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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 15 -- ISSUE 7

JULY, 2019

Changes to 54 add time and safety to trip

By Nancy Zoellner-Hogland

Those who haven't driven on the 54 Expressway between Camdenton and Osage Beach for a while are in for a surprise. The Missouri Department of Transportation (MoDOT) is nearly finished with a \$2.5 million project that, among other things, increased signage and closed dangerous intersections, replacing them with J-turns. In late June they were seeding and mulching – the last step in the project. MoDOT's website describes how J-turns work: Instead of motorists crossing fast-moving lanes of traffic to get to the opposing lanes, drivers at a J-turn intersection turn right in the same direction of traffic, merge into the left lane, and then make a u-turn in the direction they intend to travel.

"A few years ago we had some wrong-way crashes on Highway 54, mostly in Miller County. State Rep. Rocky Miller asked us to look at the corridor and find ways to make it safer," said MoDOT District Engineer Bob Lynch. "But instead of just looking at Miller County, we decided to look at the whole corridor from Camdenton all the way to Mexico, Missouri. As part of that process, we conducted a road safety audit. We brought in traffic engineers with MoDOT, consultants that are traffic engineers outside of MoDOT. The Highway Patrol and other emergency responders were also involved. Ten to 12 of us drove the entire



stretch, coming up with ideas that would stop the wrong-way drivers, and looking at locations with curves where people were going off the road and high-volume intersections where people were entering the highway."

Then they sat down to analyze what could be done. They shared their ideas at a public meeting in January 2018 and then late last fall went to work. One of the first things they did was double the number of signs at each intersection telling drivers they were going the wrong way. Lynch said MoDOT did that internally with its maintenance workforce. To address the problem curves, they put down a high-friction surface treatment to provide motorists with more traction in slick conditions. And to prevent crossover accidents, they started installing guard cable.

"Guard cable was first used on the interstates and we had a lot of success. Along I-70 we

were losing about 90 people a year because of crossover accidents but as soon as that guard cable was installed, it dropped to almost zero. Now it's being added to other major four-lane routes like 54 and Highway 63," Lynch said, adding that although it's built to stop passenger vehicles and not semis, it has caught a few semis too. "We've already installed guard cable north of Jefferson City to Kingdom City. Now we're focusing on the southern side of Jeff City. In addition, we started with this project in Camdenton and we're basically making our way east. However, to put it in the proper place so we didn't have to rip it out a year later, we had to first determine what we were going to do with the interchanges."

As part of their study, MoDOT engineers came up with a design that eliminated all left turns from roads that intersect with 54 between Key Largo in Osage Beach and A Road in

Linn Creek. The plan requires drivers to turn right on to Route 54 and then access strategically placed J-turns to turn around and head the other direction.

"The J-turns for Route A are about 3,000 feet away from Route A so people have to drive 3,000 feet to the east and then 3,000 feet to the west to get back where they were at to begin with," Lynch said, adding that quite a few people make that trip several times a day and some didn't think there was issue to be concerned about.

However, data shows the intersection was averaging one accident a month and over the years, more fatality accidents occurred at that location than at similar locations across the state.

Lynch said approximately 1,200 vehicles per day were turning left off A to go toward Camdenton. That, combined with the 15,000 vehicles passing by that intersection per day,

continues on page 14

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Armchair Pilot

By Nancy Zoellner-Hogland

TO TIP OR NOT TO TIP – that's the question many have been asking since Hilton CEO Christopher Nassetta said he didn't leave tips for house-keeping when he stayed at hotels. However, after several critical articles and comments were published online, Nassetta issued a statement saying he had changed his position. "Going forward, I will tip when traveling for both work and personal travel," he said.

SPACE HOGS. They're on every flight. Time.com recently came out with advice on how travelers can politely deal with passengers who recline their seats into their laps. A former flight attendant with Continental Airlines suggests gently tapping the person on the shoulder and then quietly and discreetly asking if they'd mind moving forward just a bit. A loud request could cause the person to go on the defensive, she said. If the gentle approach doesn't work, take your request to the attendant, saying something like "Hey, I've asked the passenger twice to move their seat up. Can you help me out?"

LAST MONTH'S Armchair Pilot included a news briefing advising people to "Just be nice" to flight attendants to enjoy a more pleasant flight. As it turns out, a doorman with 28 years of experience at a luxury London hotel has the same advice for travelers who'd like to be treated like "A-listers." In an interview with "Insider," he said hotels strive to provide the best service to everyone all the time. However, the nicer the guest is to staff, the nicer staff is to the guest. It's human nature, he said. So smile, be friendly, be pleasant and be polite to all hotel employees and it might get you a couple extra chocolates on your pillow!

SORTING THROUGH EMAIL can be a time-waster. To spend less of it weeding out the spam from the important stuff while on vacation, take time before you leave to apply filters. That's the advice from Travel and Leisure travel magazine.

Here's how: "At the bottom left corner of your inbox, there is an icon that looks like a circle with three lines in it. Tapping it will automatically apply a filter for 'Unread,' but tapping the text at the bottom center of the screen that says, 'Filtered by: Unread,' will open a menu that provides several other options. Checking 'Flagged' will show only the messages that you have pegged as important. The 'Addressed' category will let you determine if you want to see only messages are sent to you directly or only those that you are copied on. You can also tell your inbox to let only mail with attachments come through. The last option, 'Only from VIP,' requires a bit more configuring... Before activating, you'll need to go into your inbox or your contacts and tap 'Add to VIP' on the senders you'd like to see messages from. Then simply turn on the VIP-only setting." Thanks T&L for the extra beach time!

TRAVELING TO EUROPE?

AFAR suggests checking out some of their more unusual laws to avoid problems. Making noise from 8 p.m. to 7 a.m. on Sundays and holidays in Germany and Switzerland is strictly prohibited. Playing loud music, driving a noisy truck, banging on the trash can during that time are all against the law. So is hanging your laundry out to dry on Sundays in Switzerland. And don't plan on picnicking at any tourist sites while in Italy because eating and drinking around public buildings and historic monuments is strictly prohibited. Disobeying can result in fines that range from \$45 to \$562, depending on the site. Do not feed the pigeons in Venice's Piazza San Marco. Doing so will come with a fine of up to \$788. The Austrian city of Vienna also banned the practice – and demands payment of the fine, albeit lower at \$40 – on the spot. Strolling the streets of Barcelona and Palma de Mallorca in Spain in your swimsuit is illegal. Everyone must cover up or pay a fine of \$333 if caught. And don't wear high heels or bring food, drinks or gum when you tour archeological sites in Greece.

STARTING ON January 1, 2021, all U.S. citizens who want to travel to the 26 members of Europe's Schengen

Zone, which allows people to move between the countries freely, will need to register with the European Travel Information and Authorization System (ETIAS). Failure to do so could mean being turned away at the border. You can register by visiting etiasvisa.com, a travel agency not affiliated with the European government. To apply, you'll need a valid passport, an email address and a debit or credit card to pay the nonrefundable application fee. After filling out the application and answering a few security and health-related questions, it gets submitted. A notice of approval or denial should be sent to your email address within a few hours after being checked. ETIAS will be valid for three years, or until your passport expires, whichever comes first. Children must also have ETIAS, however they come with no charge.

SEVERAL COUNTRIES, including Germany, Hungary, Italy, Russia, Ukraine, Belgium, the Netherlands, Austria, and Spain, are now requiring individuals to carry official identification with them at all times. According to AFAR, unless you have an E.U. citizen card, you must be able to produce your original passport – not a photocopy – or your driver's license. And it's legal for police officers to stop you on the street and ask for proof of identity. The EU decided to implement the program to protect and strengthen its borders against terrorism.

THOUSANDS OF PHOTOS of faces and license plates taken at an undisclosed border crossing were illegally obtained during a U.S. Customs data breach. The U.S. Customs and Border Patrol (CBP) reported that a subcontractor had violated CBP policies and in May transferred copies of traveler and license plate images to the subcontractor's network without authorization. The subcontractor's network was subsequently compromised by a cyberattack, according to a news release from the CBP. The CBP also reported that as of mid-June, none of the image data had been found on black market websites.



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Get ready for summer fun at Aquapalooza!

By Nancy Zoellner-Hogland

It's July and you know what that means. It's time for AquaPalooza, the biggest summer boating party on Lake of the Ozarks!

Brought to you by Benne Media, this year's event, which begins at noon and ends promptly at 5 p.m., will feature live music all day with the Chris Weaver Band, Machine Gun Symphony, Dirt Road Addiction and Superjam performing at Dog Days Bar and Grill, which hosts the event.

"A huge stage is set up on board walk facing the docks. It's safe to say that thousands of people come by boat and tie up together, some arriving as early as 8 a.m. to make sure they get a good spot! There's a big area in front of the stage that's kept open for all the 'floaters' and a lot of people bring those big chill rafts – but you see every kind of floating device made. It's pretty cool to stand on the stage and look out to see the cove completely filled with boats and so many people having a good time," said Mike Clayton, Morning Show host on Mix 92.7 and program director. "It's free, it's open to everyone and it's really a great, family friendly event."

Clayton, who serves as emcee for the event, said in addition to music, there will be games, drawings and giveaways throughout the day and 12 to 15 vendors will have booths set up on both sides of the stage. Some will have merchandise for sale – marine-related products or floatables, inflatables, T-shirts, coozies, sunglasses, sunblock – anything you might need to enjoy your day on the Lake.



An aerial photo of the boats gathered at the 19MM for Aquapalooza's day of live music and fun.

Photo: Willman

If you get hungry and the sandwiches you brought in the cooler aren't cutting it, you can just swim up to the dock, climb up the ladder and head to the restaurant for a bite to eat. Because you'll still be able to hear the music from the decks, plan on hanging around for a while to swim in the pools – one with a swim-up bar strictly for those 21 and over – and another for the kids.

And if you don't have a boat, don't worry. You can come by land because there will be plenty of parking spaces. Dog Days is located at the 19 mile marker by water and 1232 Jefferies Road in Osage Beach.

"Everyone should try to make it because it's a party like

no other – but if you absolutely can't, we simulcast on Cool 102.7 from noon to 5 and we broadcast cutaways on Mix 92.7 and Cool 102.7 so you won't miss out on the fun entirely," Clayton said.

AquaPalooza, first held at Lake of the Ozarks in 2006, was originally sponsored by Sea Ray Boats as a way to "let all boaters – or boater-wannabes – get a closer look at the models offered and the lifestyle afforded by owning a Sea Ray," according to a press release from the company. That first year, 82 on-water parties were held worldwide with 20,334 registrants and guests attending in 4,369 boats. The following year the bash drew more than 10,000 boats and 30,000 guests worldwide to 120 events.

Benne Media took over the Lake of the Ozarks edition of AquaPalooza – organizing and funding the entire event, with help from co-sponsors – after the first couple years.

"It takes months of planning to book the bands, secure all the proper permits, hire a sound crew – it's a big operation and Benne Media produces it, pays for it – and works it. The band busses start rolling in on Friday and Dog Days feeds them and Benne Media gets them settled



in. Nelson Audio, the sound crew we hire, also puts up the stage on Friday and does audio checks. Then our staff shows up early in the morning Saturday and we're there all day," Clayton said. "This is our way of saying thank you to our listeners, our advertisers for their support throughout the year."

This year's signature

sponsors are Martin Metal, Elite Roofing and Siding, EconoLift Boat Lifts, Black Thunder Offshore and Steve's Pest Control. The city of Osage Beach and the Tri-County Lodging Association also partnered with Benne Media, as did the Grein Team/Keller Williams Real Estate, Rooflux and Ellis Battery.



Crowds gather in the water in front of the stage area for giveaways

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Keeping grass off the Strip

By Nancy Zoellner-Hogland

Members of the Lake Ozark Board of Aldermen made it clear – they don't want a medical marijuana dispensary on the Bagnell Dam Strip. Last month they took a proactive step to keep that from happening.

On June 11, the board unanimously approved the first reading of an ordinance amending the city's code to prohibit dispensaries in the C-1 District. Instead, the ordinance, patterned after the one adopted by Osage Beach in May, allows the dispensaries in areas zoned C-2 as long as they are not within 200 feet, measured property line to property line, of any religious institution, elementary or secondary school or child daycare facility.

The second reading was scheduled for June 24, after this edition of the "Lake of the Ozarks Business Journal" went to press. However, city officials said they felt confident the second reading would pass as well.

City Administrator Dave Van Dee said he's received

phone calls from people interested in operating a dispensary in the city, one of whom said they planned to file an application with the state. However, as of late June, no one had expressed an interest in applying for a permit to operate a medical marijuana cultivation facility, medical marijuana-infused products manufacturing facility or medical marijuana test facility. Under Lake Ozark's revised code, those facilities will be permitted special uses only in C-2 and M-1 districts, defined as "industrial front yard or a buffer to adjacent residential or commercial districts." They must be a minimum of 1,000 feet from any religious institution, elementary or secondary school or childcare facility as well as a minimum of 1,000 feet from any property that is zoned residential.

"I wanted to push everything but dispensaries out to what I call the 'hinterlands – the properties that are back off the beaten track. We don't want them adjacent to a subdivision or even a retail development,"

Van Dee said.

He also said the city did not address the odor issue beyond what the state was requiring, nor did they discuss regulating the hours of operations, "but if for some reason we end up with a dispensary and they have extended hours, we can certainly address the issue at that time."

Since marijuana was legalized, lawsuits have been filed against growers, dispensaries or processing facilities in several states over the odors coming from those facilities. Odor control measures are required in Missouri's Amendment 2. Guidelines state, "Grow operations would have to have an odor control plan that includes engineering controls and the plan would have to be certified by a professional engineer or a certified industrial hygienist. However, the rules don't list specific technical requirements for odor plans." Manufacturing operations have the same undefined guidelines.

Osage Beach City Administrator Jeana Woods said she and other city officials are now

discussing changes to building and compliance codes to "address nuisances, etc. that pertain to this new industry. I am not sure when we will have something to the Board level, but we are working on it."

According to the Department of Health and Senior Services, businesses can apply for licenses to cultivate, manufacture, dispense, and testing facilities between Aug. 3, 2019, and Aug. 17, 2019 and will award or deny a license and/or certification within 150 days of a complete application's submission.

Mark Amsinger, chief of the Lake Ozark Fire Protection District, said because they would be involved in the inspection process of any commercial operation inside district boundaries, he plans to contact the state to find out what will be required. He said he will also be looking for training to prepare his firefighters if they have to respond to fires or other emergencies at cultivation, manufacturing and testing facilities after they begin operating.

"We need to know what we'll be walking into," he said.

According to the National Fire Protection Association (NFPA), marijuana production comes with an assortment of hazards for firefighters. Jesse Roman described many of them in an article titled "Hazards of the Trade" that is posted on the organization's website.

- With plants being moved often according to their grow cycles, keeping egress paths and exit doors in cultivation facilities clear could be a problem

- Because plants need to be segregated by growing and light cycles, some growers erect tents or cordon off spaces with tarps or other flammable mate-

rials, creating fire hazards and egress issues.

- Hundreds of high-powered lights, air conditioning, fans, etc. could overload circuits and start fires.

- Because molds, mildews, and fungus can destroy a crop and result in millions of dollars in losses, some growers have adopted fumigation measures using sulfur dioxide, which can be toxic to employees and first responders.

- The value of the product has meant some grow owners tighten security by placing bars on doors and windows or use other non-compliant security measures, including guard dogs, which can hinder egress and ingress.

- Because there are no performance-based standards for extraction, because some extraction machines use flammable and potentially explosive substances and others operate at high pressures and can explode if not installed or maintained properly, and because many jurisdictions have yet to adopt any local codes regulating these facilities, the extraction process used to collect and concentrate THC comes with numerous hazards.

To read the entire article, visit <https://www.nfpa.org/News-and-Research/Publications-and-media/NFPA-Journal/2016/September-October-2016/Features/Growing-Pains/Hazards-of-the-Trade>.

As of April 2019, 33 states and Washington, D.C., legalized medical marijuana and 10 states and D.C. have legalized recreational marijuana. However, both the plant and its derivatives are still illegal under the Marijuana Tax Act of 1937, a federal law.



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INDEPENDENCE DAY

It's celebration time so come on! Get out your red, white and blue and be ready to party because Lake of the Ozarks does the Fourth of July up big! Several fireworks shows will light up the night skies from July 4 to July 6, day-long family friendly activities will be going on in a couple different locations and bands playing everything from today's hits to yesterday's memories will be performing live on stages around the Lake.

But first – the fireworks!

The Inn at Grand Glaize, at the 1MM of the Grand Glaize Arm by water or 5142 Osage Beach Pkwy in Osage Beach by land, will have a display at dusk on Thursday, July 4. Enjoy the view from the Inn at Grand Glaize at the boat dock, the tiki bar, outdoor pool area, or from the outdoor lounge. Call 573-348-4731 for details.

Bear Bottom Resort will offer two displays that will start at 9:45 p.m. Thursday, July 4 and Saturday, July 6. Watch at the resort, located at the 38MM of the Osage Arm by water, or 123 Bear Bottom Drive in Sunrise Beach by land. Parking is limited so arrive early. Call 573-374-6905 for details.

Point Randall Resort will be shooting off fireworks from around 9:15 to 10 p.m. on July 4 at the resort, located at 1584 Susan Road in Lake Ozark. However, viewing by land on the Point Randall Resort property is reserved for resort guests only. View by water at the 2MM of the Osage in McCoy Branch Cove. Call 573-365-2081 for info.

The Lodge of Four Seasons will hold its display at dusk, also on July 4. The resort is on Horseshoe Bend or you can view the fireworks by water at the 13 MM of the Osage. Call 573-365-3000 for more information. Come early and enjoy a BBQ buffet offering all your summer favorites. The buffet will be available from 11 a.m. to 9 p.m. July 4 and 5 and from noon to 9 p.m. July 6. The cost is \$14 for adults, \$7 for kids 5 to 12 and free for kids under 4.

Margaritaville Lake Resort has an hour-long show scheduled to start at 9 p.m. July 4, however viewing by land on the Margaritaville property is reserved for resort guests only. View by water at the 26 MM of the Osage. Call 573-348-3131 if you have questions.

Lake Valley Country Club's show also kicks off at dusk on July 4. Lake Valley is located at 367 Blair Ave in Camdenton. Call 573-346-7218 for info.

Captain Ron's Bar & Grill will shoot off fireworks at dusk on Friday, July 5. The public is invited but parking is limited so arrive early – and have dinner first! The lakefront restaurant with huge sand beach is located at 82 Aloha Lane in Sunrise Beach or you can view by water at the 34.5 MM. Call 573-374-5852 for more info.

City of Linn Creek will have a fireworks display at dusk on Saturday, July 6 at the Linn Creek soccer fields down Lake Road 54-69. Bring a blanket and/or chairs and sit beneath the stars for the fun! Call 573-346-6200 for more info. Prefer to watch the explosions overhead by water? Check out these cruises!

Playin' Hooky Fireworks Cruise will depart at 8:30 p.m. July 4 from Millstone Marina, located at 18096 Hwy O in Gravois Mills. It's scheduled to return around 10 p.m. – or when fireworks are over. The cost is \$25 per person and reservations are required. Call 573-434-2627 for details.

Watch fireworks like a pirate aboard the **Calypso cruise ship!** The two-hour cruise, which departs from Rocky Mount, is set for July 4. Reservations are required and can be made by visiting <https://www.grubngrog.com/>. You can also call 573-392-0700 for more information.

Celebration Cruises at the Grand Glaize Bridge will offer a fireworks cruise on July 4. Passengers will board at 7, depart at 7:30 and return at 9:30 p.m. from the dock at 5085 Davis Drive in Osage Beach.

Seating is limited so book your reservations early by calling 573-480-3212.

Tropic Island Cruises will let you enjoy the Margaritaville fireworks display from the water. Set for 7:30 9:30 p.m., the cruise boards at the docks at Margaritaville Lake Resort at 494 Tan-Tar-A Drive in Osage Beach. Seating is limited so book reservations early by calling 573-348-0083.

For more fun check out these family friendly events!

The City of Eldon kicks off its 4th of July Celebration at 7:30 a.m. with the Firecracker 5K Run/Walk which departs from the Eldon Public Safety Building. A parade



begins at 11 a.m. and will wind its way through downtown Eldon. Cool down afterwards at the Half-Price Swim at Eldon Aquatic Center from noon to 4 p.m. or round up the best kickers in the house and get your competitiveness on for a free Family Kick Ball Tournament planned for 1 to 5 p.m. at the Eldon Air Park Soccer Field. After burning off all that energy, you'll want to hit up the Food Truck Village at Eldon Air Park, which will be open from 4 to 11 p.m. Craft vendors, face painting and more will also be at the Air Park from 4 to 8 p.m. Bring the lawn chairs to then relax at a Concert In The Park featuring Pure Drive from 7 to 9 p.m., then a fireworks display sponsored by Citizens Bank at 9:30 p.m. Call 573-392-2291 for more information.

Old Kinderhook offers an evening full of fun on Friday July 5. Starting at 5 p.m. live entertainment will be performing on The Cabana stage, there will be bouncy houses, face painters and games for the kids, and All-American backyard BBQ featuring hamburgers, hot dogs, pulled pork, baked beans, pasta salad, coleslaw, potato salad, whole fruit, house made BBQ chips, desserts, and bottled water. A fireworks display begins at dusk. This event is open to the public with a \$5 admission fee to be collected at Guard Shack when you arrive. But get there early because parking is limited. Call 573-317-3560 for more information. To make your celebration last all weekend long and take advantage of all the amenities Old Kinderhook offers, book a room at The Lodge at Old Kinderhook online at www.oldkinderhook.com or call 573-317-4314.

And if your patriotic party attire includes dancing shoes, don't miss these.

Horny Toad Entertainment Complex at Camden on the Lake will offer a Contagious Fourth of July Weekend! Contagious stands out as one of the most popular cover-bands in St Louis playing hits from your favorite current artists. They'll be performing from 9 to 11:59 p.m. July 4, 5 and 6. Bring your swimsuit Friday night for an adult swim. The complex is located at 2359 Bittersweet Road at the end of Horseshoe Bend.

Ozark Amphitheater will be rockin' when Nitty Gritty Dirt Band & Ozark Mountain Daredevils with special guest The Comancheros take the stage July 6. Doors open at 6 p.m.; the show starts at 7. This is a reserved seating event; the first five rows (Sections 101-105, Rows A-E) also include pit access. Ozarks Amphitheater is located at 2629 N Business Route 5 in Camdenton. Call 573-346-0000 to purchase tickets.

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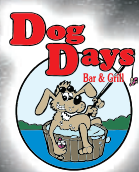
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Never misplace another insurance card

If you have trouble keeping your insurance information organized, you're not alone. To help keep track of your coverage information and insurance cards, the Missouri Department of Insurance created the Mo2Go Wallet, an application that stores insurance documents and information on a smartphone.

If there's one thing we should have learned this spring it's that disaster can strike anywhere and at any time. After a disaster strikes, you may not immediately think about where your insurance documents are located. Sometimes the information can be lost or destroyed in a disaster. The Mo2Go Wallet has a user-friendly interface that will help you save pertinent insurance information onto your phone.

Now you can snap photos of your insurance cards, save your insurance company's and agent's contact information and store all of your insurance information in one place. The Mo2Go Wallet also will let you share your insurance information through text message and email. For example, parents can use the app to text insurance cards to their children who may be away at school. You can also email pertinent insurance information like insurance cards to your medical provider right from your phone.

The department does not store or have access to any of your insurance information in the Mo2Go Wallet; the information is saved and stored directly onto your phone. The app will help you organize

your insurance information by four common types of insurance - auto, home, health and life insurance.

The auto section lets you snap photos of your vehicle, license plate and auto insurance card. Missouri law allows you to present proof of auto insurance electronically using your phone. That way if you get pulled over, you can show the law enforcement officer your auto insurance information straight from your phone.

The app has a reminder feature to give a calendar alert when the insurance coverage is getting ready to expire, prompting you to update your electronic information. The notes section allows you to jot down other important information about your car like mileage, when an oil change is due or purchase information. Additionally, you can fill in your company information, like your agent's phone number or where to call to report a claim. The auto section also has additional resources, including a link to the National Association of Insurance Commissioners (NAIC) Wreck Check App. This app walks you through the process of what to do in case of an auto accident.

The health section allows you to store your medical, dental, vision and prescription insurance cards. It also has a place to add contact information for any of your medical providers. You can also share your insurance coverage information via email or text messaging for convenience.

In the home section, you

can snap a photo of your declaration page, which is a summary of your homeowners' coverage. Additionally, the app allows you to take photos and record information about your home, like the year it was built or the age of the roof. This way if disaster ever strikes, you will be prepared by having the necessary information ready to send to your agent to make the recovery process smoother. You also have the ability to store

your company and agent contact information, and contact them through the app.

When an unforeseen event damages your home or property, the insurance company will ask you for a recording of your possessions. You can find a link to download the NAIC MyHome Scr.App.book, an app that allows consumers to create a home inventory, in the home section of the Mo2Go Wallet. You can also find links and resources on how to

prepare for and recover from a disaster in the home section.

The Mo2Go Wallet allows you to plan ahead by storing life insurance and beneficiary information. Missourians can also find resources on retirement planning and information for seniors and their caregivers. The life section also has the life policy locator, a tool that can help you locate life insurance policies and annuity benefits of deceased loved ones.

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What You Need to Know About Financing a Second Home

If you are thinking about buying a vacation home at the Lake of the Ozarks, one of the best options can be to secure financing for it. In fact, when financing the purchase of a vacation home 45% of buyers and 47% of investor's financed less than 70% of their purchase (according to a study by the National Association of REALTORS® Research Department). If you are considering buying a second home at the Lake of the Ozarks, here are a few reasons you should consider getting a mortgage on it.

What Financing Options Are Available?

There are two paths to take when financing a vacation home. A popular option is to take out a conventional mortgage loan on the new property. Another option is to take out a home equity loan or home equity line of credit (HELOC) on an existing property. Here are a few highlights about each home loan type:

Conventional Loans for a Vacation Home

You can apply for this type of loan with Team Lasson, and the process will be similar to paying a mortgage for a primary residence. You will need to put down an initial down payment, and then a payment plan will be initiated over a span of 10-30 years. These loans can also come with either a fixed or adjustable interest rate.

What is the biggest difference between a conventional loan for a second home and the mortgage for your primary residence? A second home loan will generally require a larger down payment (often between 10-25%). Another difference is that if you plan to use this home as an investment property and not a personal vacation home, you will need to look into investment property financing instead, which can carry a slightly higher rate and down payment.

HELOC

A home equity to finance your vacation home is the second option, with a few ways to accomplish your goal. The most popular is the HELOC, which is a line of credit that is backed by the equity you have in your home. This will count as a separate loan but usually offer variable interest rates.



If your home's value is on the rise, you could also consider refinancing your existing mortgage into a bigger loan. Then you can spend the difference on your second property.

Vacation Home Down Payment

While there are some options for zero-down payment loans, the chances of securing them for a second home is rare. When considering that you will have to make a down payment, it is important to find ways to keep it in budget with the best terms for your situation. The National Association of REALTORS® showed that around one-fifth of buyers use equity from their main residence to finance the down payment on their second home. Team Lasson can help you with any of these options.

Goals For Securing a Vacation Home Mortgage

If you are planning on a vacation home mortgage at the Lake of the Ozarks, there are a few things you need to know as you prepare:

- Good credit
- Ability to make a down payment
- Qualifying savings
- Low income-to-debt ratio
- Proof that it is a vacation home
- Start Looking at Your Options!

For Lake area news, resources and tips on financial services, please LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn

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Changes to 54 for safety

continued from page 1
made it difficult to turn left. And because it was a “full intersection,” with vehicles coming from three other directions, it was even harder.

“When people were pulling up to 54 from Route A, they could have had someone coming straight across from the landscaping business towards them; they could have someone coming from Camdenton making a right turn on to Route A; and they could have had someone coming from Osage Beach making a left turn in,” Lynch said, adding that although drivers would look to the left, they also had to check for vehicles entering the intersection from the east and across the highway. “If it looked clear, they’d step on it. But when they pulled out, they got hit because they forgot to check back to see if that driver was still coming from the left.”

Because there’s a campground in that stretch of highway, and because large travel trailers or motorhomes can’t make the U-turn movement and stay in the median like

smaller vehicles, MoDOT also added what Lynch called a “bulb-out” to provide a bigger turning radius.

“But they’ll have to wait until 54 is clear - they’ll still have to yield to traffic - but the difference again is, when they get down to that U-turn, they’re only looking in one direction. There’s nobody making a left turn in or coming straight across so that makes it safer,” he said.

MoDOT had already changed the intersection at Key Largo to prevent left turns out. People had to drive to KK to turn around to head west but Lynch said they decided to put in a J-turn to lessen the inconvenience for the people who would be turning around to go back to Spring Valley and Runabout Drive, since those intersections were also closed.

Lynch said because they also heard concerns about not being able to safely make right turns off 54, MoDOT built a deceleration lane for Runabout Drive, Key Largo and Cape Woods by Crown Dental. Acceleration lanes were also built at

several locations and MoDOT worked with Camden County Road and Bridge to make a flatter approach for those turning off Runabout on to 54.

In mid-June MoDOT started the planning process for similar improvements to Highway 54 between Route 242 and Brazito by holding a public meeting. MoDOT representatives discussed some of the different options that would be available – J-turns, off-set right, acceleration and deceleration lanes – and asked attendees which intersections they used and what areas they felt caused the biggest concerns. Lynch said no solutions have been provided yet because they first want to hear from the public.

Lynch said he believes the first order of business will be to install guard cable to prevent motorists from making left turns from River Drive, between 242 and the bridge. He said they’ll also be taking a close look at the intersections at Lakeland Drive and at Opie’s, where several accidents have occurred.

“Insurance Talk”

with Jessica Davis of Golden Rule Insurance

Umbrella Insurance and why you need it:

In the “sue and sue big” world we live in today, all of us are vulnerable to liability situations. If you’re faced with a million dollar lawsuit your current liability protection may not be enough, especially if there are serious injuries or death due to an accident. Everything you have worked for could be at risk, there are many unforeseen events that could take place. You may have a guest at your home that falls or maybe a pedestrian suddenly steps out into traffic, what if your current liability limits won’t cover this? What will you do? In a blink of an eye, a lawsuit could erase the value of your home, car, property, investments, and income. This is all why a personal Umbrella policy is so important to have, with very low premium amounts this would be the protection you need for you and your family. A personal umbrella policy substantially increases your overall liability coverage beyond the basic coverage on your Home, Auto, or Watercraft insurance policies.



Jessica Davis

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To discuss this and how this would benefit you, give Jessica a call at 573-348-1731 and she will be happy to discuss this more with you.

Your Home Loan...Your Way





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Crosswords Solution

Puzzle on page 30

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5 Surprising Perks of Using Instagram for Business

Instagram is growing in popularity as more individuals and businesses use the social media platform each day. Traditionally, Instagram was more for individuals to share photos with their followers but in recent years Instagram has become more friendly for business use, as well. With the recent growth of users and popularity, now's a great time for businesses to utilize the power of Instagram in their social media marketing mix.

1. Extend Your Reach

By exposing your message to a new platform, you are more likely to reach more potential customers. Instagram is an effective way to do so since it is one of the most popular social media platforms. With over 1 billion active users, you have a huge potential to reach the masses with Instagram.

2. Build Customer Relationships

Connect with your followers on a more personal level. Similar to other social media platforms, you can send direct messages or replies to customer comments on your posts. This is a proven way to build upon your business relationship with your current and future customers. It's also a fun way to see who is sharing information about your product and support your followers in that way.

3. Learn What People Like

Instagram is hashtag driven which is a unique opportunity for businesses. You can search your business hashtag or other hashtags associated with your business and see what users are posting. This can give you some powerful insight as to what people are using your products and how. Not only is it pretty cool to see conversations stemming around your product, but this in-



Karen Horsman

tel may also just drive the next big idea for your company.

4. Showcase Visual Aspects of Your Business

Instagram is all about visual content. In fact, you have to share a photo or video to even create a post on the platform. With your business posts, you can let loose a little and have fun showcasing your product or service in a photo or video. Instagram users love to see creative content and this is an effective way to showcase your brand.

5. Grow Your Brand

When done right, businesses on Instagram can strengthen their brands. Instagram is a platform that can help you get creative with your message through eye-catching images and videos, as well as unique written content. As mentioned before, hashtags are huge on Instagram and this is an effective way to grow your brand. Come up with unique hashtags that relate to your business and use them consistently to help develop and grow your brand on Instagram. If Instagram isn't a part of your marketing mix, consider adding this growing social media platform today.

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To the Moon and back again: Apollo 11 50th Anniversary

by Darrel Willman

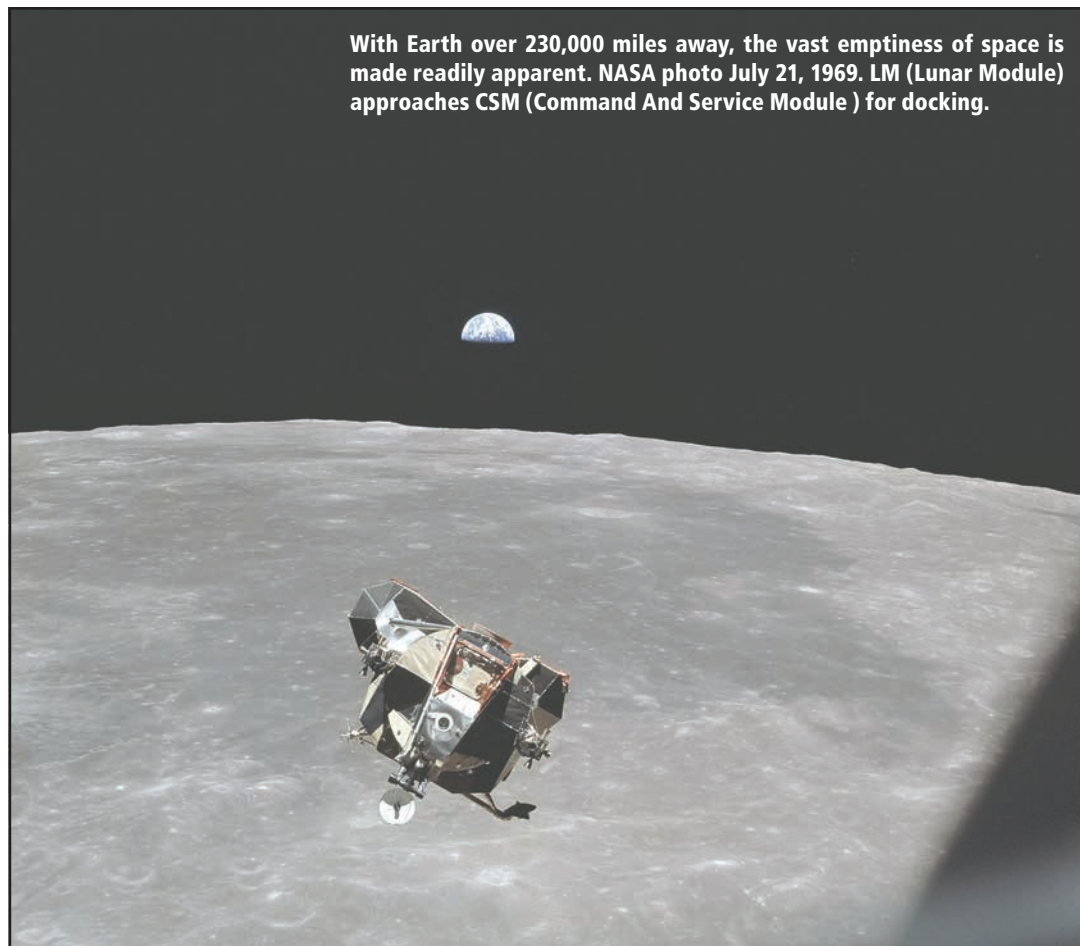
Fifty years ago on July 20, 1969, two astronauts landed on the surface of the Moon. Neil Armstrong and Buzz Aldrin fulfilled President John F. Kennedy's desire of "landing a man on the Moon and returning him safely to the Earth."

When Kennedy made his famous speech, however, the US had a total of 15 minutes of spaceflight under its belt and no idea what it would take to achieve the president's vision.

The Apollo 11 mission lasted just over 8 days and covered over 475,000 miles. Astronaut Michael Collins remained in orbit around the Moon, while the Lunar Module -- dubbed 'Eagle' -- descended to the surface with Armstrong and Aldrin. About 22 hours later, the two craft reunited then returned to Earth, splashing down in the remote Pacific. It's estimated that 20 percent of the world's population watched men walk on the Moon for the first time.

The once-thought-impossible idea of manned spaceflight and a landing on the Moon had been achieved in just eight years, at a cost of around \$25 billion in 1960s money. The program at its peak in 1966 consumed a staggering 4.4 percent of the federal budget. Today that would be almost \$161 billion in a single year. In comparison, NASA's budget now is around half of one percent of the budget.

The fledgling space program could have come to a



With Earth over 230,000 miles away, the vast emptiness of space is made readily apparent. NASA photo July 21, 1969. LM (Lunar Module) approaches CSM (Command And Service Module) for docking.

halt following the 1967 disaster of Apollo 1 -- in which all three astronauts perished in a fire inside the capsule during a test launch. NASA followed up that failure however, with subsequent successful missions leading to the landing in 1969.

Apollo 7 tested the command module portion in Earth's orbit in 1968. Apollo 8 followed later that year, test-

ing the command module in orbit around the Moon. Apollo 9 and its crew tested the lunar module in Earth's orbit in March 1969, and Apollo 10 in May 1969 went back to the Moon, rehearsing in lunar orbit. These flights have been largely forgotten over the five decades since.

Author Charles Fishman's new book "One Giant Leap" (Simon & Schuster) looks back at the efforts leading up to the Moon landing and what they meant for America.

Quite literally, NASA set out to "go where no man had gone before" -- cliché but correct. Every step on the way was unknown. Fishman describes it aptly:

"...when President John Kennedy declared in 1961 that the United States would go to the Moon, he was committing the nation to do something we couldn't do. We didn't have the tools, the equipment—we didn't have the rockets or the launchpads, the spacesuits or the computers or the zero-gravity food—to go to the Moon."

The herculean effort required the expertise of thousands and the labor of hun-

dreds of thousands.

Fishman writes: "Three times as many people worked on Apollo as on the Manhattan Project to create the atomic bomb. In 1961, the year Kennedy formally announced Apollo, NASA spent \$1 million on the program for the year. Five years later NASA was spending \$1 million every three hours on Apollo, 24 hours a day."

He describes it as the largest non-military effort in human history.

Following the triumphant return of Apollo 11, we went back to the Moon; for Apollo 12, 14, 15, 16 and 17.

The Apollo missions 18-20 were abruptly cancelled by NASA in September 1970. The program was shut down for several reasons.

It had been spectacularly successful and had achieved basically everything they set out to do. There was also pressure to divert funding to the new Skylab program -- and the nearly-fatal ruptured oxygen tank during Apollo mission 13 was still fresh in everyone's minds.

There was also the small matter of the Vietnam War.

The US had 335,000 troops on the ground in 1970, and it was increasingly difficult to keep spending the enormous sums required for the manned Moon missions. News reports were delivering body counts daily. The Apollo 17 mission coverage on TV garnered fewer viewers than episodes of "All in the Family"-- in short, a beleaguered US population just didn't care about the Moon, with so much going on at home.

The last three Apollo missions carried a Lunar Rover aboard an "extended" Lunar Module which gave the astronauts better mobility (15, 16 and 17). A total of twelve astronauts walked -- and/or drove on the Moon during the Apollo program.

For each of the six landing missions one astronaut would remain in orbit while two landed. Following Armstrong and Aldrin, ten more men would step out onto the lunar surface, Gene Cernan being the last in December 1972.

Of the twelve humans who have ever set foot on another world, only Buzz Aldrin, David Scott, Charles Duke and Harrison Schmitt are still living.

But why did we go to the moon in the first place?

Primarily competition with Russia -- showing up a political adversary's efforts in space. To make it clear the US led the world.

"It was designed to solve a political problem, that's really what it was about. It was a Cold War competitive measure in response to a couple of major foreign policy setbacks in the spring of 1961," said Roger D. Launius, senior curator of the Smithsonian's National Air and Space Museum in an interview.

A culmination of events -- the Sputnik probe, Yuri Gagarin's flight in Earth's orbit and the failed "Bay of Pigs" invasion in Cuba seemingly left the country in a less-than-favorable light. Why haven't we gone back since?

NASA's new Moon objectives, announced in 2004 are significantly more challenging. "This is much more than flags and footsteps," said John Olson, director of NASA's Exploration Systems Mission Directorate Integration Office.

continues on page 19



The Saturn V rocket carrying Apollo mission 11 moves out to Launch Complex 39A at the Kennedy Space Center, Florida on May 20, 1969. The size and scope of the project are very evident. Apollo 10 had launched just two days prior. NASA photo

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As the Lake Churns 2019 YTD Sales

2019 YTD sales are almost identical in number of properties sold as 2018. The first quarter of 2019 was lagging behind but May saw a large increase in sales compared to May 2018 as well as considerable increase from April 2019 to May 2019. Inventory continues to remain low and the total new listings are 1.3% lower so far this year.

As of May 31, a total of 1219 properties have sold this year (2018 sales were 1215). The number of agent members in our local board of Realtors also continues to climb. Currently, we have 733 members. There were also 46 sales involving a non-member agent.

As I discussed previously, there are not enough sales to support the number of Realtors currently working at Lake of the Ozarks. While I know that the situation will be self-correcting to a certain extent, I have concerns about the level of service that the public is receiving. There are a vast number of agents with little to no broker supervision currently holding themselves out as a real estate professional. Experience, knowledge and training are all extremely important criteria when deciding which agent to hire. I don't feel this criterion eliminates agents who are new to the business, but I do think it is important that unexperienced agents have a broker or mentor available to assist them.

When a licensed real estate person in Missouri works with a potential customer, they are required by law to provide a document called the Missouri Broker Disclosure Form before discussing personal and financial details. This form explains all the possible types of client relationships (known as agency) that are recognized in our state. It also tells you which types of agency is offered by the brokerage firm where the licensee you are dealing with works. This form will also show you the correct name of the brokerage firm, the name of the designated broker responsible for the oversight of the licensees and the location of the physical brokerage office. If you want an agent to work on your behalf, you will need to sign a contract spelling out the terms of your relationship.

I've heard a lot of horror stories over the years from clients who had bad experiences working with agents (some new, some not so new). Much of the time the clients feel they have no recourse other than to hire an attorney and proceed with a court case that will potentially cost more in attorney fees than they could hope to recover.

The Missouri Real Estate Commission is the state government agency that issues and oversees real estate licensees. You can obtain complaint forms and contact information at <https://pr.mo.gov/real-es>



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

tate.asp. You can also view disciplinary actions and check that an agent has a current real estate license with the brokerage firm and location they advertise they are doing business.

Real Estate Licensees who are a member of the Association of Realtors adhere to a Code of Ethics. This code requires them to follow all state and national laws as well as additional ethical criteria. Members of the public can also file a complaint via the Association. For information on filing a complaint in this fashion for a Realtor licensee in the lake area, you can contact the local association board office at 573-348-4288 or the Missouri Association www.MissouriRealtor.org.

My advice to you is: Be sure you receive the Missouri Broker Disclosure Form prior to discussing any of your personal needs and information with any licensee. Unless you choose to enter an agency relationship in which the licensee represents you, please be aware that any information that you share with the licensee may not be kept private. Just because you are working with an agent doesn't mean they are working FOR you. Take the time to check with the Missouri Real Estate Commission to be certain you are working with someone whose license is in good standing and that you know who their broker is and where to find them if you need help. If you are mistreated by a licensee, consider filing a complaint. This could help prevent another buyer or seller from experiencing the same.

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like to work with Michael in the sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway. View thousands of lake area listings at www.YourLake.com. You can also view each month's article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLakeChurns.com. Real Estate data obtained from the Lake of the Ozarks Multiple Listing System for the years 2018 and 2019.



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To the Moon and back again



It's dark in space. Astronaut Neil Armstrong works at the Lunar Module. There are only five photos of Armstrong on the Moon, as he held the camera for the majority of the time they spent on the surface. NASA photo July 21, 1969.

continued from page 17
 "We're going for a sustained human presence in space."

The rockets used today, and orbital vehicles like the Shuttle aren't capable of lifting the amount of payload required for a manned Moon mission.

Jeff Hanley, NASA's Constellation program manager stated in an interview: "The amount of rocket energy it takes to accelerate those kinds of payloads away from Earth doesn't exist anymore. It existed in the Apollo era with the Saturn V. Since that time this nation has retired that capability."

In all likelihood, the Ares I and Orion programs under development will make the larger payloads possible. But more than technology, funding and purpose have been the major stumbling blocks. Without a clear and easily understood purpose for returning to the Moon, the American public -- and more importantly Congress -- haven't been on board for the staggering costs involved. But as a nation, the US is never more proud of its shining moment in space exploration. Events surrounding the anniversary are plentiful.

To celebrate the 50th Anniversary event, the US Mint has issued commemorative coins

in \$5 gold, \$1 silver and fifty cent limited editions featuring a depiction of a footprint in the lunar soil and a fisheye lens look at Armstrong's walk on the obverse.


A documentary 'Apollo 11' was produced including restored footage from the mission and is playing in iMax theaters nationwide.



'One Giant Leap' by Charles Fishman. Copyright 2019, published by Simon and Schuster. Hardcover edition \$29.99. The book recounting the lead-up to the manned missions published to coincide with the 50th Anniversary is available now in bookstores and online.

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Ribbon Cuttings



The Lake Area Chamber recently held a ribbon cutting for MCS Rentals at 6368 Osage Beach Parkway in Osage Beach. The ribbon cutting took place on May 15th, 2019 at 11:30 am. Attendees included MCS Rentals staff members, as well as several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated their new membership with the Lake Area Chamber. Visit their website at www.mcsrental.com or call (573)-639-9949.



The Lake Area Chamber recently held a ribbon cutting for Natalie Kay Salon at 3243 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on May 22nd, 2019 at 4:30 pm. Attendees included Natalie Kay Salon staff members, as well as several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated their new membership with the Lake Area Chamber. Visit them on Facebook or call (573)-693-1868



The Lake Area Chamber recently held a ribbon cutting for Sunset Tire and Service at 955 MO-42 in Osage Beach. The ribbon cutting took place on June 4th, 2019 at 4:30 pm. Attendees included Sunset Tire and Service staff members, as well as several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated the grand opening of their new facility in Osage Beach and their new membership with the Lake Area Chamber. Visit their website at www.sunsettireandservice.com or call (573)-557-5070.

Tournament soccer complex is one step closer

By Nancy Zoellner-Hogland

A site has been selected for development of a tournament soccer complex, according to Tim Jacobsen, executive director of the Lake of the Ozarks Convention and Visitor Bureau (CVB) and spokesman for the advisory group formed to study the feasibility of the project. After eight different properties were submitted for consideration, the advisory board chose a 51-acre site in Osage Beach owned by Gary Mitchell's Arrowhead Development Group, LLC. The land, part of the Arrowhead development project approved by aldermen in 2015, used to be the site of Dogwood Hills Golf Course.

Jacobsen said the CVB and the Tri County Lodging Association (TCLA) have been studying for quite some time how they could bring additional visitors to the Lake of the Ozarks and increase the economic activity of the whole Lake Area. In 2016 the CVB completed a two-phase feasibility study conducted by Convention & Sports Leisure (CSL) on recre-

ational complexes. The study indicated the Lake area could support a destination tournament soccer complex.

Since the completion of the CSL feasibility study, the CVB, TCLA and other local businesses and organizations moved forward with exploring how a complex could be designed, built, and operated in the most efficient manner possible. XO Strategic, a company owned in part by former Kansas City Chiefs Hall of Famer and former owner of the Jacksonville Jaguars, Deron Cherry, and led by former Major League Soccer executives and youth soccer entrepreneurs, were engaged to operationalize the CSL study. On December 4, 2018, XO Strategic rendered a report that found the Lake Area could support 12 to 14 tournaments played by 50 to 300 teams each weekend in the spring and again in the fall. It was estimated that this would have a \$75 million economic impact annually for the Lake Area.

XO Strategic stated the Lake Area has a unique opportunity

to capitalize on the growing \$18-billion youth sports industry by constructing a DTSC financed primarily from a proposed increase in the lodging tax at the Lake. To accomplish that, the TCLA Board of Directors has approved a November 2019 election initiative that seeks a 3-percent increase in the lodging tax in Camden and Morgan counties and a 1-percent increase in the lodging tax in Miller County.

"We've got until late August to make a decision if we're going on the November ballot. If we do, we need to be able to say where it's going to be located, what we think it will cost to build it on that particular site, who has agreed to go through the process of ownership if the lodging tax passes, who is going to operate it if the lodging tax passes, and how the financing will come together if it's going to be bonded," Jacobsen said.

Now that the first hurdle has been cleared – the location has been chosen – the next step will be determining who will own

it, Jacobsen said.

"When we talked about ownership, we looked at four different options: Could Osage Beach own it? Could the TCLA (Tri-County Lodging Association) own it? Could we start a sports authority? Or could we set up a non-profit organization, have Gary Mitchell donate the land to that organization, then have the non-profit organization contract out ownership and operation?" he said. "It's our opinion – and when I say 'our' I mean the committee that chose that site – individuals from XO Strategic and members of TCLA and CVB boards – that we would like Osage Beach to take ownership. Osage Beach could operate it or contract out the operation and/or parts of the operation. And Osage Beach should also contract with a tournament director to book the tournaments because none of this works if you don't have a viable tournament director."

Jacobsen said they've already determined the cost of the facility will be estimated

between \$22 million and \$25 million. One major unknown is the cost of excavation. However, until the facility is designed by architects and engineers, the exact cost can't be determined. Jacobsen said Mitchell plans to take a core sample for the next part of his development soon and while he's at it, he's also going to take a sample from the proposed soccer park location.

"Let's say the aldermen vote to take over the ownership of the facility if the lodging tax passes. Then we'd have to talk about bonding," he said. "Could Osage Beach bond it and use the lodging tax to repay those bonds? If so, how much can they bond? And will there be any other funding mechanism to assist the development? There's no cookie-cutter way that these things have been done in the past so we're looking at all options."

In an earlier interview, Jeana Woods, city administrator for Osage Beach, said they were very interested in being part of

continues on page 26

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

THE FOLDED HILLS DINING ROOM

In the 1940s roadside development at Lake of the Ozarks was a hop-and-skip affair. Most businesses sat at junctions of Lake Roads with U. S. Highway 54 or within the city limits of the few incorporated towns that existed at

that date. Sitting at the junction of what is today Osage Beach Road and the Osage Beach Parkway was an eatery with the unique name of Folded Hills Dining Room. Prior to the 1940s it was known as A. B. Cannady's Café and adjacent to Cannady's Grocery. In the 40s these businesses were sold, the

grocery store to Melvin Minder who renamed it Minders Grocery, and the café to Dot and Harvey Garvey who gave the café its colorful name. Dot Garvey was a sister to Mrs. A.B. Cannady.

In the 1940s the dining room apparently had long hours and opened early as I have a postcard

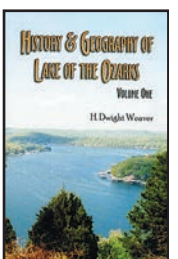
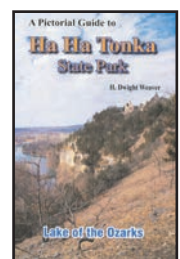
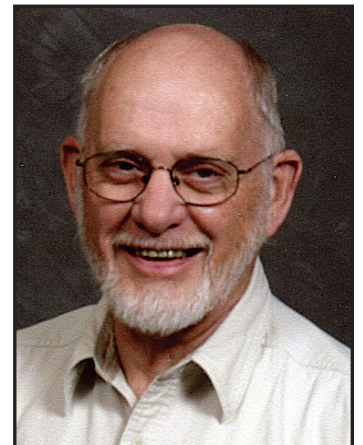
with a message on the back written by a happy customer who said she and her husband ate there and left at 5:30 a.m. She also said it was the nicest place at the Lake and she had probably passed the White House Hotel in Lake Ozark and Arrowhead Lodge between Lake Ozark and Osage Beach. Both were noted for their quality meals. The cook at the Folded Hills must have been a character for on the menu was "Chef's Temperament," which could be a variety of meals for \$1.35 and basically implied you were taking a risk on what would be on your plate when served – it depended on the chef's mood. It wasn't specified prior to being served. Most food on the menu cost less than \$1.00 if it wasn't a complete "Ozark Dinner. The most costly item listed was a choice sirloin dinner for four people costing \$12.95. Photo from the author's collection, photographer unknown.

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

The author's latest book on Lake history – Images of America,

Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980.

Contact him at: dwightweaver@charter.net or call 573-365-1171. Visit www.lakeoftheo-zarksbooks.com to obtain more information or to purchase one of his books on line.





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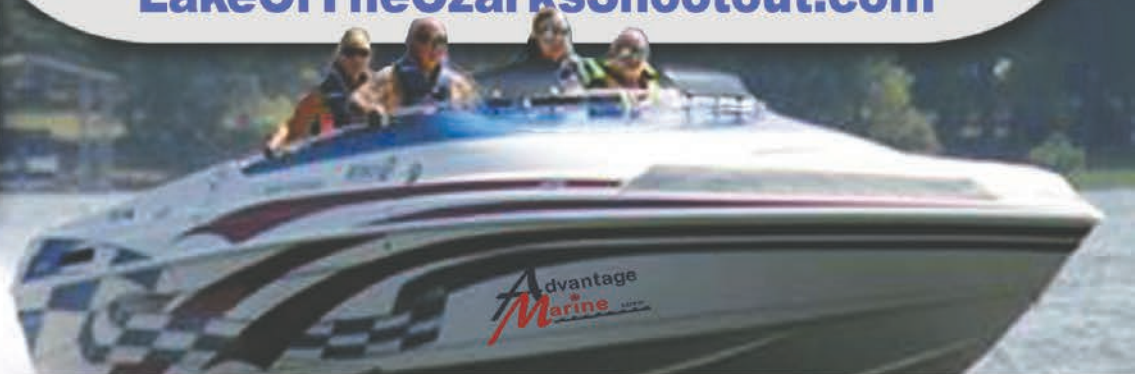
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BRING & RUN WHATEVER YOU HAVE

Entertainment reaching new heights in Lake Ozark

By Nancy Zoellner-Hogland

George Tucker, owner of Tucker's Shuckers Oyster and Tap, started the process to bring a new family-friendly activity to the Bagnell Dam Strip and it will be reaching heights that have never been reached before.

According to Tucker, he intends to build a four-level ropes course on the vacant piece of land next to the restaurant "in order to draw more families to the area and give the ones that are already there something fun to do." The steel support columns for the course are 47.5 feet tall.

He said the lowest level will start 10 feet above the ground to provide clearance for an open-air patio area that will serve food and drinks and include a bar, bathrooms and kitchen with walk-up window for ordering. Tucker said he envisions the patio to be occupied by parents of climbers.

The course, to be designed and built by Ropes Courses, Inc., will feature a pirate theme with 25 obstacles that include a zip line, a tippy walk-the-plank, a log roll, a swing and a tight rope. Once climbers reach the top of the course, they can choose to stay in and do it all over again or exit via a three-story free-fall with a gentle landing. However, if climbers choose the second option, they will be required to exit and can only enter again if they pay the \$20 to \$25 admission fee.

Tucker said the course will be open to kids of all ages but everyone has to be at least 4 feet tall to climb and all climbers – regardless of age – will be locked into a safety harness that can only be removed by a ropes course attendant's key.

Because of the safety factor, the ropes courses are often offered at shopping malls, resorts and on cruise ships.

The course can safely accommodate a maximum of 45 climbers at a time. Tucker promised the design has "all the company's latest elements that will give the customer the most thrilling experience currently offered in this field."

He said he plans to operate the businesses from 10 a.m. to midnight, seven days a week from May through September, then open at other times of the year as weather permits. He said the project is set to be completed by March 2020 in time for St. Patrick's weekend, when the city hosts a parade that draws thousands to people.

At the recommendation of the city's Planning and Zoning Commission, at their June 11 meeting, the board of aldermen unanimously approved an ordinance authorizing a special use permit for the amusement business under the condition that the height variance was approved and that the facility be inspected annually either by the manufacturer or a qualified professional.

A public hearing was held June 5 at the city's Planning and Zoning Commission meeting where no one spoke against the project, according to Lake Ozark City Administrator Dave Van Dee. Because the course exceeded the city's existing height restriction of 45 feet in areas with C-1 zoning, Tucker also had to apply for a variance with the Board of Adjustments. That request was approved June 20.

The board of aldermen were scheduled to read the ordinance for a second time and then vote at their June 25 meeting, held after this issue of the "Lake of the Ozarks Business Journal" went to press. However, Van Dee said Tucker had gotten all the needed approvals and the aldermen unanimously

supported construction of the venue at the first reading of the ordinance, so he saw no reason why it wouldn't be adopted.

Tucker has shown he is a strong supporter of the Strip. In 2016 he donated \$10,000

to the city to help cover the costs of demolishing the old Lake Ozark Police Department building, which was located behind his restaurant, so the land could be converted into a public parking lot.



Each course is custom-designed to the customer's specifications. The pirate-themed course to be built in Lake Ozark could include some of the same features. Photo from Ropes Course Inc.

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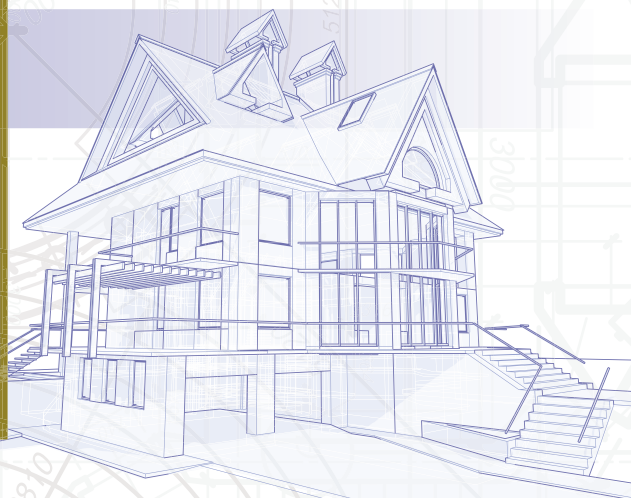
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A Matter of Trust

Proposed Legislation Could Bring Changes to Retirement Plans

The House recently passed a bill that could drastically change the landscape of retirement income planning. The Setting Every Community Up for Retirement Enhancement Act of 2019, 'SECURE' contains sweeping changes that affect retirement accounts and required minimum distributions.

The bill is expected to pass in the Senate and has good momentum for being signed into law by President Trump. If enacted, this legislation will mark another substantial reform that will affect the finances of American families.

Here is a preview of what's likely to come and some planning tips:

Required Distributions (RMDs) The bill proposes a new age for beginning mandatory required minimum distributions from retirement accounts. It would raise the age of RMDs from 70 ½ to 72. This extra time would allow retirement savings such as IRAs and 401(k) accounts to grow tax-deferred for another year or two potentially extending the longevity of retirement resources. However, the current lower personal income tax rates are scheduled to sunset in 2025. Therefore, it may be to one's advantage to go ahead and take distributions at these lower tax rates in anticipation of a tax hike in 2026.

Repeal of the IRA Contribution Age Limit Currently, in order to make a traditional IRA contribution, an individual must have earned income and be under age 70 ½. This new legislation would repeal the age limit, leaving earned income as the only requirement for making a contribution.

Inherited Tax-Deferred Accounts

Kicking the tax can down the road could finally come to an end. This new legislation puts a lifespan on the "stretch IRA" provision which could have tax consequences for your beneficiaries.

Under current law, individuals who inherit retirement accounts have the ability to stretch distributions over



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

their lifetime. If this bill is enacted, beneficiaries would be required to withdraw all of the funds within ten years of inheriting the IRA and pay tax on the amounts distributed. There are some beneficiaries that would be excluded.

The tax impact of beneficiaries liquidating an inherited IRA within a ten-year period could be substantial if they are in their higher earning pre-retirement years. If your tax rate is currently lower than your beneficiaries', you may want to consider intentionally triggering tax on your retirement accounts through outright distributions or Roth conversions. Beneficiaries who inherit Roth IRAs are required to take required minimum distributions. However, the funds grow tax-free and are never taxable upon withdrawal.

From a wealth transfer planning standpoint, one should carefully balance how much is held in tax-deferred investment accounts, taxable accounts and Roth IRAs. Planning now will help ensure that your wealth stays in the family in the most tax-efficient way.

To navigate the complexities of how Congress may be changing your retirement plans, visit Central Trust Company to see what strategies you should consider to best plan for the future. Contact Trenny Garrett today at (573) 302-2474 or at trenny.garrett@centraltrust.net.

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



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Enjoy music for a cause at Ozarks Amphitheater

By Nancy Zoellner-Hogland

Like music? Don't have money for concert tickets? No problem!

Volunteers are needed to

serve as ushers and concessions workers at the Ozarks Amphitheater on Tuesday, July 16 when Five Finger Death Punch will be performing; and

on Friday, August 2, for Wiz Khalifa concert. Ten volunteers are needed for Five Finger Death Punch and six are needed for Wiz Khalifa.



Emily Looney, administrative assistant at the Lake of the Ozarks Watershed Alliance (LOWA), explained that instead of hiring people to fill those positions, the amphitheater uses volunteers who sign up to represent LOWA. Someone from the amphitheater tracks the number of man hours volunteered and then at the end of the season, the amphitheater writes a check to the Shootout charity fund based on that number.

"It's a great way see the concert and it's fun," she promised.

Volunteers need to be at the amphitheater on Highway 5 north of Camden by 5:30 pm; volunteers who work as ushers can sometimes leave a little earlier – or they can stay and watch the concert.

Volunteers don't have to pay to park and they get a free Shootout T-shirt. In addition, the amphitheater allows volunteers to buy food – which includes some of the best BBQ at the Lake – half price, Looney said.

Anyone interested is asked to contact her as soon as possible

by emailing adminasst@lowatershed.org.

Last year, LOWA volunteers raised \$15,086.06 for the organization. A record \$300,000, which is \$50,000 over their goal and \$100,000 more than the amount raised last year, was raised by more than two dozen local charitable organizations and fire protection districts which provided volunteers for a number of other events held throughout the year.

LOWA is an organization dedicated to preserving, protecting and improving Lake of the Ozark's watershed, its waters and natural resources while maintaining economic, social and environmental health. For more information about LOWA visit www.lowatershed.org.

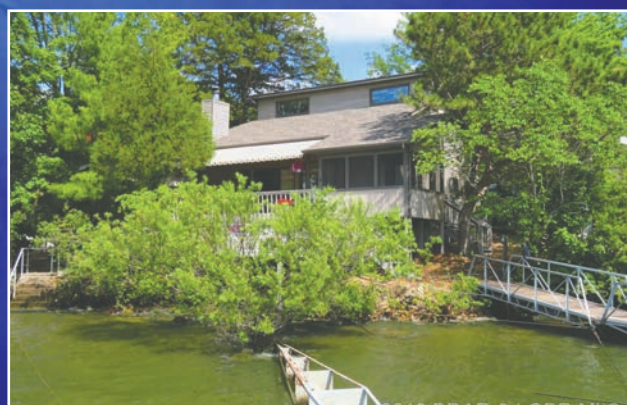
This year's Shootout is set for August 24 and 25. For more information about the event, visit <https://lakeoftheozarksshootout.com/>.

For more information about the amphitheater or upcoming concerts visit www.ozarkamphitheater.com.

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Tournament soccer



continued from page 21
 the project – but didn't say how involved.

"We're looking at it from another angle too. Although the soccer fields would be used on the weekend for tournaments, they'd be available through the week for our local teams to play on. Soccer is really growing in popularity at the Lake and it would be great to have nice, new fields for our kids to play on," she said. "We'd also like to work out a deal where we could also add a few baseball diamonds or have a couple multi-use fields. We took over the OYAC baseball and softball program this year and have 40 teams to schedule on five fields! We really need more and this

seems like it would be a perfect opportunity to add them."

Anticipating that the complex might end up in Osage Beach, she said she and Mayor John Olivarri visited several soccer complexes in Kansas City earlier this year to talk to city officials and organizations and find out what works, what doesn't work, and what they would recommend.

"We did a lot of our own homework too. Working out all the details – the funding, those types of things – can be a little frustrating but I think they're headed in the right direction. But all in all, I think they are correct – there could be a niche here that we're not tapping into."

Lake Ozark searching for road repair options

By Nancy Zoellner-Hogland

Driving on the recently resurfaced roads that connect to Bagnell Dam Boulevard seems to make that street's rough condition even more noticeable.

City Administrator Dave Van Dee said they are doing everything they can to find a way to fund a fix.

"Last year we contracted Cochran Engineering to conduct a study – not just of Bagnell Dam Boulevard but of all the city-owned streets because there are several that need to be fixed. As expected, they identified a number of improvements that need to be made and provided an overview of what some of our costs would be. Unfortunately we don't have the money in our budget to do everything that needs to be done, so that means we'll have to look at other funding options, which would include a tax increase," he said.

Because it will cost the city to put the issue on a ballot, aldermen decided to put together a citizen's group that would be tasked with determining

whether or not the voters would support such a measure. Ten residents agreed to serve: Rick Hasty, who lives on Lighthouse Landing, Mike Page, who owns the Leatherman, Larry Shields, who lives in Arrowhead Estates, Ron Lunsford, who is the chair of the city's Planning and Zoning Commission, Keith Vance, who lives in Twin Oaks, Lee Ann Bowman, who lives on Roscoe Road, Jason Burle, who owns S.N.A.F.U. on the Strip and lives on North Fishhaven, Jodi Langley, who lives in Arrowhead Beach Subdivision, Matt Wright, who lives on School Road and Burt Westbrook, who owns AB Pest Control on W.

Van Dee said a representative from the engineering company attended the first meeting of the Transportation Committee to explain the study and its results. The group has met two additional times since then and is making steady progress looking at the entire picture.

"Most weren't aware of how much we've been committing to maintenance. They were a little surprised to it's June and



we have already spent more than \$31,000 just to maintain our right-of-way – mowing the right-of-way, filling potholes, fixing drainage issues," he said, adding that to help them better understand funding, he put together a spreadsheet that looks at the performance of the transportation fund over the

past 10 years.

"They will be able to see how the fund has grown, when we were able to start putting money into reserve, and when we were able to start spending more on streets," Van Dee explained. "I think it shows we haven't appreciably diverted anything from that fund but

instead, we've been trying hard to maintain reserve dollars while also doing some work. For instance, this year we committed to doing about \$112,000 in improvements to the portion of roadway we own at the top of Horseshoe Bend Parkway and on a joint venture with the city of Osage Beach to do our extension of the Parkway down to Route 242. However, we can't afford to do that every year and that's the problem."

He said they could afford to spend \$75,000 to \$80,000 each year on road improvements but added that would be only a fraction of the amount needed to resurface the Strip.

In an earlier interview, Lake Ozark Public Works Director Matt Michalik said that in 2017 he got bids to resurface Bagnell Dam Boulevard. One was for \$850,000 and the other was \$1.3 million.

The entire study is on the city's website at www.cityoflakeozark.net and under the tab at the upper right hand area of the page titled "Road Assessment 2019."



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Crossword Puzzle

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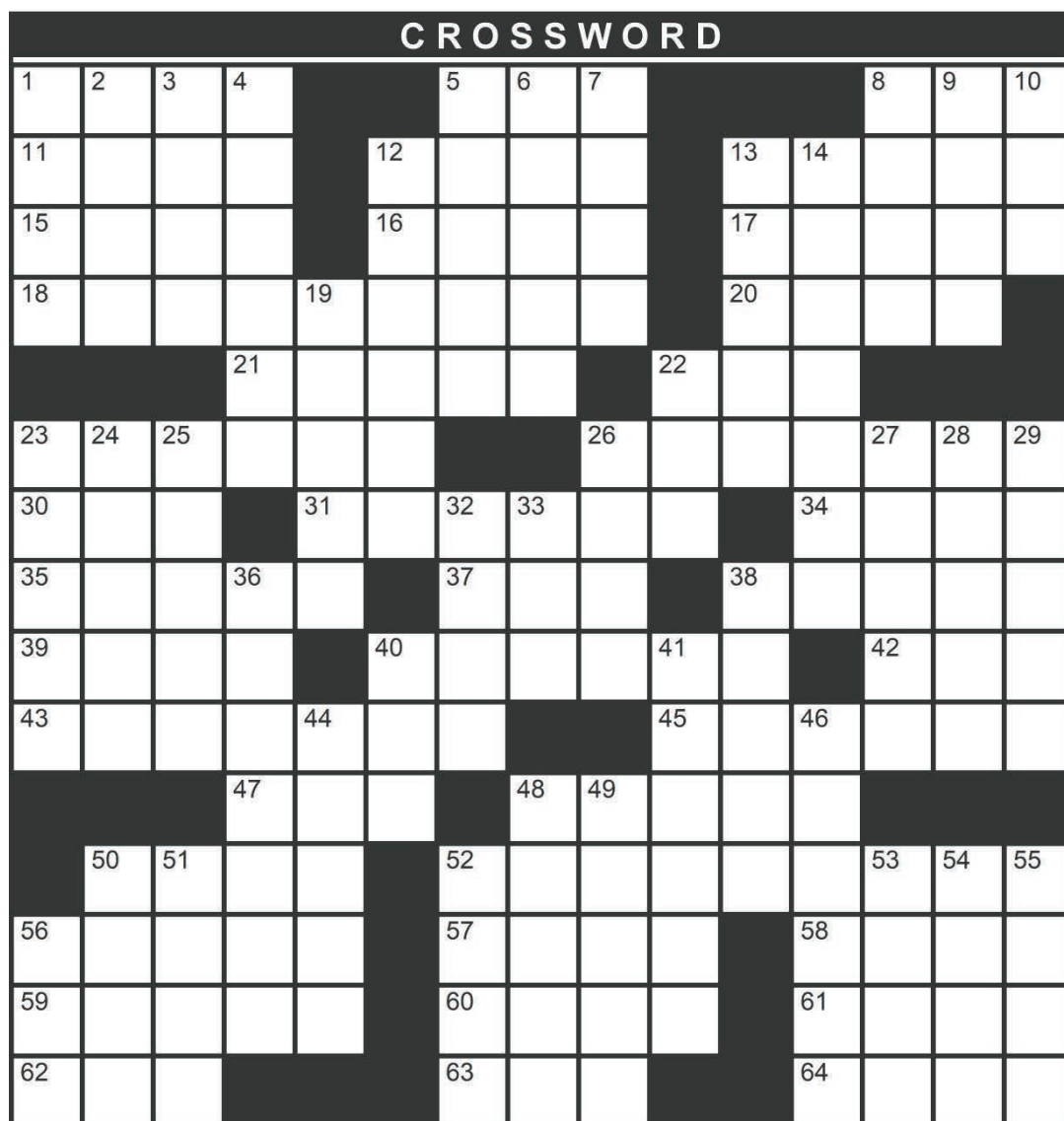
ACROSS

1. Reproductive cell
5. Tai's partner
8. At the stern
11. Do like phoenix
12. Person of French descent
13. It can't be refused?
15. Hand-to-hand combat weapon
16. Sty sound
17. Justin Bieber's 2015 hit
18. *Pyrotechnic display
20. De-wrinkler
21. Expression of delight
22. *"O say can you ____"
23. *One of three presidents who died on July 4
26. Gloria Gaynor's "I Will ____"
30. Turkish military leader
31. With complex decorations
34. Biblical place of bliss
35. Economic crisis
37. South American tuber
38. Gladiator's turf
39. Serum, pl.
40. Stellar
42. Humpty Dumpty did this
43. "Jeopardy" competitor, e.g.
45. Blotch or dapple
47. 34th Pres.
48. Unmanned flyer
50. MXN, as in currency
52. *British monarch
56. * ____ Burr, officer in Revolutionary War and VP
57. Aquarium dweller
58. Of two minds
59. *Puts John Hancock down
60. Log splitter
61. Arrival times
62. Plays for pay
63. Ball in a socket
64. " ____ and rave"

DOWN

1. ____ Approach in music education
2. The last Henry Tudor
3. Soviet acronym
4. Shooting star
5. Capital of Egypt
6. ____-dory
7. Varieties
8. '70s hairdo
9. "Where the Red ____ Grows"
10. "Don't ____ this at home!"
12. Pyle of "The Andy Griffith Show"
13. Willow twig
14. *"The Stars and Stripes ____"
19. What pertussis patients do
22. Johnny Cash's boy with unfortunate name
23. En ____, or all together
24. Watcher
25. a.k.a. Pleasant Island
26. *State on Old Glory
27. "That is," Latin
28. Like bribe-taking politician
29. Related on mother's side
32. Narrow margin of victory
33. *Stamp ____, imposed tax on American colonies
36. *One of two Presidents to sign the Constitution
38. " ____ came a spider..."
40. Gobbled up
41. Like libertine
44. Venerated paintings in Orthodox church
46. ____-totter
48. Unpleasant airport news
49. One in Pinkerton's gallery
50. Twosome
51. René Descartes' "therefore"
52. Hunted animal
53. Itty-bitty bit
54. Persian Gulf country
55. Research facil.
56. Pharaoh's cobra

Solution: Page 14



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Windows 7 users remain hard and fast

by Darrel Willman

Despite all of the problems facing Windows 10 users currently, Microsoft is warning users of Windows 7 that time is running out. The much-venerated operating system is approaching its "end-of-life". After January 14, 2020 it will cost corporate bulk licensing customers an additional \$200 per month for "extended security support" -- and home users will have no way to receive support except to pay for calls on a case-by-case paid basis.



Microsoft has been frustrated by the fact that almost 37% of Windows users are still clinging to Windows 7. Although nearly half -- 45% -- have made the move to Windows 10. There are many reasons they might be stalling. After all, Windows 7 is widely held to be the best operating system to come out of Redmond. Perhaps their hardware isn't new enough to support Windows 10 (actually you can go back to dual-core processors easily and have a good experience), they may fear losing support for peripherals (many printers, scanners, etc., do not have drivers for Windows 10), or they may be intimidated by the installation and upgrade cost. They may also just be happy with Windows 7.

I like it. Before the upgrades, it was everything needed-- fast, stable, easy to get around in. When Windows 8 was released and brought the tiles, I quickly found a way to get rid of them and go back to the Start Menu I knew and loved -- from Windows 7.

Windows 8.1 was more of the same although they did offer some subtleties for those like me who found the tiles difficult and cumbersome to use on a desktop. My tablet still runs on

Windows 8.1 because there-- in a touch-screen form, it truly shines. Upgrading it to Windows 10 was a regrettable experience-- almost everything broke.

One of Windows 10's major pros is also one of its biggest cons-- the security. The software is better than ever at helping you avoid unwanted installations or viruses. But it can also restrict what you install and how you browse the web. Thankfully, Googling the problem will help you tone down

assistive technologies upgrade has now also ended.

Microsoft warns users of new exploit

The new threat comes from yet another weakness in Windows 10. So far Microsoft has released three patches, but the zero day exploit broker SandboxEscaper has released another privilege escalation exploit that may take awhile to fix.

The patch didn't make the latest update but is expected soon. This is the fourth exploit from her this year released straight to the internet without allowing Microsoft an opportunity to examine or patch it first. She released four last year as well.

Microsoft has also warned of an exploit in third party applications. California security company SafeBreach revealed that millions of new users of

personal computers are at risk from the bundled application PC Doctor Toolbox.

The software, bundled with millions of new Dell, Alienware, Staples and Corsair branded personal computers, has a security breach that would allow hackers to gain access to the system. The program is one part of the SupportAssist package pre-installed as part of the commonly known "bloatware".

Security Experts advise new owners to format and reinstall with Windows 10 from Microsoft prior to using them.

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Managing Rental Property

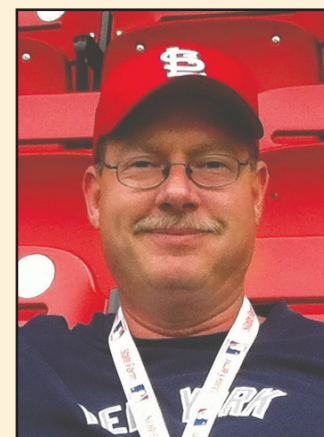
Managing Your Inventory

Properly managing your inventory can be a little tricky, especially here at the Lake of the Ozarks due to two factors; a very short prime rental season and the intense competition. The two things that will make a make a big difference in your rental success are how well you manage your prime rental season inventory and your seasonal pricing.

The majority of vacation rentals at the Lake will occur from the beginning of May through the end of September. Last year those five months accounted for 85% of all our rentals. But the main rental season is the 15 week summer season which runs from Memorial Day weekend through Labor Day weekend. You will traditionally see the most rentals when the kids are out of school. Those dates accounted for 77% of all our rentals in 2018 yet only made up 28% of the entire year.

Within the 15 week summer season is also a nine week prime season. These are the weekends that we are normally either completely sold out or very close. If you are discounting during this time period you are literally giving money away (we do give discounts during this time period but limit it to our good returning guests). We don't raise our prices during this time but we don't discount either because we know there is a 90% chance that all of our properties will rent.

The other thing you want to do to maximize your rentals is to set your minimum nights according to the season and the prime season. This will also be based on the number of bedrooms and number of guests your property sleeps. For instance with a large home you can demand only seven night rentals during the prime



Russell Burdette

rental season and get as many week rentals as you can and then as it gets closer to summer (beginning to middle of May depending on your property) open up any unsold inventory to take a shorter rental.

If you have a two or three bedroom condo (and any size home for that matter) I would only take a minimum of a three night rental between Memorial Day and Labor Day. However the closer it gets to the date of any unused summer inventory I would drop that minimum to two nights. By doing this you should be able to get a number of longer rentals for the prime season and then fill in with shorter rentals if needed.

In one of our big homes we went from having three, seven night rentals to getting six this year. Another of our large homes in their fourth year on our program has never had more than three week rentals in one rental season. This year they booked seven! Happy renting!

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



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Ribbon Cuttings



The Lake Area Chamber and Camdenton Chamber recently held a joint ribbon cutting for Arrowhead Senior Living Community at 6100 Arrowhead Drive in Osage Beach. The ribbon cutting took place on May 31st, 2019 at 11:30 am. Attendees Arrowhead Senior Living Community staff members, as well as several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated the grand opening of their new facility Osage Beach and their new membership with the Lake Area Chamber and Camdenton Chamber. Call (573)-302-7111 or visit their website at www.arrowheadosage.com.



The Lake Area Chamber recently held a ribbon cutting for Clearwater American Home Furnishings at 3883 Osage Beach Parkway in Osage Beach. The ribbon cutting took place on May 30th, 2019 at 4:30 pm. Attendees included Clearwater American Furniture staff members, as well as several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated the grand opening of their brand new showroom in Osage Beach and their new membership with the Lake Area Chamber. Call (573) 723-0949





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Two Prerequisites to Managing Small Business Growth

Submitted by Bruce Mitchell,
Lake of the Ozarks SCORE

According to United States Census Bureau employment data from 2014, of the 6,795,015 small businesses with employees, 2,894,288 have four or less employees. Some stay that small by design, while others may not have grown because they don't know how to expand their businesses effectively. Growth, if not managed properly, can lead to lack of control over core aspects of a business and decreased quality in products, services, and customer care.

If you're starting and/or planning to grow your small business, here are some key considerations that might help you do it successfully:

Think about scalability from the start

While managing your small business may be easy when it's just you taking care of all administrative and operational tasks, adding employees adds complexity. Consider creating an organizational chart and job descriptions so roles

and responsibilities are well defined and expectations are clear. Having that visual representation of your company's structure will also help you identify any gaps in management and execution that you'll need to address.

Your business plan serves as a road map for the growth of your business, and it should

ness plan must be reviewed from time to time to determine that the plan is still valid based on current business conditions.

Create processes and systems

According to the Merriam Webster dictionary, a process is "a series of actions that produce something or that lead to a particular result," and a sys-

tem is "a group of related parts that move or work together." You'll benefit by having both as you grow your business.

Systems

A small business's systems are the platforms and tools that enable it to carry out its processes. A few examples might include: your accounting software, email platform, website content management platform, social media management apps, productivity apps, customer relationship management systems, etc.

Well thought-through processes and systems will allow your organization to grow and expand to accommodate future requirements. They give your organization the flexibility to change.

Much of what works or doesn't work in a small business can often be traced back

to the success or failure within its processes and systems, so it's critical to regularly review their effectiveness.

For more insight about starting or growing your small business, reach out to the local SCORE chapter near you. SCORE mentors have a broad range of expertise about all things involved in managing a small business. They can provide you with valuable guidance and feedback to help you grow your business successfully.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. For more information about contacting a mentor or volunteering contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441. Serving Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.



include the organizational structure needed to achieve that growth. It is important to define the key roles and responsibilities to achieve a cohesive and smooth functioning organization.

The job positions and functions as outlined in the busi-

ness plan must be reviewed from time to time to determine that the plan is still valid based on current business conditions.

Processes

By documenting functions and activities in a step-by-step format, you'll have clear in-

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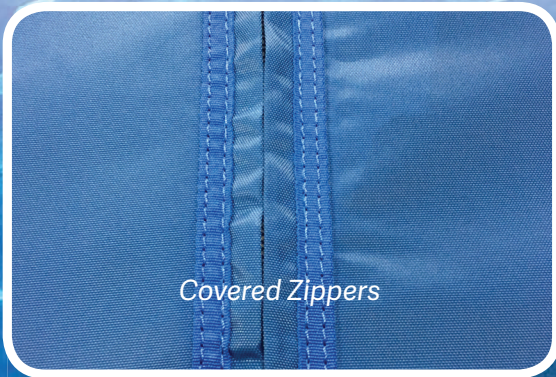
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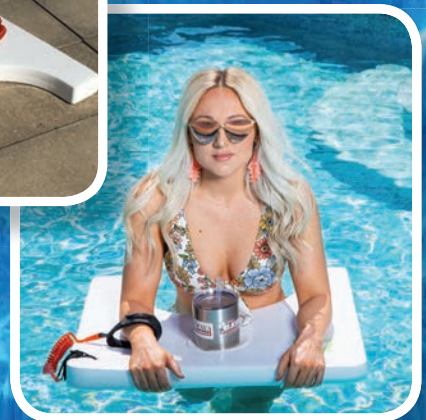
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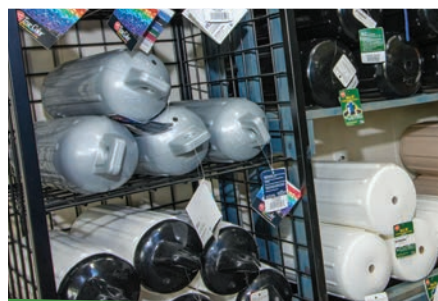
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