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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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NEWS IN BRIEF

Lower Insurance Rates

With a "Dry Hydrant" Details on Pg. 15



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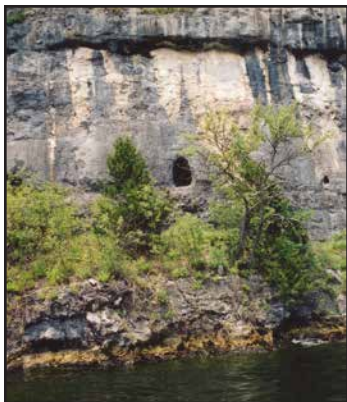
Bid Requirements Unfair?

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Reveal could be this month. Pg. 7

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Crossword

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App-based charter service successfully launches over holiday weekend

By Nancy Zoellner-Hogland

The Memorial Day weekend was a huge success for Anchor Charter Services, an on-demand, on-the-water transportation provider in the same vein as Uber.

Zach Hatraf, founder of Anchor Charters Services, said although their launch weekend put them face-to-face with some very tough challenges, he's extremely pleased with how his drivers were able to respond.

"Tornado producing storms knocked down three cell towers. That, combined with the amount of people who flooded down here, made cell service very difficult. Even so, we were able to do almost 200 charters between Friday and Monday. Unfortunately, we missed another 200 due to high volume and low cell service," he said, adding that drivers went out of the way to make customers happy. "We even had some taking groups for free! It was an incredible response. We know exactly what we need to do to improve and plan on fixing any bugs as soon as possible."

Hatraf said that from a fleet standpoint, with 59 drivers, Anchor is already the largest charter company the Lake of the Ozarks has ever seen. However, he still has people signing up on the website every single day and anticipates more than doubling that number by the

end of the season. And those drivers provide a mix of boats – everything from speed boats to pontoons and deck boats to cruisers – and in the cruiser category, they range from 28 to 44 feet.

A free, downloadable mobile app, available to iPhone users through the Apple store and to Android users through the Google store, connects those people who want to get somewhere on the water with boat owners who can get them where they want to go – and then back home again – safely.

Hatraf promised the app is very simple to use.

"People enter their name and cell phone number so Anchor drivers will be able to communicate with their passengers to, for instance, locate them on the dock. After creating a profile, passengers enter information about where they need to be picked up and where they want to go. Several one-touch locations are offered or people can enter their own destinations. The app is fully integrated with Google Maps so once the charter itinerary is set, users can then select from a list of available crew members who are listed by proximity to the pick-up point. Passengers will see the closest person first," he explained, adding that drivers already on charters will not appear in the list. "Once a driver engages in a transaction

with another customer, they get removed from the list and don't reappear until they are finished with their charter."

Passengers also are required to enter their PayPal or credit card info into the app before they can execute a transaction. Hatraf said they are using very strong, very trusted third-party software like PayPal and Apple Pay to ensure the security and safety of their information. The payment is all handled within the app after the charter is completed. A proprietary algorithm is built into the app that measures group size and the amount of distance/time traveled and then sets the fee based on those factors. Passengers sharing a ride are able to split the fare using Venmo, a service offered thru PayPal.

Special fares were offered at various times and locations over the holiday weekend.

Getting Anchor Charter off the ground and on to the water also came with challenges, according to Hatraf.

It wasn't until a few days before the holiday weekend arrived that insurance with Aon, the company that provides coverage for Uber, was arranged and the app wasn't operational until Friday evening.

Hatraf said he also had to meet several times with the Water Patrol Division of the Missouri State Highway Patrol and the U.S. Coast Guard. The

Water Patrol decided that, although Anchor Charter drivers are required to comply with state regulations and obey normal boating laws, they had no jurisdiction over this type of business.

"Although we have not received final determination from the U.S. Coast Guard, correspondence has led us to believe that we are able to continue to move forward with our current model. We got all the way down to the big questions of 'Can the owner of a bareboat charter be on board?' There was some legal jargon that made it unclear – it was 'may or may not' kind-of language – but the Coast Guard finally came back and said they couldn't find a law stating the owner cannot be on board," Hatraf said. "In fact, in the commercial world, the owner, manager and agent are on board during a bareboat charter. Therefore, a legal precedent has been set that they can legally be on board or they would have to change the laws in the commercial world as well – and that's not going to happen. So finding that the owner of the boat can be on board in a bareboat charter was the most exciting news we got – we were good to go."

He said he's also had to deal with criticism from various groups in the area.

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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
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Armchair Pilot

By Nancy Zoellner-Hogland

WANT TO FLY THROUGH AIRPORT SECURITY? Airfarewatchdog.com provides these tips:

1. Wear slip-on shoes – laces slow you down – but don't forget to wear socks (unless you don't mind standing barefoot where thousands of travelers have tracked in who-knows-what).
2. Use a tote that stores your laptop, toiletry bags, and other mandated removals in an easy-to-reach place.
3. Don't forget to follow the 3-1-1 rule while packing: All toiletries must be three ounces or less, stored in one plastic bag, and the rule limits one bag per traveler.
4. Keep calm. Everyone is in a hurry to get to their destination but agitation could result in extra questioning – and delays.
5. Sign up for expedited security programs like TSA Pre-Check which allows you to avoid body scanners, keep your shoes on, and keep your laptop, tablets, and toiletries in your bag.

AND SPEAKING OF CARRY-ONS, Pure Wow online magazine provided a list of things you should always keep in your carryon to be prepared for travel delays:

1. Eye mask, which will block out light and help you get sleep wherever you are;
2. Antibacterial wipes to reduce the "yuk" factor of airports and shuttles;
3. clothing to layer
4. Layers of clothing to keep your comfortable on flights;
5. Pain relievers to nip headaches in the bud;
6. Several photocopies of your passport tucked in various places - your wallet, your handbag, your toiletry case;
7. Toothbrush and toothpaste to freshen your breath and improve your outlook;
8. Extra cash;
9. Slippers, which are more comfortable to sleep in than shoes;
10. Refillable water bottle;
11. Notebook;
12. Snacks to avoid the "hangries."

NOT INCLUDED in anyone's suggested lists, but maybe should be, is info about the latest in travel pillows, reviewed by Smartertravel.com, an online magazine for travelers. A video demonstrating the pillows and providing a list of pros and cons can be seen by visiting Smartertravel.com and typing "Travel pillows the next generation" into

the search bar accessed at the magnifying glass symbol.

THE ATLANTIC HURRICANE season begins June 1 and ends November 30. Although the period between 2013 and 2016 was fairly calm, last year's season was ranked "above average" with 15 named storms, seven hurricanes, and four major hurricanes. That's why it's always a good idea to purchase travel insurance if you're traveling to areas within the "hurricane zone." According to Airfarewatchdog.com, if you have insurance, which is sometimes even offered through your charge cards, and if flights are cancelled due to weather, you will be entitled to a refund – even if your ticket is non-refundable. Travel insurance may also cover your losses if you have non-refundable deposits on hotels and events. If you've already arrived at your destination when a hurricane hits, travel insurance could help absorb some of the expenses incurred as a result of the storm. However, don't wait until a storm is brewing to make your purchase because travel insurance is no longer available once a storm is named.

JETBLUE HAS TAKEN HONOR

for law enforcement to new heights. In May, the airline rolled out a new paint scheme that honors the New York City Police Department. The "Blue Finest" scheme features a bright blue fuselage and the NYPD flag, adopted by the department in 1919, across the tail section. A badge and shield adorns the jet's forward boarding door. At a special ceremony, JetBlue officials said they adopted the new look to support the work the NYPD does to keep communities safe and to honor those who serve. The airline estimated that up to 15 percent of its in-flight crewmembers have served as public servant positions ranging from law enforcement to military service.

THOSE 62 AND OLDER who plan to visit America's national parks and monuments in the future might want to quickly purchase a National Park Service lifetime pass. Currently, the cost of the pass is \$10 but Congressional mandate adopted in December 2016 will soon hike the cost to \$80. The pass offers lifetime admission to more than 2,000 recreation sites managed by the Bureau

of Land Management, Bureau of Reclamation, Fish and Wildlife Service, Forest Service, National Park Service and U.S. Army Corps of Engineers.

UNITED AIRLINES' problems continue. In May, a last-minute gate change resulted in a French woman, who speaks only French, to board a flight to San Francisco instead Paris. The gate change was announced but because the woman does not speak English and because she did not get notified via text or email, she boarded the flight headed to San Francisco. When the flight attendant looked at her ticket, instead of asking the woman to de-board the plane, she found her an empty seat. The woman then had an 11-hour layover in San Francisco before finally boarding a flight to Paris. In April, a United Airlines passenger was assaulted and violently dragged off an overbooked flight after he refused to give up his seat, a somewhat-famous rabbit died in the cargo hold of a flight from London to Chicago, and a survey conducted by the American Customer Satisfaction Index showed United ranked at the very bottom of the list of carriers that travelers would choose to fly.

CURRENTLY, 157 FOREIGN COUNTRIES allow U.S. citizens with a passport to enter without a visa, 43 require a visa upon arrival and another 45 require or recommend visas ahead of arrival. The European Parliament recently voted to end visa-free travel for Americans but, according to officials, it's a non-binding vote with no real impact. However, that could change. To learn about changing and/or specific entry requirements for all foreign countries, visit the State Department's travel page. An interactive map allows travelers to find information on passports, visas, immunizations, medical information, additional fees, and conditions abroad that may affect your safety and security. The site also provides the locations of U.S. embassy and any consular offices, crime and security information, health and medical considerations, drug penalties, localized hot spots and more. <https://travel.state.gov/content/passports/en/country.html>

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Osage Beach takes closer look at bid requirement

By Nancy Zoellner-Hogland

Prevailing Wage, which must be paid to workers on all construction projects in the state that are funded by taxpayer dollars, is a hot-button topic in Missouri this year. The attention is due largely to the attempts of legislators to reverse the law.

In March, the Missouri House passed a bill with an 89-60 vote that would repeal the law. The bill then moved to the Senate but was not taken up before the session ended on May 12. However, many are promising to reintroduce the bill in the next session and Gov. Eric Greitens has pledged to support it, if they do.

Prevailing wage is also a hot-button topic in Osage Beach, where aldermen held up action on an ordinance in order to determine if the city had to pay prevailing wage on maintenance work.

At the May 18 board of aldermen meeting, there was some confusion over how a contract for maintenance services on traffic signals, street lights and

ball field lights, to be provided on an "as-needed" basis, was put out to bid. Aldermen Jeff Bethurem asked why the contract was to be bid at prevailing wage.

Although Osage Beach Director of Public Works Nick Edelman initially said he didn't think it was, he amended that and explained his statement in a later interview.

"There are some things that are considered 'maintenance' and those things don't have to be paid at prevailing wage rates. However, I found some information on the Department of Labor's website that (the light replacement) does have to be prevailing wage and I've sent some information to the board of aldermen to further explain the situation," he said, adding that he has "mixed thoughts" on the law. "I think we could get more bidders, especially on some of our smaller projects, if they weren't prevailing wage contracts because local contractors don't want to deal with the additional requirements."

Under the contract discussed by Osage Beach aldermen, only two bids were received - Reinhold Electric Inc. out of St. Louis and Meyer Electric Co. out of Jefferson City. Reinhold was the low bidder with a price of \$5,820.

According to Edelman, companies that typically handle their own payroll often times find they need to hire an accountant to make sure they are complying with the Missouri Department of Labor's (DOL) strict - and complicated - guidelines if they take on a government project. Among other things, those guidelines insist employees are given the correct occupational title and that they are correctly classified - for instance, if they're considered a laborer, whether they're a general laborer or are they a skilled laborer and if they're an operator, which one of five categories they fall under.

The Missouri Division of Labor Standards Public Works Guidebook, which can be found online, sets out the lengthy list of requirements for

prevailing wage jobs:

A bid bond is required from all bidders and the successful bidder must provide performance and payment bonds for 100 percent of the contract amount. Successful bidders must use a government-approved system to verify that their employees are all eligible to work on the project. In addition, those who enter into contracts with public bodies must submit certified payroll records every two weeks to the public entity involved in the project showing all employees' occupational titles, hours worked and rate of pay. Contractors and sub-contractors are also required to provide a standard OSHA 10-hour construction course for their employees within 60 days of beginning work on the project. Contractors who fail to comply with the training requirement can be fined \$2,500 plus \$100 per day per employee for each day that employee works without the required training.

Prevailing wage must be paid to all employees on the

job. Failure to comply with the law may constitute a misdemeanor for the employer and for the public official who does not fulfill the responsibilities it imposes.

Further complicating matters, according to the DOL, the prevailing wage rate differs by county and for different types of work.

Each year, Missouri's prevailing wage rates are determined based on information provided by contractors, public bodies, labor organizations and other entities through the Contractor's Wage Survey. Contractors from both union and open shops report the wages paid on all work - both governmental and non-governmental - except for residential construction. The DOL then selects the wage rate that was paid most often to establish the prevailing wage for each occupational title in that county during that year.

If no hours are submitted for an occupational title in that county, the DOL will go back

continues on page 6

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Take yourself out to the ballgame!

Time is running out to get tickets for the Saturday, June 24 Lake of the Ozarks night at the ballpark in Springfield, Missouri. The Springfield Cardinals will take on the Arkansas travelers, an AA affiliate of the Los Angeles Angels.

Game time is 6:10 p.m. with the gates opening at 5:10 p.m.

Tickets are still available but ticket sales will end on June 9.

Tickets for the Redbird Roost, which includes suite-level seating and all the ballpark food you care to eat plus salad bar, soft drinks and more, are \$28 per person. Dugout box seats are available at \$12 each.

All ticket holders will receive



a voucher for a free Cardinal Cap redeemable that evening, plus the first 2,000 fans will receive a free Mercer T-shirt.

That night also happens to be Fort Leonard Night and there will be a special mili-

tary fireworks display after the game. A playground is available for the kids.

To purchase tickets, call Sandy or Trish at the Camden Chamber – 573-346-2227.

Charter service

continued from page 1

“Some were arguing that this isn’t going to help make the Lake safer, which is just preposterous. With Anchor, people can enjoy a nice boat ride to their favorite spot, party all night long and then enjoy another boat ride home – with a sober driver,” Hatraf said, adding that all drivers, who must have a valid driver’s license, are required to undergo a complete criminal background check conducted by an employment screening firm. Tickets for Boating While Intoxicated or Driving While Intoxicated, and/or a history of driving in-

fractions or felony arrests put applicants out of the running. Those born after January 1, 1984 were required to possess a valid Missouri boater’s license.

Information and photographs were collected on all vessels to make sure they are appropriate for this type of service and that information was made available on the app so people can see what they’ll be renting. The ability to offer feedback will help Anchor weed out drivers who don’t share the same desire for excellence in service.

Hatraf and his business partner on the project also

inspected boats and will continue to hold trainings and webinars for drivers, who are required to conduct safety inspections of their boats at the end of each fare.

“And since when does having a license make you any more capable of handling a boat? Our drivers are all experienced - the same people who have taken their family and friends out in their boats for years. Safety is our main concern. Yes, we will be making money and yes, our drivers will be making a lot of money, but that’s a side benefit. The focus is making the Lake safer for all of us,” he said.

Bid requirement

continued from page 4

up to six years to see if wages have been reported. If they have, that’s the wage used to set prevailing wage unless the wage was established under a collective bargain agreement and then the wage is bumped up to what is being paid at the time.

If no hours are submitted in the six wage orders, the prevailing wage is automatically set at the collective bargain agreement amount in that area. The collective bargain agreement is determined by the union jurisdiction that county is in. For instance, electricians in Camden County would fall under Electrical Workers Local 257 in Jefferson City. However, painters would fall under the International Union of Painters and

Allied Trades District Council 58 in St. Louis. According to the DOL Annual Wage Order, filed with the Secretary of State in March 2017, prevailing wage for a painter in Camden County is \$28.58 per hour with fringe benefits of \$11.78 per hour. The basic hourly prevailing wage rate for an electrician ranges from \$43.50 per hour to \$18.14, based on the type of work being done, plus fringe benefits based on a percentage of pay.

Proponents of prevailing wage, like Democratic Senator Gina Walsh from St. Louis, say prevailing wage allows workers to make extra money if they get assigned to a public works project.

Opponents of the law say prevailing wage jobs can cause unrest in a company when some of

the employees are working on a private job and making regular wages while others are working on a public project and making double what the other employees are getting. They also say prevailing wage can double – or more than double – the cost of projects, making them unaffordable.

Edelman said that was the case recently when a department head wanted to take advantage of free window installation offered by a local home improvement store to update windows in a city-owned building. However, because that would be considered a prevailing wage job, Edelman said the city was prohibited by law from taking advantage of the offer.

“That’s when the taxpayers lose,” he said.

For more information, visit <http://labor.mo.gov/DLS/PrevailingWage/>.

Building an effective web presence

with **Bailey Puppel,**
MSW Interactive Designs LLC

7 Questions to Ask When Choosing a Website Design Company

Choosing the right website company to build your business online presence can be a crucial decision.

You need to pick a company that has YOUR best interests in mind. We developed 7 questions that you should ask your potential website design company before you move ahead.

Will My Site Be Mobile-Friendly?

In today’s increasingly mobile world, having a mobile-friendly website is essential. Whether that means having a responsive design that will scale to fit varying screen sizes or building a stand-alone mobile site for devices, your web designer should be able to provide you with an effective mobile-friendly site.

Can You Quote My Price Upfront?

The rates charged for web design vary greatly from company to company. Before you hire a designer to build your site, ask if they can inform you of the total cost upfront. The last thing you’ll want is to be hit with surprise costs and hidden fees after you are locked into a contract.

What’s Included In The Cost?

Not only will trustworthy web designers be able to quote you an upfront cost - they’ll be able to tell you exactly what you’re paying for when you use their services. This will enable you to understand what services you are entitled to and which ones you may have to pay extra for.

How Long Does Your Contract Last?

Often, companies will include a hosting agreement with their website design contract. Some website design companies may require that you stay with them for a minimum of 6-12 months (or sometimes even longer) before you can take your website elsewhere.



Bailey Puppel

Will I Own My Domain and Website files?

Your web address is an important part of your company’s online presence. As the business owner, it makes sense that the domain should be registered under your name so that you maintain sole ownership of this piece of virtual property. Also, make sure that you will own the website files as well. Many companies have proprietary templates that you can’t move anywhere.

How Do You Handle Website Updates?

Ongoing updates are a critical component of good web design. Having recently updated content can help boost your website’s rankings in Google, as well as ensuring that your online visitors have access to up-to-date information. Find out if your designer will handle updates personally or if you will be expected to perform the updates yourself.

Can I See Examples Of Your Previous Work?

Any website design company worth its salt will be able to provide you with an online portfolio with links to other websites the company has designed. If they can’t show you what they can do, move on. Follow MSW Interactive Designs Twitter: @PutTheWebToWork Facebook: <http://Facebook.com/putthewebtowork> Blog: <http://put-the-web-to-work.blogspot.com> Bailey Puppel, Internet Marketing Specialist, MSW Interactive Designs LLC ~ We put the web to work for you! 573-552-8403 www.PutTheWebToWork.com

Osage Beach Commons' 'big reveal' this month?

By Nancy Zoellner-Hogland

The proposed \$30.4 million Osage Beach Commons project is one step closer to reality. And that means everyone is one step closer to finding out if Hobby Lobby is coming to town. That's been the talk on the street – and on Facebook pages – for the past several months.

In May, the Tax Increment Financing (TIF) Commission

berg Group, the developer of the project, did reveal that the proposed 131,000-square-foot retail center would include a mix of junior anchors, smaller retail tenants, and fast food and quick serve restaurants that promise to complement already existing retail centers and the outlet mall. The center, scheduled for completion in 2019, will not include "outlet" tenants, however.

"Since the Festival of Speed (a street festival featuring a display of racing boats, vendors and other activities) was planned for Thursday, June 1, which would have been our normal meeting date, we moved our meetings to June 15 and 29. Because we now have a little extra time for our city attorney to prepare the paperwork, I expect that we should see the first reading at our first

be collected in the stores in that shopping mall – not anywhere else in the city.

"If all the first readings are approved on June 15, the second readings should be June 29," she said, adding that she isn't sure if the names of the retailers will be released in June. "At this point, all the city is interested in is whether the developer has signed commitments – whether our attorney

costs incurred with a redevelopment project. Such costs may include, but are not limited to:

- Professional services such as studies, surveys, plans, financial management, and legal counsel;
- Land acquisition and demolition of structures;
- Rehabilitating, repairing existing buildings on site;
- Building necessary new infrastructure in the project area such as streets, sewers, parking, lighting; and
- Relocation of resident and business occupants located in the project area.

Areas eligible for a local TIF must contain property classified as a "blighted," "conservation," or an "economic development" area, or any combination thereof, as defined by Missouri Statutes.

A property may be declared blighted in an area which, by reason of:

- The predominance of defective or inadequate street layout;
- Unsanitary or unsafe conditions;
- Deterioration of site improvements;
- Improper subdivision or obsolete platting; or
- The existence of conditions which endanger life or property by fire and other causes, or any combination of such factors, and results in one of the following - retards the provision of housing accommodations or constitutes an economic or social liability or a menace to the public health, safety, morals, or welfare in its present condition and use.

Under the Staenberg Group's proposal, \$5.52 million in TIF funds would be used for land acquisition and development costs, \$20.76 million in private funding would cover building construction and other project costs, and \$4.12 million collected through CID sales tax would fund on-site development costs.

To date, the Staenberg Group has developed, leased and managed a portfolio of more than 200 shopping centers comprising in excess of 35 million square feet of retail space, including more than 1,000 restaurant and 1,000 retail transactions, across the United States.



A proposed retail development along Osage Beach Parkway promises to bring new stores and restaurants to the area.

file/Willman

met and unanimously approved the developer's plan for some 14 acres along Osage Beach Parkway. The land is currently occupied by the Golden Door Motel and the now-vacant Jake's Steak and Fish Restaurant as well as two, abandoned single-family homes. Although several people were on hand, no one spoke in opposition to the project. Osage Beach Fire Chief Jeff Dorhauer, who sat on

Osage Beach City Attorney Ed Rucker said he knows the project also won't include a home improvement or grocery store. That's because the TIF agreement forbids those types of retailers.

According to City Administrator Jeana Woods, the next step is for the TIF plan, which details such things as what the developer will build, how the city's requirements will be met,

June meeting," she said, adding that on June 15 they would also hold a public hearing on the developer's petition to establish a Community Improvement District (CID). "The CID isn't anything that has to go through the TIF commission – it just has to go before the board."

According to Missouri statutes, a CID consists of the area in which the improvements are to be constructed or services are to be provided and is created by a petition circulated within the proposed district. Once established, a special tax – in this case a 1-cent sales tax – can be collected to fund those improvements. CIDs can finance, among other things, shopping malls, sidewalks, streets, traffic signals, utilities, sewer systems and other site improvements as well as parking lots, lighting, trash receptacles, restrooms and kiosks.

Woods said that, if approved, the additional tax would only

sees signed contracts. It's up to the developer to announce who it is. That may or may not happen in June. I know everyone is excited to learn who is coming. Everywhere I go, that's what everyone wants to talk about!"

How a TIF works

Local Tax Increment Financing (TIF), created by the Missouri General Assembly, allows a portion of the new taxes that a development generates to be used by the developer to repay the costs of the project itself.

Woods said Staenberg's project is a pay-as-you-go TIF, which means the city will not be spending any of its funds and instead, will see some immediate money "because we don't let them TIF 100 percent of the new tax." She also said the developer was proposing a 12-year payoff.

According to the Missouri Department of Revenue, TIFs may be used to pay certain



the commission board, was the only person to ask questions after the presentation.

Although no specific names of possible retailers were provided at the May 11 meeting, representatives of the Staen-

how the TIF funding will be spent and how the project will be paid off; the TIF contract; and the TIF redevelopment project to go to the city's board of aldermen for their consideration.

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"Insurance Talk"

**with Ron Hall of
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Long-Term Care Insurance

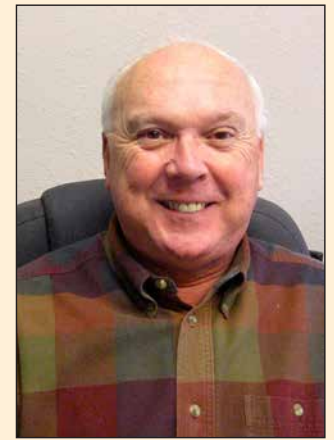
These days, people are living longer than ever. A 2011 study by the Society of Actuaries found that, since the 1960's, life expectancy has increased between 1.5 and 2 years each decade. It's a good thing that more and more of us can expect to live well into our golden years. Yet, there is a flip side that a lot of us don't like to talk about: How healthy will we be when we are 90? According to the 2010 U.S. Census, 70.5% of Americans are disabled by age 80. Although it's not fun to think about, we don't want to be a tremendous burden on our loved ones if we wind up needing a nursing home or other long-term care. That's what long-term care insurance is for. And there are reasons you need to know about it well before the wrinkles set in.

Reasons to Consider Long-Term Care Insurance

In addition to sparing your family the expense of caring for a long-term disability, long-term care insurance can keep you from draining your savings and ending up fully or partially on Medicaid. That's a good thing because, while there's no out-of-pocket cost for Medicaid, the benefits are not extensive enough to cover many things that would affect your quality of life, like a private room at a nursing home. Medicaid benefits have also been cut recently, leading to cutbacks at nursing homes and influencing some providers to stop accepting Medicaid entirely. With long-term care insurance, you would have more money to draw on, so you could pay for nicer care and wouldn't be limited to providers that accept Medicaid. Long-term care insurance can also help protect your assets and your family's inheritance. For example, if, heaven forbid, you developed dementia, you'd likely need round-the-clock care. The Metropolitan Life Insurance Company found that in 2012, a Semi-private room in a nursing home cost \$222 a day, or \$81,030 a year. A private room cost \$248 a day, or \$90,520 a year. Just a few years of that could quickly deplete a middle-class couple's savings, leaving little behind for future generations.

How Exactly Does It Work?

Long-term care insurance generally kicks in if you need help with at least two or three activities of daily living, like bathing, eating, using the toilet, dressing, walking and so on. If you're dealing with a cognitive disability, our eligibility might be determined



Ron Hall

by a mental test score instead. Once you are eligible for benefits, most insurance plans pay a specified amount per day to cover the costs of dealing with that disability. That could mean a nurse helping out in your own home, an assisted living facility or a full-service nursing home. Some policies let you apply the per-day payment to any kind of care you like. Others only permit you to use the one for qualifying expenses, as defined by the policy. Almost all long-term care insurance plans have a waiting period, or elimination period, when you must pay for your own care. Most plans waiting periods are 90 to 100 days, according to the American Association for Long-Term Care.

Do You Need Long-Term Care Insurance?

Generally speaking, long-term care insurance is most important for the middle class. According to Consumer Reports, people whose net worth is below \$200,000 or \$300,000 (not including a house) likely can't afford the premiums and will probably end up relying on family, friends or Medicaid in any case. On the other end of the spectrum, people with a net worth of \$2 million or more probably don't need long-term care insurance because they can likely pay for their own care. Insurers are choosy too. The older you are, the more likely you are to be turned down — and the more expensive the policy will be if you are accepted. So, generally speaking, long-term care insurance is probably only worthwhile if you're somewhere in the middle. 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

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.

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Missouri Sheriffs' Association Training Academy students take part in jail training. Photo provided.

It's Time to Change Your Life, Change Your Community

By Nancy Zoellner-Hogland

Individuals who want to make a difference in their communities have an opportunity to do that by enrolling in the next round of law enforcement training courses offered by the Missouri Sheriffs' Association Training Academy (MSATA).

The academy classes, which begin in August, are taught by a variety of professions including working or retired deputies, police officers, highway patrol troopers, federal law enforcement officers, juvenile officers, judges, firefighters and attorneys who live in the communities where classes are held. They are licensed and regulated by the Peace Officers Standards and Training (POST) Program, a Division of the Missouri Department of Public Safety.

Two academy classes are scheduled for the Lake area – one to be held at the Camden County Sheriff's Office in Camdenton and one to be held at the Morgan County Sheriff's Office in Versailles. Although the Morgan County academy has the required number of students to be held, the academy to be held at Camden County needs a few more enrollees or it will be cancelled.

In an attempt to fill the class at Camden County, and to allow additional registrations at the other locations, the deadline for registration has been extended to June 15.

Part-time classes, which will also be offered in several other locations around the state, will

be held Tuesday and Thursday evenings from 6 to 10 p.m., Saturdays from 8 a.m. to 5 p.m. and Sundays as needed. The course takes approximately 11 months to complete. Full-time classes are also available at the Jefferson City location only. Those classes are scheduled 8 a.m. to 5 p.m. Monday through Friday and will start in October.

Tuition is \$5,000. Financial aid – either grants, which don't have to be paid back, or student loans, which do – can be arranged through the Missouri State University in West Plains. Students are also required to provide their own uniforms and supplies, including a laptop computer, and to furnish their own handgun and ammunition. Acceptable handguns are semiautomatic between 9mm and 45 calibers.

Requirements are simple: You must be 20 years of age prior to the start date of the academy and a citizen of the United States and you must be free from conviction – no felony convictions, no Suspended Imposition of Sentence (SIS) or Suspended Execution of Sentence (SES) and no gross misconduct, which would be an indication of inability function as a peace officer. You must also have documented proof that you graduated from high school or that you have obtained a state high school equivalence certificate; your vision in each eye must be correctable to 20/40; and you must possess a valid driver's license at the time of application.

If you served in the military, you must have an honorable discharge or an under honorable conditions discharge.

The MSATA 700-Hour Basic Peace Officer Academy exceeds the State of Missouri's minimum basic training requirements for peace officer licensing and is the only academy in the state to incorporate jail and court security officer certification into the curriculum.

Upon completion of the course, successful graduates will have:

- A class "A" Peace Officer License
- 120 Hour Jail Officer Certification
- Court Security Officer Certification
- PPCT Defense Tactics Certification
- PPCT Ground Avoidance/Ground Escape Certification
- PPCT Spontaneous Knife/Edged Weapons Defense Certification
- Handgun/Shotgun Certification
- Patrol Rifle Certification
- Less Lethal Munitions Certification
- TASER Certification
- OC/Pepper Spray Certification
- Active Shooter Response Certification
- Department of Health & Senior Services Basic 1st Responder Certification
- NHTSA Standardized Field Sobriety Testing Certification

For more information or to enroll in the MSATA, visit the Missouri Sheriffs' Association website at www.mosheriff.com and then click on the "Training Academy" link at the top of the page.

A \$275.00 non-refundable application fee must accompany your application.

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

5 Necessities for a Mortgage Pre-Approval

If you're thinking about purchasing a home, the place to start is a mortgage pre-approval. What do you need to get a Lake of the Ozarks mortgage pre-approval? Today's blog from the best mortgage lender at the Lake of the Ozarks offers a list of necessities you'll need for a pre-approval.

1. Identification.

The first step in a mortgage pre-approval is providing proof of identity. Your mortgage lender will require a copy of your driver's license or passport and your social security number.

2. Proof of Income.

After you've provided your identification, you'll need to show proof of income. Generally, you will need to provide recent pay stubs, W-2 forms, bank statements, copies of tax returns for the past two years, investment account statements, 1099-forms, etc. Essentially, your mortgage lender is going to want to see verification for every form of income. The bank will want to verify that you have stable, regular income that makes you a low risk for default on your Lake of the Ozarks home loan.

3. Proof of Assets.

In addition to proof of income, your lender is going to need to see proof of any major assets you have. He or she needs to ensure that you have sufficient assets and reserves to handle a down payment and closing costs, as well as enough cash reserves to make payment for a certain period (typically one year).

4. Good Credit Score.

Be prepared for your Lake of the Ozarks mortgage lender to run your credit report. Your credit score is one of the major determining factors for mortgage approval and the interest rates made available to you. If your credit score is poor or you have excessive debt, you may want to improve those areas first. Lower credit scores may require greater down payments or higher interest rates, and in some cases could result in being denied for a mortgage.



5. Low Debt-to-Income Ratio.

Not only does your lender want to make sure you pay your bills and that you pay them on time, but also that you don't have too many debts. Your lender will determine your debt-to-income ratio, which is also a factor in determining approval, interest rate and the price range of homes you can afford. You need to make sure that your debts aren't too high in comparison to your income, otherwise you will be seen as a higher risk borrower.

If you're currently in the market for purchasing a home at the Lake of the Ozarks, talk with me about getting the pre-approval process started! Give me a call at 573-746-7211 to discuss Lake of the Ozarks home financing options today. I'm here to work with you every step of the way, offering the first-class service you deserve! LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn

Michael H. Lasson,
Senior Loan Officer, NMLS #493712

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A new business email scam is making the rounds

The FBI's Internet Crime Complaint Center (IC3) is warning of new and sophisticated email scams targeting businesses working with foreign suppliers and/or businesses that regularly perform wire transfer payments.

Most victims report using wire transfers as a common method of transferring funds for business purposes. However, some victims report using checks as a common method of payment. The fraudsters will use the method most commonly associated with their victim's normal business practices. The victims of the Business E-mail Compromise (BEC)/ E-mail Account Compromise (EAC) scam range from small businesses to large corporations dealing in a wide variety of goods and services.

It is largely unknown how victims are selected; however, it is known that the subjects monitor and study their selected victims using social engineering techniques prior to initiating the BEC scam. The subjects are able to accurately

identify the individuals and protocols necessary to perform wire transfers within a specific business environment. Victims may also first receive "phishing" e-mails requesting additional details regarding the business or individual being targeted.

Some individuals reported being a victim of various Scareware or Ransomware cyber intrusions immediately preceding a BEC incident. These intrusions can initially be facilitated through a phishing scam in which a victim receives an e-mail from a seemingly legitimate source that contains a malicious link. The victim clicks on the link, and it downloads malware, allowing the subject unfettered access to the victim's data, including passwords or financial account information.

The BEC/EAC scam is linked to other forms of fraud, including but not limited to: romance, lottery, employment, and rental scams. The victims of these scams are usually U.S. based and may be recruited as unwitting

money mules. The mules receive the fraudulent funds in their personal accounts and are then directed by the subject to quickly transfer the funds to another bank account, usually outside the U.S.

Based on IC3 complaints and other complaint data, there are five main scenarios by which this scam is perpetrated:

- A business that typically has a longstanding relationship with a supplier is requested via telephone, facsimile, or e-mail to wire funds for an invoice payment to an alternate, fraudulent account. Requests will closely mimic a legitimate request.

- The e-mail accounts of high-level business executives are compromised. The account may be spoofed or hacked. A request for a wire transfer from the compromised account is made to a second employee within the company who is typically responsible for processing these requests. In some instances, a request for a wire transfer from the compro-

mised account is sent directly to the financial institution with instructions to urgently send funds to bank "X" for reason "Y."

- An employee of a business has his or her personal e-mail hacked. This personal e-mail may be used for both personal and business communications. Requests for invoice payments to fraudster-controlled bank accounts are sent from this employee's personal e-mail to multiple vendors identified from this employee's contact list. The business may not become aware of the fraudulent requests until that business is contacted by a vendor to follow up on the status of an invoice payment.

- Victims report being contacted by phone or email by fraudsters who typically identify themselves as lawyers or representatives of law firms and claim to be handling confidential or time-sensitive matters. Victims may be pressured to act quickly or secretly in handling the transfer of funds. This type of BEC scam may occur at the end of the business day or work week and be timed to coincide with the close of business of international financial institutions.

- Fraudulent requests are sent utilizing a business executive's compromised e-mail. The entities in the business organization responsible for W-2s or maintaining PII, such as the human resources department, bookkeeping, or auditing section, have frequently been identified as the targeted recipients of the fraudulent request for W-2 and/or PII. Some of these incidents are isolated and some occur prior

to a fraudulent wire transfer request. This data theft scenario of the BEC scam first appeared just prior to the 2016 tax season.

Unfortunately, the BEC/EAC scam continues to grow and evolve. Between January 2015 and December 2016, there was a 2,370-percent increase in identified exposed losses. The scam has been reported in all 50 states and in 131 countries. Asian banks located in China and Hong Kong remain the primary destinations of fraudulent funds; however, financial institutions in the United Kingdom have also been identified as prominent destinations.

To protect yourself, the IC3 suggests the following:

- Avoid free web-based e-mail accounts. Instead, establish a company domain name and use it to create company e-mail accounts.

- Be careful what you post to social media and company websites, especially job duties and descriptions, hierarchical information, and out-of-office details.

- Be suspicious of requests for secrecy or pressure to take action quickly.

- Consider additional IT and financial security procedures, including the implementation of a two-step verification process. Establish other communication channels, such as telephone calls, to verify significant transactions. Arrange this two-factor authentication early in the relationship and outside the e-mail environment to avoid interception by a hacker. Utilize digital signatures, which don't work with web-based e-mail accounts.

continues on page 19

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A Matter of Trust

So You Have Been Asked to Serve as a Trustee



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

Several years ago when my parents were updating their estate plan, they asked if I would personally serve as the trustee for their estate.

The answer was quick and easy. No way! I have an amazing brother and sister, but I have seen firsthand what happens when one sibling is asked to make financial decisions. The natural tendency is for the children who weren't named to think you trusted another child more. Of course, my family is different and my siblings and I would never disagree. We are extremely close. Often times it may not be the kids that will question one another but an outside influence, such as a friend or spouse.

When you consider serving as an executor/trustee for someone or you ask someone to serve in this position, it should be given serious consideration and discussed between all parties.

It is our general nature to think of this as an honor to be asked to serve in this role. But the executor/trustee can often be put in a position of having to make decisions that all beneficiaries don't like. If the person you have asked to serve as executor/trustee is a family member or friend, it can be detrimental to the relationship.

Serving as trustee is fraught with responsibility and liability. Last year, an individual came to our offices looking for help. He had been asked to serve as trustee and eagerly accepted the esteemed position. What he didn't know was that he should have published a notice to creditors, completed a date of death inventory, filed an estate tax return, kept assets separate in different trusts and provided beneficiaries with an accounting. Oh and yes—he should have filed a final tax return for the decedent and a separate tax return for the trust. Now, the IRS was involved and the beneficiaries were angry. He also held on to a stock that represented a large part of the estate and had substantially declined in value since the death of the grantor. He was genuinely trying his best to do a good job, but he just didn't understand what all needed to be done.

Now the trustee, a longtime family friend, was in trouble with the IRS and the beneficiaries, who were the children of his longtime friend, were angry and considering a law suit.

Some people don't want to pay the fee charged by a corporate trustee. While I know this sounds self-serving, it is so worth it! Besides, it is likely that

your trust document allows a fee to be charged by the individual serving in this position and they will earn it.

A corporate trustee has oversight and experience. They understand and can handle the following duties:

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A duty of loyalty to the beneficiaries. Your personal interests cannot run contrary to those of the trust. You must take care that no conflicts of interest arise, and you must not use your position to benefit yourself. For instance, you can't buy assets from the trust, even if you pay market value.

A duty to communicate with the beneficiaries about the assets, investments, and distributions of the trust.

A duty to enforce rights and defend claims against the trust. If someone slips, falls, and sues on property owned by the trust, you may not be personally liable, but the lawsuit is your headache.

A duty to keep the affairs of the trust confidential.

A duty of impartiality. You cannot favor one beneficiary or class of beneficiaries over another.

Before you name a family member or friend as executor or trustee, please make sure that the individual has the expertise or the access to experts to help them perform this complex job. Litigation against trustees is on the rise. State law is very specific about the responsibility and liability of a trustee – make sure the named trustee understands and can follow these laws.

If you would like to learn more about the benefits of a corporate trustee, contact Trenny Garrett today at (573) 302-2474 or at trenny.garrett@centraltrust.net.

Dry hydrants can protect and lower insurance rates

By Nancy Zoellner-Hogland

Homeowners without water mains and hydrants nearby – or with service provided by lines that are too small for connection to hydrants – could have another option when it comes to protecting their homes in the event of fire. They could install dry hydrants, which would supply firefighters with the rapid access to the water they need to extinguish a blaze.

According to Lake of the Ozarks Fire Protection District (LOFPD) Chief Mark Amsinger, dry hydrants can be installed two different ways.

One installation has an arrangement of piping with one end, outfitted with a strainer, deep in the water and the other end extending to dry land where it is available for connection to a pumper. The pumper would be able to hook up to that hydrant and quickly draft the water straight from the Lake of the Ozarks, or from smaller lakes or ponds, into the lines.

In areas that are further from the water's edge and/or that have a steeper incline, dry hydrants can be installed on second-tier properties. A fire boat, which is equipped to draft water from the Lake, can run hose, then pump water to the hydrant, which will then work just like a regular fire plug.

However, the fire chief said correct placement of the hydrant and correct installation

are key.

"Otherwise, all you'll have when you're done installing a dry hydrant is a false sense of security," he said, explaining that the hydrants must be located in an area that can be accessed by either the fire boat or the truck.

If the boat will be used to pump water to the hydrant, there has to be a place for the boat to tie up to. Firefighters will also need a graveled, turn-around area with maneuver space that's accessible in all weather in order to position the pumper for hook up to the dry hydrant. In addition, the roadway to the dry hydrant should be graveled or paved so the truck doesn't get stuck in mud.

Amsinger also said the pipe serving the hydrant has to be the right diameter and must be installed to the right specifications or the hydrant could be blown apart when pressured water is fed into it. That's already happened on some of the older dry hydrants in the district during a testing process, he said, explaining that the hydrants came apart at the junctions and elbows, spilling the water out into the ground because they weren't equipped with thrust blocks, which absorb the force of the water traveling through the pipe.

"There's a lot of advance planning that goes into the installation. I can't speak for other districts but if someone – or a group of homeowners – in our district is interested in learn-



Dry hydrants don't look much like the traditional fire plugs but they serve the same purpose. Nancy Zoellner-Hogland photo.

ing more about putting in a dry hydrant, all they have to do is contact us. We will come out and assess the situation and then talk to them about their options," the chief said, adding that they will also work with contractors to make sure the hydrants are installed correctly.

The chief said several factors determine the cost of installation but the cost – especially if it is shared by a subdivision – could possibly be offset by the savings homeowners could see on their homeowners insurance.

Both he and Lake Ozark Mayor Johnnie Franzeskos, who spent 32 years with the Kansas City Fire Department before retiring as a captain, said they've seen dry hydrants at work and know they can make a difference.

"They would be a great solution for these lakefront homes that are too far from town to have water service," Franzekos said.

Both said that until the city of Lake Ozark was able to run a 10-inch main down the Bagnell Dam Strip, a dry hydrant about midway down the Strip helped the LOPFD keep a fire at the We're Talking T-Shirts shop from spreading to an adjacent building.

Amsinger said the LOPPD tied their fire boat up to Igua-na's dock and pumped water up the hill, which meant they didn't have to shuttle water with a tanker.

"That can be dangerous because you're running up and down the road, trying to get to a site to fill the truck up, then get back to the scene as quick as you can," he said. "By using the dry hydrant, we also freed up manpower to perform actual firefighting duties."

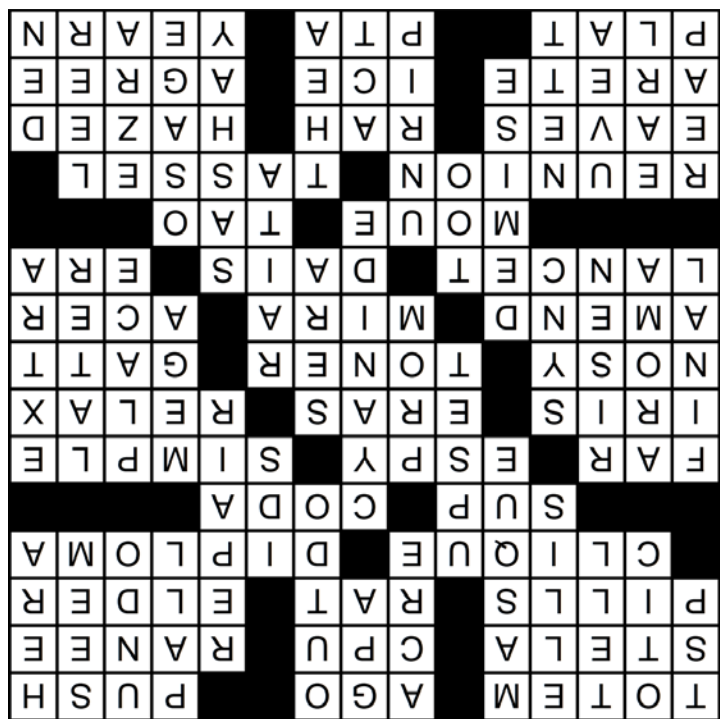
Several dry hydrants are already installed in the LOFPD. The majority are at condominium complexes but one is between a condo complex and subdivision of single-family

homes. In that case, the homeowners associations of both shared the cost of installation. Amsinger said there are several areas in the district that could benefit by similar agreements.

"Several homes on Horse-shoe Bend are supplied with water by the water district but the lines are only 2 or 3 inches. We can't put regular fire hydrants in those areas until the water district puts in at least a 6-inch line because if we hooked up to anything below that, with hard suction we could pull that water main right out of the ground," he said.

For more information or to
schedule a visit with Amsinger,
call 573-365-3380.

And for a free smoke detector, provided through a partnership with the Community Foundation of the Lake, LOFPD residents can call the same number or stop by Station 1, located at 1767 Bagnell Dam Boulevard in Lake Ozark.



Bringing on contractors vs. hiring staff

Which will benefit your small business the most?

Submitted by Bruce Mitchell, Lake of the Ozarks SCORE

As your small business grows, you will find you can't do everything on your own. To obtain the help you need, you can choose to outsource tasks to independent contractors or hire employees to whom you can delegate work.

To decide which will make the most sense for your company, it's important to first understand some of the key differences between working with independent contractors versus having employees on staff.

Employees Vs. Independent Contractors: Four Points Of Comparison

•Compensation

Independent contractors who do work for you operate under their own business names. They are not on your payroll, and they will issue you invoices for their services rendered—typically based on an agreed upon flat fee or a per hour rate. With employees, you provide regularly scheduled

paychecks that reflect compensation according to the salary or wages you agreed to pay them.

•Tax Withholdings

With hired employees, you withhold their federal, state, and local taxes from their paychecks—and you're responsible for submitting those tax payments to the tax authorities. Independent contractors, on the other hand, must submit their own federal, state, and local income tax payments—including self-employment taxes (Social Security and Medicare/Medicaid)—to the tax authorities directly.

•Company Benefits

When you have employees, you may be required by law to provide certain benefits, such as offering medical insurance, paying half of the each employee's Social Security and Medicare tax obligation, workers compensation insurance, and family and medical leave. You are not, however, required to provide benefits to independent contractors.

•Management of Work

With employees, you have more control over how work is done, when it's done, and where it's done. With independent contractors, you can't dictate their hours, the equipment they use to perform their work, or tell them how to do their work.

Which Should You Choose?

That depends. Using independent contractors might save you some money on labor costs, minimize liability, and give you more flexibility if you choose to discontinue your working relationships. On the other hand, hiring staff gives you more control over the skills development of your employees and you call the shots on how, when, and where work is performed.

If you choose to sign on independent contractors to help you with your work, make sure it's clear they are not employees. Consider having them sign an independent contractor (or work for hire) agreement and request they sign a W-9 (Request for Taxpayer Identification Number and Certification)

form to identify them as a contractor.

As you're making the decision to hire staff or contract an independent worker, consider asking for insight and guidance from legal and accounting professionals. Mentors at your local SCORE chapter could also help you weigh the pros and

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



cons of each option so you can better determine which will best serve the current needs of your small business.

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

A VULTURE, CAVES AND WILLIAMS HOLLOW

Continuing with the theme of natural geologic features inundated or above the water along the shore of the Lake, I chose Williams Cave for this installment; however no photograph of the cave is known to exist so I offer my photo (taken in 2002) of a small unnamed cave entrance in Carrot Bluff (known as Carroll Bluff before the Lake existed) at the 23-mile-mark of the main channel. The day the author took the photo an ill-tempered vulture was in residence so the opportunity to explore the cave was abandoned.

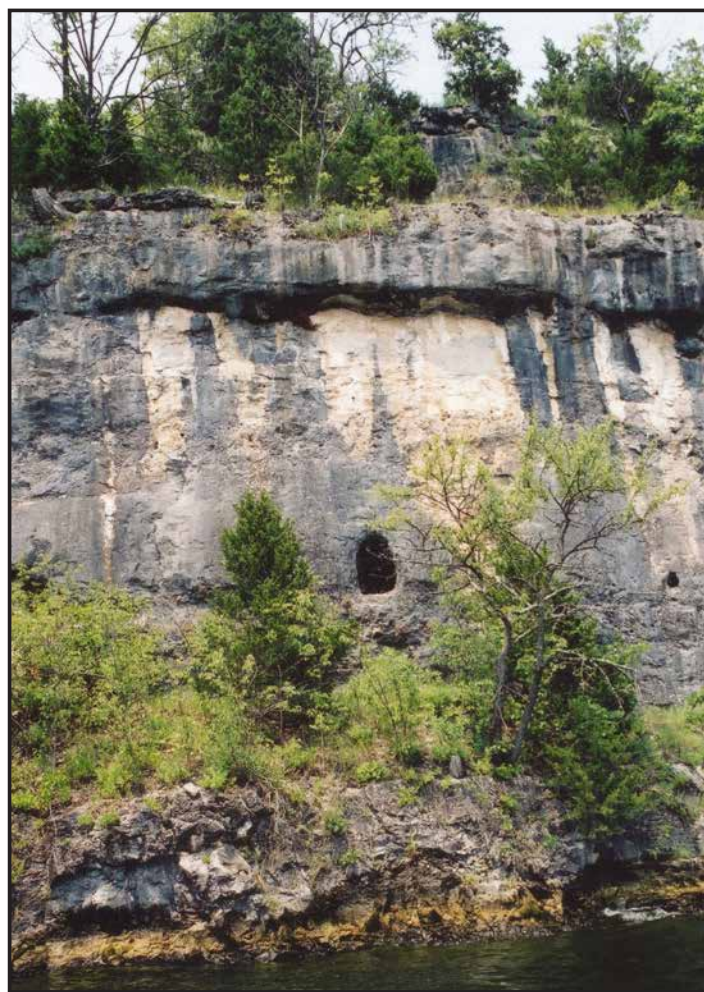
Williams Cave, one of the area's more famed caves in pre-Lake days, underlies a portion of Osage Beach. Deeply buried passages of the cave are thought to exist far beneath the Osage Beach Super Walmart parking lot and adjacent areas.

The cave's modest-sized entrance is associated with Williams Hollow just north of Land's End Condominiums and is close to the Lake bottom, so

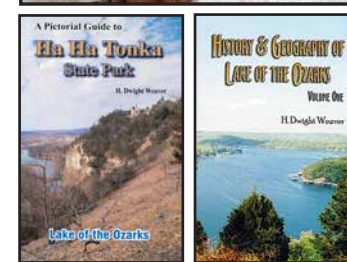
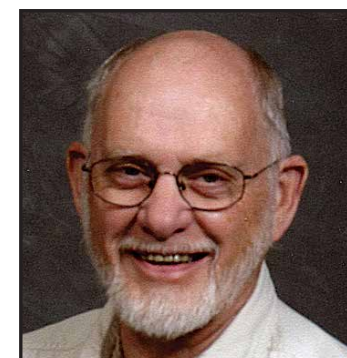
it's now water-filled corridors are deeply inundated. The cave was reputed to be quite extensive and to have rooms as high as 100 feet or more. The cave acquired its name from an eccentric pioneer recluse. Legend says that Williams settled there with two children, a boy and a girl. He lived just inside the cave until he managed to build a cabin but had hiding places in the cave for him and the children. When strangers appeared he made the children hide in the cave. Why he found this necessary isn't known.

In 1880 three young boys went exploring in the cave, which is said to have many confusing passageways. Their light failed at some point and consequently they were unable to find their way out. The children were rescued unharmed the next day. For many years this incident discouraged exploration.

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



The author's latest book on Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Contact him at: dwightweaver@charter.net or call 573-365-1171. Visit www.lakeoftheozarksbooks.com to obtain more information or to purchase one of his books on line.



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Survey says small business owners have positive outlook for future

By Nancy Zoellner-Hogland

According to a recent study, 60.6 percent of small business owners - companies with fewer than 500 employees that are not sole proprietorships - have a positive outlook for their company and the environment in which they operate.

The MetLife and U.S. Chamber of Commerce Small Business Index polled 1,000 small business owners, 20 percent of whom were from the Midwest, via phone interviews between March 30 and April 21, 2017. Sixty one percent of the companies had four or fewer employees, 28 percent had between five and 19 employees, 9 percent had 20 to 99 employees and 2 percent employed between 100 and 500 workers.

The industry breakdown was as follows:

- 19 percent manufacturing/agriculture
- 14 percent education or healthcare based
- 26 percent wholesale or retail
- 29 percent professional service or real estate
- 12 percent were classified as "other"

The Index takes into account a holistic view of the small business sector, capturing the views of small business CEOs and owners across three areas: small business operations, small business environment and small business expectations.

In the questionnaire, businesses were asked:

1. How would you rate the overall health of your business?
2. Over the past year, would you say you have: increased staff, retained the same size staff, or reduced staff?
3. How comfortable are you with your company's current cash flow situation?

Small business environment questions were:

4. How would you rate the overall health of the U.S. economy?

5. How would you rate the overall health of the economy in your local area?

6. Compared to six months ago, does your business see more, less, or about the same competition?

7. Compared to six months ago, has the time or resources you spend completing licensing, compliance, or other governmental requirements increased, decreased, or stayed the same?

Questions about small business expectations were:

8. In the next year, do you anticipate increasing staff, retaining the same size staff, or reducing staff?

9. For the upcoming year, do you plan to: increase investment, invest about as much as you did last year, or reduce investment?

10. Looking forward one year, do you expect next year's revenues to increase, decrease, or stay the same?

The responses showed that most small business owners say their companies are currently in good health. However, while 61 percent of American small businesses rate the health of their small businesses as good, and 38 percent described their business health as "very good," those sentiments are not universally shared. Businesses with fewer than five employees are less positive, with just 33 percent reporting business health as "very good." Businesses operating in the service and retail sectors had a less positive outlook.

The survey results also showed little to no change in staffing levels over the past year with 72 percent reporting they retained the same size staff. Certain segments did report growth, however, as business owners with 20 or more

employees showed increases in staffing levels over the past 12 months.

According to the index:

-Smallest businesses were most anxious about their current cash flow situation.

-Small business owners offer mixed views about the state of the U.S. economy.

-Small business owners are slightly more positive about the health of their local economies.

-Larger businesses report higher levels of competition.

-One in four small business owners say government requirements are demanding more time.

-For every one small business eyeing contraction, five are expecting growth in staff.

-Small businesses slightly less bullish on making investments next year.

-A strong majority of small businesses expect revenues to increase next year

-Capital investment and upgrades are a top priority for small businesses looking toward the future.

According to the study, while the majority of small business owners and operators are feeling good about the state of their firms, 30 percent report working more than they have in the past to improve their businesses' success. Small businesses with 5 to 19 employees at their company report the largest increase in hours, with 32 percent of owners and operators saying that they are working more hours than they were at this time last year.

The survey is conducted each quarter to determine the state of small business across the country and the factors that are influencing entrepreneurs' decisions. For the complete study and results, visit https://www.uschamber.com/sbindex/pdf/SBI_Q2_051817_WEB_34.pdf.

As the Lake Churns Lake Sales Data



Real Estate and Lake News with C. Michael Elliott

Lake of the Ozarks is still experiencing a tight market with an inventory shortage. The number of homes coming on the market in 2017 has decreased by 4.6 percent compared to the same time in 2016 while the amount of closed sales increased 15.2 percent and pending sales are up 15.3 percent. The median sales price also rose by 6 percent.

2017 condo inventory coming on the market is currently even with 2016 numbers and the median sales price dropped by 1 percent. The total units sold increased 6.7 percent and pending sales are up 5.45 percent.

U.S. existing home sales took off in March to their highest pace in over 10 years, and severe supply shortages resulted in homes selling much faster than in February and a year ago, according to the National Association of Realtors.

March's sales pace is 5.9 percent above a year ago and surpasses January as the strongest month of sales since February 2007. The median existing home price for all housing types in March was up 6.8 percent from March 2016. March's price increase marks the 61st consecutive month of year-over-year gains.

The available home inventory at the end of March increased 5.8 percent to 1.83 million existing homes available for sale, but is still 6.6 percent lower than a year ago and has fallen year-over-year for 22 straight months. Properties were on the market an average of 34 days in March, which is down significantly from 45 days in February and 47 days a year ago. Forty-eight percent of homes sold in March were on the market for less than a month.

In the Midwest, existing-home sales jumped 9.2 percent to an annual rate of 1.31 million in March, and are now 3.1 percent above a year ago. The median price in the Midwest was \$183,000, up 6.2 percent from a year ago.

Interest rates have been inching up since last fall. The average commitment rate for a 30-year, conventional, fixed-rate mortgage rose for the fifth straight month in March to 4.20 percent from 4.17 percent in February. The average commitment rate for all of 2016 was 3.65 percent.

With the rapidly moving market and rising prices; it can be difficult to determine value for both buyers and sellers. A good market analysis should include the most recent sales of the homes closest and most like your home. In addition, it should also factor in the sales trends happening at the lake and in your neighborhood as well as considering the home's features and potential drawbacks that add or detract from its worth.

Sales data obtained from the Lake of the Ozarks MLS comparing the time frame from January 1 to April 23 of 2016 and 2017 and from the National Association of Realtors.

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



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Business email scam

continued from page 12

•Immediately report and delete unsolicited e-mail (spam) from unknown parties. DO NOT open spam e-mail, click on links in the e-mail, or open attachments. These often contain malware that will give subjects access to your computer system.

•Do not use the "Reply" option to respond to any business e-mails. Instead, use the "Forward" option and either type in the correct e-mail address or select it from the e-mail address book to ensure the intended recipient's correct e-mail address is used.

•For corporate email accounts, consider implementing two-factor authentication

which requires two pieces of information to log in.

•Beware of sudden changes in business practices - if a current business contact suddenly asks to be contacted via their personal e-mail address when all previous official correspondence has been through company e-mail, the request could be fraudulent.

•Create intrusion detection system rules that flag e-mails with extensions that are similar to company e-mail.

•Register all company domains that are slightly different than the actual company domain.

•Verify changes in vendor payment location by adding additional two-factor authentication

such as having a secondary sign-off by company personnel.

•Confirm requests for transfers of funds. When using phone verification as part of two-factor authentication, use previously known numbers, not numbers provided in the e-mail request.

•Know the habits of your customers, including the details of, reasons behind, and amount of payments.

•Carefully scrutinize all e-mail requests for transfers of funds to determine if the re-

quests are out of the ordinary.

A complete list of self-protection strategies is available on the United States Department of Justice website www.justice.gov in the publication titled "Best Practices for Victim Response and Reporting of Cyber Incidents."

If funds are transferred to a fraudulent account, it is important to act quickly:

•Contact your financial institution immediately upon discovering the fraudulent transfer.

•Request that your financial

institution contact the corresponding financial institution where the fraudulent transfer was sent.

•Contact your local Federal Bureau of Investigation (FBI) office if the wire is recent. The FBI, working with the United States Department of Treasury Financial Crimes Enforcement Network, might be able to help return or freeze the funds.

•File a complaint, regardless of dollar loss, with www.ic3.gov or, for BEC/EAC victims, bec.ic3.gov providing as many details as possible.

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Lake Regional Nurses Receive Excellence Awards

Lake Regional Health System selected five outstanding nurses to honor during National Nurses' Week, May 7-13. The award committee received 58 nominations this year from employees wishing to honor their co-workers.

"Our nurses are here for this community and are crucial to the healing work of Lake Regional," said Melissa Hunter, R.N., MSN, Lake Regional Health System's director of nursing. "I commend our Nursing Excellence Award winners for their accomplishments."

Amanda Perkins, LPN, Lake Regional Podiatry, received the Licensed Practical Nurse of the Year award. This award recognizes a nurse who demonstrates commitment to providing excellent care by participating in quality improvement initiatives and educational opportunities. Perkins lives in Lebanon.

René Revelle, FNP-C, Lake Regional Express Care, received the Advanced Practice Nurse of the Year award. This

award recognizes a nurse practitioner who is a role model for integrity, clinical excellence and a positive attitude. Revelle lives in Eldon.

Shari Rhoades, R.N., Home Health, received the Mentorship award. This award recognizes a nurse who is known for helping other nurses learn and succeed. Rhoades lives in Camdenton.

Angela Preble, R.N., Family Birth Center, received the Spirit of Nursing award. Florence Nightingale said, "Nursing is an art," and one must have passion to create masterpieces. This award recognizes a nurse who always looks for opportunities to brighten the day of patients and co-workers. Preble lives in Linn Creek.

Beth Sarver, R.N., Emergency Department, received the Rookie of the Year award. This award recognizes a first-year nurse for showing great compassion, excellence in skills and a desire to learn the registered nurse role. Sarver lives in Barnett.

Lake Regional Health System currently employs approximately 442 nurses — 87 licensed practical nurses, 331 registered nurses and 24 nurse practitioners.

1. Licensed Practical Nurse of the Year Amanda Perkins, LPN, with Lake Regional Podiatrist Cody Fox, DPM, FACFAS



2. Advanced Practice Nurse of the Year René Revelle,



FNP-C, with Michael Burcham, vice president of Physician Practices

3. Mentorship award winner Shari Rhoades, R.N.



(center), with Melissa Hunter, director of Nursing, and Patti Muxlow, senior vice president of Clinical Services

4. Spirit of Nursing award winner Angela Preble, R.N. (center), with Patti Muxlow, se-



nior vice president of Clinical Services, and Melissa Hunter, director of Nursing

5. Rookie of the Year Beth Sarver, R.N. (center), with Melissa Hunter, director of Nursing; Amy Funderburk, Emergency Department nurse manager; Crystal Lloyd, stroke coordinator; and Patti Muxlow, senior vice president of Clinical Services.



Beth Sarver, R.N., Emergency Department, received the Rookie of the Year award. This award recognizes a first-year nurse for showing great compassion, excellence in skills and a desire to learn the registered nurse role. Sarver lives in Barnett.

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And no one asks "Are we there yet?"
I want to go where the shortest distance
between two points has never been the point.
Where water, horizon and dreams all meet.
Where I can get to know my kid again.
The one inside me.
I want to go where the end of the day
lies at the end of a dock line.
And life isn't just lived. It's celebrated.
There's a place called happiness.
Not far from here.
I want to go there.
I want to go boating.*

Boating is a life changing experience that keeps families close, creates strong bonds and priceless memories. It is a great way to connect and enjoy time together. A rewarding lifestyle that is enjoyed by the young and the old, a passion that can be shared with children and grandchildren and passed down from generation to generation. Boating can always be a part of your life. It is a magical experience that comes before kids, with kids, and after kids.

Imagine a day on the water soaking up the sun while fishing, water skiing, surfing, wake boarding or just cruising the lake. There is nothing like getting out on the water and experiencing it. Boating is an adventure that allows you to experience new places and destinations. One of the many joys in boating is meeting new friends and sharing experiences. The community of boaters are as friendly as you'll ever find.

Boating is good for your soul, your well-being and overall happiness, leading to a healthier lifestyle. A day on the water can be peace-

ful and relaxing allowing you to unplug, decompress, have fun and escape from stressful schedules.

MarineMax believes that boating changes lives. We encourage you to get on board, get out there, get wet, get together, get captivated and get close. If you're new to boating, we'll make it easy to get started. We will help you find the perfect boat for your lifestyle, teach you how to use it and show you how to have fun. No matter what questions you may have, our experts can help you answer them. MarineMax, and our team members, are your source for complete boating instructions and resources.

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The Lake Area Chamber recently held a ribbon cutting for Anthony Giorgione with Aflac, at their location at 2140 Bagnell Dam Blvd Ste 101C in Lake Ozark. The ribbon cutting took place on May 11 at 4 pm, with owners Anthony and Robin Giorgione, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber. For more information, call (573) 434-4300.

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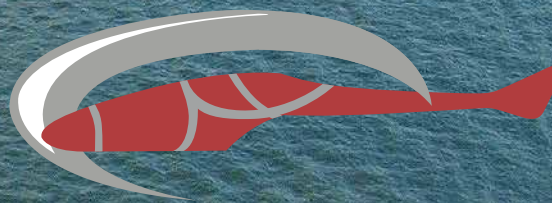


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Crossword Puzzle

Solution page 15 THEME: HIGH SCHOOL

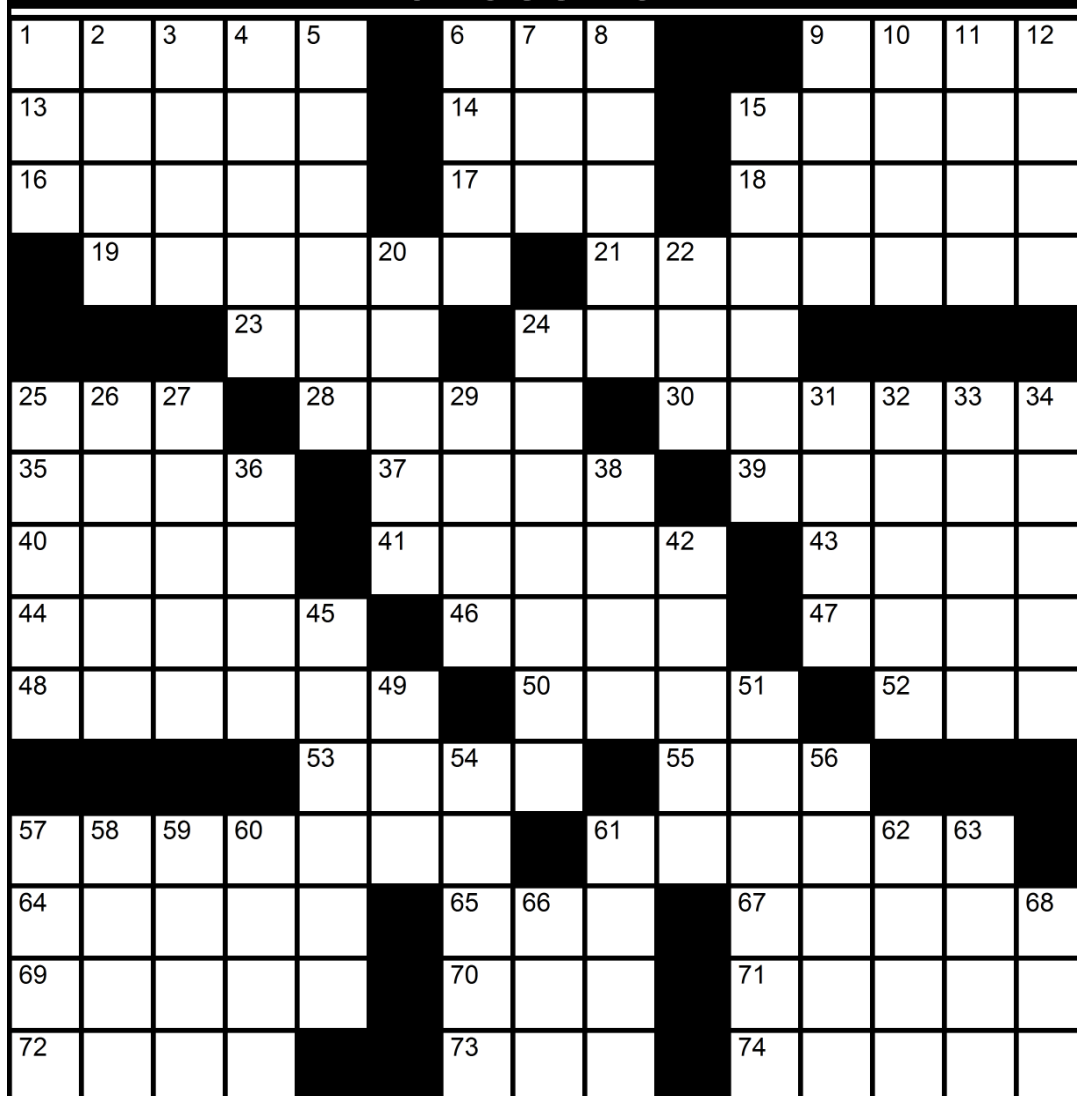
ACROSS

1. Native American pole
6. Gone by
9. Word often found on a door
13. Ancient stone slab with markings
14. PC brain
15. Hindu queen
16. Dose of medicine, pl.
17. Sinatra's _____ Pack
18. LDS missionary
19. *Exclusive high school circle
21. *Goal of those four years
23. Break bread
24. Musical finale
25. A great distance away
28. Oscar of sports
30. Like Simon who met a pieman
35. Fleur-de-lis
37. Timeline divisions
39. Kick back
40. Offensively curious
41. Printer contents
43. General Agreement on Tariffs and Trade
44. Change, as in Constitution
46. Actress Sorvino
47. Maple, to a botanist
48. Doctor's tool
50. Roasting platform
52. #37 Across, sing.
53. Wry face
55. "_____ Te Ching"
57. *Post-grad get-together
61. *Cap adornment
64. Bat dwelling?
65. *Pep rally syllable
67. Harassed
69. Thin mountain ridge
70. Rocks in a bar
71. Be of one mind
72. Surveyor's map
73. *Adult involvement org.
74. Pine

DOWN

1. Recipe label
2. Ear-related
3. Be a snitch
4. Island off Manhattan
5. Courtly entertainment
6. Homesteader's measurement
7. *Academic concern
8. Beat the Joneses
9. _____ Mall, London
10. Backward arrow command
11. Give an impression
12. Zeus' sister and wife
15. *Taught to do this in shop class
20. Cinderella's win
22. Dog tags
24. Peoples Temple poison
25. *End of semester assessment
26. Wafting pleasantness
27. Like Phoenix
29. *Junior ball
31. Prefix with phone
32. Person, thing or _____
33. Sometime in the future
34. *_____ credit
36. Pop group "'N _____"
38. "Que sera _____"
42. Yogurt-based dip
45. End
49. Likewise
51. Move sideways
54. Same as rip
56. Meryl Streep's "August: _____ County"
57. Gather harvest
58. James _____ Jones
59. Eye part
60. As opposed to gross
61. Short for Theodora
62. Poet Pound
63. Lecherous look
66. *Pre-college challenge
68. Bear's room

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The Lake Area Chamber recently held a ribbon cutting for Delta Gases at their location at 1083 Bluff Drive in Osage Beach. The ribbon cutting took place on May 19 at noon, with several Delta Gases staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber. For more information, call (573) 302-7900, or visit their website at www.deltagas.com.



The Lake Area Chamber and Camdenton Area Chamber recently held a joint ribbon cutting for FaceLift Marketing & Design, at their location at 3227 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on May 23 at 4:30 pm, with several FaceLift Marketing & Design Co-Owners Brandon Barnett and Michelle Cook, along with several clients, Lake Area Chamber and Camdenton Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated the grand opening of their office. For more information, call (573) 280-5866, or visit their website at www.faceliftmo.com.

BUSINESS JOURNAL

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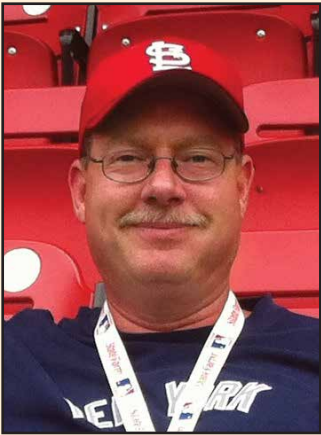
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Managing Rental Property

Damage Deposits & Damage Waiver



Russell Burdette

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

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

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

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

Fortunately for us and our guests we discovered a better way of doing business when it came to damages and damage deposits. Our travel insurance company told us about their damage waiver program. Each guest could purchase a damage waiver protection plan for a small fee and that plan would cover them up to \$3,000.00 in accidental damages. After we switched over to the new policy in 2005 our guests suddenly let us know, more often, when something broke. We stopped finding as many things "hidden" at our properties. And our owners were happy that they were not paying for everything that was broken. This is usually one of the first questions that I get asked when someone inquires about our vacation rental program, "How does damage work and who pays for it?"

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

Russell Burdette is the owner/broker of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. If you have any questions about putting your home or condo on a vacation rental program please give me a call at 573-365-3367.





The Lake Area Chamber recently held a ribbon cutting for Toad Island at Camden on the Lake Resort in Lake Ozark. The ribbon cutting took place on May 16 at 5 pm, with general manager Bryan Drew and several staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated the grand opening of Toad Island and took place during the Chamber's monthly networking social. For more information, call (573) 365-5500, or visit their website at <http://www.htoads.com/>.



The Lake Area Chamber recently held a ribbon cutting for GSI Distributors, Inc. at Camden on the Lake Resort in Lake Ozark. The ribbon cutting took place on May 16 at 4:30 pm, with several GSI Distributors staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber, and preceded the Chamber's monthly networking social. For more information, call (314) 502-9685.

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The calendar fills as temperatures pick up

By Nancy Zoellner-Hogland

Summer doesn't "officially" arrive until later this month but you'd never know it by looking at the calendar of events planned for the Lake area.

Each weekend is filled with a variety of activities sure to please every interest.

Lake Ozark Mayor Johnnie Franzekos said that's good news for all business owners.

"It's always nice to see school end and the families return. Things like the Lake Race are great for the city of Lake Ozark, of course, because they bring a lot of business directly into our town, but they also provide the entire area with a lot of wonderful publicity. Every time we can get Lake of the Ozarks out in front of people who love boats, who love the water, who love relaxing and having fun, we all benefit," he said.



June kicks off with The Lake Race

From 4 to 10 p.m. Thursday, June 1, a section of the Osage Beach Parkway, west of the Grand Glaize Bridge, will be closed to traffic and open to a street festival featuring a display of speed boats and classic cars, vendors, a beer garden, food and games and pony rides for the kids.

The party continues Friday at the Lake Race Meet and Greet Street Party, set for 4 to 11 p.m. on the Bagnell Dam Strip. Shuttle service will be available because the lower end of the Strip area will be closed to traffic starting at 9 a.m. Friday.

Offshore power boat races will take place all day Saturday. Spectators can view the race by land on Bagnell Dam and at Beaver's at the Dam or by water from the dam to the 3 mile mark. The races will also be broadcast live online at www.krmsradio.com/lakeraces-tream.

Lake Race 5K Run

Want get do a little racing yourself? Join in the Lake Race 5K Run Sunday. Registration begins at 7 a.m. The race, which begins at 9 at Beaver's at

the Dam, includes prizes and a raffle. For the slightly less athletic, a Props and Hoses Poker Run will kick off at 10 a.m. Sunday, also from Beaver's. Raffle tickets for a 50/50 drawing at 4 p.m. at the Redhead Yacht Club will be available at each stop on the run.

Volunteers are badly needed for nearly all events. To sign up to help, call (573) 723-0637 or visit <http://www.lakerace.com> for more information.



Hot Summer Nights

Get set to see some hot rods, dice dangling from a rear-view mirror or two and plenty



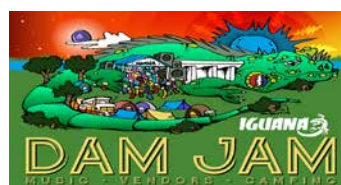
of poodle skirts at the June 9 Hot Summer Nights event on the Bagnell Dam Strip. June's theme is Route 66 so in addition to the classic and custom cars, trucks and motorcycles that will be displayed, the event will include a Route 66 Village set up in Luby's Plaza. The village will feature a variety of booths for those interested in getting more information

about the historic route that, at one time, spanned eight states and passed hundreds of roadside attractions, providing a slice of Americana to everyone lucky enough to travel the scenic route. The family event also features music and several entertainers, including clowns, face painters and Charcoal Chuck, who provides free portrait painting for kids 10 and younger.



Bike Night

On June 15, the Bagnell Dam Strip hosts Bike Night, which is held the third Thursday of every month. Businesses up and down the Strip offer specials and live music. You can also win prizes and take home some giveaways from Karma Custom Motorcycles, The LeatherMan, Lake of the Ozarks Harley Davidson, We're Talking T-Shirts, and more. While you're there, make sure you register for a chance to win a customized Harley-Davidson.



Dam Jam Grateful Dead Experience

On Father's Day weekend, June 16 and 17, you can get your schwag on at the Dam Jam

Grateful Dead Experience. Pink Floyd, Animals and Doors tribute bands. Nonstop reggae will be performed by a Bob Marley tribute band. Prefer a twang to your tune? The Stillshine Bluegrass Band, as well as several other groups, will be performing as well. Camping and vendors will be available at the event, to be held at 70 Legion Drive in Lake Ozark. Tickets are \$60 per person for the weekend (Friday and Saturday). Early arrival on Thursday is an extra \$10 per person. One day tickets are available on the Saturday only for \$30 per person. Children ages 10 and under are free but ages 11 and up must buy a ticket at full price. For more information, call the festival hotline at 573-844-4504 or visit www.damjam.net.



Canine Cannonball Dock Dogs

If distance-jumping dogs are more your thing, you won't want to miss the Canine Cannonball Dock Dogs jumping contest held June 16, 17 and 18 at Dog Days, located at 1232 Jefferies Road in Osage Beach. Canine athletes compete in Big Air, Extreme Vertical, and Speed Retrieve at this family friendly event. For information or to enter your dog contact Dog Days at 573-348-9797. Admission is free.



Osage Beach Free Concert

Osage Beach officially wel-

comes summer on June 17 with a free concert in the park featuring The Cherry Pistols and a fireworks show by Pyrotecnico! The band takes the stage around 7:30-8:00 and fireworks will begin at 9:15. This year, weather permitting, the event will also include tethered hot air balloon rides from 5 to 8 p.m. as well as additional activities for kids throughout the evening. Bring lawn chairs or blankets but you can leave the coolers at home because the concession stand, open at 5 p.m., will be selling burgers, hot dogs, sodas, beer and candy. The event will be held in the Osage Beach City Park on Hatchery Road.



Live Concerts

If live music is "your thing," the Lake should be "your place." In addition to a long list of performers set to take the stage at Osage Beach Amphitheater on Highway 5 north of Camden, the Horny Toad Entertainment Complex at Camden on the Lake, located at 2359 Bittersweet Road; the Lodge of Four Seasons, located at 315 Four Seasons Drive on Horse-



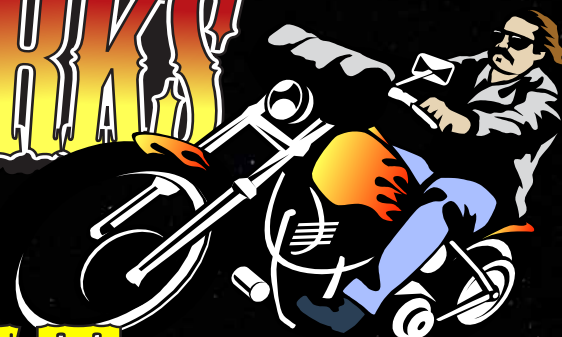
shoe Bend; and Shawnee Bluff Vineyard, located at 8 Tolwood Road, between Eldon and Lake Ozark, have a summer-long schedule of bands lined up for your listening pleasure.

Golf tournaments, concerts in the park, kayak meet-ups and painting parties are also sprinkled across June's calendar. For more information, visit www.funlake.com.



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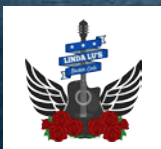
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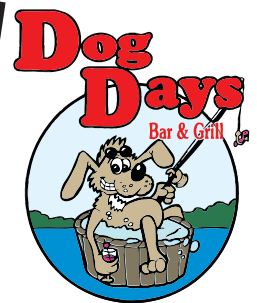
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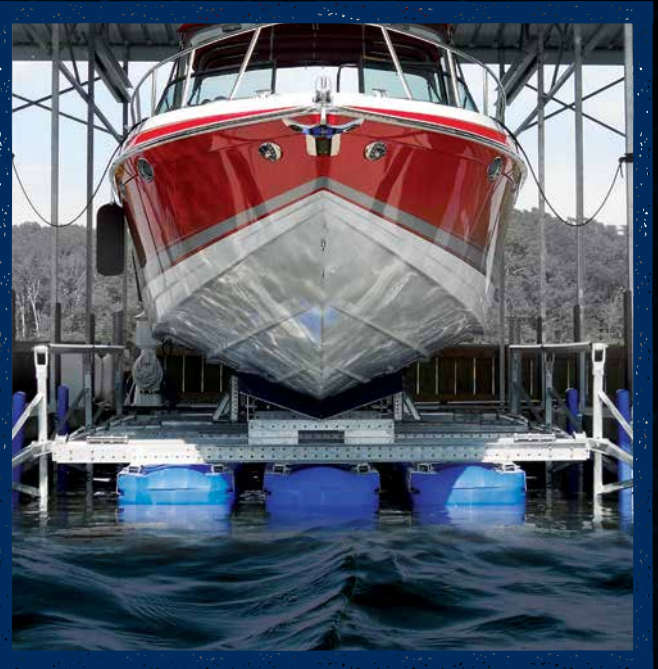
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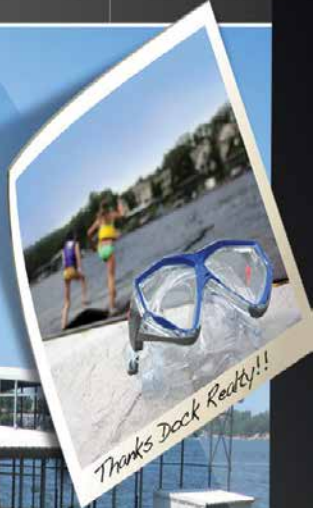
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2005 BENNINGTON 2575RL - 350 MAG B3.....	\$34,000
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2008 SYLVAN 8427 MANDALAY 225 4S 47 HRS.....	\$32,900
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2005 BENNINGTON 2575RL - 350 MAG B3.....	\$34,000
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2016 REGAL 2300 SURF VOLVO 380 FWD DRIVE 25 HOURS.....	SOLD
1998 REGAL 2500 5.7 VOLVO.....	\$22,900
2001 COBALT 262 5.7 DP VOLVO.....	SOLD
2004 REGAL 2600 5.7 VOLVO 300 HOURS.....	SOLD
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2005 REGAL 2900 5.7 GXI VOLVO VERY CLEAN.....	\$42,900
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2013 REGAL 3200 - V8300 5.7L - 118 HRS.....	\$159,900
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