the best materials and we don't cut corners. Our docks are built to last through rough water and bad weather. Good construction is not too different from what you see on our website. For customer testimonials and more...

NEWS IN BRIEF

Takin' it to the Streets

Hot Summer Nights looks for sponsors. Pg. 4



Music to Your Ears

Developer plans amphitheater in OB. Pg. 6

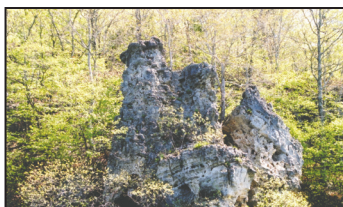
You Can Bet on It

State rep seeks gambling at Lake. Pg. 11



Glimpses of the Lake's Past

Dwight Weaver's look back. Pg. 19



H	Ч	А	И	Т	А	О	И	А
Э	Ч	В	И	Т	Э	Т	О	
И	М	А	А	З	Х	Я	А	
В	И	И	Т	Т	О	О	У	О
А	Т	И	А	М	У	В	И	
Ю	О	А	М	Э	Т	И	К	
З	Э	О	У	Я	Э	Д	И	
А	Я	А	О	З	Т	Я	И	

Crossword

Fill in the blanks on: 24 Solution: 17

LOWA continues its efforts for the Lake

By Nancy Zoellner-Hogland

"Riprap protects the Lake's water quality."

According to Donna Swall, executive director of the Lake of the Ozarks Watershed Alliance (LOWA), that "short and sweet" message – or something very similar – will appear on a sign to be posted on the peninsula below the southwest side of the Lake of the Ozarks Community Bridge after riprap is installed. The project was made possible through a grant awarded to LOWA by the Missouri Department of Natural Resources (MDNR) in conjunction with the Region 7 Environmental Protection Agency.

The work will be completed in two phases, back to back, so it's completed by the start of this year's boating season. The first phase will cover the major part of the point. Phase 2 will extend the riprap back toward the coves on each side.

"I felt that if we were going to do this, we needed to do it right. Since the completion of the bridge, the shoreline on that peninsula has eroded significantly – more than 51 feet in some spots because of the continual wave action from boat traffic and wind. And we have the proof! Photos taken over the years show where the shoreline used to be in 1995, in 2004, and in 2012. You can see that approximately 3½ feet of shoreline has been lost every year," said Swall.

But it's not about "losing shoreline."

Soil sediment washing into



the Lake smothers fish habitat and diminishes water quality. It also carries with it phosphorus, which acts as a plant food. Too much phosphorus causes algae blooms and contributes to the growth of bacteria. Swall said they estimate that the erosion below the bridge has allowed some 200 pounds of phosphorus to wash into the Lake each year – but that's about to come to an end.

Weather permitting, on February 4 One Source Services, chosen through a competitive bidding process, will begin bringing rock and equipment to the site on a barge. Unlike a seawall, riprap doesn't require a

footing so the Lake doesn't have to be down to complete the project.

"They'll start by laying huge rock and then fill in between with the next sizes down to allow them to 'lock' together. In some cases a type of sheeting that prevents grass from growing up is put down first but in this highly erodible area, where you have a lot of wind and wave action, that won't be used because it could cause the rock to slide," Swall said, adding that they'll be taking the riprap all the way up to the green. "The DNR originally wanted us to do a lot of plantings but we convinced them that it's densely planted now with all

sorts of grasses and small trees. It wasn't so grassy when we started writing the grants five years ago but nature has taken over and planted itself."

In the meantime, Swall said they've taken water samples to measure total suspended solids. After the riprap is in, they'll go back and take them again to prove to both the DNR and the EPA that they've made a measurable difference in water quality through the \$80,000 grant project.

"That's the biggest thing they're asking of us. They want to know that this is making a difference. I think when they

continues on page 16

LakeMansions.com

Luxury Waterfront Homes
Lake of the Ozarks

For the Latest Market Status and Real Estate Info, turn to Page 18 for this month's "As The Lake Churns"

C. Michael Elliott & Associates, Realtors
3738 Osage Beach Parkway, Suite 103



LAKE OF THE OZARKS BUSINESS JOURNAL

Look for us on
Facebook



Like us on:
facebook®



The *Lake of the Ozarks Business Journal* strives to provide accurate and relevant news and information for area readers. All stories and photos contained within unless otherwise attributed are produced by editorial staff.

Letters to the Editor are welcomed, provided a valid name, address and phone number are provided (we will not publish your phone or street address). Letters and comments may be edited for space, content or clarity without notice. All submissions become the property of Benne Publishing, Inc., and are Copyright 2020 as part of the magazine's contents. Anonymous comments or letters will not be published.

Local businesses are invited to e-mail or mail relevant press releases for local events and news to the Editor for possible inclusion. Provided as a free service, we do not warrant all materials will be published and/or printed. Materials printed are done so on a space-available basis. A photo may be included.

Include a self-addressed stamped envelope if you mail materials you wish returned. We are not responsible for materials lost through mailing. Materials without return postage will not be returned. We do not accept letters, comments, materials, press releases, etc., via phone or fax. The mailing and email addresses are below. ***All materials presented herein are the responsibility of the originating author and do not necessarily reflect the views of Benne Publishing, Inc. or its employees.***

Subscriptions are available for \$36 per year. Mail check or Money Order to the address below, or call with credit card.

(573) 348-1958 • Fax: (573) 348-1923

Greg Sullens, GSM (573) 280-1154

Sarah Hagan, Marketing Consultant • (918) 440-0282

Journalsales@mox927.com

www.lakebusjournal.com • lakebusjournal@gmail.com

Publisher: Denny Benne • Editor: Darrel Willman

Writers: Nancy Hogland and Dwight Weaver.

Contents Copyright 2020, Benne Publishing, Inc.
160 N. Hwy 42, Kaiser MO 65047

Armchair Pilot

By Nancy Zoellner-Hogland

TO KEEP YOUR FLIGHT ATTENDANT happy, don't order Diet Coke in flight. According to a flight attendant blog, the soda takes the longest to pour. High altitude already causes carbonated drinks to foam more but pouring a Diet Coke, which has higher levels of carbon dioxide, can take up to three times longer than other soft drinks.



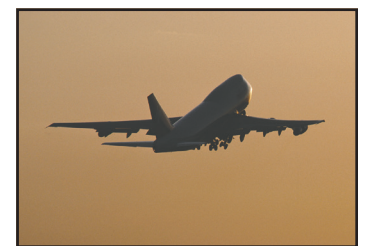
IF YOU WANT TO SLEEP during your flight, in addition to avoiding caffeinated beverages, you should also pass over the booze. Although alcohol may help you fall asleep, in addition to dehydrating you, it could force you to wake up to use the bathroom. That tip, as well as several others were provided by Afar after interviewing a sleep specialist. The doctor also advised travelers to medicate with caution and avoid salty snacks. Instead, eat foods like bananas, nuts, and complex carbs like oatmeal or sweet potatoes, which have been shown to promote sleep. Dress comfortably and bring an extra pair of socks to keep your feet warm and a jacket or hoodie that can double as a travel pillow. Use the reclining option on your seat and when possible, choose a window seat, which provides a surface to lean on, or an aisle seat, which provides more room to stretch your legs. Because smart devices give off a sleep-disrupting blue light, stay off your phone before settling down. Plan to pack a paperback, if reading helps you fall asleep. Stop caring what others think if you snore or slobber while sleeping. "You will probably never see most of the people on your flight again, so whip out your snuggie, recline your seat, and do whatever it takes to get comfortable," Afar suggests.

AND DON'T LET FEAR of flying keep you awake. Statistics show chances of being in a fatal crash are extremely low—better than 1 in 12 million. Last year, accident rates for commercial planes fell to 0.18 fatal accidents per million flights, down from 0.30 accidents per million flights in 2018. Many aviation safety experts say 2019 was one of the safest years ever. If you're concerned about a specific airline, you can check out their ratings on <https://www.airlinerratings.com/airline-ratings/>, which also provides information on the history, aircraft types and in-flight offerings—meals, drinks, seating and in-flight entertainment—for most airlines.

FEARFUL OR NOT—you shouldn't count on bringing your emotional support horse on a domestic flight in the future. Although current Department of Transportation service rules allow everything except certain "unusual" types of pets such as reptiles, ferrets, rodents and spiders, new guidelines would require travelers to submit DOT documentation about the animal's training and behavior, good health and attest that the animal "has the ability to either not relieve itself on a long flight or to relieve itself in a sanitary manner." Animals would have to fit within the handler's foot space and carriers would be allowed to limit the number of service animals traveling with a single passenger. However, airlines could not refuse to transport a service animal based solely on its breed or physical type. For quite some time, airlines, which have been required to allow everything from miniature horses, possums, iguanas and peacocks—at no charge, have been attempting to crack down on what is being called "widespread abuse of the system."

ALTHOUGH BRINGING a horse onboard was probably never even considered, other passenger faux pas prompted an article on airline passenger etiquette in a 1953 edition of the *Australian Courier Mail*. The story reminded ladies not to wear wide brim hats that would annoy other passengers and men were told not to smoke cigars or pipes when the aircraft is in flight because "it has a nauseating effect on other passengers." Cigarettes were permitted, however. All

passengers were told to arrive early—at least 15 minutes ahead of departure to have baggage checked and weighed—and no more than 10 pounds of personal baggage should be carried by the passenger. "Those who try to beat the airways by carrying heavier parcels and overweight briefcases could endanger the lives of everyone on the plane," the reporter scolded. "Heavier articles should never be placed in the racks above the seat. They could fall on the passenger's own head or worse still on someone else's." Passengers were told to follow instructions on fastening seatbelts and taking their seats and warned that "Unless you want all your belongings washed in beer or spirits don't pack bottles of liquor in your suitcase." And unless a passenger felt ill, fliers were advised not to worry the hostess unduly. She is very busy. They were also instructed not to ask for impossible dishes to be served—and to not tip the



hostess or crowd around the doorway waiting for the passenger steps to put down.

PERHAPS THE AIRLINE—Hong Kong Express, which was recently acquired by Cathay Pacific, should undergo some etiquette training. In November, the airlines required a 25-year-old woman to undergo a pregnancy test before she could board the plane. According to a story on *FlyerTalk*, airline representatives indicated they thought the woman looked pregnant so an employee took her to the bathroom, gave her the test strip and told her to go into the stall and use it. Cathay later issued an apology, stating "In response to concerns raised by authorities in Saipan, we took actions on flights to Saipan from February 2019 to help ensure U.S. immigration laws were not being undermined." However, the U.S. Customs and Border Protection said it did not ask passengers for pregnancy tests. The airline said the practice has since been discontinued.



**Your favorite songs from yesterday,
24 hours a day on Cool 102.7 FM**

Custom Homes - Remodels - Additions - Interiors - Outdoor Living - Decks - Pools



Schedule a no cost consultation or request a free estimate



VISIT OUR NEW WEBSITE www.TXRAC.com

Exquisite Homes
by TXR



+ creative design + quality construction + competitive pricing + professional turn-key execution

St. Louis / Lake Ozark - 573-552-8145 • Toll free at 888-318-1346 • 101 Crossings West Drive Suite 200 - Lake Ozark, MO

Summer brings 'Cruisin' Where the Lake Begins'



By Nancy Zoellner-Hogland

The historic Bagnell Dam Strip has long been a favorite place to cruise in classic cars on a Friday night. Thanks to the efforts of organizers, the opportunity will continue again this year.

Hot Summer Nights, held the second Friday of each month May through September, is a free cruise-in that attracts car enthusiasts and families from throughout the

Midwest. There is no fee to participate and pre-registration is not required. There's also no fee to attend.

"Everyone that wants to participate just shows up. It's really a great time. Some of the participants even dress in the era of their cars and we have oldies music playing up and down the Strip so everyone always has a lot of fun," said Bob Schwartz, chairman of Hot Summer Nights.

Themes for this year are May 8 – Invasion Of The Rat Rods, June 12 – Hot Rods and Little "Duce Coupes," July 10 – Cruisin' Thru The Decades, August 14 – Corvette-America's Sports Car and September 11 – A Salute To Our Military, Police, Fire Fighters and EMTs As We Remember 9/11. The September cruise-in will also include a parade where veterans are invited to ride down the Strip in classic cars. The

overall theme for the year is "Cruisin' Where the Lake Begins."

The hours were changed to 5 to 10 p.m. Organizers said many people come early to enjoy dinner at one of the numerous restaurants on the Strip so it just made sense to start a little earlier.

Dubbed a "mile-long slice of Americana pie," the events are hosted by the Bagnell Dam Strip Association (BDSA) with the help of several sponsors. Schwartz is currently in the process of seeking sponsors for this year's event.

"We definitely need sponsors! We have to pay for brochures, we have to pay for insurance, we hire entertainers so we have something for the kids, we broadcast music up and down the Strip, we hang banners – those kinds of things and because there's no entry fee, we have to get help from our local businesses," Schwartz explained, adding that this year, the banners featuring the names of the sponsors will remain up during the entire tourist season.

Sponsors will also be featured in print material – as long as they get their contracts turned in before material goes to print – and on the event's Facebook page. "I'll also be calling on the business along the Strip to ask for their financial support. This is a great event for them because it brings in so many potential customers but we need their help to continue."

This year the kids' entertainment will once again include all the favorites – clowns, face painters, Captain Scallywag, stilt-walkers and the Lake Ozark Live Dance Party with music, prizes and – of course, dancing to the Macarena, the Electric Slide, the Hokey Pokey, and much more at the stage at the top of the Strip. "It takes a little more work to arrange all that but it's what makes this a family outing. And that's what we want – we want an event where the entire family can enjoy a fun and inexpensive night out together," Schwartz said.

He also said this year, they'll be switching from traditional

continues on page 10

WE ANSWER TO A HIGHER AUTHORITY.

THE FIDUCIARY STANDARD



Central Trust Company

Central Trust Company adheres to the "Fiduciary Standard" and will always act in the best interest of our clients regardless of the type of account or relationship. Call or visit us online today to learn how our free-from-conflict investment selection process and adherence to the "Fiduciary Standard" differentiates us and how it will make a positive impact on your investment plan and performance.

WEALTH & RETIREMENT PLANNING | INVESTMENT MANAGEMENT | TRUST & ESTATE SERVICES

WWW.CENTRALTRUST.NET | 573-302-2474 | 1860 BAGNELL DAM BLVD. | 2ND FLOOR

Make it yours...

Your New Retail Store Space
New Service Industry Space
or New Project Space...

Picture the possibilities!



Space above for Signage



Lots of parking!



Osage Beach central location on Osage Beach Parkway starting at \$795 per month for 1,000 sq. ft., with glass storefront or glass overhead door. Build out your space or rent with improvements and loft in place! Well insulated, sewer and water included.

The best location and views at the Lake!

Reserve your space now!

Technology Park

Osage Beach • 602.692.6813



Double units! (or more)



New music amphitheater could be coming to Lake

By Nancy Zoellner-Hogland

Gary Prewitt, the owner of Backwater Jack's, a popular restaurant and entertainment venue in Osage Beach, is hoping to expand his venue by adding a 2,000 seat amphitheater and 300-space parking lot to an adjacent 14-acre parcel of land. According to his request, the venue would be located approximately 2,000 feet from Osage Beach on Sunset Drive. The parcel, located at the back of Backwater Jack Cove between Sunset and Beach Drives, is currently zoned to allow commercial lodging. Prewitt is asking to rezone the property to General Commercial with an E-3 overlay for an amphitheater and accessory uses.

Zoning on surrounding land is A-1 Agriculture on the vacant land to the north; C-1 and R-3 on the Lakefront land to the south that currently houses Backwater Jack's restaurant and entertainment venue; A-1 on vacant land to the east; and C-1 General Commercial on the commer-

cial land used by the restaurant to the west. According to the application, Prewitt would leave a 185-foot buffer area around the property to protect both the existing corridor and their future investment and that buffer would remain A-1. No additional docks are to be built and any additional lighting proposed will have to be shielded to direct light inward and limit light intensity within adjoining properties or the Lake of the Ozarks.

In his report to the commission, City Planner Cary Patterson stated that because the venue would be surrounded by largely undeveloped property, it "lends itself favorably to the type of use being requested, provided that the intensity of the uses such as live music and similar uses is mitigated as to not create a greater impact on the area." He also stated that Prewitt situated the proposed amphitheater in such a way that the stage and the sound system will be directed away from the Lake so the sound will be directed into the wood-

ed area and undeveloped valley that is owned by Prewitt and his family.

"Operation of the facility will be required to conform with the city's regulations on noise and hours of operation. These conditions should ensure that there will be limited noise pollution to the area and should improve the noise impact on the properties fronting the lake in that cove with the stage and sound system pointing away from the lake itself," Patterson told the commission.

The rezoning request was initially presented January 14 to the Osage Beach Planning and Zoning Commission. However, it was tabled until the February 11 meeting after residents of the area expressed concerns about noise and traffic. In late January, Andy Prewitt said they were working to address the concerns voiced at the meeting and believed they'd have solutions in hand by the next meeting.

Prewitt submitted a traffic study completed for the city by

HR Green Company showing that the peak hour directional capacity of a single lane of urban arterial roadway is about 600 vehicles per hour and that the addition of 300 vehicles per hour to Bluff Drive would cause the road to be "marginally congested," and that the same addition of traffic to Sunset Drive would provide a level of service C, "Not Congested."

However, Patterson said engineers would also be looking at the current traffic numbers to determining whether the roads and intersections that would be affected are capable of handling the traffic that a "maximum event" would produce. "We want to know that the traffic load won't completely lock that area up when a concert gets out at night," he explained.

In his report to the commission Patterson stated the venue "will undoubtedly provide the city with some positive economic impact by bringing more people into the community for the events. Fundamentally it should provide an expanded customer base for not only Backwater Jack's, but the city's other commercial facilities as well. But we must make sure that the benefit outweighs the impact, specifically by way of the road system. If the city's engineers come back with an opinion that our road system has plenty of capacity to handle the additional activity, I am confident that the proposed location for the facility is likely the best location in the community for it, as the properties that will receive

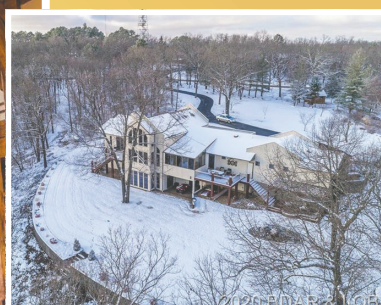
the majority of the impact are owned by the applicant and his family or are part of the Osage Beach parkway commercial corridor."

In a later interview, Patterson said he wasn't surprised by Prewitt's request.

"This is something he has been talking about for the last five or six years. I think the fact that they were able to acquire the 65 acres between Backwater Jack's and Osage Beach Parkway is what finally drove it to that location – that along with his desire to extend his business at the restaurant. If this moves forward, he'll basically have two businesses that operate independently but will also support each other, hopefully bringing people to the Lake a little earlier in the spring, a little later in the fall. That will help not only his business but this community because it will not only bring people from out of the area, it will bring people here from places like Versailles – people who otherwise probably wouldn't be here," he said.

According to the plans submitted to the city, the amphitheater would host eight to 10 events per season. Prewitt's spokesperson said they hope to bring in performers that appeal to an older demographic, "Not electric-type music, not hip-hop, not rap."

If the P&Z Commission recommends approval of the rezoning February 11 and if the Osage Beach Board of Aldermen also gives their stamp of approval, work will begin as soon as weather permits.



\$629,000
MLS 3522027

784 Thunder Mtn. Rd, Camdenton

Bobbi Bash
Team

573-365-2622

www.bobbibashteam.com

10 Rolling Acres, 6418 Sq ft
4 bed/ 4.5 baths 3 car garage
STUNNING features
a MUST SEE HOME!



RE/MAX
LAKE OF THE OZARKS
Each Office Independently Owned and Operated



PRECISION
AUTO & TIRE SERVICE LLC
Complete Auto Repair & Fleet Management

348-2233

1024 INDUSTRIAL DR.
OSAGE BEACH MO

WWW.PRECISIONAUTOANDTIRE.COM



GWEN
Sullens

GSullens@FirstBankLake.com
(573) 348-BANK (2265)



LINDA
Allen

LAllen@FirstBankLake.com
(573) 348-BANK (2265)

Lake Area Residential Real Estate Lending Experts!

Call Loan Officers Gwen Sullens or Linda Allen
for all your Residential and Commercial Loan needs.

Including:

- ✓ Construction
- ✓ Second Homes
- ✓ Purchase & Refinance
- ✓ Condominiums

Offering Highly Competitive Rates, Terms and Closing Costs.
First Bank of the Lake underwrites and services all loans.



Here Today for Your Tomorrow

*Happy
Valentine's
day*

573-348-2265

www.FirstBankLake.com

Lobby Hours M-F 8:30am to 4:00pm

Drive Thru Hours: M - F 8:00am to 5:00pm

Saturday Lobby/Drive Thru Hours: 8:00am to 12:00pm

Located at the entrance of the
Osage Beach Outlet Marketplace
4558 Osage Beach Parkway, Suite 100
Osage Beach, MO 65065



Ask for K A S A S A

Free checking. Awesome rewards.
Quality local service.

Prepare your family for business ownership rigors

Submitted by Bruce Mitchell, Lake of the Ozarks SCORE

Starting a business and going from working for someone else to being your own boss brings excitement and opportunities. It also comes with some big adjustments—not only for you but also for your family.

So you can better avoid misunderstanding and resentment, it's important to set realistic expectations from the beginning. As you prepare to launch your business, keep the following talking points in mind as you communicate with your family members.

Discussion Points for Preparing a Startup Small Business Owner's Family

There may be no such thing as a regular 9-5 workday

As the owner of a business, it may be difficult to “clock out” and completely set your work duties aside at the end of the day. You might also find yourself starting your workday earlier than you did when you worked for someone else. Especially during the startup phase of your company, you might

find you'll have to put in a lot of hours. And with only so many available each day, you may discover the work-life balance scale tipping more heavily to the “work” side.

You Need a Do Not Disturb Zone

If you decide to run your business from an office in your home, you will encounter a whole host of distractions that can uproot your focus and destroy your productivity. Consider getting confirmation from your family members that they understand when you're in your home office or on business calls, they won't disturb you for non-emergency reasons. Also, set the expectation with well-meaning friends and relatives that working from home doesn't mean you can comply with spontaneous requests to meet up for coffee or happy hour.

You may have to pinch pennies

Until you've established a network of business connections and clients, your income might fluctuate from month to month. With no longer having a steady paycheck coming from an employer, you might

find it challenging to keep up with expenses professionally and personally. That means you and your family members may need to forego some luxu-

essary to ask your loved ones to pick up some of the slack on the home front.

Making It Work

Navigating the challenges



ries, like dining out at your favorite upscale restaurant, until you've built a steady stream of revenue.

You may need them to pitch in around the house more

With your startup responsibilities added to your plate and less free time available every day, you may find it tough to carry out some of your personal tasks at home. As you're working hard to build your business so that it can help provide for your family for the long term, you may find it nec-

essary to ask your loved ones to pick up some of the slack on the home front.

of starting a new business may require some trial and error as you learn your capabilities and limitations. The key is to communicate with your family members and set expectations, so they're not caught off-guard. Consider reaching out to other entrepreneurs in your network who have been in your shoes to find out how they manage the demands of their businesses while maintaining a harmonious home life.

Also, reach out to a SCORE mentor who can help you bet-

ter prepare for the responsibilities of business ownership. With their breadth of experience, they can offer valuable insight into the realities of entrepreneurship.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. For more information about contacting a mentor or volunteering contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441. The local SCORE serves Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon and is funded in part through a co-operative agreement with the U.S. Small Business Administration. And so we add the disclaimer that “all opinions, and/or recommendations expressed herein are those of the author(s) and do not necessarily reflect the views of the SBA.”

It's Movie Night!

We've got the technology, and the expertise to make your home entertainment unbelievable! Give us a call today for a no-obligation consultation!

Curt (816) 215-2425 • cgordy@SmartSystemsGallery.com

SMART SYSTEMS GALLERY

Home & Business Automation • Access Control • Security Systems & Cameras • Audio/Video
• Home Theater Systems • Cabling & Wireless Networking • Dock Lifeguard™ Reseller

(573) 693-1686 • 2820 Bagnell Dam Blvd. A-1 • Lake Ozark, MO • www.SmartSystemsGallery.com



UNPARALLELED EXPERIENCE. UNPARALLELED RESULTS.

Long & Robinson, LLC, isn't your typical law firm. You won't find stuffy, pretentious attitudes or inflexibility here. Instead, you'll find a team of experts with a practical, down-to-earth approach and a winning track record.



Our clients include condominiums, homeowners associations, property management companies, oil and gas contractors, commercial contractors, subcontractors, construction companies, and sureties.



CONSTRUCTION LAW



COMMERCIAL LITIGATION



CONDOMINIUMS

The Lake area is awash with new residential developments, particularly condominiums. However, along with this comes a wave of challenges for condominium and homeowners associations. All too often, developers of new construction projects cut corners to reduce costs and avoid delays.

Their inadequacies set up associations for financial failure.

We have recovered tens of millions of dollars for homeowner associations and their members.

SELECT THE FIRM WITH PROVEN RESULTS. LEARN MORE AT
WWW.LONGROBINSON.COM OR CALL 816-541-2100 TO ARRANGE A CONSULTATION



LONG & ROBINSON

LLC

1800 BALTIMORE AVENUE, STE. 500, KANSAS CITY, MO 64108

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

Cruisin'

continued from page 4
rack card or brochure to a larger tear-off pad format that will include a map on the back. In addition, a full-color program will be distributed over the summer to attendees of both the Magic Dragon Car Show and Hot Summer Nights. The program, which also includes stories about the monthly events, will also be placed in hundreds of additional locations around the

Lake and state wide at visitor centers through-out Missouri, "making it the perfect medium to introduce products or services to the thousands of people who flock to the Lake for the cruise-ins. The cover will be glossy stock, the inside 4-color high quality newsprint."

Organizers estimate the cruise-ins bring an estimated 8,000 to 9,000 spectators and participants to each event. In 2011, Hot Summers Nights won the Missouri Tourism Innovator Award, which pays

tribute to those smaller tourist entities that achieved great results on small budgets.

In addition to advertising, organizers also reach out to various clubs throughout the Midwest that they think might be interested in attending and/or setting up displays.

For more information, visit www.facebook.com/cruise-hotsummernights or call Bob Schwartz at 314-650-5767. For information on advertising in the program, call Sarah Hagan at 573-348-1958.

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

Tax Tips For Homeowners

Tax season is here, and if you are a homeowner, this can be an important time of year! It's always important to touch base with your tax professional when you have questions about your taxes, but if you need to know what questions to ask or what to start thinking about, here are a few tax tips to keep in mind in as you get ready.

Start Looking Back and Planning Ahead

It's time to start thinking about last year's tax season in preparation for this year. You can dig out your 2018 tax return if you would like to review the detailed information of what you collected last year. There are things you will need to collect again this year regarding itemized deductions, business use of home or car and equipment depreciation. If you have questions about this, you can schedule an appointment with your tax professional or visit: <https://www.irs.gov/>.

Get Organized

Receipts, invoices, canceled checks, online bill pay or automatic deduction logs, mileage logs and other documents are needed to substantiate deductions. If applicable, you'll need to gather documentation for the following:

- Charitable Gifts
- Equipment Purchases
- Memberships to Professional and Trade Organizations
- Mileage for Business
- Mileage for Volunteering
- Office Supplies
- Phone and Data Bills
- Subscriptions to Professional and Trade Publications
- Utility Bills (for Business Use of Home)

Start organizing your paperwork now so that when you need something specific you can find it.

Start Thinking Ahead for Next Year

If this year has you feeling frenzied, you can start an organization method to make next year easier. Start by creating a meaningful and easy-to-follow record system. Having one place to keep your documents can make it so much easier. Of course, that's the easy part - the hard part is dutifully putting invoices, receipts, and other documentation in there as it comes in. You can utilize a file folder or box to make them easily accessible. Another option is to make use of electronic scanning and storage to help keep things in an easy to find location - but it could be a bit more time consuming if you don't have a plan in place.

The Basics: Tax Benefits of Home Ownership In 2020

There are tax benefits available for



people who buy or sell a home - and it can make it a great financial decision. There are various tax benefits put in place by the government to encourage consumers to purchase homes, which means that buying could be a great choice for you this year. There are two big areas where homeownership can really save money:

Interest Expense: Did you know that homeowners can deduct interest expenses on up to \$750,000 of mortgage debt from their income taxes? Keep in mind that when you itemize these deductions, you forgo other deductions available - if you need the specifics, you can speak with your financial advisor or visit www.MortgageCalculator.org.

Capital Appreciation: While the home increases in value during ownership, these gains are not taxed at the federal level. This means that homeowners can utilize exclusions in home appreciation when figuring capital gains.

Ready to Buy a Home in 2020?

If a plan for 2020 was to buy a vacation home at the Lake of the Ozarks, this is where Team Lasson can help. We have been assisting homeowners for over 20 years, and we are proud to help homeowners at the Lake of the Ozarks make their purchase. Whether you are planning to buy a vacation home or a primary residence, we would like to help you get started. Visit our website to learn more about our company as well as fill out the application! 2020 is going to be a great year to make your real estate dreams come true, and Team Lasson is looking forward to helping!

Michael Lasson
Senior Loan Officer
NMLS #: 493712
4655 B Osage Beach Parkway
Osage Beach, MO 65065
Direct: (573) 746-7211
Cell: (573) 216-7258
e-Fax: (866) 397-0318
Email: mlasson@fsbfinancial.com
Website: www.YourLakeLoan.com

A Division of First State Bank of St. Charles. Equal Housing Lender. Bagnell Dam Association of REALTORS®, Affiliate of the Year 2011, 2014, & 2015.

Do you run a local business?

So do we.

Your Auto-Owners Insurance policy comes with a local agent - someone who understands you and the protection you need.



Mills & Sons

INSURANCE

- SINCE 1869 -

573-365-2002 • www.millsinsurance.com

Auto-Owners

INSURANCE

LIFE • HOME • CAR • BUSINESS

2701 Bagnell Dam Blvd. Lake Ozark 65049

Casino a game changer for Lake of the Ozarks?

By Nancy Zoellner-Hogland

In 1992, Missouri voters were asked to authorize riverboat gambling on the Mississippi and Missouri rivers. They obliged.

Now, 28 years later, Rep. Rocky Miller, R-Lake Ozark, has filed House Joint Resolution No. 87 that will ask voters to add the Osage River to the list of waterways where casinos are permitted. He's hoping for the same response.

Miller, who sits on the Missouri House Economic Development Committee and Special Committee on Tourism, said limiting riverboat gambling to the Mississippi and Missouri rivers has put Lake of the Ozarks at an economic disadvantage and he thinks it's time that changes.

However, even if the resolution makes it through the House and Senate, and voters support the measure in November, it could be quite a while before riverboat gambling arrives in the area because Miller didn't also ask to increase the number of casino licenses from the current 13.

Instead, his proposal would simply allow riverboat gambling to come to the Osage River should one of the other license holders decide to sell their permit or relocate.

Lake Ozark City Administrator Dave Van Dee keeping his fingers crossed that all of the above will happen quickly.

"Casinos give back to the community and support a lot of social programs. Ironically, the casino in Boonville is owned by the same folks that own the casino in Waterloo, Iowa and I was involved with that casino coming in. Everyone thinks there are all these negative consequences but in Waterloo, we didn't find that to be the case. In fact, the entire area around the casino has blossomed. Likewise, if a casino came to Lake Ozark, I think the whole city would benefit – and benefit greatly."

Osage Beach Mayor John Olivarri expressed similar sentiments.

"I think a casino would be good for the Lake. I think anything that brings economic development to the Lake is

good. We haven't had anything new as an attraction built at Lake of the Ozarks in the last 25 years. I'm not making light of the great shopping developments that have been built but those are here to take care of people's needs. I think we need something that will be a new draw to Lake of the Ozarks," he said. Some have expressed concern about the impact a casino would have because it would only bring adults – and that we need to do something that will bring more families. My response is that we just missed that opportunity when people voted down building a soccer complex," he said.

Olivarri suggested that anyone with concerns about the effect a casino would have on the area should take a look at Boonville.

"People who make negative comments use the old arguments that were used to throw up a smoke screen when in reality, the casino has allowed the city to flourish. It's the same with the old adage of 'What about the poor

people who think this is a get-rich-quick opportunity and spend money they don't have to spend?' My response is people will spend their money the way they want to spend it. If you go to the movies and buy popcorn and sodas, you can be spending your grocery money for a couple days. My position is we can't dictate how people spend their money – nor should we want to," he said.

Boonville city officials agree the Isle of Capri Casino has had a tremendous impact on their community.

In addition to being the city's largest employer, gaming tax revenue has been a major contributor to the city's budget since the casino opened in 2001, currently making up about a quarter of the city's budget. In 2018 the city received \$3.42 million in gaming tax.

In addition to going to general operating funds, the money also allows the city to fund one big project each year. In 2018, the city spent \$428,000 to construct soccer fields next

to the high school. What could be important to Lake Ozark, the tax funds about half of the city's \$700,000 street improvement fund.

According to City-Data.com Crime, the 2018 crime index in Boonville was 122, which was 2.2 times smaller than the national average. The 2018 Boonville crime rate fell by 37 percent compared to 2017. In the last 5 years Boonville has seen a decrease in violent crime and in property crime.

House Joint Resolution No. 87

Submitting to the qualified voters of Missouri an amendment repealing Section 39(e) of Article III of the Constitution of Missouri, and adopting one new section in lieu thereof relating to excursion gambling boats.

Be it resolved by the House of Representatives, the Senate concurring therein:

That at the next general election to be held in the state of Missouri, on Tuesday next following the first Monday in November, 2020, or at a

continues on page 13

The Trophy Room

Enjoy a night of Romance

Join us for Valentines Dinner
in the Trophy Room

Live Music

Special Valentine menu

Take your Trophy Room receipt to
Skate Shop for complimentary ice skating

Valentine Lodging Package
starting at \$179



**OLD
KINDERHOOK**



Visit OldKinderhook.com for menu or reserve
your table at 573-317-3560 or OpenTable.com.

12MM on the Big Niangua by water
5 minutes from the Camdenton Square

678 Old Kinderhook Drive • Camdenton, MO 65020 • 12MM on Big Niangua • 888-346-4949 • Oldkinderhook.com • [f](https://www.facebook.com/OldKinderhook) OldKinderhook

Lake Ozark asks for voter support to fix streets

By Nancy Zoellner-Hogland

Lake Ozark residents will soon have an opportunity to determine what kind of transportation system they'll have in their city.

On April 7, they'll have the opportunity to authorize the city to borrow up to \$6 million over the next few years to overhaul the city's aging transportation system. The city's decision to put the measure on the ballot is in response to public input and findings of a recent Road Assessment conducted in 2019 by Cochran Engineering.

In that study, available on the city's website cityoflakeozark.net, Cochran outlined numerous options that could be considered but also noted that the city's current transportation budget could not begin to fund the necessary improvements. Currently the main source of income for the city's transportation budget is the transportation sales tax – one-half of 1 percent – which funds the entire department and covers fixed costs. That leaves little room in the budget for street repair, according to the report. The report also stated that roadway conditions will continue to deteriorate without finding additional sources of funds. As a result, the city needs authorization to borrow funds to cover the improvements.

After the study was released a group of citizens formed a Citizens Transportation Committee to determine what steps the city could take to begin implementing the improvements – including establishing a debt ceiling for transportation needs. However, state statute prevents the

city from incurring debt until it has approval from the voters – hence the ballot measure.

Lake Ozark Mayor Gerry Murawski said if voters do approve the measure, the next step will require the city to determine how to repay the bonds.

"If the user tax is also approved and we end up with \$120,000 or more each year, that will be a great start. We might also look at a slight increase in property tax or another option is the TDD (Transportation Development District). If the transportation committee can get that in place, it could have a big impact," he said.

Under state statute, TDDs can impose a sales tax in increments of 1/8 percent up to 1 percent on purchases made inside the boundaries of the TDD district. The collected tax is then earmarked for transportation projects only. In November, aldermen passed a resolution allowing committee chairman Rick Hasty to take a closer look at that option.

In this case, the TDD would encompass all businesses along Bagnell Dam Boulevard between the dam and the Business 54 intersection. If the committee chooses that route, a Miller County judge will also have to approve the plan. The next step will be to take it to the 130-some voters who reside inside the TDD boundaries, which extend down Fish Haven Road to the senior housing development. Hasty said if they decide to move forward with that plan, he anticipated the TDD to be on the August ballot.

Hasty explained that if the



TDD is approved by the voters and if they impose a tax of 1 percent, restaurant patrons, for example, would pay an additional 10 cents on a \$10 meal, "but it won't cost business owners a dime. I think there's some confusion on that but this is strictly a pass-through tax – and it's a very small tax. If it's approved, businesses inside the designated TDD boundary will collect the tax, they'll pass it on to the state just like they do their normal sales tax and then the state

will return it to the city to be used to pay down the debt," Hasty said. "It would be a very painless way to repay the bonds and contrary to what some people have said, an additional penny per dollar tax isn't going to chase customers away. Honestly, does anyone actually make a decision on where to eat based on the sales tax? I don't think so."

Murawski said because the road projects would be completed in phases, the money to pay for the projects would

be borrowed as it is needed. "My guess is that it will take us about three years to get all the streets fixed the way we want them."

Both the mayor and the city administrator said they weren't sure what the city will do if the measure doesn't pass.

"Some of our streets are in serious need of work. Without the money to fix them, they'll eventually go back to gravel and without the ability to maintain the rest, they'll fall

continues on page 16

CLASSIC HITS COOL 102.7

Cool1027.com • Your Favorite Songs from the 60s - 70s - 80s

A Matter of Trust

Money Diaries, There's No Secret to Planning for Retirement

Money diaries? What are they? A few years ago, Refinery29, a New York City media company, invited women to keep and submit a money diary to capture the essence of their lifestyle and resultant spending habits. Refinery29 published a few entries. They were a huge hit. Now there is a book with the best ones. The Money Diaries gives you a nice glimpse into everyday life and spending across various income levels and cities in the U.S. Some diaries are thought provoking and others are funny. You have to wonder, "What would my money diary look like to me or to someone else?"

Starting your own money diary might be a great way to help estimate what you will need in retirement.

For a successful retirement, your resources and your spending must work hand-in-hand for a balanced budget. How do you know what to project for your retirement spending if you haven't analyzed your current spending? Are you a budget conscious pre-retiree or do you spend willy-nilly with no long-term plan? Will your spending in retirement be less or more than what it is now? Assuming spending will be less (no commuting, no work wardrobe, cooking & eating at home, etc.) is a common assumption and is often used in basic financial planning projections. However, many new retirees have pent up demand for extra spending, especially right after retirement. Do you have post retirement travel plans, hopes for a second home, a plan to move to a new city, grandchildren's education goals? In the later stages of retirement, will you be faced with unexpected events like increased health care costs or your partner's death?

Dynamic financial planning programs and a trusted advisor can help you determine whether you have saved enough based on a realistic financial plan which will summarize



Bart Schulte, MBA, CWS®

Vice Pres. & Portfolio Manager

your resources, project your spending estimates and help determine which needs, wants, and wishes fit into your current or projected plan? Your advisor can help you explore how best to cover increases in long-term health care costs or help you determine how much life insurance you might need to cover an early death or to provide a legacy.

Back to the money diary concept - you might think you can't save another penny! What would you discover about your habits if you actually recorded all of your spending? You might spot unnecessary expenditures. Making small changes can make a huge difference in your ability to save.

If you have an opportunity to have a trusted advisor create a more robust financial plan, one that more finely tunes your future income needs, wants, and wishes now and in retirement, do it! The plan can be updated as time goes by to fit your changing circumstances. A good trusted advisor and a powerful planning process may help you make informed choices now to help increase your retirement success in the future! At Central Trust Company we have financial planning professionals that help get you on the right path. Contact Bart Schulte today at (573) 302-2474 or at bart.schulte@centraltrust.net.

The information in this article is not presented as personal, financial, tax or legal advice and should not be relied upon as a substitute for obtaining advice specific to your situation.

Casino a game changer?

continued from page 11
special election to be called by the governor for that purpose, there is hereby submitted to the qualified voters of this state, for adoption or rejection, the following amendment to Article III of the Constitution of the state of Missouri:

Section A. Section 39(e), Article III, Constitution of Missouri, is repealed and one new section adopted in lieu thereof, to be known as Section 39(e), to read as follows:

Section 39(e). 1. Except as provided in subsection 2 of this section, the general assembly is authorized to permit upon the Mississippi and Missouri Rivers only, which shall include artificial spaces that contain water and that are within [1000] one thousand feet of the closest edge of the main channel of either of those rivers, lotteries, gift enterprises, and games of chance to be conducted on excursion gambling boats and floating facilities. Any license issued

before or after the adoption date of this amendment for any excursion gambling boat or floating facility located in any such artificial space shall be deemed to be authorized by the General Assembly and to be in compliance with this Section.

"In addition to the authorization granted in subsection 1 of this section, the general assembly is authorized to permit lotteries, gift enterprises, and games of chance to be conducted on excursion gambling boats and floating facilities upon the navigable portion of the Osage River only. As used in this subsection, "navigable portion" means the navigable portion of the river as recognized by the United States Coast Guard as of January 1, 2019."

Congress determined the Lake of the Ozarks was a navigable waterway in 1931 and therefore a federal mandated body of water. In 1957 the Eighth Circuit upheld that

declaration, stating that although it is entirely within the State of Missouri, the Lake of the Ozarks is "navigable water within the admiralty and maritime jurisdiction of the United States." *Cooper v. United States*, 489 F. Supp. 200, 201 (W.D. Mo. 1980)

The opinion of the district court contains a description of the Lake of the Ozarks:

The Lake of the Ozarks in central Missouri is the result of the impounding of the waters of the Osage River, a navigable stream, by Bagnell Dam. As a consequence, it is physically impossible for boats to operate freely up and down the Osage River. However, that fact does not destroy the legal concept of navigability since the Osage River is an historically navigable stream, and remains under the control of the Department of Commerce, which licenses boats and vessels operating upon the Lake of the Ozarks.



Reinhold Electric, Inc. proudly serves the St. Louis Metro, St. Charles, Wentzville, Illinois and Lake of the Ozarks areas.

We offer 24 Hour Emergency Service

Residential-Commercial-Industrial

Please contact us at: 573-873-5543

Email: Greg@reinholdelectric.com

or Email: Katie@reinholdelectric.com

Please visit our website at: REINHOLDELECTRIC.COM



Send Your Public Event Information and News Releases to
Lakebusjournal@gmail.com

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

ELITE HOMES & YACHTS PEOPLE FASHION HEALTH CULTURE

PROFILE

LAKE OF THE OZARKS

KEVIN BLANSETT
Camdenton graduate and CEO of Quaker Windows & Doors creates Big Business opportunity and employment in Eldon.

JANUARY • FEBRUARY
2020
PROFILE

2020 Vision BIG BUSINESS
Economic Forecasts, Figures & Professionals

BOATING • GOLF • HEALTH • REAL ESTATE • TOURISM

EXCLUSIVE BOAT SHOW EDITION

Your only
Locally Owned
Lake of the Ozarks
Magazine.



Statewide
Award Winning
Publication.

Pick up L-O PROFILE'S newest issue statewide
or visit www.loprofile.com to download!

Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

A Little Different Perspective on "Branding"



Sandy Waggett

The word, "branding," can be confusing for small businesses. Some people think it's your advertising. Some people think it's your logo. But it's neither. While there are technical definitions of "branding," I recently came across a little different perspective on branding that I really like.

It's by Allan Dib, author of "The 1-Page Marketing Plan." It goes something like this.

Try thinking of your brand as the personality of your business.

Literally, think of your business as an actual person and answer these questions about it. As you answer them about the "person", try to think about the mental and emotional picture it creates of your "brand."

So, if your business was a PERSON:

What is the person's name?

What does the person wear?

How (and how well) does the person communicate?

What is the person's core values? And do they live by them in all cases?

Who does the person associate with?

Is the person well-known? And by who?

As you think about the mental and emotional picture created by your answers, you begin to get a sense of your brand. Now, most likely you answered these questions from YOUR perspective. Here's the real gold ... ask one of your best customers to complete this exercise for your business. The difference in the answers is the gap and it give you an action plan to close the gap, from what your

brand is right now (the customer's perspective) to what you want it to be (your perspective).

The take-away is this. Your branding really occurs AFTER the sale. It's not something you do to entice people to buy from you. It's the experience they have with your business and how they talk about that experience to others over time.

At MSW Interactive Designs, we're celebrating our 20th year in business ... 20 years of building our brand with customers across the country, and 10 years with customers at the Lake of the Ozarks. If you've enjoyed our articles over the years or worked with us in any capacity, we'd like to invite you to join us at our customer appreciation event in celebration of 20 years in business. It's in conjunction with the Lake Area Chamber and Mix 92.7 social on Tuesday, February 18, from 5 PM - 7 PM at Tuckers Shuckers. Come meet the MSW team and allow us to say thank you in person!

Sandy Waggett, Owner, MSW Interactive Designs LLC ~ We put the web to work for you!

573-552-8403, sandy@mswinteractivedesigns.com
www.PutTheWebToWork.com



DESIGNER'S SHOWCASE
REMODELING, LLC

Your next Remodel

Deserves the expertise and experience you will find at Designer's Showcase Remodeling!

Our Award-Winning staff can handle projects at any price point and will consult with you on your project FREE with no obligation. We specialize in making kitchens, baths, decks, outdoor spaces and more into the rooms you'll want to be in.

**Remodeling
You Can Trust...
Designs That
You'll Love.**



Lake of the Ozarks Remodeling Experts!



www.designersshowcase.me • 800-329-1620

TODAY'S COUNTRY AND YOUR ALL TIME FAVORITES!

KS95.1

WWW.LAKERADIO.COM - 573-378-5669 - KS95.1FM

Managing Rental Property

Vacation Rental Management FAQ's

This month I thought it would be fun to look at the most common questions that I get asked by owners looking for a vacation rental manager. So, I have compiled the most popular questions from the last 16 years of speaking with over 500 potential owners.

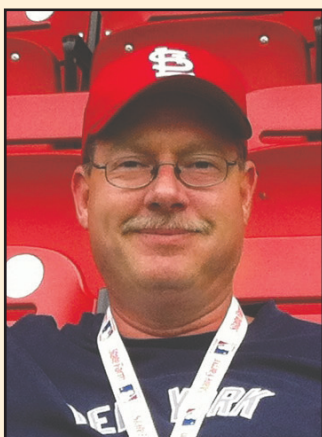
1. How much do you charge?

This is the first question that I get asked. This is a good question but please make sure that you are comparing apples to apples. Many companies that charge a lower fee offer less services or make you pay for advertising, a linen program or something else. This may make the owner with the lower fee actually more expensive. In our area the fee is typically between 25% and 40% of the gross rental fee. Our fee (35%) includes an extensive marketing program on the top vacation rental platforms (VRBO, Homeaway, Flipkey and Tripadvisor) and we supply all of the linens and towels at no cost to you!

2. What services do you offer? Most companies offer the same basic services; it is the other services that separates one company from another. We screen our guests, provide housekeeping services and inspect each property prior to guest arrival including the cleaning (still one of the only companies that does this to my knowledge). We also offer landscaping services, maintenance, interior decorating, 24-hour emergency services and pest control. Find out what services you are getting for what you will be paying.

3. How do you advertise?

My guess is that most vacation rental companies, like us, do the bulk of their advertising on the internet. Some companies who charge a lower percentage actually make you



Russell Burdette

pay for your ads on the top vacation rental websites in addition to their management fee. As a large rental company we spend a lot of money on advertising and we don't charge extra to place your property on the top vacation rental websites. We also have an extensive past guest list of more than 8,000 names that we e-mail on a monthly basis.

4. Why do I have to have keyless entry? This is one of the few costs to be on our program but one of our most essential items. Our own internal research has shown that 100% of our guests would rather have keyless entry than to have to pick up keys, keep track of keys and then return keys when their rental is over.

5. What about damages?

Many owners are concerned about their property getting damaged and I completely understand their concerns. Strangers are in your home or condo and maybe they won't take care of it like you would. Most vacation rental companies (including ours) either charge a deposit, get a credit card on file or have a damage protection plan.

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

Your Home Loan...Your Way



Michael Lasson

NMLS # 493712
(573) 302-0909
mlasson@fsbfinancial.com



Michelle Lasson

NMLS #934557
(573) 746-7212
malasson@fsbfinancial.com



A Division of First State Bank, NMLS #416668

fsbfinancial.com | 573.365.LOAN (5626)

4655B Osage Beach Pkwy | Osage Beach, MO 65065

Multi-year recognition as Bagnell Dam Association of REALTORS' Affiliate of the Year



EXCEPTIONAL VACATION RENTAL MANAGEMENT

Your Lake Vacation is one of the Lake's premiere professional vacation rental companies conveniently located in the heart of Osage Beach. We provide exceptional customer service, housekeeping, maintenance, accounting, marketing, interior design and 24 hour emergency services. Join our family of 100+ private homes and condos today!

- The Lake of the Ozarks leading innovator in professional vacation rental management
- Over 30 years of experience in the vacation rental industry
- We are a local brick and mortar, family owned and operated company
- Experience effective communication with our team of over 10 dedicated employees



4571 Osage Beach Pkwy
Osage Beach, MO 65065
573-365-3367
www.YourLakeVacation.com

**Send Your Public Event Information and News Releases to
Lakebusjournal@gmail.com**

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

CELEBRATING 20 YEARS of keeping businesses like yours **TOP of SEARCH & TOP of MIND**



Join Us for a Customer Appreciation
Event on Tuesday, FEBRUARY 18th, at
Tuckers Shuckers from 5 PM - 7PM.

MSW : Interactive Designs LLC

We put the web to work for you!

573.552.8403

www.MSWInteractiveDesigns.com



For your many sides, there's Nationwide.®

Golden Rule Insurance

573.348.1731

www.goldenruleinsurance.com

Products underwritten by Nationwide Mutual Insurance Company and Affiliated Companies. Home Office: Columbus, OH 43215. Subject to underwriting guidelines, review, and approval. Availability varies. Nationwide, Nationwide Is On Your Side, and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. ©2017 Nationwide CPO-0836AO (08/16) 6831741

Lake Ozark asks voters

continues from page 12
apart too. If anyone wants to come to City Hall and go over our budget to see if they can come up with a better idea, they are welcome to do that. We are very careful about how we spend the city's money but bottom line – we just don't have an additional \$6 million laying around to spend," Van Dee said.

According to Cochran's report, while nearly every street in the city's inventory needs some type of repair, 3.3-mile long Bagnell Dam Boulevard receives the most use and the most complaints and recommends the existing road surface be milled and then overlaid to provide the best driving surface.

Other Cochran Engineering Road Assessment findings

- A 20-year program for citywide street improvement shows costs range from \$5.2 million to \$7.2 million, depending on which improvement option the city chooses.

- The most common complaint is that streets are in poor condition, which can be detrimental to the overall road system since considerable time and funds are spent on that type of roads. Consequently, roads in better condition are often ignored and they in turn begin to deteriorate.

- Due to a limited budget amount and equipment, the

city's maintenance is relatively limited. That maintenance includes snow removal, mowing right-of-way, drainage repair and graver road maintenance

Lake Ozark isn't the only place with road woes. According to a story that ran in September in the Springfield News-Leader, Missouri's road infrastructure has been deemed eighth-worst among the 50 United States with 23 percent falling in the "poor condition" category.

The ideas keep rolling in

Once again, contributors to a social media site had suggestions on how to handle the street-repair problem. One writer suggested diverting money from the schools, which "probably would have little effect on the quality of education the students receive." Another suggested getting money from the federal government to fix the roads – and while they're at it, "the city should also ask for and receive big money to police the garbage that tourists leave." Another poster was against the tax because he believed it would be used to repair all the "crappy buildings" on the Strip. "Or we do this so we can have 20 more boat dealers and 15 more bars? I say hell no. A big fat NO."

LOWA continues efforts

continued from page 1
see the results, we'll be able to get funding for more grants so we can get more riprap around the Lake," she said, adding that riprap has proven to be an effective means of preventing soil erosion, thereby contributing to clean, healthy lake water.

However, she said that from a homeowner's standpoint, it's not just about water quality, especially if that homeowner is in a high-traffic area. "When those waves come in, crash against the seawall and roll back out, it's like elephants jumping over each other. Riprap breaks up the wave action and diffuses that force, which equates to a lot less maintenance on your dock."

Swall, who has been bringing

the problem to the attention of the DNR for the past five years, said she was extremely pleased that their dedication paid off.

"I'd take pictures and we'd take teams of people from DNR – all the experts – and show them the erosion but the government likes to spend taxpayer dollars on public land. The Lake is privately owned - we just don't have a lot of public land. So that was part of my pitch – that with thousands of cars driving over the bridge and thousands of boats driving under it, this was highly visible public land and the perfect place to educate the public on the value of riprap."

For more information on LOWA, visit their website www.Lowatershed.org.

Crosswords Solution

Puzzle on page 24

A	V	O	S		E	H	T		A	G	V
H	A	M	A		R	A	S		T	R	E
A	R	E	S		E	G	U		R	E	C
	X	M	O	L	C	A	L	M		E	K
		A	T	A	N	A	M		Y	V	I
D	E	R	B	N	I		T	O	C	O	B
E	T	U		I	M	A	L	A	S	X	R
N	A	C	A	P		V	I	H		T	E
A	R	E	H		P	A	N	A	T	C	A
W	O	R	O	M	C	J	I		C	T	I
			L	A	O		S	T	I	D	E
		E	R	E		Y	A	C		R	A
S	M	B	R	I		L	E	E		F	X
I	A	B	A	C		L	E	A	X		R
T	F	A				A	R			E	S

Send Your Public Event Information and
News Releases to
Lakebusjournal@gmail.com

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

E Evers & Company, CPA's, L.L.C.
Certified Public Accountants and Consultants

*Full Service Tax Preparation
Accounting • Auditing
Business Consulting*



www.EversCPAs.com • 573-348-4141
5886 Osage Beach Parkway • Osage Beach

Summerset
BOAT LIFTS

(573) 348-5073 (573) 873-5073
www.summersetboatlifts.com

Y-ROAD MARINE
SALES • SERVICE • STORAGE

Call Us On All Your Repair Needs!
Factory Authorized Mercury Mercruiser Service • Factory Certified Technicians

Schedule Your Winterization And Repair Work Now!
Protect Your Investment! Winter is Approaching

573-346-3696

Warranty Work
Engine Repair & Replacement
OutDrive Specialists
Rebuilding
Replacements

Authorized **MERCURY** MerCruiser
CLEAN CONSIGNMENTS WANTED!
Denny J. Berberich
Owner

Family Owned & Operated Since 1987 • Down State Road "Y" Past Big Surf

FUN IN THE
Summer

Mix 92.7
TODAY'S BEST HITS!

[Instagram](https://www.instagram.com/mix927)
[Like us on facebook](https://www.facebook.com/mix927)
[twitter](https://twitter.com/mix927)

WWW.MIX927.COM

CELEBRATING
Quality of Life
at the LAKE!



lake lifestyles
Celebrating 15 Years!



vacation news
Celebrating 66 Years!

LakeNewsOnline.com

Lake Media

As the Lake Churns

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



Real Estate and Lake News with C. Michael Elliott

2016-2019 Comparison Lake of the Ozarks						
Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%
Residential, Villas & Townhomes Waterfront						
2016	773	\$255,427,282	142	\$330,436		
2017	967	\$325,646,002	130	\$336,759	25%	27%
2018	885	\$320,159,844	120	\$361,763	-8%	-2%
2019	891	\$330,426,146	121	\$370,849	1%	3%
Residential, Villas & Townhomes Offshore						
2016	970	\$134,677,515	139	\$138,843		
2017	1033	\$155,504,087	128	\$150,536	6%	15%
2018	1084	\$164,704,013	114	\$151,941	5%	6%
2019	1064	\$178,234,522	105	\$167,514	-2%	8%
Waterfront Lots						
2016	64	\$9,167,451	248	\$143,241		
2017	95	\$11,131,250	222	\$117,171	48%	21%
2018	86	\$10,583,050	208	\$123,059	-9%	-5%
2019	77	\$10,150,570	195	\$131,826	-10%	-4%
Other Lots & Lands						
2016	210	\$8,114,295	205	\$38,640		
2017	178	\$6,618,754	150	\$37,184	-15%	-18%
2018	254	\$7,638,218	186	\$30,072	43%	15%
2019	275	\$10,697,699	129	\$38,901	8%	40%
Condos & Timeshares						
2016	726	\$113,574,652	148	\$156,439		
2017	895	\$141,244,805	132	\$157,815	23%	24%
2018	850	\$139,893,152	119	\$164,580	-5%	-1%
2019	858	\$151,354,630	101	\$176,404	1%	8%
Commercial Properties						
2016	82	\$23,408,101	228	\$285,465		
2017	59	\$16,619,484	294	\$281,686	-28%	-29%
2018	80	\$19,908,268	315	\$248,853	36%	20%
2019	79	\$24,903,682	153	\$315,236	-1%	25%
Farm						
2016	13	\$3,780,400	133	\$290,800		
2017	21	\$5,152,795	86	\$245,371	62%	36%
2018	21	\$6,574,000	99	\$313,048	0%	28%
2019	20	\$5,434,000	113	\$271,700	-5%	-17%
Homes Over a Million						
2016	21	\$29,953,500	145	\$1,426,357		
2017	29	\$42,609,670	143	\$1,469,299	38%	42%
2018	28	\$47,533,900	237	\$1,698,354	-3%	12%
2019	26	\$37,497,750	149	\$1,442,221	-7%	-21%

Totals By Year	Year	Total	Volume
	2016	2838	548,149,696
	2017	3248	661,917,177
	2018	3260	669,460,545
	2019	3264	711,201,249

Based on information from the Association of REALTORS® (alternatively, from the Bagnell Dam Association of REALTORS® MLS and Lake of the Ozarks Board of REALTORS® MLS) for the period January 1st through December 31st of 2016, 2017, 2018 and 2019. The data collected for this report is information that was reported to the MLS as of January 8th, 2020.

Send Your Public Event Information and News Releases to Lakebusjournal@gmail.com

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

Isn't She worth it?

AT DKB you can see, touch and compare. And, you'll appreciate working with kitchen and bath experts whose knowledge level is second to none.



Osage Beach, MO
924 Hwy 42, Osage Beach, MO 65065
573-348-4464
dkbshowroom.com



We do Kitchens & Baths Better.

LO city administrator explains proposed use tax

By Nancy Zoellner-Hogland

The 2019 Road Assessment survey conducted by Cochran Engineering found that many streets in Lake Ozark – not just Bagnell Dam Boulevard – were in a state of disrepair. The study also found that it will take approximately \$5 to \$7 million to fix them all.

To fund the work, the city will be placing two measures on the April 7 ballot. One asks voters to allow the city to borrow up to \$6 million over the next few years to complete the work. State statute prohibits government entities from incurring debt without approval of voters. The other asks voters to approve a use tax. If approved, City sales tax will be collected on online out-of-state purchases at the same rate as the current Lake Ozark sales tax of 2.75 percent. That tax, which will be earmarked for transportation system improvements, will then be put toward paying off the debt.

“For instance, if you currently shop on Amazon, you’re paying state sales tax on your purchases. However, if voters

approve this measure, the city sales tax will be collected and forwarded to the city. We don’t have any idea of how much we’ll be getting but according to Missouri Municipal League estimates, we could expect to receive as much as \$134,000 a year. That money could be better used on our transportation system needs,” City Administrator Dave Van Dee explained.

Quite a bit of confusion and misinformation about the measure was shared on a local Facebook discussion page so Van Dee addressed some of the points made – including whether checkpoints will be set up at all entrances to the city so residents could claim untaxed items.

“We will not be doing that,” he laughed. “And I’m not sure how anyone could even get that from the wording of the ballot measure! People will pay tax on their items when they purchase them just like always. The only tax this allows is the tax charged for online purchases – and it will be the same tax charged

on purchases made in brick-and-mortar buildings in Lake Ozark – no more, no less.”

Lake Ozark residents will not be charged double taxes on, for instance, to-go orders for food purchased out of the area (like Osage Beach) but brought back to the city. This is another Facebook claim.

The tax applies to all online purchases made with retailers out of Missouri that are delivered to addresses inside city limits – at the same rate as current purchases made from Lake Ozark businesses.

“If someone purchases a sweatshirt while they are in, for instance, Kansas, they will pay sales tax on the purchase at the Kansas retailer. They will not have to pay another tax on it when they wear it back to Lake Ozark. Now if you buy that sweatshirt online from a Kansas retailer; which does not have a presence in Missouri; and have it shipped to you, then yes – you will pay sales tax but you will pay Lake Ozark sales tax only – you won’t pay Kansas tax and Lake Ozark tax,” Van Dee said,

adding that people will not be required to, for instance, keep track of expenditures made on vacation, then report it – also a Facebook claim. “Again – this is for online purchases only.”

Van Dee said while the use tax proceeds won’t pay 100 percent of improvements, “it will pay a portion of that debt.”

Mayor Gerry Murawski said once the street improvement needs are met, funds raised by the use tax would be used to maintain the streets and build a balance for future needs.

He said approval of the use tax is especially important since the city recently learned it did not qualify for a matching \$3 million Governor’s Cost Share Grant for transportation. The city’s share would have been \$1.5 million.

According to Lake Ozark, as much as 12 percent of all retail purchases made this year will be made online – and that number is expected to grow as consumers become more familiar with the Internet. More than 200 Missouri municipalities currently have a use tax on file.

Purchases that may be subject to use tax include, according to the Missouri Department of Revenue:

- Mail-order supply purchases
- Furniture and equipment purchased from out-of-state sellers
- Purchases of goods bought over the Internet
- Purchases of goods bought over the telephone
- Cross-border purchases of goods
- Catalog purchases
- Magazine subscriptions
- TV marketing purchases
- Computer software and hardware purchases

The use tax does not apply if:

- You make a purchase from a Missouri retailer and pay to Missouri sales tax to the seller; or
- You make a purchase from an out-of-state seller and you pay Missouri use tax to the seller.

Online Sales Source: U.S. Census Bureau, https://www.census.gov/retail/mrts/www/data/pdf/ec_current.pdf

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

GEOLOGIC FEATURES OF THE LAKE

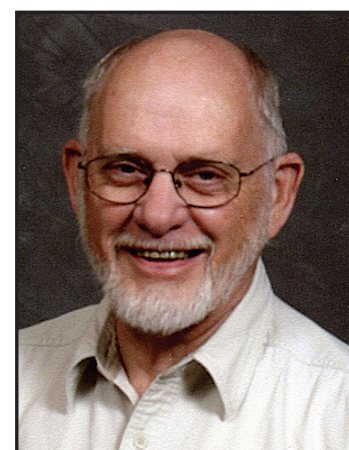
Most weekends who come to the Lake to go boating in the spring, summer and fall see very little of the Lake’s length or the course of the Osage River. If you enjoy the photogenic geologic features that crop out along the banks of the Lake, like

the soaring limestone bluffs near the Community Bridge between mile markers 14 and 16 and again at the Palisades between mile-markers 27 and 28, you’ll really enjoy what you find along the Lake from Bollinger Creek Cove at the 44 mile mark and above all the way to Brown Bend Access and be-

yond. The collection of freakish rock features are strewn along the shoreline, often on both sides of the lake. It is almost as if the dam builders planned to make the full reservoir level of the Lake pass through a museum of natural art. There are enough lakeshore limestone and sandstone anomalies to

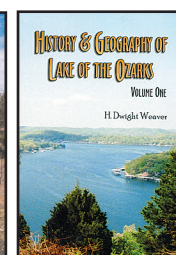
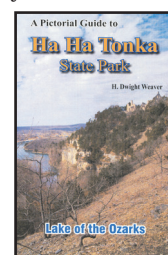
make you wish you had a geologist at your side to explain the peculiar textures and features of the rocks. While most of the features do not have official names, a few do have local names and I have assigned my own descriptive names to some of them for identification purposes such as the Witches Castle, Capstone Chimney or 60-Mile Chimney Rock, Disc Wall, Pharaoh’s Archway, and the Wizard’s Window. You can see photos of these in my book *History & Geography of Lake of the Ozarks*, Volume Two. What I find interesting is these features are not mentioned in old county histories largely because the banks of Lake of the Ozarks are at the 660 elevation level and the original shoreline of the Osage River ran at a lower elevation. So boaters on the river in pre-Lake days probably couldn’t see most of them because they were hidden by vegetation. Witch’s Castle, photo by the author 2003.

Contact him at: dwightweaver@charter.net or call 573-365-1171. Visit www.lakeoftheo-



zarksbooks.com to obtain more information or to purchase one of his books on line.

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.





Lake Area
BUSINESS NETWORKING
SOCIAL
WELCOME

Lake Area
Chamber of Commerce

Mix 92.7
TODAY'S BEST HITS!

FEBRUARY 18, 2020 • 5-7p.m.

Join us at:
Tucker's Shuckers
1339 Bagnell Dam Blvd., Lake Ozark, MO 65064
(573)365-9769

MSW Interactive Designs LLC
We put the web to work for you!
Sponsored by:
MSW Interactive Designs LLC
1636 Cherokee Rd., Lake Ozark, MO 65049
573-552-8403



Lake Area General Maintenance

Painting, Sealing & Staining Inside & Out
Lawn Care - Housekeeping - Light Hauling
Small to Mid-Sized Condo Management
Snow Removal - Powerwashing Decks & Docks

LOCAL 573-365-6430 RELIABLE

"Insurance Talk"

with Ron Hall of
Golden Rule Insurance

What is Medicare Supplement Insurance (Medigap)?

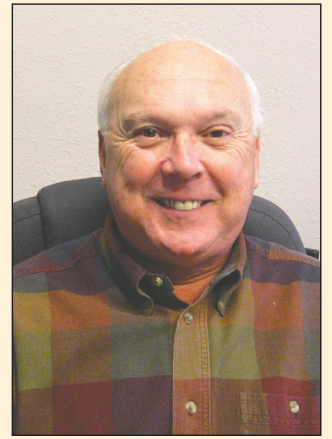
A Medicare Supplement Insurance policy, sold by private companies, can help pay some of the health care costs that Original Medicare does not cover, like co-payments, coinsurance, and deductibles.

Some Medigap policies also offer coverage for services that Original Medicare does not cover, like medical care when you travel outside of the U.S. If you have Original Medicare and you buy a Medigap policy, Medicare will pay its share of the Medicare approved amount for covered health care costs. Then your Medigap policy pays its share.

A Medigap policy is different from a Medicare Advantage Plan. Those plans are ways to get Medicare benefits, while a Medigap policy only supplements your Original Medicare benefits.

8 Things to Know About Medigap Policies

1. You must have Medicare Part A and Part B.
2. If you have a Medicare Advantage Plan, you can apply for a Medigap policy, but make sure you can leave the Advantage Plan before your Medigap coverage begins.
3. You pay the private insurance company a monthly premium for your Medigap policy in addition to the monthly Part B premium that you pay to Medicare.
4. A Medigap policy only covers one person. If you and your spouse both want Medigap coverage, you'll each have to purchase separate policies.
5. You can buy a Medigap policy from any insurance company that's licensed to in your state to sell one.
6. Any standardized Medigap policy is guaranteed renewable even if you have health problems. This means the insurance company can't cancel your Medigap policy as long as you pay your premium.
7. Some Medigap policies sold in the past cover prescription drugs, but Medigap policies sold after January 1, 2006 are not allowed to include prescription drug coverage. If you want prescription drug



Ron Hall

coverage, you can join a Medicare Prescription Drug Plan (Part D).

8. It's illegal for anyone to sell you a Medigap policy if you have a Medicare Medical Savings Account (MSA) Plan.

Medigap Policies Don't Cover Everything

Medigap policies generally don't cover long term care, vision or dental care, hearing aids, eyeglasses, or private duty nursing.

Insurance Plans that aren't Medigap

Some types of insurance aren't Medigap plans, they include:

Medicare Advantage Plans (like HMO, PPO, or Private Fee for Service Plan)
Medicare Prescription Drug Plans
Medicare Long-term Insurance Plans
Indian Health Service, Tribal, and Urban Indian Health plans

Dropping Your Entire Medigap Policy (not just the drug coverage)

If you decide to drop your entire Medigap policy, you need to be careful about the timing. For example, you may want a completely different Medigap policy (not just your old Medigap policy without prescription drug coverage), or you might decide to switch to a Medicare Advantage Plan that offers prescription drug coverage.

If you drop your entire Medigap policy and the drug coverage wasn't creditable prescription drug coverage or you go 63 days or more in a row before your new Medicare drug coverage begins, you have to pay a late enrollment penalty when you join a new Medicare drug plan.

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

TECHNOLOGY AND LIFESTYLE

*Cool Gadgets and Gizmos
for the Geek in All of Us*



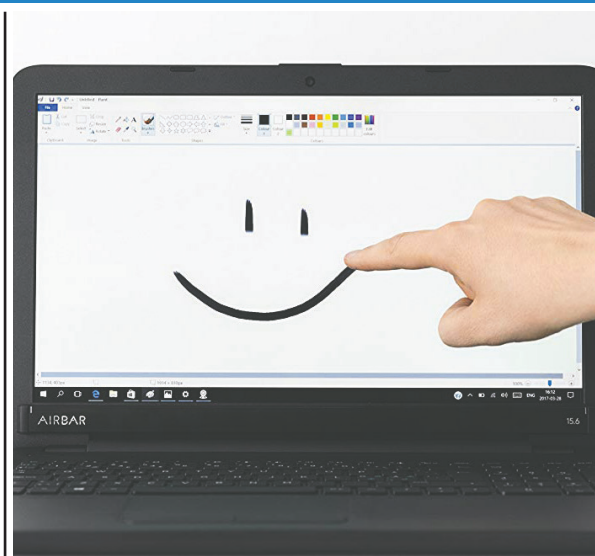
Nucleum USB-C Adapter

If you're using a Mac laptop, you know ports are at a premium. One hub from Kingston can supply 6 ports; USB-C, HDMI, USB-A, SD card, microSD and HDMI Standard v1.4 (output to full 1080p or 4K UHD) as well as power pass through for charging, up to 60W. Small, lightweight, with aluminum construction. **\$50** online.



Kavalan USB Dock

If your office is like most, there are lots of electronics that need to be recharged, whether it be smartphones, tablets, Chromebooks, etc. A smart place to charge all your smart devices is the 7-port dock by Kavalan. Five ports are 2.4 amp, 5 volts, two ports are fast charge 9V/1.5A or 12V/1.5A. All slots are fitted with non-slip silicone pads to prevent scratching. Smart IC chipsets automatically recognize connected devices and deliver the right charge. Any of the 7 slots can be used as a standard charge port for larger devices like cameras, power banks, portable speakers, etc. On/off switch and power supply included. **\$33** online.



Neonode AirBar

If you've got a great laptop, but it doesn't offer the convenience of touch-screen, for less than \$70 you can upgrade it! The AirBar, a small bar that sits at the bottom of laptop screens, converts it through the use of a standard USB port. Touch the screen with a stylus, your finger, even a paintbrush-- and it just works. Designed for Windows 10 PCs, but reviewers say it can work with other OS versions as well. You can also use gestures including Tap, Swipe, Pinch, Zoom, and Rotate. Sticky magnets stay in place, and the AirBar is removed when not in use. 13.3", 14" and 15.6" versions available. **\$68** online.

Four Seasons Realty Announces Top Sales Agent for 2019

Jim Trowbridge has been announced as the Top Sales Agent of 2019 for Four Seasons Realty.

This is Jim's 4th consecutive year to receive this honor. Jim is former military and has been a full time resident at Lake of the Ozarks for over 19 years. He has assisted buyers and sellers in the real estate market since moving to the Lake.

Jim believes in being proactive, not reactive and works aggressively to make sure his clients are extremely well represented and have an easy and comfortable real estate transaction.

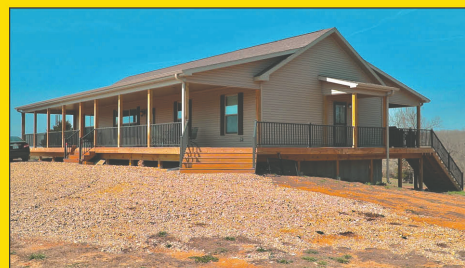
Jim's services include residential, commercial, farm and land properties in all areas of

The Lake of the Ozarks with over \$124 Million Dollars in Real Estate Sales Experience. You can contact Jim Trowbridge at 573-480-5045 or 573-365-8596 or email him at trowbridges@charter.net



Highway 5 • Laurie
www.ozarkhomes.com

573-374-4041 Office
1-800-437-8848



Stop by to view our homes on display!
Making Homeowners' Dreams Come True For 30 Years

**Send Your Public Event Information and
News Releases to**
Lakebusjournal@gmail.com

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



Call
(800) 765-7772

- UNLIMITED data
- Work, play, and stream
- Connect every home device
- No hidden fees or taxes

***\$50 off installation fees when you sign-up for Wisper Autopay!**

www.WISPERISP.com

Not much marijuana manufacturing, dispensing will take place at the Lake – for now anyway

By Nancy Zoellner-Hogland

Although Missouri's medical marijuana program isn't yet fully implemented, ballot initiatives have already been filed with the Missouri Secretary of State's Office to legalize recreational use of marijuana for those 21 and older. Secretary of State Jay Ashcroft has already approved four recreational marijuana use questions for signature collection; three proposed constitutional amendments have been submitted.

According to Ballotpedia, one of those - the Missouri Marijuana Legalization and Expungement Initiative - may appear on the ballot in Missouri as an initiated constitutional amendment on November 3, 2020.

The ballot measure would add language to the Missouri Constitution stating that the use, cultivation, and sale of cannabis, also known as marijuana, is not unlawful or an offense in Missouri. The ballot measure would also expunge non-violent marijuana-related criminal and civil offenses.

Voters would be asked "Do you want to amend the Missouri Constitution to:

- Repeal all current medical marijuana (cannabis) provisions;

- Remove state prohibitions

on possession, consumption, cultivation and sale of marijuana for personal or medical use, regardless of age;

- Legally allow driving under the influence of marijuana
- Release all individuals from incarceration, parole and probation if convicted only of nonviolent marijuana-related crimes;

- Remove state prohibitions on commercial cultivation, manufacture, distribution and sale of marijuana;

- Destroy all state civil and criminal records of non-violent marijuana-related crimes;

- Prohibit Missouri assisting enforcement of federal marijuana offenses; and

- Prohibit the taxation of all physician-recommended medical marijuana?

State governmental entities expect increased revenues of at least \$10.7 million annually and savings of at least \$6.8 million annually by 2027. Local governmental entities are expected to have revenue increases of at least \$26.6 million annually by 2027 and are expected to have cost increases of an unknown amount."

In the meantime, the medical marijuana program continues to move forward. On Friday, January 24, officials with the Missouri Department of Health and Senior

Services posted a full list of medical marijuana retail dispensaries that were licensed – or denied licenses – to operate medical marijuana dispensaries and sell cannabis to patients. According to the DHSS, the applicants approved scored the highest during a blind-scoring process.

According to the DHSS, 1,163 applications were received for the 192 available licenses. Just four from the Lake area – one in Eldon and three in Sunrise Beach – were approved:

Heya Eldon Retail LLC 1812 Highway 54, Eldon

MOAZ Industries LLC 24 Putt N Bay Drive, Sunrise Beach

Holistic Missouri LLC 19 Highway 5, Sunrise Beach

Blue Arrow Holdings LLC 12077 N State Highway 5, Sunrise Beach

Applications designated as "Approved" were offered a medical marijuana facility certification and were given five days to confirm acceptance of that certification. The cut-off date was after this issue of the Lake of the Ozarks Business Journal went to press.

The following Lake-area applicants, sorted by city, were denied:

Eldon - Missouri Grown ReLeaf, LLC, Northern Roots

LLC, Earths Medicinal Botanicals LLC, Magic Dragon Dispensary, LLC

Lake Ozark - ROI Wellness Center

Osage Beach - Cresco Labs Missouri, LLC, Premium Medicine of Missouri LLC, MOCO Team, LLC, Genius Missouri Corp, Turning Leaf Centers Missouri, LLC, Western Edge CD3 Retail, Fully Fuzed, LLC, Seven Points Agro- Therapeutics MO, LLC, Missouri Valley Med Inc. and Tellus Health Centers, LLC

Camdenton - Heartland Enterprises LLC, BSD Camdenton Inc., Missouri Grown ReLeaf, LLC, Total Health Camdenton LLC, Lake Area Caregivers LLC, and Nature's Alternative Care BLT, Inc.

Sunrise Beach - MOrganic Ventures, Missouri Medical Options LLC, Missouri Grown ReLeaf, LLC, and Horizon Growth LLC Sunrise Beach

Laurie - Paradigm Missouri, LLC

Gravois Mills - SSSPB LLC and BTMD Holdings LLC

Versailles - MM Jade LLC

The DHSS noted on its website that denials were issued for several reasons, including failure to meet minimum qualification, the results of an analysis for substantial common control, the results of application scoring, or application withdrawal. Notifications of application denial have been sent to the individuals who created the applica-

tion in the Medical Marijuana Registry Portal.

In early January, the DHSS issued licenses for medical marijuana-infused products manufacturing facilities. Marijuana-infused products are products infused with marijuana or an extract thereof and are intended for use or consumption by a means other than smoking. According to the DHSS, this can include but is not limited to edible products, ointments, tinctures and concentrates.

Of the 373 applicants, 86 were approved. Only one is from the Lake area – Gravois Mills, BTMD Holdings LLC located at 28744 Missouri 5.

Seven other Lake-area applications were denied. Four were from Eldon – Magic Dragon Edibles, LLC, Western Edge PROC1 LLC, Missouri Grown ReLeaf, LLC, and Northern Roots LLC. Two were from Gravois Mills – Missouri Medical Products LLC and Seven Points Agro-Therapeutics MO LLC. One applicant came from Lake Ozark – OZ Manufacturing LLC.

DHSS expects dispensaries will open sometime in late spring or early summer. Dispensaries will eventually begin to dispense seeds and starter plants and will be required to sell patients seeds and starter plants beginning Jan. 1, 2021.

More information at medicalmarijuana.mo.gov.

Ballotpedia.org walks activists through the initiative process

Do you think you have a better idea for how marijuana – or anything else – should be dealt with in the Missouri Constitution? Just visit www.ballotpedia.org, which provides step-by-step instructions on how to put your version on the ballot. Instructions state that in Missouri, the number of signatures required to qualify an initiated constitutional amendment for the ballot is equal to 8 percent of the votes cast for governor in the previous gubernatorial election in six of the eight state congressional districts. Signatures

must be filed with the secretary of state six months prior to the election.

The requirements to get an initiated constitutional amendment certified for the 2020 ballot are:

Signatures: The smallest possible requirement is 160,199 valid signatures. The actual requirement depends on the congressional districts in which signatures are collected.

Deadline: The deadline to submit signatures is May 3, 2020.

Once the signatures have

been filed with the secretary of state, the secretary copies the petition sheets and transmits them to county election authorities for verification. The secretary of state may choose whether the signatures are to be verified by a 5-percent random sample or full verification. If the random sampling projects between 90 percent and 110 percent of required signatures, a full check of all signatures is required. If more than 110 percent, the initiative is certified, and, if less than 90 percent, the initiative fails.



Crossword Puzzle

THEME: CIVIL RIGHTS

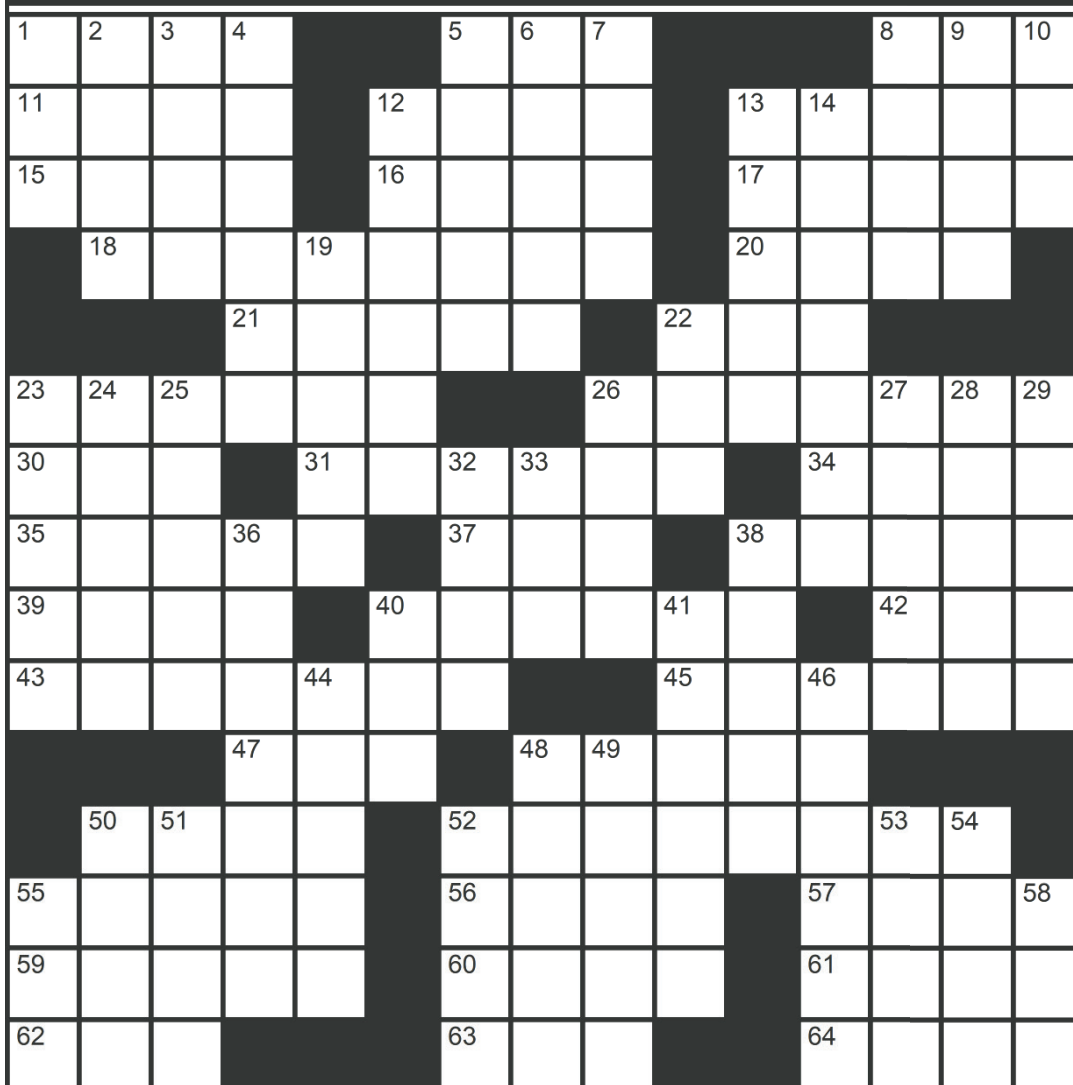
ACROSS

1. Forever and a day
5. Organ of balance
8. What Jack Sprat couldn't eat
11. Quinceanera or bat mitzvah
12. Wagon part
13. You can count on these
15. Heart of the matter
16. Perceive by touch
17. Fedora part, pl.
18. *Voter test, now illegal
20. Ireland's other name
21. Written corrections
22. One from Laos
23. Kind of acid
26. *Segregation laws
30. *Stop segregation, e.g.
31. 40 winks
34. Zeus' wife
35. Nadya Suleman's children, e.g.
37. Subject of "Philadelphia" movie
38. Kind of southern pie
39. Chico or Groucho
40. Cured sausage
42. Member of Shoshonean people
43. *Montgomery Bus _____
45. Produced by inbreeding
47. Brown league
48. Kind of ray
50. Flying toy
52. *He challenged nonviolence
55. Juice alternative
56. Craving
57. Evening in Italy
59. Dead to the world
60. Harry Potter's mark
61. Wet nurse
62. Ottoman officer title
63. Café alternative
64. Kind of bean

DOWN

1. *The _____ of the moral universe is long but it bends toward justice"
2. Lena Dunham or Allison Williams, 2012-2017
3. Red carpet purse
4. The Brady Bunch children, e.g.
5. Permission for absence from a college
6. Smart _____, pl
7. Be dependent
8. *_____ Housing Act
9. Climber's destination
10. "_____ the season ..."
12. *Mandela presided over its southernmost country
13. Perpendicular to the keel
14. French bun
19. Authoritative proclamation
22. Not to be given to those in authority
23. Manhattan Project invention
24. Chocolate tree
25. "Dear Diary..." note
26. Cup of joe
27. Happen again
28. Do like Demosthenes
29. What moon did
32. Not this
33. Bupkis
36. Oscillator, e.g.
38. '70s Ford model
40. Farm pen
41. Meat grinder, e.g.
44. For all to see
46. Model-builder's wood of choice, pl.
48. *_____ on Washington
49. Blue-Green scum
50. *Nobel Peace Prize winner
51. Light bulb
52. Necessary thing
53. Office dispatch
54. Roentgen's machine
55. Langley, VA org.
58. "Eureka!"

CROSSWORD



Your Family
Deserves The
BEST
Technology...
Value...
TV!...

\$59.99
MONTH
for 24 months

CALL TODAY Save 20%!

1-888-416-7103

Upgrade to the Hopper® 3
Smart HD DVR

- Watch and record 16 shows at once
 - Get built-in Netflix and YouTube
 - Watch TV on your mobile devices
- Hopper upgrade fee \$5/mo.

Add High Speed Internet

\$14.95
/mo.

Subject to availability. Restrictions apply.
Internet not provided by DISH and will be billed separately.

Savings with 2 year price guarantee with AT120 starting at \$59.99 compared to everyday price. All offers require credit qualification, 2 year commitment with early termination fee and eAutoPay. Prices include Hopper Duo for qualifying customers. Hopper, Hopper w/ Sling or Hopper 3 \$5/mo. more. Upfront fees may apply based on credit qualification. Fees apply for additional TVs: Hopper \$15/mo., Joey \$5/mo., Super Joey \$10/mo. All new customers are subject to a one-time, nonrefundable processing fee.



92.7 FM - Eldon and the Lake
Playing all your favorites!



Four Seasons Realty
MCS 12

**TOP SALES AGENT
FOR FOUR SEASONS REALTY
FOR 2019**

Jim Trowbridge
Licensed Realtor

trowbridges@charter.net

www.trowbridgeteam.com

Cell: 573.480.5045 Office: 573.365.8596

Over \$124 Million Dollars In Sales Experience
Top Sales Agent For Four Seasons Realty In 2016, 2017, 2018 AND 2019

Sales data based on information from Bagnell Dam Association of Realtors MLS for the period of 2005 through 2019

Lake of the Ozarks is proud to welcome back
LIVERPOOL LEGENDS
THE ULTIMATE BEATLES EXPERIENCE!



2 NIGHTS ONLY!
Fri March 13th
Sat March 14th
8:00 pm Both Nights



**Main Street
Music Hall**

5845 Osage Beach Pkwy
Osage Beach, MO

Premium Seating: \$36 (Adults & Children)
Reserved Seating: \$31 Adults • \$23 Children

More information online: Lakemusichall.com



The Membership of the Lake of the Ozarks Marine Dealers Association

Lake Spider Netting
4837 Wilson Drive Osage Beach MO
65065 • (573) 434-4887
tgregg3434@gmail.com

Lake West Chamber of Commerce
PO Box 340, 125 Oddo Dr. Sunrise
Beach MO 65079 • (573) 374-5500
director@lakewestchamber.com
www.lakewestchamber.com

Lake West Marine, LLC
350 South Main Laurie MO 65037
(573) 372-8115 bob@lakewestmarine.com
www.lakewestmarine.com

LakeExpo.com
PO Box 1805 • Osage Beach MO 65065
(573) 207-9004 • brent@lakeexpo.com
www.lakeexpo.com

Lakefront Living Realty
4631 Windsor Drive Lake Ozark MO
65049 • (573) 693-1613
stacey@lakefrontliving.com
www.lakefrontliving.com/mo

Laurie Tent & Event Rental
14120 North State Hwy 5 Sunrise Beach
MO 65079 • (573) 374-8368
laurietentrental@gmail.com
www.laurierental.com

Marine Concepts, LLC
415 Kaiser Industrial Park Kaiser MO
65047 • (913) 908-7223
marineconcepts@ymail.com
www.worldsbestboatcover.com

MarineMax
3070 Bagnell Dam Blvd Lake Ozark MO
65049 • (573) 365-5382
dale.law@marinemax.com
www.marinemax.com

Marty's Marine
6755 Highway 54 Osage Beach MO
65065 • (573) 346-0023
sales@martysmarine.com
www.martysmarine.com

Midwest Touchless Boat Covers
613 SE Brentwood Lee's Summit MO
64063 • (816) 985-6542
boatcoverguy@outlook.com
www.midwestboatcovers.com

Nauti Renovations
22024 Saddlefield Court Warrenton MO
63383 • (636) 359-5899
nautirenovations@gmail.com
www.aquatractraction.com

One Source Services, LLC
305 North Locust Ave, PO Box 487
Linn Creek MO 65052 (573) 502-9350
marty@onesourceservices.net
www.onesourceservices.net

Otto Construction Inc. PO Box 1821 Lake
Ozark MO 65049 • (573) 693-3772
james@ottoconstruction.biz
www.ottoconstruction.biz

Paradise Upholstery, LLC
PO Box 786 Linn Creek MO 65052
(573) 216-7214 • iaff198@hotmail.com
www.paradiseupholstery.com

PDQ Marine Services, LLC
PO Box 2489 Lake Ozark MO 65049
(573) 365-5900
pdqmarineservice@hotmail.com
www.pdqmarine.com

Performance Boat Center
1650 Yacht Club Drive Osage Beach MO
65065 • (573) 873-2300
brett@performanceboatcenter.com
www.performanceboatcenter.com

Poly Lift Boat Lifts
PO Box 135 Sunrise Beach MO 65079
(573) 374-6545 • mark@polylift.com
www.polylift.com

Premier 54 Motor Sports, LLC
4370 Osage Beach Parkway Osage
Beach MO 65065 (573) 552-8550
brad@premier54.com
www.premier54.com

Raftup Technologies
417 Main Street Little Rock AR 72201
(479) 422-0868 • corey@raftup.com
www.raftup.com

RMI Golf Carts
19882 West 156 St Olathe KS 66062
(913) 829-1211
mrogers@rmigolfcarts.com
www.rmigolfcarts.com

Showcase Publishing
2820 Bagnell Dam Blvd., B-1 Lake Ozark
MO 65049 • (573) 365-2323
spublishingco@msn.com
www.lakeoftheozarkssecondhome.com

Summerset Boat Lifts, Inc.
1165 Jeffries Rd Osage Beach MO
65065 • (573) 348-5073
info@summersetboatlifts.com
www.summersetboatlifts.com

Surdyke Yamaha & Marina
5863 Osage Beach Pkwy Osage Beach
MO 65065 • (573) 348-6575
greg@surdykeyamaha.com
www.surdykeyamaha.com

The Dock Box Guy, LLC
PO Box 3627 Camdenton MO 65020
(573) 836-5304
stephen.doll@sbcglobal.net

The Real Estate Book
30 Old Duckhead Road Lake Ozark MO
65049 • (573) 219-0326
hcpage@aol.com
www.realestatebook.com/homes/usa/
mo/lake-ozark

The Wagner Agency, LLC
Farmers Insurance
PO Box 724 Lake Ozark MO 65049
(573) 302-0001
cwagner1@farmersagent.com
www.lakeoftheozarksmarineinsurance.com

Towboat U.S., Lake of the Ozarks
PO BOX 1356 Lake Ozark MO 65049
(573) 216-4701
laketow1@gmail.com
www.firstmateyachtservices.com

Trico Open Water Dock Co.
5298 Osage Beach Parkway Osage
Beach MO 65065 • (573) 280-8299
patrick@openwaterdocks.com
www.openwaterdocks.com

Village Marina & Yacht Club
107 Village Marine Road
Eldon MO 65026 • (573) 365-1800
ryanbrick@villagemarina.com
www.villagemarina.com

Voyage Marine & Storage, LLC
PO BOX 1060 Lake Ozark MO 65049
(573) 365-5900
info@voyagemarineandstorage.com
www.voyagemarineandstorage.net

Yacht Club Powersports
4760 Formula Drive Osage Beach MO
65065 • (573) 348-6200
dan@ycpowersports.com
www.ycpowersports.com

SERVING THE LAKE OF THE OZARKS AREA



The Membership of the Lake of the Ozarks Marine Dealers Association

Advantage Marine LOTO, LLC
48 Beachwood Dr Sunrise Beach MO 65079
(573) 374-2231
greg@advantagemarineloto.com
www.advantagemarineloto.com

All About Boats 3597 Osage Beach
Parkway Osage Beach MO 65065
(573) 302-4100 mtylersanders@yahoo.com
www.boatozarks.com

Aqua Pest Solutions, LLC
1105 Runabout Drive Osage Beach MO
65065 • (800) 718-1869
aquapestsolutions@gmail.com
www.aquapestsolutions.com

Aqua Stack Mat
2785 West 247th Street Louisburg KS
66053 • (913) 927-8061
sales@aquastackmat.com
www.aquastackmat.com

Atlas Docks, LLC
248 Keystone Industrial Park Drive Cam-
denton MO 65020 • (573) 346-3625
jason@atlasdocks.com
www.atlasdocks.com

B & M Manufacturing
1150 Old South 5 Camdenton MO 65020
(573) 346-7246 mb@haulritetrailers.net
www.haulritetrailers.net

Benne Media
160 Highway 42 Kaiser MO 65047
(573) 348-1958 gsullens@mix927.com
www.lakebusjournal.com

Bergers Marina
PO Box 517 Lake Ozark MO 65049
(573) 365-2337 dan@bergersmarina.com
www.bergersmarina.net

Big Thunder Marine
PO BOX 759 Lake Ozark MO 65049
(573) 365-4001 sales@bigthundermarine.com
www.bigthundermarine.com

BoBo Ladders 1177 North Morley Street
Moberly MO 65270 (660) 269-3404
janiman@orscheln.com
www.orschelnproducts.com

Bob's No Wake Zone Boating Radio Show
4655 Osage Beach Parkway, St A Osage
Beach MO 65065 • (660) 492-2720
nowakebob@gmail.com
www.bobsnowakezone.com

Bridgeport Jet Ski PO Box
186 Osage Beach MO 65065
(573) 348-1020 sales@bridgeportjetski.com
bridgeportjetski.com

Camdenton Area Chamber of Commerce
PO Box 1375 Camdenton MO 65020
(573) 346-2227 info@camdentonchamber.com
www.camdentonchamber.com

Captain Ron's Bar & Grill
PO Box 568 Sunrise Beach MO 65079
(573) 374-8400 duggan@usmo.com
www.captainronsatthelake.com

Captain's Choice
PO Box 321 Osage Beach MO 65065
(573) 216-0630 boatliftremotes@gmail.com
boatliftremotecontrol.com

Castaway Customs Midwest
PO Box 155 Jackson MO 63755
(573) 579-1334 ellie@castawaycustoms.com
www.castawaycustomsmwsc.com

Crabco/Rough Water Dock
PO Box 1225 Sunrise Beach MO 65079
(573) 374-0470 john@roughwaterdock.com
www.roughwaterdock.com

D & B Dock, Inc.
166 Sparrow Drive Climax Springs MO 65324
(573) 347-2327 dbdock@att.net
www.dbdocks.com

Dock Dealers 183 Conquistador Drive
Camdenton MO 65020 (573) 347-0505
steve@dockdealers.com
www.dockdealers.com

Dock Realty/Dock Lifeguard
PO Box 8 Lake Ozark MO 65049
(573) 374-8849 dave@dockrealty.com
www.dockrealty.com

DockGlide
54 Kays Point Ct Four Seasons MO 65049
(573) 693-0041 lisa@dockglide.com
www.dockglide.com

Dog Days, LLC
1232 Jeffries Road Osage Beach MO
65065 • (573) 348-9797
barrettrestaurants@gmail.com
www.dogdays.ws

DockWorks, LLC
18 Penrose Dr., Eldon, MO 65026
(573) 964-1919 • Dockworks@dock-
works.net • www.dockworks.net

Drive In Boatwash LOTO
4820 Millridge Shawnee KS 66226
(913) 638-7980
tony@driveinboatwashusa.com
www.facebook.com/dibwloto
Econo Lift Boat Hoist Inc.
PO Box 377 Camdenton MO 65020
(573) 346-7161 econoliftmegan@gmail.com
www.econolift.com

Fibersteel Boat Lifts
3910 N Old Hwy 5 Camdenton MO 65020
(573) 346-9688 fibersteel@socket.net
www.lakeboatlifts.com

First State Bank Mortgage
4655 B Osage Beach Parkway Osage
Beach MO 65065 • (573) 746-7211
mlasson@fsbfinancial.com
www.yourlakeloan.com

Firstmate, Inc.
130 Century Commerce Loop Labadie
MO 63055 • (866) 570-9707
support@firstmatecontrols.com
www.firstmatecontrols.com

Formula Boats of Missouri
4810 Formula Drive Osage Beach MO
65065 • (573) 302-8000
joe.gibbs@formulaboatsmo.com
www.formulaboatsmo.com

G & G Marina
1528 Maritime Lane Roach MO 65787
(573) 346-2433 larry@ggmarina.com
www.ggmarina.com

Golden Rule Insurance Agency
PO Box 810 Osage Beach MO 65065
(573) 348-1731
nick@goldenruleinsurance.com
www.goldenruleinsurance.com

HydroHoist of the Ozarks
PO Box 1948 Osage Beach MO 65065
(573) 346-7505 kevin@hhboatlift.com
www.hhboatlift.com

Iguana Marine Group
4773 Osage Beach Parkway, Osage
Beach MO 65065 • (573) 355-5027
info@iguanamarinegroup.com
www.iguanamarinegroup.com

Kelly's Port
5250 Dude Ranch Rd Osage Beach MO
65065 • (573) 348-4700
kyle@kellysport.com
www.kellysport.com

Kwik Kar
3730 Osage Beach Parkway Osage
Beach MO 65065 • (573) 552-8460
Jesse.Witt@kwikkarmo.com
www.kwikkarmo.com

L O Profile
PO Box 1457 Lake Ozark MO 65049
(573) 365-2288 • jennifer@lakeprofile.com
www.loprofile.com

Lake Area Chamber of Commerce
PO Box 1570 Lake Ozark MO 65049
(573) 964-1008 kcloke@lakeareachamber.com
www.lakeareachamber.com

Lake Media
4427 Osage Beach Pkwy A300, Osage
Beach MO 65065 • (573) 346-2132
bschneider@lakemediamonline.com
www.lakenewsonline.com

Lake of the Ozarks Convention & Visitor
Bureau • PO Box 1498 • Osage Beach
MO 65065 • (573) 348-1599
tim@funlake.com
www.funlake.com

Lake Printing Company
6815 Hwy 54 Osage Beach MO 65065
(573) 346-0600
brad.spriek@lakeprinting.com
www.lakeprinting.com

Lake Race Corp
2111 Bagnell Dam Blvd, Suite 219 Lake
Ozark MO 65049 • (573) 434-0611
eliteerrandsllc@yahoo.com
www.lakerace.com

SERVING THE LAKE OF THE OZARKS AREA



Mark your calendar for these upcoming boating events in 2020-21!

 The logo for the St. Charles Boat Show features a stylized blue and white sailboat icon to the left of the text "St. Charles" in a large, red, cursive font. Below this, "BOAT SHOW" is written in white, bold, sans-serif capital letters on a blue background. Further down, "MARCH 5TH - 8TH, 2020" is written in white, bold, sans-serif capital letters. At the bottom, "ST. CHARLES CONVENTION CENTER" and "www.StCharlesBoatShow.com" are written in white, sans-serif font.

LAKE OF THE OZARKS MARINE DEALERS

St. Charles

BOAT SHOW

MARCH 5TH - 8TH, 2020

ST. CHARLES CONVENTION CENTER
www.StCharlesBoatShow.com

 The logo for the Dog Days Boat Show features a cartoon dog holding a sign that says "2020" and another sign that says "APRIL". The text "IN WATER" is written in a small, black, sans-serif font. Below this, "BOAT SHOW" is written in a large, red, cursive font. Further down, "Dog Days" is written in a large, pink, cursive font. Below this, "Bar & Grill @ 19 MM" is written in a small, red, sans-serif font. At the bottom, "APRIL 17-19TH, 2020" and "LAKE OF THE OZARKS" are written in white, bold, sans-serif capital letters, followed by "www.OzarkBoatShow.com" in white, sans-serif font.

The Lake of the Ozarks Marine Dealers Association

2020 APRIL

IN WATER

BOAT SHOW

Dog Days

Bar & Grill @ 19 MM

APRIL 17-19TH, 2020

LAKE OF THE OZARKS
www.OzarkBoatShow.com

 The logo for the September Boat Show features a stylized white speedboat on a blue and red background. Below the boat, "SEPTEMBER" is written in yellow, bold, sans-serif capital letters. Further down, "BOAT SHOW" is written in large, red, cursive letters. Below this, "CLEARANCE" is written in yellow, bold, sans-serif capital letters. At the bottom, "Captain Ron's" is written in a red, cursive font. Below this, "SEPTEMBER 25TH-27TH, 2020" and "Lake of the Ozarks www.OzarkBoatShow.com" are written in white, sans-serif font.

SEPTEMBER

BOAT SHOW

CLEARANCE

Captain Ron's

SEPTEMBER 25TH-27TH, 2020

Lake of the Ozarks www.OzarkBoatShow.com

 The logo for the Overland Park Boat Show features a stylized white speedboat on a blue and red background. Below the boat, "2021" is written in a large, white, cursive font. Further down, "Overland Park" is written in a small, white, sans-serif font. Below this, "BOAT SHOW" is written in large, white, cursive letters. At the bottom, "JANUARY 28TH - 31ST, 2021" and "OVERLAND PARK CONVENTION CENTER" are written in white, bold, sans-serif capital letters, followed by "www.OverlandParkBoatShow.com" in white, sans-serif font.

2021

Overland Park

BOAT SHOW

JANUARY 28TH - 31ST, 2021

OVERLAND PARK CONVENTION CENTER
www.OverlandParkBoatShow.com

P.O. Box 2235 Lake Ozark, Missouri 65049
573-480-2300 Email: Mike@LakeOzarkBoatDealers.com



AQUAPALOOZA

SATURDAY JULY 18 · 2020

DOG DAYS

AquaPalooza®

HOME OF THE LAKE'S LARGEST FAMILY EVENT!





LAKE OF THE OZARKS SHOOTOUT

AUGUST 29-30 · 2020

LISTEN LIVE





POWERED BY
PERFORMANCE
BOAT CENTER

FUNLAKE.COM PHOTOS

Smart Security

Relax. It's covered while you're away.

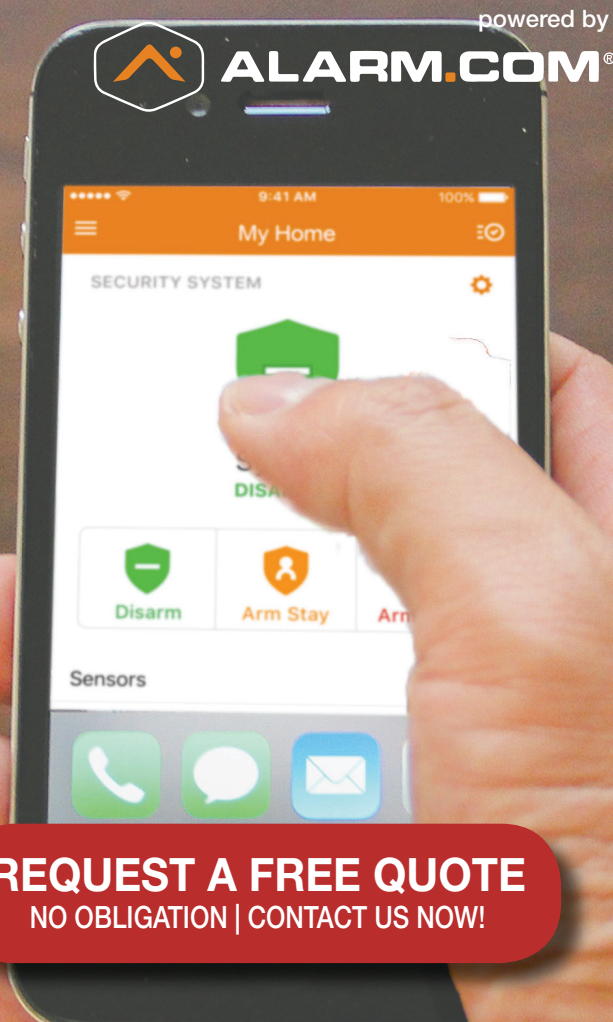
A Simple App on your phone to keep an eye on your home when you're not there.

- Remotely control your security system, locks and thermostat.
- Receive alerts when activity is detected.
- Watch live or recorded video.

John Mueller

314-575-1396

Security Alarm Systems provided
by ACF Alarm Company
email: sales@securitystl.com



Buy the Best, and Only Cry Once.

Showroom

3545 OSAGE BEACH PKWY
OSAGE BEACH, MO 65065
573-348-3888

Marina

5250 DUDE RANCH RD
OSAGE BEACH, MO 65065
573-348-4700

Designed to give water sports enthusiasts the ride of a lifetime.


REGAL 25 RX SURF

TAKE YOUR BOATING TO THE NEXT LEVEL.



Kelly's Port is proud to be Regal's oldest dealer!

REGAL



by Hydro Systems Inc.

Poly Lift Boat Lifts

**THE WORLD'S BEST BOAT LIFTS...
AND SO MUCH MORE!**



SUNRISE BEACH, MO. 573-374-6545 or 800-535-5369

OSAGE BEACH, MO. 573-693-9277

www.PolyLift.com Email: sales@polylift.com



TO JOIN OUR NEWSLETTER TEXT BOATLIFT TO 22828

Econo LIFT

BOAT LIFT SYSTEMS

Boat Lifts for Speedboats, Pontoons, Fishing Boats, Waverunners & more
Boat Lifts to support up to 20,000 lbs

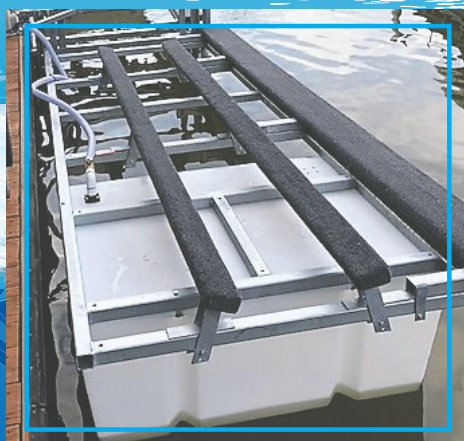


NOW!
INTRODUCING
NEW
SHALLOW
WATER
LIFTS!

Econo Lift uses only the highest quality materials in its boat hoists. We use a totally enclosed polyethylene tank for more stability in open or high traffic water situations & durable, completely galvanized metal parts!



**We Sell Lifts For Everything From
PWCs to Cruisers!**



We do not contract our service! We have our own service team employed by Econo Lift Boat Hoist!

Lifetime Tank Warranty
5-Yr warranty on our USA Made Galvanized Steel
Safety Valves • Ground Fault
Deck Mounted Boxes



Find Us Online!

**No Reground Plastic, No Pigment or
Harsh Chemicals that could weaken the
integrity of the tank!**



From Highway 5, Take Pier 31 Exit Then Right on Old Route 5

**Trusted by Lake of the Ozarks
Boat Owners for more than 30 Years!**

www.econolift.com • 573-346-7161

A B Pest & Insulation



A B Pest handles all of your home's interior & exterior pest problems, lawn pest problems, and dock pest problems, too!

ESSENTIAL OIL PEST TREATMENTS AVAILABLE!

For your Interior, Exterior, Yards, & Docks!



We help you deal with UNINVITED GUESTS:

- Pest Control**
- Residential
 - Commercial
 - Interior
 - Exterior
 - Docks

- Termite**
- Inspection
 - Pre-Treatment
 - Treatment
- Bed Bugs**
- Inspection • Treatments

- Nuisance Animals**
- Trapping
 - Damage Repairs

- Ornamental Services**
- Weed Control
 - Fertilizer
 - Fungicide
 - Insecticide

Call us for a **FREE** quote at 573.964.1100 or visit us online at www.abpest.net



CERTIFIED PRE-OWNED
INVENTORY



WWW.KELLYSPORT.COM



\$149,900
2014 REGAL 3200



\$109,900
2018 CHAPARRAL 267 SSX



\$69,900
2016 REGAL 27 FASDECK



\$39,900
2016 BENTLEY 253 LOUNGER

BOWRIDERS

2014 REGAL 3200 TWIN VOLVO V8 300 JOYSTICK	\$149,900.00
2007 FOUR WINNS 240 HORIZON MERCUISER 350 MAG.....	\$26,900.00
1992 COBALT 252 CONDURRE VOLVO PENTA 7.4L.....	\$13,000.00
2002 CROWNLIN 266 BR MERCURY 5.7L B3	\$14,900.00
2018 CHAPARRAL 267 SSX MERCUISER 8.2	\$109,900.00
2011 REGAL 2700 ES VOLVO PENTA 5.7 GI	\$54,900.00
2003 REGAL 2600 LSR VOLVO PENTA 5.7 GXI	\$20,000.00
2007 REGAL 2700 BR VOLVO PENTA 5.7 GXI	\$41,900.00
2013 REGAL 3200 TWIN VOLVO 5.7 V8300	\$147,000.00

PONTOONS

2014 BENNINGTON 2575 QCWIO VOLVO PENTA 5.0 GXI DP	\$59,900.00
2008 SOUTH BAY 917CRIT W/TRL TWIN OPTIMAX 225	\$49,900.00
2013 BENNINGTON 2875 QCWIOT VOLVO PENTA V8 DP	\$72,900.00
2013 BENNINGTON 2550 RSR MERC VERADO PRO 250	\$59,900.00
2017 BENNINGTON 25 QCWIO VOLVO PENTA V8 300	\$79,900.00
2011 BENNINGTON 2575 RCWIO VOLVO PENTA V8	\$49,900.00
2004 BENNINGTON 2575 RFS EVINRUDE 150	\$24,900.00
2015 BENNINGTON 2575 QCWIO VOLVO PENTA V8 320	\$69,900.00
2013 BENNINGTON 28 QCWIO VOLVO PENTA 5.7 GXIDP	\$67,900.00

OUR TRADE INS

2016 REGAL 27 FASDECK VOLVO PENTA V8 300 DP	\$69,900.00
2008 RINKER 246 MERC 350 MAG	\$32,900.00
2006 CROWNLIN 270 BR MERC 5.7L	\$34,900.00
2005 REGAL 2600 VOLVO PENTA 5.7 GIDP	\$34,900.00
2003 FOUR WINNS 240 HORIZON VOLVO PENTA 5.0	\$24,900.00
2011 REGAL 2700 VOLVO PENTA 5.7	\$59,900.00
1994 MARIAH 240Z MERC 5.0	\$9,900.00
2007 CROWNLIN 320 LS MERC 350	\$65,475.00
2005 SEA RAY 240 SUNDECK MERC 350	\$28,900.00
2009 PREMIER 250 SUNSATION EVINRUDE 200 ETEC	\$34,900.00
2007 BENNINGTON 2550 RL HONDA 225	\$32,900.00
2017 PREMIER 270 INTRIGUE MERC 300 VERADO	\$69,000.00
2016 BENTLEY 253 LOUNGER MERC 150	\$39,900.00
2014 MANITOU 25 ENCORE SHP V 250 E-TECH	\$29,900.00
2006 BENTLEY 243 MERC 115	\$19,900.00
2002 LOWE TRINIDAD 240 EVINRUDE 115 ETEC	\$11,900.00

OTHER

2018 RANGER 1880MS EVINRUDE 200	\$49,900.00
2016 SEA DOO RXT 260	\$11,500.00
2007 YAMAHA FX	\$5,900.00
2001 ENVISION 29 COMBO MERC 7.4 MPI	\$23,900.00

CUDDYS/CRUISERS

2012 REGAL 3550 CUDDY VOLVO PENTA 5.7 GXI DUO PROP	\$124,900.00
1996 SEA RAY 240 SUNDANCER MERCUISER 5.0L	\$16,900.00
1996 SEA RAY 290 SUNDANCER MERCUISER 7.4L	\$26,900.00
2004 REGAL 3560 VOLVO PENTA 8.1 GXIDP	\$99,900.00
2000 RINKER 310 FIESTA VEE TWIN MERCUISER 5.7 EFI	\$36,000.00
1997 MAXUM 4100 SCR MERCUISER 8.2L 502	\$53,500.00
2007 FOUR WINNS 318 VISTA MERC 350 MAG	\$74,900.00
2006 REGAL 3560 VOLVO PENTA 8.1 GI	\$129,900.00
2006 REGAL 4060 VOLVO PENTA 8.1 GXI	\$134,900.00
2010 REGAL 3760 HT VOLVO PENTA 8.1 GI	\$159,900.00
2003 CRANCHI 39 ENDURANCE KAD 300 DP	\$89,900.00



MARINA
5250 Dude Ranch Rd.
Osage Beach
573.348.4700

SHOWROOM
3545 Osage Beach Pkwy.
Osage Beach
573.348.3888



BUY THE BEST AND ONLY CRY ONCE.



IS YOUR DOCK COMPLETE?

COME VISIT YOUR LOCAL SOURCE FOR QUALITY DOCK SUPPLIES.

CWD Supply - Concrete, Welding & Dock



BUOYS

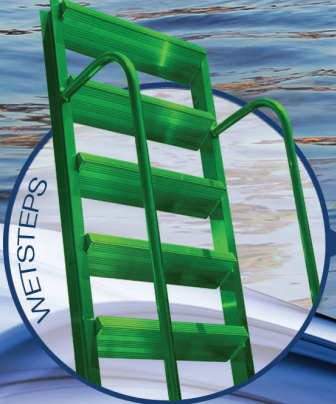


BUMPERS

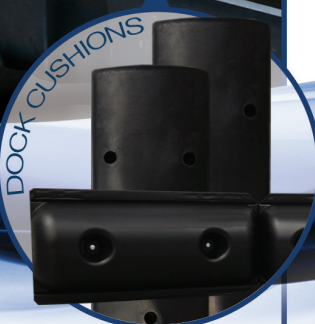
\$50 OFF
In-Store Only Purchase of
Wet Steps Ladder!



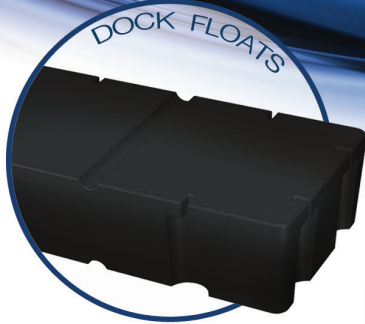
DOCK BOXES



WETSTEPS



DOCK CUSHIONS



DOCK FLOATS

CWD SUPPLY



- Buoys
- PWC Lifts
- Dock Boxes
- Post Bumpers
- Dock Winches
- Dock Flotation
- Cruiser Cushions
- Galvanized Dock Cables
- WetSteps Dock Products

Mon-Fri 8-4:30
www.cwdsupply.com
573-348-0434
HWY D, Osage Beach behind Hyvee

GRAVITYGRAPHIX.COM

Lifting your dreams...from canoes to cruisers.



Summerset BOAT LIFTS

SUMMERSET BOAT LIFTS

EXCLUSIVE GALVA-HOIST DEALER

NEW AND USED LIFTS

www.SummersetBoatLifts.com

Osage Beach

573-348-5073

Camdenton

573-873-5073



*P.D.Q.
Marine Services*

**2ND LARGEST
LOWE DEALER
IN THE U.S.A.!**

**MAKING DEALS
ON NEW TRITOONS!**

Featuring
LOWE
BOATS AND TRITOONS

Come See the New



www.pdqmarine.com

SERVICE:

AT VOYAGE MARINE - 1MM
LAKE OZARK • 573-365-5900



SALES:

3007 BAGNELL DAM BLVD.
LAKE OZARK • 573-365-7620



LAKE WEST MARINE

SALES – SERVICE – PARTS – ACCESSORIES

Lake West Marine is a one-stop-shop boat dealer and service center. We are located on the west side of beautiful Lake of the Ozarks in Laurie, MO. We offer new and used boats, trailers, parts, accessories, and service.



(573) 372-8115
www.lakewestmarine.com
350 S Main Street, Laurie, MO 65037



A personal loan could be the missing link between you and your dream.



**Central Bank
of Lake of the Ozarks**
Strong roots. Endless possibilities.™

Apply today at any location or
visit centralbank.net

Member FDIC



Who's On Your Roof?

OPEN Monday - Friday
7am - 6pm
& Saturday by Appointment
Elite Roofing & Siding is a Drug Free Company



Preferred Contractor



James Hardie
Associate Contractor



GENFLEX
Roofing Systems



ELITE

ROOFING & SIDING

Residential and Commercial Roofing
Siding and Gutter Specialists

www.302ROOF.com

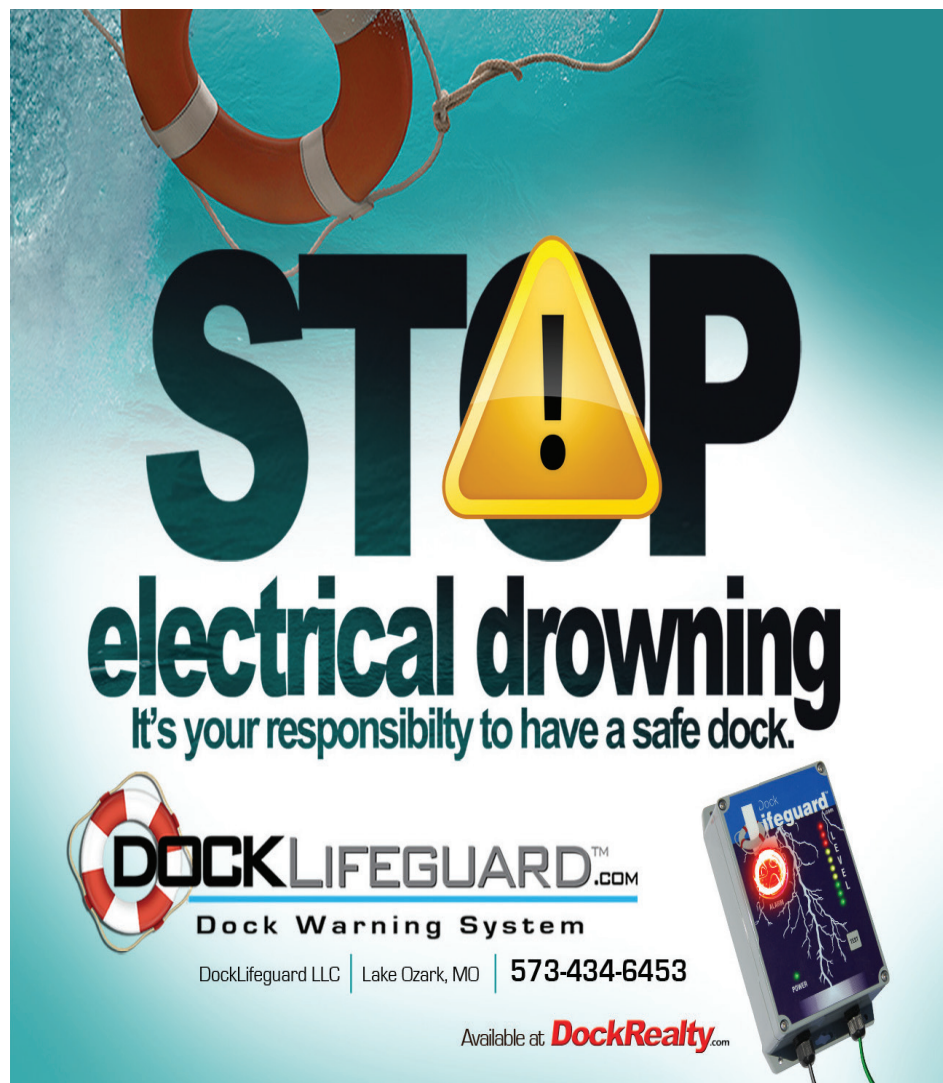


A+ Rated
ACCREDITED BUSINESS

ASK ABOUT OUR STANDING SEAM METAL ROOFING and CUSTOM SHEET METAL FABRICATION!

1029 Ozark Care Drive | Osage Beach, MO 65065


(573) 302-ROOF (7663) | Email me: info@302Roof.com



STOP!

electrical drowning


It's your responsibility to have a safe dock.



DOCKLIFEGUARD™.COM
 Dock Warning System

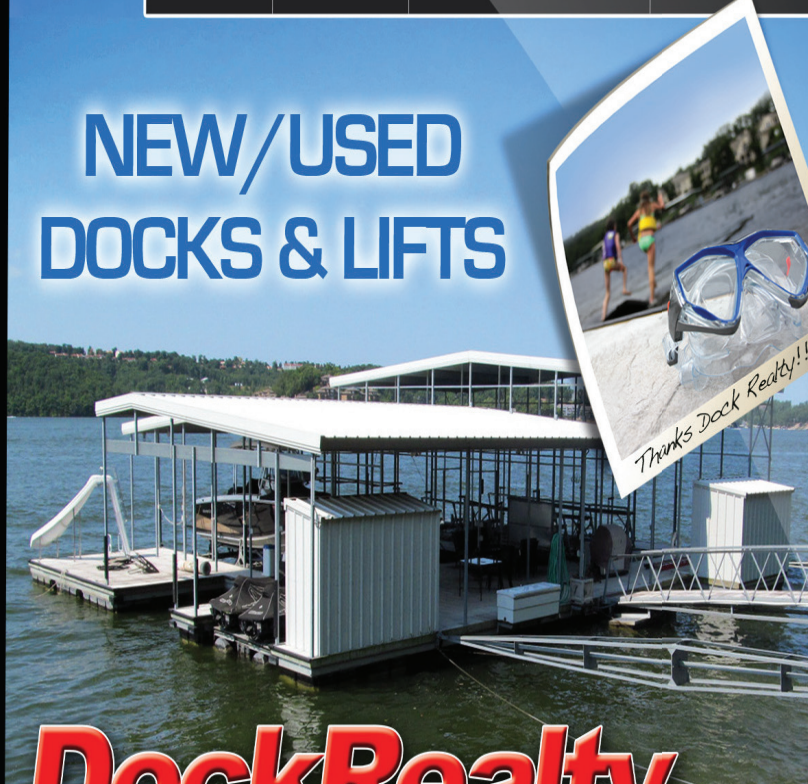

DockLifeguard LLC | Lake Ozark, MO | 573-434-6453

Available at **DockRealty.com**



DOCKS | LIFTS | SLIPS | ACCESORIES | SERVICE

NEW/USED DOCKS & LIFTS

DockRealty.com

Listing over 300 Pre-Owned Docks and Boat Lifts

(573) 374-8849

OZARK BARGE & DOCK SERVICE Inc.

FLOATING DOCK & MARINE SYSTEMS

From elaborate to simple—
WE DO IT ALL

**SUB-STRUCTURE
FEATURES:**

- 10" M/C Jr. Channel Sub-Structure
- Welded 100%
- Hot Dipped Galvanized After Fabrication

**STANDARD
FEATURES**

- Concrete Decking
- Underwater Brace
- Cleats
- Cable & Clamps
- Swim Ladder
- All Dock Padding

RAMPS

- Arched Structure Walkways
- 2"x4" Gauge Tubing Frame Rails
- Heavy-Duty Under Structure
- Galvanized



We use only the **best materials** and
we don't cut corners!

Our docks are **built to last** through **rough water and bad weather**. **Good construction** is the key, otherwise you wind up paying more.

Visit our website for **customer testimonials** and one stop for all your dock needs.

*Buying a dock
at the lake is one of the biggest
investments you'll ever make...*

DON'T MAKE A MISTAKE

**www.ozarkbarge.com
32 Years of Service**



Hwy 5 & State Road P • Gravois Mills, MO • Phone: 573-372-5501 • Fax: 573-372-3672
e-mail: ninag@socket.net Steve Gennetten

FREE TAKE
ONE

Boating

Lake of the Ozarks

Volume Twenty • Issue Two • February 2020

OZARK
BARGE & DOCK
SERVICE
INC.

FLOATING DOCK & MARINE SYSTEMS

From elaborate to simple—

WE DO IT ALL

Hwy 5 & State Road P • Gravois Mills, MO • Phone: 573-372-5501 • Fax: 573-372-3672

e-mail: ninag@socket.net Steve Gennetten

*Buying a dock
at the lake is one of the biggest
investments you'll ever make...*

DON'T MAKE A MISTAKE

32 Years of Service

*We use only the **best materials** and we **don't cut corners!** Our docks are **built to last** through **rough water and bad weather**. **Good construction** is the key, otherwise you wind up paying more. Visit our website for **customer testimonials** and one stop for all your dock needs.*

Benne Publishing, inc.

Contents © Copyright 2020 - All Rights Reserved
160 N. Hwy 42 - Kaiser MO 65047 | 573-348-1958 Tel. | 573-348-1923 Fax.