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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 9 -- ISSUE 8

Speed up – slow down

Summer brings heavy traffic to Horseshoe Bend. Page 15.

Open container fuss

Former mayor starts petition to overturn open container law. Page 32.

To franchise or not

LOCLG holds workshop to spur economic growth. Page 28.

Full speed ahead

Mayor breaks tie to take OB Parkway to Linn Creek. Page 3.

Aquapalooza 2013



Photos and information. Page 36.

Crossword

A favorite on page 35



Monthly Features



Glimpses of the Lake's Past Dwight Weaver's look back. Page 33

Technology and Lifestyles Our monthly roundup of gadgets. Page 32

AUGUST, 2013

Affordable 'workforce housing' complex may be coming to Lake Ozark

By Nancy Zoellner-Hogland

In recent years, employers in the area have complained that the lack of affordable housing for their employees has been one of the biggest challenges faced when attempting to staff their businesses.

To help address those needs, developer Pete Ramsel is submitting application to the Missouri Housing Development Commission (MHDC) to be considered for the Low Income Housing Tax Credit program.

Ramsel said if this project is approved, he plans to build a 60-unit upscale multi-family housing complex at South Fish Have Road and Forrest Hills Drive, across the road from the Lake Ozark Lions Club. The first phase of the Fish Haven Apartments project will provide 35 two-bedroom, two-bath units and 25 three-bedroom, twobath units; green space; and a community building.

Income restrictions will apply. The units will be leased to households earning 60 percent of median income and market rate units will be leased to households earning 80 percent of median income which, according to Ramsel, means qualifying income for the majority of tenants will range from \$30,000 to \$42,000.

"In this state, the MHDC administers the program, which was established about 1986 or

87, for the IRS (Internal Revenue Service). The federal and state tax credits are sold to investors - banks, insurance companies, big corporations - that pay millions and millions in income taxes. Those investors buy these tax credits on a dollar-per-dollar basis and then the state awards that money to projects that are cho-

sen. Because developers don't have to pay back a mortgage, they can afford to charge lower rent," Ramsel explained, adding that competition for the

MHDC money is stiff. "Typically approximately 120 projects are submitted for consideration but only 30 to 40 are selected."

He said because applicants that demonstrate a strong need in the community, as well as local support for the project, have a better chance of being chosen, he asked the city to express that support through a resolution. In late July, the board of aldermen responded by unanimously approving the resolution which stated the

Fish Haven Apartment project would "promote growth and development within the city;" it would "assist area employers in their attempts to secure and keep good employees" and it would "enhance the quality of life of the citizens of the city and the surrounding area."

Ramsel said the application will be submitted in September and funding will be announced in December. If successful, he plans to begin construction in the spring of continues page 12



A developer hopes to build the 60-unit Fish Haven Apartments complex with equity raised through the sale of federal and state tax credits, rather than a mortgage.

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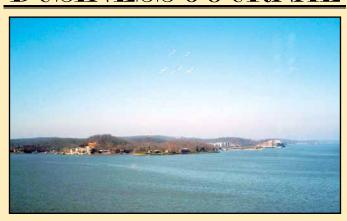
For the latest market stats and real estate info turn to Page 29 for this month's "As the Lake Churns"

www.YourLake.com



Page 2 August, 2013 Lake of the Ozarks Business Journal

BUSINESS JOURNAL



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

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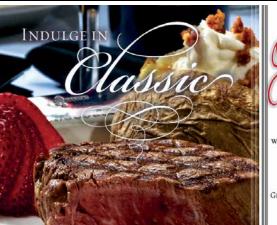
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Armchair Pilot

By Nancy Zoellner-Hogland

Customers traveling on Southwest Airlines will be able to watch several live TV channels and numerous on-demand TV shows for free on their on their iPhones, iPads, laptops and other Wi-Fi enabled personal devices during most flights. Under an agreement with Dish Network, which requires users to also watch Dish commercials, 14 live channels and some 75 on-demand shows will be available. In the past, the airline charged \$5 for the access. Although passengers will still have to pay \$8 for Wi-Fi, they won't be required to purchase it to view the TV shows. According to Southwest, the service will be available on approximately 75 percent of their fleet.

While Southwest is adding perks, others are taking them away. Frontier recently announced in-flight TV will no longer be free for its elite Ascent and Summit frequent fliers. Starting Aug. 1, passengers who watch DirecTV will be charged \$3.99 for flights shorter than 2 hours; \$5.99 for flights between 2 and 3 ½ hours; and \$7.99 on flights of more than 3 1/2 hours. To offset the loss, Frontier will offer Ascent-level fliers a free alcoholic or premium beverage and Summit-level travelers, who already receive the free drink, will be provided with a complimentary snack.

Once travelers are off the planes and in their hotel rooms, the importance of TV takes a distant second to the availability of in-room Wi-Fi. According to a recent survey of 1,000 frequent business travelers, conducted by InterContinental Hotels Group (IHG), 62 percent of respondents consider Internet access the most important hotel amenity. Twenty percent said TV was most important, followed by a mini-fridge (5 percent), landline phone (4 percent), bathtub (3 percent) and

mini-bar (1 percent). Nearly half of those surveyed said connecting with family back home, via the Internet, was their favorite way to de-stress after a long day and 69 percent said they'd be "very unhappy" if they had no way to connect online with loved ones back home. And a simple phone call won't cut it - those surveyed said while they first phoned loved ones when they returned to their rooms they reported also liking to communicate in follow-up conversations via Facetime or Skype. IHG used the survey results to try to convince larger hotels to follow the lead of smaller hotels and offer free Wi-Fi to customers.

Travelers who rank bed-bugfree rooms high on their list of importance might be interested to know what cities top Terminix's list of bed-bug infestations. The exterminator recently identified the 15 top cities with the largest increase of infestations in the past 12 months. The first five are Sacramento, with a 54-percent increase; Milwaukee, with a 53-percent increase; Las Vegas, 50 percent; Columbus, Ohio 47 percent; and Baltimore with a 46-percent increase. For the rest of the list, visit the Terminix website. Bed bugs feed on blood and are more active at night when most hotel guests are asleep. They are found in mattress seams, sheets, furniture, behind baseboards, electrical outlet plates and picture frames. Fortunately, they're fairly easy to spot. Adult bed bugs are about the shape and size of an apple seed. As the juvenile bugs grow, they shed their skins, which can also indicate their presence. After feeding, bed bugs return to their hiding spots, defecating in these areas, creating black to brown stains on porous surfaces or black to brown mounds on nonporous surfaces. Unfortunately, they can often travel home in luggage or

other personal belongings such as purses and briefcases.

Something else that drives travelers "buggy" is late flights. According to the U.S. Department of Transportation's Air Travel Consumer Report, airlines reported five tarmac delays of more than three hours on domestic flights and no tarmac delays of more than four hours on an international flight in May. In addition, the 16 airlines that file their on-time performance data with the Department reported that 79.4 percent of their flights arrived on time in May, which is down from the 83.4 percent on-time rate from May 2012 but up from the 77.3 percent mark from April 2013. At the end of May, there were four flights that were chronically delayed - more than 30 minutes late more than 50 percent of the time - for three consecutive months. There were an additional 39 flights that were chronically delayed for two consecutive months. ExpressJet led the pack, with up to 70 percent of its flights delayed - most between 50 and 70 minutes. Weather is the most frequently cited cause. Detailed information on flight delays and their causes is available on the BTS site http://www.rita. dot.gov/bts.

Don't want to bug fellow travelers? Avoid this list of "Five rudest airport practices," compiled by a Fox station affiliate. First - don't crowd the carousel. Stand back until your bags roll out so others don't have to push their way thru to get their bags. Second - don't text and walk through concourses. Most people are in a hurry so keep up with the flow. Third - don't argue with airport staff on things they can't fix or change. It only causes everyone else in line behind you to be delayed. Fourth - change diapers, especially dirty ones, in restrooms and not in public. And fifth - don't crowd the gate, preventing fellow travelers from lining up.

Business Journal Socials



Stop by our Business Journal Social! Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is August 8th at LO Crab Shack, sponsored by Lake Printing.

Osage Beach moves ahead on outer road project

By Nancy Zoellner-Hogland

The city of Osage Beach will be getting a \$3.5-million asset for \$1.16 million – and maybe less, according to city officials.

At the July 25 Board of Aldermen meeting, Mayor Penny Lyons broke a tie and voted to partner with the Missouri Department of Transportation (MoDOT) to build a 2.75-mile long, two-lane, two-way outer road that will extend Osage Beach Parkway, which now dead-ends at Key Largo, and hook it up with the existing service road running from Route Y to Lamar Advertising. MoDOT will cover one third of the project costs and another third will be paid through a transportation department cost share program, requiring the city to pay only one third.

Aldermen Steve Kahrs, John Olivarri and Ron Schmitt voted not to take advantage of the cost-share program and move forward with the project. Aldermen Kevin Rucker and Fred Catcott who, along with Alderwoman Lois Farmer, elected to approve the project, said

because of the funding opportunity and the multiple benefits the road will bring, they couldn't vote any other way.

"This is a really good project and a positive for economic development. The extension will be a benefit to the whole town—not just to the west end," Rucker told the board. "Would we like a full-blown interchange? Of course. I don't know why one wasn't built at this intersection in the first place. However, it is what it is and now we have to move forward and do the best we can. We have to think of the value to the city not just now but also in the future."

Catcott echoed Rucker's sentiments

"We may never again in our lifetime get another chance like this, especially with the way state funding is going. I think we should take advantage of this while we can," he said, adding that the expansion will also aid in future growth of the city. "We can't go east because we'll run into Lake Ozark. We can't go out 42 because of access issues. We have to go west

- and this road will provide visibility for acres and acres of undeveloped land that could be coming into the city. Go to any big city and you'll find the biggest car dealerships, restaurants, businesses are located on service roads."

In an earlier meeting, Dave Silvester, Central District engineer with MoDOT, said once they complete the road, which will follow the terrain rather than run right alongside the Expressway, it will be deeded over to Osage Beach. Land along the new service road will then be contiguous, which would allow those owners to more easily annex into the city.

At the July meeting, Bob Lynch, district engineer with MoDOT, said that based on engineer's studies, construction also would bring immediate benefits of increased safety and additional traffic coming into the west end of town. He said 2012 traffic counts showed 2,500 vehicles per day passed through the intersection when left turns off Key Largo on to westbound 54 were allowed.

"Assumptions are that once the service road is completed, traffic will get back to that 2,500 number because of the east and west flow," he explained, adding that they also expected an additional 500 cars per day to enter the city via the new road.

Officials with the Camdenton School District already said

they will route busses over the service road, which will have a posted speed limit of 45 mph, rather than on the Expressway, which has a 60-mph speed limit in that area. MoDOT and Osage Beach officials also said the outer road will allow for safer turns in and out of businesses along that stretch of continues on page 19



City engineer Nick Edelman is in the process of talking to property owners about donating all or a portion of the 2.91 acres of right-of-way that will be needed to construct the outer road. Drivers will have to put up with the dead-ended Osage Beach Parkway just two more years. Then it will be opened up and extended all the way to Y Road in Linn Creek. Nancy Zoellner-Hogland photo.



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3 Rivers Run held July 9th

The Three Rivers Run has been held annually for the past seventeen years, with tens of thousands in charitable contributions to show for it. Each year dozens of riders and personal watercraft make the grueling journey.

As part of the run, riders are treated to a reception the night before at Dog Days Bar & Grill. The pre-ride party plays host to the silent auction, where items donated are auctioned off to

the highest bidder. At the conclusion of the ride, the participants enjoy a post-ride party in St. Louis that includes dinner.

Along the way, gas and oil for the riders, as well as lunch in Washington MO is provided. Four refueling points in all are scheduled. A fuel truck meets a volunteer-driven rental truck loaded with snacks, water and gas cans for the event.

Stops include St. Elizabeth, Hermann, Washington and St. Charles.

The donations help fund the Lake area's only community center dedicated to providing youth and teen programs, childcare, health and fitness classes, summer camps, adult leagues and activities for older adults. The new facility is a shining example of the power of fundraising events like this one.

The Tri-County YMCA can be reached at 573-348-9230.







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Local cops promote 'community policing'

By Nancy Zoellner-Hogland

Between the end of World War II and the early 1990s, violent crime skyrocketed. Federal Bureau of Investigation (FBI) statistics show that during some decades, murder and robbery rates increased by more than 100 percent and robbery rates increased by more than 200 percent. Rape and aggravated assault rates also increased dramatically, more than tripling during those periods.

As a way to combat the trend, law enforcement agencies moved away from a reactive approach - arrests - to a more proactive approach - which includes intervention, problem-solving, community engagement and community partnerships. Under the new "community oriented policing" model, officers would no longer just cruise the streets, answer calls for help and lock up the "bad guys." Instead, through various programs, they would establish ongoing relationships with residents, thereby better understanding the community's problem, and create partnerships with the community members, who become active allies in the effort to enhance the safety and quality of neighborhoods.

That methodology has worked. According to the latest statistics from the FBI, crime rates have continued to steadily decline since the early 1990s and now stand at their lowest in 30 years.

Both the Lake Ozark and Osage Beach police departments have long incorporated those measures into their policing strategies but recently have added programs to extend them even further.

In July, the Lake Ozark Police Department recently added the "Coffee with a Cop" program to their agenda. Community members were invited to stop by Mc-Donald's restaurant on Bagnell Dam Boulevard on a Saturday morning in late July, enjoy a cup of coffee and discuss issues with an officer as well as city officials who were available to stop by. Because only a handful of people showed up for the initial get-together, Chief Mark Maples said they're going to try it again later this fall when the majority of the tourists have gone home and business owners have more free time. If it's well received, he said they'll make it a monthly event.

"Officer Shane Pierce heard about this program, brought it to me, and we initiated it in an attempt to have contact with the public in an environment that's conducive to discussion because typically people don't call us when they're having a good day. We hear from them when they're in a crisis - some sort of stressful situation - and that's not the time to chat," the chief said. "Because we've also opened it up to any city officials that can come, we're hoping that people who are having a problem in their neighborhood or want to know more about something the city is doing will stop by, sit down and talk with us."

Lake Ozark is currently the only agency in Missouri participating in the program. However, organizers say Coffee with a Cop, a national initiative supported by The United States Department of Justice, Office of Community Oriented Policing Services, has been extremely successful and

they expect to see if expanded to include numerous other cities and states.

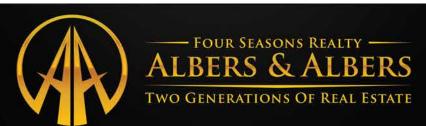
The city's police department is involved in other community measures. They recently sponsored a two-day police academy for youth ages 10 thru 16 that explored the many aspects of policing including fingerprinting, crime scene processing, traffic stops, arrests and firearm qualification and safety, which was conducted with a paintball gun. Participants also learned ways to deal with peer pressure and how to say "No" when confronted with drugs and alcohol.

Osage Beach has also added outreaches to its agenda. From 6 to 9 p.m. on Tuesday, Aug. 6, they will be co-sponsoring with Target, National Night Out, to be held on the Target parking lot. Sgt. Arlyne Page, public information officer for the department, said the community is invited to attend and meet their local law enforcement officers; visit with representatives from such groups as Neighborhood Watch, Citizens Against Domestic Violence and Kids' Harbor; shake paws – and

talons – with McGruff, the Crime Fighting Dog; Daren the D.A.R.E. Lion AND Eddie the Eagle, mascot for the National Rifle Association; and enjoy games and food provided by Target.

"This is the first time we've participated in the event but we're excited to be part of it. It will be a great way for us to visit with the people that live in or visit our area and talk about the things that concern them," Page said.

The event was first organized by the National Association of Town Watch (NATW), a nonprofit organization dedicated to the development and promotion of various crime prevention programs. The organization's introduction of National Night Out, "America's Night out Against Crime," in 1984 kicked off an effort to heighten crime-prevention awareness, build support and participation in local anti-crime programs, establish police-community partnerships and most importantly, send a message that neighborhoods were organized and fighting crime. That first continued on page 20



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State highway department gets high accolades

By Nancy Zoellner-Hogland

Missouri Department of Transportation (MoDOT) workers must be feeling like they're walking - or maybe driving-in tall cotton. Not only was the state's highway system ranked eighth in the nation for overall condition and cost-effectiveness, two of the department projects recently were cited as "Best in Mid-America."

MoDOT's winning entries in the America's Transportation Awards competition were the statewide Safe and Sound Bridge Improvement Project and the Route 5 Shared Four-Lane Project in Camden and Laclede counties.

Now in its sixth year, the ATA competition, sponsored by the American Association of State Highway and Transportation Officials, AAA and the U.S. Chamber of Commerce, recognizes the very best of America's transportation projects in three main categories: Ahead of Schedule, Under Budget and Best Use of Innovation. The categories are then split up by size: small (less than \$25 million), medium (between \$25 million and \$199 million) and large (\$200 million and more).

Safe and Sound won as the large project in the "Ahead of Schedule" category. The \$685 million project replaced or rehabilitated 802 of Missouri's poorest bridges in three-anda-half years - two years ahead of schedule. Some 554 of those structures were bridge replacements completed under a single design-build contract with KTU Constructors.

The shared four-lane highway on Route 5, constructed to improve safety and traffic flow, won in the "Best Use of Innovation" category. The design provides 18 miles of continuous, alternating passing lanes between Camdenton and Lebanon, allowing motorists to pass other vehicles without driving in opposing traffic lanes. The northern part of the project was built on new alignment while the southern portion retrofitted the existing highway. The \$34 million project was completed during the summer of 2011.

The "eighth-in-the-nation" ranking was through the Reason Foundation's 20th Annual Report on the Performance of State Highway Systems, which tracks the performance of state-owned highway systems across America. Eleven indicators make up each state's overall rating, including highway expenditures, interstate and primary road pavement condition, bridge condition, urban interstate congestion, fatality rates and narrow rural lanes. The study is based on spending and performance data submitted by the state highway agencies to the federal government.

According to a survey by Reason Foundation, Missouri also ranked first in the nation for the condition of rural interstate pavement and 18th for urban interstate pavement condition.

Although not part of the competition, in mid-July Mo-DOT District Engineer Bob Lynch announced that construction on the Hurricane Deck Bridge, which carries Route 4 over the Osage arm of Lake of the Ozarks, was also ahead of schedule.

"There is a good chance we'll have the bridge open to traffic before the scheduled completion date, which is late 2013," he said.

When completed, the new 2,200-foot-long bridge, located south of Sunrise Beach, will be wider than the current bridge, with two 12-foot driving lanes and seven-foot shoulders on each side. The design will provide a clear view all the way across the bridge.

The public can watch the bridge construction in progress via a time-lapsed camera located on the bridge that captures construction images every 10 to 15 minutes. The link can be found on MoDOT's website under Major Projects at www. modot.org. More information about the America's Transportation Awards competition can be found at www.Americas-TransportationAwards.org.









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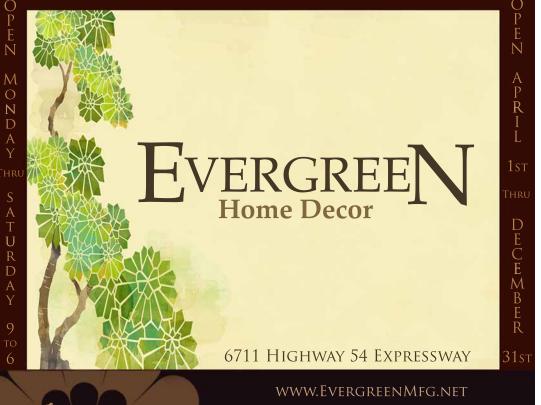
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Lake of the Ozarks Air Show Seeking Vendors

The Camdenton Area Chamber of Commerce along with the Convention & Visitors Bureau, City of Camdenton and the Camdenton Memorial Airport will present the third annual Lake of the Ozarks Air Show on Saturday, September 21st at the Camdenton Memorial Airport. Once again, the event will feature static displays, food, vendor booths, entertainment, aerial flight demonstrations, high powered jet truck and many more acts and displays. There are limited vendor spaces available on a first-come, first-serve basis. If you are interested in securing a booth contact the Camdenton Chamber of Commerce at 573-346-2227, email at info@camdentonchamber.com or for event details and schedule go to www.lakeairshow.com.



The Lake Area Chamber recently held a ribbon cutting for Angel Allen Dermatology. Call Angel them at (573)693-9412. Angel Allen Dermatology is located at 100 Crossings Dr East Suite 1, in Lake Ozark. From left to right: Jackie Daves, CAV; Rebecca Lowden, Osage Beach Family Dentistry; Wendy White, Executive Director Lake Area Chamber; Dr. Angel Allen, Angel Allen Dermatology; Angel Allen Dermatology Staff; Angel Allen Dermatology Staff; Tom Smith, American Sun Control; Joe Roeger, First Title Insurance; Ed Daves, CAV .



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Workforce housing

continued from page 1 2014 and bring units on line by late fall of 2014 and early 2015.

Jeff Segin, director of client relations for McClure Engineering Company's Development Services and the People's Company, which has been conducting feasibility studies in order to market the interior district opened up with the addition of State Route 242, is responsible for bringing the city and Ramsel together.

"We knew that with the commercial growth that was going to take place in the area, there would be a much greater need for workforce housing," Segin said, adding that a conversation with Ric Jurgens, the president and chief executive officer of Hy-Vee at the time, confirmed that belief. "HI ran into him at an event soon after the store opened and he told me that some of the employees were living as far away as Lebanon because they couldn't find housing they could afford in the Lake area. I knew that Mr. Ramsel's firm was well organized and a well-structured company that worked on these types of projects so I contacted him.

Lake Ozark City Administrator Dave Van Dee said he too has heard from business owners who are concerned about the lack of affordable housing.

"In fact, Alderman Tony Otto is one of them. He told me that he's having a hard time keeping laborers because they can't afford the rent charged in this area. Some of his workers commute from Rolla but they said with the cost of gas, it didn't pay for them to drive that far," Van Dee said.

Osage Beach currently plays host to two multitax-credit-funded family, communities, Chandler Bay Apartments on Passover Road and the Summit on Bluff Drive. The two provide close to 100 two and three-bedroom apartments. City officials said they are so popular that soon after they were built and occupied, waiting lists were full of names.

Segin said although the property to be used for the development is inside the Tax Increment Financing (TIF) District formed to facilitate construction of infrastructure, residential uses were excluded in the TIF. He also said sewer and water service is available for the first phase of the project and the city is working on an infrastructure plan to move forward with the service for the second phase, if needed.

Ramsel, who pledged to use as many local subcontractors as possible, said that with a construction budget of \$7 million, the project will generate local business revenue and create approximately 50 temporary jobs through the construction process, four permanent jobs after its completion, and result in annual real estate taxes of \$20,000.

How it works

The Federal Low Income Housing Tax Credit Program was established by the Tax Reform Act of 1986 and codified as Section 42 of the Internal Revenue Code, and the State Low Income Housing Tax Credit Program was established under Section 135.350 et seq. of Chapter 135 of the Missouri Revised Statutes - the State Tax Relief Act. MHDC functions as a bank, providing financing directly to developers of affordable rental properties. Since its inception, the MHDC has invested several billion dollars into the program.

To be eligible for the tax credits, developers must meet certain qualifications, follow certain guidelines and developers and contractors are limited on the fees they can charge. In addition, the proposed rents for the completed units must be reasonable for the population being served and appropriate for the market in which the development is located.

For more information, including the developer's guidelines, visit www.mhdc. com.

Study to shed light on lake water quality issues

By Nancy Zoellner-Hogland Although it has lost some of its urgency, in the next 30 to 60 days the U.S. Geological Survey (USGS) Missouri will be releasing findings of a study conducted last year near the Grand Glaize Beach (Public Beach No. 2) in Osage Beach and at Public Beach No. 1, located in the Lake of the Ozarks State Park off Route 42. The intensive study was conducted in an attempt to identify the source of E. coli which had been responsible for shutting the beach to swimmers numerous times over

the past few years. However, in mid-July, Gov. Jay Nixon signed HB 28, which puts an end to beach closures - except in the event of a hazardous spill, wastewater by-pass or other documented health risk. Under the new law, proposed in January by State Rep. Rocky Miller, R-Tuscumbia, if the initial test exceeds the recommended maximum, the DNR will conduct a follow-up test to come up with an average level of E. coli bacteria. In addition, instead of closing the beach, the DNR will post a sign warning "Swimming is not recommended."

Miller said that would allow people to decide for themselves if they should swim.

"This law should protect and inform the public instead of scaring people away from our State beaches. I am proud to note that for the first time this summer all the beaches were open on Saturday and should stay that way," he wrote in his newsletter.

In an earlier interview he said

under the old method of testing, beaches would be closed and tourists would assume the entire lake was closed and stay home. Those incorrect assumptions and the resulting loss in tourism business – are what spurred the USGS study, the bulk of which was carried out from May to September 2012. During that time, the Missouri Department of Natural Resources (DNR), the USGS, the Ohio Water Science Centers and the Missouri University of Science and Technology worked together to take some 1,300 water samples from the two coves that host the swim beaches, as well as a few other comparison locations. Representatives from those agencies, along with volunteers, collected between 13 and 17 samples per day at various times of the day, three to five days a week, and always on weekends. The samples were collected under various conditions some when the beach was empty, some when it was full of people and some when there weren't a lot of people but there were a lot of geese. During the week of July 4, samples were collected every hour around the clock.

After collection, all water samples were analyzed according to EPA guidelines and those that contained the highest levels of E. coli underwent microbial source tracking. Dr. John Schumacher, hydrologist with the USGS who is overseeing the study, explained that the intestinal tract of humans is different than that of geese, horses and cows. By looking at the DNA "fingerprint," scientists would be able to identify the source.

However, there was one small unexpected occurrence - 2012 E. coli counts at the public beaches were extremely low. The highest count recorded was taken June 18 when tests showed 48.2 per100 ml on the first sample and 20.9 per 100 ml on the second sample for a geometric mean of 18.3. Test results conducted the same day at PB 1 showed 9.5 per 100 ml on the first sample and 30.7 per 100 ml on the second sample for a geometric mean of 16.1. At the time, Schumacher said the low numbers could be attributed to the lack of rainfall and diminished runoff in the area. According to the National Oceanic and Atmospheric Administration (NOAA), May 2012 was one of the driest Mays on record for Missouri.

"The lack of rain allowed us to look at every scenario except runoff," he said. "If we had conducted the study this year, we would have had entirely different results."

In late July, the study was undergoing a technical review that would, according to Schumacher, make sure the report was "scientifically sound."

According to the USGS peer review guidelines, "peer reviews typically evaluate or critique the clarity of hypotheses, the validity of the research design, the qual-

ity of data collection procedures, the robustness of the methods employed, the appropriateness of the methods for the hypotheses being tested, the extent to which the conclusions follow from the analysis, and the strengths and limitations of the overall product. Reviewers should check that methods used to collect data and produce results are defensible and adequately documented; facts and interpretations are presented straightforwardly, without apparent bias; conclusions are based on the best available data interpreted with sound scientific reasoning that avoids speculation; forecasts and predictions of natural hazards are scientifically sound; and manuscripts are clear in presentation."

Once the report has been approved, it will be published on the USGS website. Schumacher said a press release will also be issued to inform the public that it is available for review. He said although the report was written for the general public, because it will contain a large amount of data, it may need further interpretation.

continues on page 16



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Traffic jam has some singing holiday blues

By Nancy Zoellner-Hogland

Traditionally, the week wrapped around July 4 is the busiest week of the year at Lake of the Ozarks. However, many are saying that this year's holiday week was one of the busiest they've seen in the past several years.

Quite a few restaurant owners said they were swamped from open to close, Tuesday through Sunday. A long-time server at an upscale, popular restaurant said she had her best weekend yet in tips. Shop keepers at the Osage Beach Factory Outlet Village that were contacted all reported brisk business and substantially higher than average sales numbers and checkers at department stores and supermarkets agreed things were so hectic, it was hard to find time to take breaks.

While those dependent on tourist dollars were happy about the banner holiday, at least some residents on Horseshoe Bend were not. Rollin Pochop, a resident of the Village of Four Seasons, attended the July Village Board of Trustees meeting to express his displeasure with the amount of traffic leaving the Bend on Sunday. At some points, bumper-to-bumper traffic stretched 5 miles back to Bittersweet Road, he said.

"It was a mess," Kevin Luttrell, superintendent for the Horseshoe Bend Special Road District, admitted in a later interview. "The volume of traffic was unbelievable, which was an issue in itself, but to further complicate things, our light at Duckhead and MoDOT's (Missouri Department of Transportation) light at Bagnell Dam Boulevard were fighting each other."

Luttrell said he has a meeting scheduled with MoDOT officials in early August to link the two lights and hopefully avoid future problems.

"We're two different entities so we don't usually coordinate things like this but thanks to Bob Lynch (MoDOT district engineer), I think we'll be able to program and sync our lights to allow traffic to flow better," Luttrell said.

He also said that right-ofway issues precluded them from adding another lane for outbound traffic.

Resident says some need to speed up, others should slow down

At the same Village of Four Seasons meeting, resident Rollin Pochop said not all vehicles on Horseshoe Bend have been traveling too slowly. He accused Horseshoe Bend Special Road District (HBSRD) truck drivers of speeding, particularly on Linn Creek and Kay's Point Road. However, Road District Superintendent Kevin Luttrell said he didn't agree.

"We don't believe our employees are guilty of excessive speed on our roadways. These trucks are equipped with a cooling fan that automatically kicks on as needed and the noise emitted from this tends to be very loud and can be mistaken for high engine RPM. This feature can make it appear or sound like a vehicle is speeding when in reality it is not," he said, adding that the first time they became aware of the complaint was when they saw stories in Lake-area newspapers. "We take great pride in the work we do for the residents on Horseshoe Bend and we make every effort to keep our employees and the residents safe. This includes abiding by all MO and local laws. In fact, it's usually the other way around – we get calls from people complaining that our trucks go too slow."

Ironically, Luttrell said the week after the story came out about the alleged speeding he received such a complaint from someone caught behind one of those slow-moving trucks.

However, he said if a road district vehicle is seen speeding or violating any law, he wants motorists or residents to call the office at 573-365-2832 and report the problem. He said he needs the caller to include a description of the truck and/or the truck number.

"If anyone has a concern or complaint, we want them to contact our office directly so those concerns can be dealt with immediately," Luttrell said.

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Water quality

continued from page 13 "It's certainly not written for a high-level science journal but it's a complicated subject, and when you're looking at 1,100 to 1,300 samples it tends to get a little overwhelming. However, we are more than happy to come up to the Lake and go over the results with everyone or any group that's interested," Schumacher said.

History of the new law

State Rep. Rocky Miller said he decided to introduce the bill after learning that no other state in the nation used the same strict standards to test the water. Until the law was adopted, the DNR collected water samples early in the week. If results, which weren't available until two days later, showed that a single sample exceeded the Environmental Protection Agency's recommended maximum of 235 E. coli colonies per 100 milliliters of water or when the geometric mean a rolling average of sample

data - exceeded 126 E. coli colonies per 100 milliliters of water, that beach was shut down - sometimes for an entire weekend.

"I had never really looked into the law before so I started digging around to see what other method other states used - and what I found shocked me! Missouri has the strictest beach closure law in the nation. I found a federal government handout published by the Department of Agriculture that instructs people, whatever they do, not to shut a beach down if results exceed the one-time maximum. Instead, it says to run back-up tests to verify if it's a fluke," he said, adding, "Diane Franklin (R-Camdenton) put me in touch with the right people at the DNR, who also were shocked to see what I found."

The bill was assigned to committee on Thursday, Jan 24, the same day Sen. Dan Brown, R-Dist. 16, filed identical legislation in the Missouri Senate.





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Lake of the Ozarks Business Journal August, 2013 Pag

"Tax Time"

with Bobby Medlin CPA

2013 – Last

Chance for Deduction Opportunities?

We all remember last winter when Congress passed last-minute legislation to put the brakes on expiring tax deductions. That is old news. But what did they really do and when do the problems resurface?

In the area of cost recovery deductions for businesses, actually not much was accomplished. Some provisions that would have expired in 2012 were reinstated through 2013 and some other provisions that were to expire in 2013 were allowed to remain in effect through the end of this year.

So here we are, with the summer winding down and businesses may soon lose some valuable tax write-offs for investing in property and equipment used in their business.

First, Section 179 allows a business to expense the cost of new or used, tangible, personal property placed in service during the year. For the most part, up to \$500,000 can be expensed under this provision for the 2013 tax year. After 2013, the annual limit is set to go to \$25,000. That is like taking a candy store from a kid and giving him package of gum instead! A person must have income from working or running a business to deduct Section 179 expense against. It can't be used against investment or passive income. In addition, the item that is purchased must be used in a trade or business; it can't be used in a passive activity including a rental real estate activity.

Second, "Bonus Depreciation" is set to expire after the end of 2013. Bonus depreciation is where a business can deduct, for 2013, 50% of the cost of brand new property placed in service for business use. The remaining 50% of the cost of the property is either depreciated



Bobby Medlin, CPA

over the class life of the property or can be expensed under Section 179, if it qualifies for deduction under 179. Property with a class life of 20 years or less qualifies for bonus depreciation. The property does not have to be personal property, it can be real property. For example, land improvements such as sidewalks, parking lots and drainage structures have a class life of 15 years under the tax code and therefore, would qualify for bonus depreciation if they are newly constructed. Buildings used in farming have a 20-year class life and also qualify.

Bonus depreciation can be used for property placed in service in any business activity, including a passive activity and a rental real estate activity. Further, bonus depreciation can be used to offset passive income and portfolio income such as interest, dividends and capital gains, unlike how Section 179 works.

So where is the opportunity? If a business has the chance to finish up work or projects that they can be paid for in 2013 and then construct or buy property that qualifies for these deductions, big tax savings could be in store. Same thing if a person has a large gain from selling property in 2013, get cost recovery deductions this same year; before they expire!

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

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Outer road project

continued from page 3 highway and for veterans using the VA clinic.

Although the cost to the city was set at \$1,167,000, City Administrator Nancy Viselli said if they could get the needed right-of-way donated, the appraised value of the property, along with any administrative costs that would have been needed to obtain those properties, will be deducted from the city's share.

Osage Beach City Engineer Nick Edelman said 2.9 acres of right-of-way, owned by eight different entities, are needed. Currently, one owner is willing to donate 100 percent of their land; another, who owns 1.381 acres of needed right-of-way, is willing to donate 50 percent. The appraised value of those two donations is set at \$53,600. The other six landowners are undecided or have not yet been contacted.

Lynch told the board that because all MoDOT money has been allocated through 2014, the earliest the project could go to bid is spring 2015. Viselli and Edelman said that would allow the city to spread the cost over a two year period without deferring any other transportation projects.

In an earlier interview Viselli said the city's share would be paid for out of the Transportation Fund, which comes from several different areas. She said the city collects a 1-percent sales tax, which goes to General Fund, and a 1-percent CIT tax, which usually goes to water

and sewer projects but can go to transportation projects if necessary. She said the city also collects a county road property tax; taxes from sales of motor fuel and vehicle licenses; some money comes from the Osage Beach Special Road District, depending on projects; and some comes from interest and transportation grants. In addition, she said \$150,000 that had been budgeted for sidewalks on Malibu Road will most likely be diverted to the project because the majority of property owners on that street don't want them.

In April, the board voted unanimously to move forward with a reconstruction project that will remove much of the existing roadway between the 54 Expressway and the Osage Beach Parkway and then build an extended exit ramp from eastbound 54 Expressway to Key Largo; an on-ramp from Key Largo to eastbound 54; and a landscaped divider between the two - all at a cost of \$84,096.50 to the city. Mo-DOT will be picking up the balance of the \$396.402 job. Silvester said the job will go on as planned and will be added to their list in September with a possible earliest letting of bids in November.

Revisions to the Key Largo intersection and the addition of the service road have been under discussion since April 2012 when a fatal crash prompted MoDOT to close the intersection to all traffic leaving Osage Beach Parkway.



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Lake of the Ozarks Business Journal

August, 2013 Page 19

"Insurance Talk"

with J.L. Brenizer of Golden Rule Insurance

Data Breaches

Almost every day, we see stories in the media about a relatively new but ever increasing problem: the breach of personal data held by a business.

They may be as large as a corporation with millions of customers that had credit card information stolen on all of their clients.

Or may be as small as a laptop being stolen. These data breaches may occur by accident or through some criminal activity. They may have occurred electronically or through the loss of a physical file or computer disc. After a breach has occurred its not unusual for the business owner to discover that the standard business insurance policy does not cover the financial consequences of the breach.

Now you are probably thinking that this will not happen to us. Well half of small businesses experience a security breach. Or you might be thinking we don't store information about our clients or patrons. Well do you accept credit cards to pay you for your services, or merchandise? (Yes even just accepting credit cards for payment can cause you to have this problem.) Do you have the address, phone number, and email address or maybe social security number or drivers license information of your clients? This list can go on and on. So in reality any business could have a claim.

There are a number of ways data can be breached. Outside hackers into a computer system or credit card reader, files are accidentally made public, old records are tossed



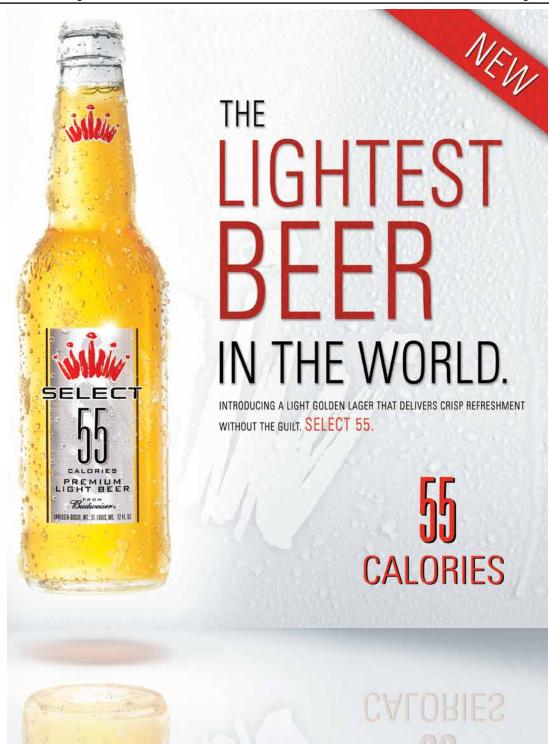
J.L. Brenizer, CIC, LUTCF President Golden Rule Agency

in a dumpster without shredding and the list goes on.

So when you find that you have had a data breach what happens? Well the law says you have to contact ALL of your clients to let them know this has happened. That alone can be very expensive but also your reputation is damaged. Then there is the chance that you will be sued and we all know that is expensive. Now on top of this 4 out of 10 customers will consider leaving you.

So how do we help take the sting out of a data breach? Well there are policies to cover this exposure and help you stay in business. The policies can even help you with your reputation and fulfilling what the law says you must do. As well as defend you from any suits that may arise. Now these policies vary in coverage and price. They should be tailored to your needs and exposures.

JL Brenizer, LUTCF is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 for additional comments or questions.







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Community policing

continued from page 6
year, 2.5 million Americans
from 400 communities in 23
states took part. The event
now involves more than 37
million people and 15,000
communities from all fifty
states, U.S. Territories, Canadian cities and military bases
worldwide. NATW's National
Night Out program culminates annually on the first
Tuesday of August except in
Texas, where it is held the first
Tuesday of October.

Page said in an attempt to build community relationships, her department also partners with Lake Regional Health Center to offer babysitting education classes; they provide child safety seat education and free installation assistance every day at the police department; they co-sponsoring bike rodeos and fishing derbies for children; and they attend as many festivals and community events as the schedule will allow.

A new twist on 'Lock it and pocket the key'

In a continued attempt to make the community safer, the Lake Ozark Police Department recently began giving away free gun locks to lake area residents. The cable-style locks were provided through a partnership between the Lake Ozark Police Benevolent Association and Project ChildSafe and can be obtained, on a first-come, first-serve basis, by stopping by the department, located at 3162 Bagnell Dam Boulevard, between 8 a.m. and 4 p.m. For more information about the gun lock program visit www. projectchildsafe.org or the Lake Ozark Police department website at lakeozarkpolice.com.



The Lake Area Chamber recently held a ribbon cutting for Bassing Bob. www.bassingbob.com or call (573)286-0626. Bassing Bob is located at 4800 Eagleview Dr. in Osage Beach. From left to right: Wendy White, Lake Area Chamber; Dave Bueltmann, Bassing Bob Owner; Wayne Fitzpatrick, Bassing Bob Expert; Jack Uxa, Bassing Bob Expert; Bob Bueltmann, Owner – Bassing Bob; James Dill, Bassing Bob Expert; and Heather Brown, CVB.



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Lake of the Ozarks Business Journal August, 2013 Page

Maximizing Your Potential

with Jessica Chaney, PT, DPT of Lake Sport and Spine Rehab

Low Back Pain

Low back pain is one of the most common conditions we see in our clinic, and one that can be very debilitating for an individual. Although many people suffer from back pain, symptoms and severity very among individuals. In many cases symptoms reside on their own within a few days, but in cases in which they do not, it may be time to seek medical management. If left untreated, back pain could lead to a decline in function reducing your tolerance to regular daily activities and can lead to chronic pain.

What causes back pain? Back pain is most often caused by overuse injuries. This could be due to repetitive lifting, bending, twisting, or just poor body mechanics or posture. Injuries can also be caused by trauma, as in a motor vehicle accident. If you notice your pain seems to increase with certain movements or activities, it is likely your condition is related to a joint, disc, or muscle injury. If however, there seems to be no pattern to when your pain occurs or increases, or you experience symptoms such as loss of bowl and bladder function, or severe night pain; please see your physician right away as these symptoms are indicative of a more serious problem.

What should you do when you have back pain? It is important to stay active. The joints and discs of your back require nutrients in order to heal properly; and it is movement of the body that allows nutrient filled fluid to flow to the joints. Keeping this in mind, it is also important to keep your movements in a pain-free range. This means you should avoid the specific movements or motions that increase or provoke your symptoms. A physical therapist can help you in this area to help determine safe movement patterns to help promote healing. Using ice or heat may help reduce pain symptoms, but should never be left on for longer than 20 minutes at a time.

Your physician can help you deter-



Jessica Chaney, PT, DPT

mine what treatments are most appropriate for you, and may suggest physical therapy as an option. A physical therapist can help you determine what biomechanical imbalances may be contributing to your pain, and develop exercises specific to treating your condition. Physical therapist often use modalities such as mechanical traction (or spinal decompression), ultrasound, and electrical stimulation to help relieve pain symptoms. A physical therapist may also have specific rehab equipment such as a Med X machine that can evaluate specific weak points in the movement pattern of your spine, and provide a rehabilitation regimen that is

The best form of treating low back pain is prevention. Whether or not you have had back pain in the past, you can help prevent future injuries by a few key pointers: 1. Always watch your body mechanics while lifting and reaching, avoiding excessive bending or twisting of the spine, and if an object is too heavy to lift, ask for help. 2. Watch your posture while sitting, standing, or walking. Keep the shoulders back and head upright. 3. Stay active! Incorporate regular walking into your day and try to find time to do regular stretching and strengthening exercises.

You can reach them at 573-693-9128 or visit their office at 5780 Hwy 54, Suite 220, Osage Beach.



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Page 22 August, 2013 Lake of the Ozarks Business Journal





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The Lake Area Chamber recently held a ribbon cutting ceremony commemorating the merger of Bednara, Vanderveld & Co. PC and Eldon H. Becker, Jr, CPA into the firm of Evers & Company, CPA's, L.L.C. and the opening of their newly remodeled office at 5886 Osage Beach Parkway -call (573)348-4141. From left to right: (Ribbon to Ribbon): Wendy Renner, Sonny Evers, Dale Siebeneck Bruce Vanderveld, Keith Taylor, Eldon Becker, Jo Moore.



The Lake Area Chamber recently held a ribbon cutting for the Grand Re-Opening of Country Crossroads at 5831 Osage Beach Parkway in Osage Beach, call (573)348-0606.

Left to Right: Jean Brazill, CAV; XYZ, CAV; Don Schmidt, CAV; Marge Hanson, CAV; Wendy White, Executive Director LACC; Connie Shrack, Country Crossroads; Tom Smith, American Sun Control; Deb Hull, Country Crossroads; Brian Gagnon, Central Bank of Lake of the **Ozarks; Darline Schmidt, CAV**

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Lake of the Ozarks Business Journal August, 2013 Page 2

Business Journal Socials

Stop by our Business Journal Social! Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is at the Crab Shack in Lake Ozark sponsored by Lake Printing.

#1- L to R. Sherry and Bruce Jackson-Glencove Marina

#2- L to R. Glencove Marina Staff

#3- L to R. Greg Sullen, Julia Hammond

#4- L to R. Chris & Leann Schultz, Eric O'Dell

Photos are from the July 11th Social held at City Grill sponsored by Glenove Marina.

This month is August 8th at the Crab Shack in Lake Ozark, and the sponsor is Lake Printing--See You There!













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Golden Peanut Award To Carol Schien

The winner of the 2013 Kiwanis Club of Ozark Coast Golden Peanut Award is Carol Schien. The annual award is presented by the Kiwanis Club of Ozark Coast to the person who has been most instrumental in the success of the year's Peanut Day, which was held on May 24.

According to 2013 Peanut Day chairperson Dave Creel, "Carol spent hours on the street, even after a leg injury, promoting Kiwanis Peanut Day. Her spirit exemplifies her dedication to make the day a success."



The Lake Area Chamber recently held a ribbon cutting for Pain Relief Associates. To schedule an appointment or learn more call (573)348-9800 or stop by their Osage Beach location at 4344 2A Osage Beach Pkwy S. www.PainRelief123.com From left to right: Lisset Hol, Lake Area Chamber; Wendy White, Lake Area Chamber; Jason Hyson, Wonderland Camp; Dr. Matt Goodrich DC (Asst. Clinic Director) Pain Relief Associates; Dr. Matt Wise DC (Director), Pain Relief Associates; Jr. Wendy Cobler DC (Clinic Director), Pain Relief Associates; Jan Tatangelo, Legal Shield; Erin Gagnon, Eyes on Missouri; Greg Gagnon, Central Bank of Lake of the Ozarks, Dr Phillip Dean, Neurologist, Pain Relief Associates.



The Lake Area Chamber recently held a ribbon cutting for Eyes on Missouri. The new office is located at 4645 Osage Beach Parkway next to the new Dierbergs Shopping Center, call (573)693-9530 or schedule online at EyesOnMissouri.com. From left to right: First Row: Charles Matthews, Jean & Paul Brazill, Wendy White, Cole Hoefelman, Dr. Erin Gagnon, Cama French, Roberta Robbins, Ron & Darline Schmidt, Fred Catcott. Second Row: Joi Dickemann, Lisa Coleman, Brian Gagnon, Arline DeWald, Jennifer Betherum, Jeff Betherum, Marge Hanson, Al Hanson.

Lake of the Ozarks Business Journal August, 2013

Building an effective web presence

Building an Effective Web Pres-

Sandy Waggett, MSW Interactive Designs LLC

Four Free Software Tools To **Monitor Your On**line Reputation

It's more important than ever to be aware of what consumers are saying about your business. Negative online reviews can cause tremendous damage to your online reputation and sales.

Consumer reviews may include both positive and negative commentary regarding price, customer service, as well as overall quality of their experience with your business. Positive reviews are fantastic and we'll write an article in the near future about how to acquire more positive reviews online. It's the negative reviews that you need to know about quickly, so you can properly address them before they do harm to your reputation.

Four free tools to help you monitor your on-line reputation

Google Alerts - You consider setting up Google alerts for your business name, the names of key team members, and your website address, at a minimum. Google will then send you email alerting you to any mentions concerning your business, as well as any other alerts you setup. To set up, go to www.google. com/alerts

Social Mention - Social Mention allows you to easily track and measure what people are saying about you, your company, new products, or any topic across the web's social media landscape in real-time. Social Mention monitors 100+ social media properties directly including: Twitter, Facebook, FriendFeed, You-Tube, Digg, Google etc. To set up, go to www.socialmention.com

Mention - Mention is similar to SocialMention.com in that it queries the social media channels for your brand mentions. Create alerts on your name, your brand, your industry and your competitors and be informed of any mention on the web and social networks. The nicest feature of Mention is that it is accessible across all devices (desktop, laptop, tablet, and smart phone). It



Sandy Waggett

also provides real time alerts. This is invaluable when it comes to negative mentions of your brand... you are alerted immediately. To set up, go to www.mention.com

Netvibes - NetVibes is a pretty powerful dashboard, allowing you to monitor your brand across Google, the blogosphere, and the social platforms. The free version (somewhat limited) allows you to enter your business name and view real time results. To set up, go to www.netvibes.com

A Consumer Survey (2012) indicated 72% of consumers surveyed reported they trust online reviews as much as personal recommendations. Additionally, the survey revealed 65% of consumers read between 2-10 reviews before they felt they could trust a local business.

Regardless of the tool that you select, it's critically important to be proactive and monitor your businesses reputation online. In upcoming articles, we'll share ideas for soliciting positive reviews, as well as how to proactively and effectively deal with negative reviews.

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

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Rent a desk – or an office – on demand

By Nancy Zoellner-Hogland

Freelancers, home-based business owners, startup entrepreneurs – or anyone else that needs a private office space for a short time – might be interested in the latest rage – companies that rent office space by the hour.

One such firm, Breather, will soon launch an app that will allow its member to use their smartphones to access office space in big cities throughout the U.S.

Breather offers clean, classy, private offices equipped with a desk, couch, outlets and high-speed Wi-Fi that can be reserved for as short a time as 30 minutes up to a day – at a price of \$20 per hour. Cards, which will be kept on file, will be charged only for the length of the stay. All spaces are maintained by staff and can only be access by registered members.

According to the company's promo video, "The most intriguing aspect of the service

is that the doors can be automatically unlocked from the app. As the company expands, it will be like you have an office or a business meeting space anywhere you go. And unlike other sharing services, like Airbnb, you don't have to interact at all with the real owners of the space; it's more like you own it. Simplicity is almost always a best practice and that's the case here."

For more information, check out the website at http://breather.com/

Another relatively new firm, LiquidSpace, not only helps business people find a temporary office space or conference room to meet or work, they also act as a clearing house for companies that have space to share. According to the company's website, business owners can "unlock the hidden value in your space by making it available to LiquidSpace members. When you list your available workspaces, you'll control users of your venue,

set pricing and hours, attract new users, and make some extra money by making good use of your space."

"We're on a mission to enable everyone to find the workspace that's right for them. The right workspace is the one that drives productivity, is tailored to you and your needs at that time, and makes the work a little more enjoyable. We're also driven to help enterprises transform their approach to providing a productive workplace as we all find ways to use the existing built landscape more effectively," their promo piece reads.

A search for office space in Missouri netted rentals in Kansas City, Springfield, St. Louis and several St. Louis County locations. No Lake of the Ozarks area company had office space available to rent.

LiquidSpace also offers both an iPhone and Android app. For more information, visit https://liquidspace.com.





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LEASING AVAILABLE Lake of the Ozarks Business Journal August, 2013

A Matter of Trust

with Trenny Garrett, Central **Trust & Investment Company**

Taper Tantrums

Given the recent news events surrounding the economy, I thought it would be appropriate to share with you an excerpt from the most recent commentary on the markets written by Reed Murphy, our Chief Financial Officer:

We didn't plan that the hot topic over the last few weeks would be "taper tantrums." The term "taper tantrum" has been widely used to define how the markets reacted to the comments by Federal Reserve Chairman, Ben Bernanke, that the Fed might taper the rate of bond purchases, which is part of its quantitative easing (economic stimulus) program.

The last few weeks have been chock full of days when the release of good economic news resulted in the markets slipping based on concerns for Fed tapering. Similarly, on days when economic news was soft. the markets went up on hopes that the Fed would continue its bond purchase program. Markets are irrational. A rational review of issues follows.

The Fed's stimulus program has involved two primary initiatives. The first is the traditional monetary policy of setting short-term lending rates among banks, which has a large impact on broader shortterm interest rates. The second is non-traditional quantitative easing through Fed purchases of bonds with the intent of driving down long-term interest rates. Purchasing bonds drives up their price resulting in lower interest rates. The desired goal is to stimulate the economy through inexpensive borrowing in the short- and long-term. The Fed has stated all along that it would only taper bond purchases if it believed the economy is continuing along a sustainable growth trajectory. It will not pull the plug if it believes that it would harm the economy. The Fed wants risk assets like equities to have a floor



Trenny Garrett, J.D., CTFA

so that consumers' net worth increases through their investments and home prices, debt levels can be serviced at lower interest rates and corporations have confidence to spend and hire employees, etc. The result is a sustainable, growing economy.

In the days following the market jitters, several Federal Reserve Board members went on a campaign to calm markets and remind everyone that even if the Fed tapers its bond purchases, this would still be a stimulative stance and a sign that the economy is in good shape. Perhaps the most poignant, if not irreverent, commentary came from Richard Fischer, president of the Dallas Federal Reserve. To paraphrase Fischer, the markets are acting like feral hogs relentlessly rooting at the wrong issues.

We believe that if the Fed decides to start tapering bond purchases, this is still a stimulative policy and a long-term positive. We also believe that the Fed will continue with its monetary policy of keeping interest rates low via no interest rate hikes for the foreseeable future, probably through 2014.

Trenny Garrett is Senior Vice President at Central Trust & Investment Company, Lake Ozark. You can contact her at 573-302-2474 or visit www.centrustco.com. Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.

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age 28 August, 2013 Lake of the Ozarks Business Journal

Going into business without 'reinventing the wheel'

By Nancy Zoellner-Hogland

Aspiring entrepreneurs who want to own their own business but don't want to assume all the risk associated with starting a business from scratch might want to consider purchasing a franchise.

Chris Coleman recently spoke at a workshop hosted by Central Ozarks Development and the Lake of the Ozarks Council of Local Governments (LOCLG), and said franchise ownership, which allows the purchaser to use the name, trademark, product and business system of the franchisor, can provide many advantages.

"One of the biggest and most often overlooked benefits is the culture – the teamwork of people who are willing to coach and mentor you. You're in business for yourself but you're not by yourself," he said, adding that they also provide a proven track record with instant name recognition. "The business has been proven – there are some results you can look at – you can have a benchmark. And the more widely recognized

the name, the more likely it is to draw in customers. Believe it or not, at one time McDonald's was a small franchise! How would you like to have gotten in on that when it was just starting up?"

Buying a franchise is also fairly "turn-key."

"The franchisor should have all the training, all the operations, the marketing, the sales all compiled into a sweet little system for you. If you're going to give them tens of thousands of dollars for a franchise fee, it better be a good little package," Coleman quipped.

Coleman, a FranNet Franchise owner covering Missouri and southern Illinois, said another big draw to franchise ownership is the transparency. He said the Federal Trade Commission oversees the industry and requires the franchisor to open all the books and provide all the information about the business to potential buyers.

He advised that those who are seriously considering a franchise should pay careful attention to that disclosure



Restaurant franchise opportunities abound

document and look for "red flags," such as bankruptcies, lawsuits whether from vendors or other franchise owners, and fees charged on top of royalties for state or national advertising funds.

"They can't just say 'This business costs \$100,000,' and then at the end of the day it's actually \$150,000," he said, adding that those interested in taking the franchise route

can obtain much information simply by Google-ing "Franchise fees.' They're also required to tell you all obligations – what you have to do for them in return for what they're doing for you. That might be reporting; it might be attending certain conferences. Whatever it is, it should all be spelled out for you."

In addition, the disclosure statement should also include the territory where the owner is allowed to market and the number of same franchised outlets in the area, allowing potential buyers to determine the level of competition they will experience nationally, regionally and locally.

However, Coleman said one of the most important items in the disclosure document will be the list of names and phone numbers of all current and previous franchise owners. That allows buyers to call other franchise owners and ask about their experiences – whether profits and support are actually what they're professed to be.

"Another important item is the earnings claims – how much money the owner will be able to make in the business and how soon he or she will be able to make back their investment," he said.

Although owning a franchise has many advantages, just like starting a brand new business or purchasing an existing business, there are also disadvantages, Coleman warned.

"Not all franchises are created equally – there are some really good ones and lots that are poorly structured. But that's where due diligence comes in," he said.

Franchise fees, which give entrepreneurs the blueprint to the business, average between \$30,000 and \$50,000. Most also charge royalties which tend to be 5 to 10 percent of either gross sales or net profit, based on the industry. Other disadvantages include reporting requirements, mandatory attendance at national seminars, and an open-book policy that allows the franchisee to make sure correct royalties are being paid. Contracts typically tend to run 5 to 10 years – some longer.

The workshop also included financing opportunities through the Small Business Administration (SBA) – most specifically the SBA 504a loan, which is a combination of three elements – a loan from a private lender, a loan through the CDC/SBA, and an investment by the borrower.

According to the spokesperson, SBA 504a loans are available to owner-occupied for-profit businesses with a net worth of less than \$15 million and a net income of less than \$5 million when averaged over two years. Loan proceeds can be used for the purchase of land or buildings; machinery or equipment that has a useful life of more than 10 years; construction costs, renovations and building improvements; and related costs. Loan proceeds may not be used for operating capital; purchasing inventory and supplies; refinancing existing debt; goodwill; or stock purchases.

For more information on SBA loans, email LOCLG Executive Director Linda Conner at linda.conner@loclg.org; or Pam Gilbert at pam. gilbert@loclg.org or call 573-346-9686. For more information on franchise opportunities, visit www.frannet.com, email Coleman at ccoleman@frannet.com or call him at 636-228-4700.



Lake of the Ozarks Business Journal August, 2013 Pag

As the Lake Churns

Market Notes

A couple of months ago I discussed the issues and concerns of business and commercial property owners located on the west side of the Grand Glaize Bridge. I shared my opinion that this is an excellent time to look at investing in this area and that it is primed for future growth. Two new developments have come to my attention since that time.

The Hamptons on the Lake Condominium Complex located at the 19 mile marker off of Jeffries Road has been in foreclosure. A new developer has contracted to purchase the existing building, remaining unsold units and land for future buildings and is scheduled to close by mid-August. This developer has a good track record both here at the lake and in other resort areas. If you have interest in learning more about this, please let me know. I currently have two completed investor owned units that are available at a price considerably lower than where the new units are reportedly going to be priced.

Another developer is moving forward with a new planned complex on Kalfran Drive at the 20 mile marker. Towne Harbour Entertainment and Hospitality District will be located at the former Kalfran Lodge property and will include sites for a 3-star hotel, marina slips, condominium and townhouses, restaurants, retail and other hospitality space. The property includes over 2,000 feet of lakefrontage with highway access and great visibility.

Last month I reported that the amount of lake homes closed were down 6% from 2012, this gap has closed to 2.3%. In actual numbers,



Real Estate and Lake News with C. Michael Elliott

that is only a difference of 8 home sales. The average sales price has continue to trend upward, last month we were up 7% over 2012, as of the date of this article, average sales prices are up 10.4% over last year

Year over year growth is up 12.4% in the number of condominium units closed in 2013 vs. 2012 with the average sales price up slightly at 1.5% higher in 2013. This year's average condo sales price is the highest since 2004.

Data has been obtained from the Lake of the Ozarks MLS based on all property type sales over the time frame from January 1, 2012 to July 25, 2013 and all other times represented in the data.

These are just a few market areas here at the lake.

If you would like a detailed sales report and value for your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 866. Your. Lake or cme@yourlake.com.

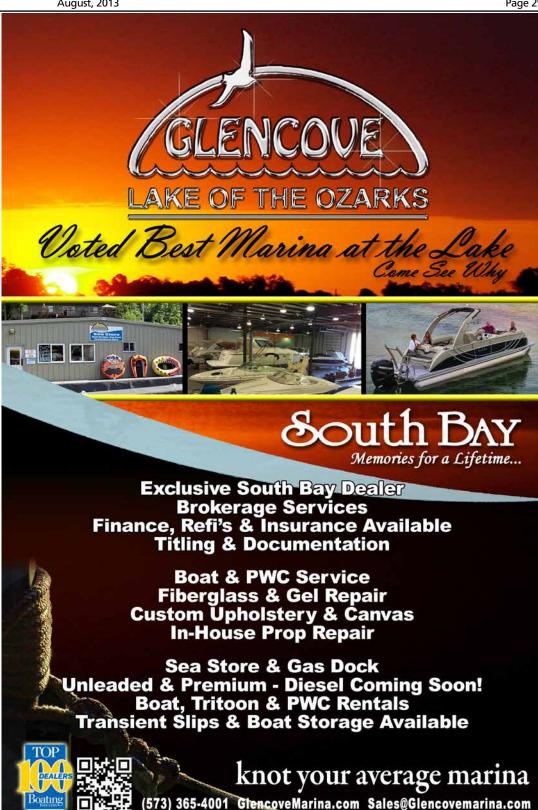
You can view thousands of lake area listings with photos and virtual tours at www.YourLake.com. You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com

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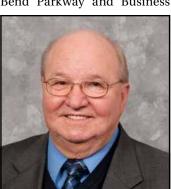
Marilyn Gilpin has a strong background in administration and marketing, including a related degree from Park University, and has been a realtor with one of Kansas City's



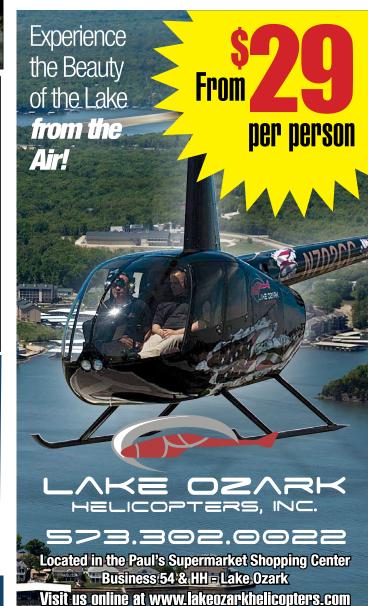
top organizations for 15 years. Marilyn, a St. Joseph native, says her long years of marketing experience combined with her success as a realtor is a value for her clients.

Dan Gilpin knows real estate from the ground up. He spent a four-decade career building and selling homes

and working as a project manager for one of the Kansas City area's biggest contractors. He was Vice President of Business Development for Straub Contracting before retiring a year ago. Now he has joined Marilyn at Four Seasons, ready to put his years of professional experience to work for clients. Four Seasons Realty, located at the intersection of Horseshoe Bend Parkway and Business



54 in Lake Ozark, is one of the lake's oldest and most respected real estate organizations.



Lake of the Ozarks Business Journal August, 2013

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

Is the Current **Housing Market** In Danger?

"Yet, through all the Gloom, I can see the Rays of ravishing Light and Glory." These words that John Adams wrote to his wife Abigail are appropriate; as we just celebrated our nation's birthday--and the employment picture brightened with the latest Jobs Report.

Non-farm payrolls surged by 195,000 in June, well above the 166,000 expected, while the data for April and May was revised higher by 70,000. The Unemployment Rate remained at 7.6 percent in June, but the U6 number, which includes people who can only find part-time work or have become too discouraged to look for a job, rose to 14.3 percent.

For the first half of 2013, employers have added an average of 201,000 jobs each month as the labor markets continue to improve. The Fed is watching this number very closely and it will be a determining factor in how long they continue their Bond purchase program known as Quantitative Easing.

The housing market is another key factor in this decision and the good news continues in that sector as well. Last week, research firm CoreLogic reported that home prices, including distressed sales, rose by 12.2 percent in May 2013 compared to May 2012. This is the biggest annual gain since February 2006. However, prices are 20.4 percent below the peak set back in April 2006. Tight inventories and historically attractive home loan rates have been the fuel behind the rise.



loan rates?

Remember that the Fed's Bond purchase program has helped Bonds and Lake of the Ozarks home loan rates remain attractive. But if the housing and labor markets continue to improve, the Fed could consider tapering their purchases sooner rather than later. However, just the talk of potentially tapering these purchases has led to increased volatility in the markets, causing Mortgage Bonds and home loan rates to worsen recently. This is an important story to monitor in the weeks ahead.

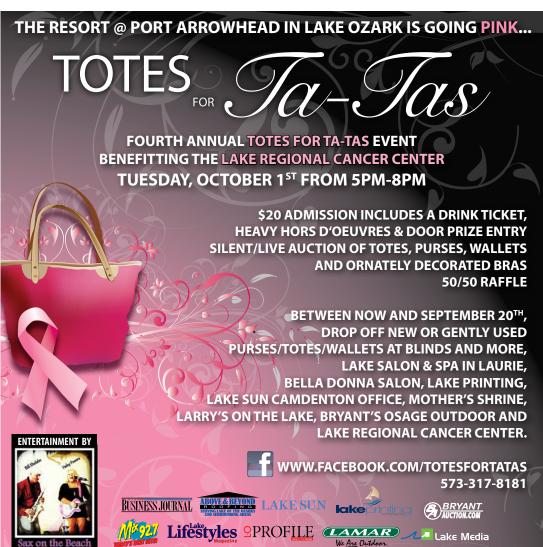
The bottom line is that now remains a great time to consider a purchasing a Lake of the Ozarks Home or Lake of the Ozarks Refinance, as home loan rates remain attractive compared to historical levels.

We would love the opportunity to work with you on your Lake of the Ozarks Mortgage Loan or refinance.

Michael Lasson - First State Bank Mortgage at 573-746-7211 or online at www.fsbfinancial.com or www.yourlake-

Mid-Best Distillery received a recent ribbon cutting from the Lake West Chamber welcoming them into their membership. Located in Gravois Mills, Missouri, at 423 Valley Rd. Pictured I to r: Connie Lowe and Howard Halbedel, Ambassadors; Sandy Beck, Central Bank; Alexis Taylor; David Lobaugh, Ashlie Elliott, Katie Denker, Makayla Ammeran, Mid-Best employees; Brian Dixon and Mike Anderson, owners and John Wheeler, Preferred Land Credit.





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Former Lake Ozark mayor looks to end booze ban

By Nancy Zoellner-Hogland Paul Sale, who served two terms as mayor of the city of Lake Ozark until he was voted out of office in 2007, recently created a petition to urge city officials to overturn the open container law. The petition, available online at http://www.change.org/petitions/rachelsale-allow-open-containers-on-the-lake-ozark-strip-business-area, reads:

"The historic Lake Ozark-Bagnell Dam Strip is a tourist/event- friendly area where people routinely gather to enjoy music, food, events, and life at the great Lake of the Ozarks. Local businesses--along with the patrons who love to visit the many events on the Strip-- are hampered by the fact that the city council will not approve an open container ordinance in this historic area. Regardless of many citizen efforts, the city council refuses to consider any open container ordinance.

"Many area cities, including Jefferson City and Columbia have proven that open containers draw patrons and can be safely controlled within existing laws. Support this petition to allow the Lake Ozark Strip businesses the same economic benefit as other towns!"

Sale is promoting the petition on his Facebook page where he wrote, "It will take thousands of signatures to get the attention of the business-killers in the Lake Ozark City Hall. There are laws to control any abusers, but other cities are finding out that open container freedom draws lots of business patrons who spend lots of money. All of benefit, including those of us who benefit from increased sales tax revenue."

As of Saturday, July 27, seven people had signed Sale's petition – Paul and his wife Rachel; Stephanie Salr and Heather Peterson, both of Lake Ozark; Cheryl Alberti of Eldon, Tim Tyson of Gladstone, Missouri; and Matthew Craig of Camdenton.

Supporters are given the opportunity to state their reasons for signing.

Paul Sale wrote, "It's only fair!"

Rachel Sale wrote, "I want to increase tourism on the Bagnell Dam Strip."

Craig wrote, "They opposing of open containers by the city council has cost business and the city itself thousands of dollars in possible revenue. It was allowed years ago, but when it got hard the city decided to just give up instead of figuring out ways to contain and capitalize it. Let's start remembering again what made the lake what it is, and that is the little mom and pop family owned businesses NOT corporate America. If we continue down the path we are currently on (this goes for Osage Beach too) there will be nothing left of the lake. Stop bickering about the stupid corporate dollar and help bring back the 'FAMILY FUN' lake we all grew up with."

Current mayor Johnnie Franzeskos said he disagreed with many of those statements.

"We have eight businesses on the Strip that serve alcohol. Can you imagine what it would be like if everyone was allowed to walk and carry their drinks with them? Right now, bar owners are responsible for the patrons when they're inside the business, but once you remove all restrictions and everyone is allowed to take it all to the street the city would be on the hook if people got hurt or fights broke out. Who knows what would happen," he said.

In a meeting last spring, Alderman Larry Buschjost, a former Missouri State Highway Patrol officer, who worked the Bagnell Dam Strip before the open container ban was adopted, said he knew exactly what would take place.

"I used to come here in the 60s – every weekend – and the business store fronts would be torn out because alcohol turns people into something they normally wouldn't be," he said, adding that after the city finally adopted the law prohibiting drinking outside licensed bars and restaurants, they had to run court 24 hours a day to process all the violators. "We're not going back there! We want to promote the Lake of the Ozarks as a family atmosphere and not

as a drunken brawl."

Franzeskos also said that this spring, bar owners were given the opportunity to have open containers during this year's Shootout Meet and Greet but they turned it down.

At a special May 20 work session, attended by Keith Hendrickson, the senior liquor control agent with the state, Meet and Greet organizer Jeff Carroll asked the Lake Ozark Board of Aldermen to consider establishing a giant beer garden that would stretch from Ballenger Road to the dam, and to lift the ban on open containers of "adult beverages" during the event, inside that fenced-off area, similar to what is done in Jefferson City.

At that meeting, City Attorney Roger Gibbons explained how other cities handled those types of festivals and suggested a list of criteria, used at those events, that he felt should be met before aldermen would grant Carroll's request.

All bar owners would have to agree to:

continues on page 34

TECHNOLOGY AND LIFESTYLE

- © chrome

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UG802 Mini Android PC

Looks like a USB drive but it's an Android PC that goes into the HDMI interface on your HDTV. It connects via WiFi to surf the internet, play online movies, music and photos and more. Runs Android 4.0 OS, and is powered by a dual-core 1.6GHz CPU, with 1GB DDR3 RAM. It has 4GB internal memory to store files (but supports micro SD/TF cards up to 32GB). About **\$40** online.

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GLIMPSES OF THE L With Dwight Weaver

ARNHOLD ONYX CAVE

Numerous caves were inundated along the hillsides and bluffs of the Osage River when Lake of the Ozarks was created, none more noteworthy and locally famous than Arnhold Cave, which is at the four mile mark on the Niangua Arm of the Lake. Today, the rather small entrance to this significant cave is covered by 40 feet of water (see courtesy Camden County Historical Society). Nearby are two other notable features, a projection of a bluff with the profile of an Indian Chief and a promontory of rock penetrated by a cave called Chimney Rock Cave. Both of these features are now also beneath the Lake.

Cave onyx mining was a speculative industry in Camden County between 1885 and 1925. Although more than half a dozen caves in the county

had some onyx removed for appraisal in the 1890s, none of the onyx was judged to be high enough in quality for profitable mining.

In February 1911, the Missouri State Capitol building in Jefferson City burned. Plans for the rebuilding of the capitol initially called for some onyx to be used in the interior of the new building and this spurred new onyx mining ventures. The Onyx

Quarries Company of Booneville filed corporate papers in 1919 to remove onyx from Arnhold Cave. Fortunately, this company folded before a significant amount of onyx was quarried from the cave, so the cave was saved from destruction by onyx miners only to be inundated a decade later by the creation of Lake of the Ozarks.

For many years the precise location of Arnhold Onyx Cave was not generally known but about a decade ago cave divers were able to locate and enter the cave. Arnhold Cave is believed to have about 1,500 feet of passage and was said to be beautifully decorated with cave formations. ■

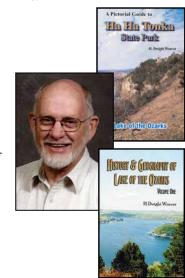
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

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

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

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





ge 34 August, 2013 Lake of the Ozarks Business Journal

ADVERTISEMENT

WRONG ZONING, NO ZONING. CAMDEN COUNTY'S STRANGE POSITION ON GATOR POINT

After weeks of negotiations with Camden County commissioners, the planning and zoning director and county attorneys, developer Gary Prewitt says it is obvious that continuing his legal action is the only hope of getting realistic zoning for property he owns on Horseshoe Bend.

The county has refused to rezone property adjacent to Shady Gator's at the 7-mile marker for over four years. The area has been a commercial hub for decades. Just yards across the cove is the Camden on the Lake complex that includes a hotel and marina. The area Camden now occupies was home to bars, restaurants and a mini-mart for 20 years prior to development of the complex. Shady Gator's has been a bar for more than three decades.

For years the house on the overgrown point next to Gator's was a dilapidated shell with boarded-up windows, the wiring ripped out and overrun with rats and snakes. In 2008, Prewitt purchased the point, assuming that acquiring proper zoning would be no problem in an area so obviously commercial.

That turned out to be wrong. Prewitt believes that bias on the part of county officials prevented the zoning being corrected.

The Camden County Planning and Zoning Commission twice refused to recognize that the point had been incorrectly zoned when the county's slap-dash zoning map was cobbled together. Then-presiding commissioner Carolyn Loraine and associate commissioners Bev Thomas and Thom Gumm declined to do the right thing and reverse the zoning commission decision twice. Both Thomas and Gumm later said that they were disinclined go against zoning commission decisions, a position that effectively eliminated any oversight by county commissioners as required by law.

When Prewitt bulldozed the hazardous structure, cleared brush and made modest improvements to the point including outdoor seating, a tiki bar, patios and a pool, the county took legal action to stop him from using his property. Prewitt then took legal action against the county, protesting the obvious improper zoning of the point. "I can't imagine arbitrarily slapping residential zoning on property in the middle of a commercial area," Prewitt said. "This is a secluded point right next to a bar that has been operating for more than 30 years. Residential zoning is absurd."

Prewitt has continued to operate on the point, using state-approved catering licenses. The county gets a portion of the revenue from those licenses. Camden County also collects as much as \$40,000 a year in Gator sales tax, the result of one of the most successful waterfront venues on Lake of the Ozarks. This alone proves that the highest and best use of the property is as commercial property.

current Presiding Commissioner Chris Franken.

Prior to the election Franken described the residential zoning on the point as "ridiculous" in conversations with Prewitt and others.

Prewitt supported Franken's election bid in hopes that the overall issue of planning and zoning in Camden County would be a priority with the new commissioner. In recent weeks, Prewitt has made a good-faith attempt to negotiate an out-of-court settlement with the county.

Two years ago Loraine was replaced by

It has consistently been the county position

that traffic problems and noise were the primary concerns regarding the Gator's situation. The county eventually began to enforce its own rules – at Prewitt's suggestion - and cracked down on illegal parking, resolving the issue for Gator's near neighbors.

As part of his effort to come to an agreement with the county, Prewitt purchased 32 acres near Gator's for the purpose of building a parking lot. That property is not zoned. As if to underline the slap-dash nature of Camden County zoning, it turns out that just a short distance from the incorrectly zoned point, there is a large piece of property with no zoning at all.

Prewitt agreed to pursue zoning for the 32 acres that would allow him to build a parking lot. He also agreed to leave half of the property in its natural state as a buffer around the parking facility. His hope had been to have the parking facility complete by Memorial Day weekend, relieving any parking problem for people in the Bittersweet Road neighborhood. Despite his best efforts, disorganization and disingenuousness on the part of county officials derailed his attempt to do the right thing.

Indeed, Prewitt was eventually told by Presiding Commissioner Chris Franken and the zoning administrator that he could build the parking lot but could not use it. What sense does that make?

Now the question becomes just how much money Camden County officials are willing to spend to sustain improper zoning on Gator Point. To date, the county has spent more than \$100,000 on the court case that is no further along today than it was four years ago. Those are tax dollars that could be spent on roads or other county improvements. That is money that could be benefiting all county residents, rather than being used to curry favor with a few voters on Horseshoe Bend who do not even live in proximity to Gator's. The presiding commissioner would apparently rather spend the taxpayers' money to cover a mistake than to pave someone's road.

Camden County voters and taxpayers are starting to question the county's stance on the Gator zoning.

It is increasingly obvious that Chris Franken is not up to the job of presiding commissioner. He has been disingenuous at best in attempts to negotiate an end to litigation over Gator Point.

The county is spending thousands of dollars in needless litigation in an attempt to maintain the wrong zoning on a commercial point. Now it appears that the county will arbitrarily assign residential zoning to property that was completely missed in the rush to impose zoning. "This is absurd," Prewitt said. "We don't need people in office who can't do their job in an unbiased and professional manner. I have tried to work this zoning problem out but the county just clings to zoning that makes no sense to anyone."

The zoning does not make sense to more than two dozen Camden County residents, some of whom live near the Gator facility, who support this statement.

Are you having trouble with Camden County Planning and Zoning?

E mail to CamdenCoZoning@yahoo.com

Paid for by the Neighbors and Friends of Shady Gator's

End booze ba

continued from page 32 ·Obtain a caterer's permit

·Provide a certificate of insurance showing that they added the city as an additional insured

·Sign a form agreeing to share equal responsibility if any violations occurred and any risk in the event anyone was injured

Jointly pay the cost of bringing on additional police protection, over and above the normal scheduling, for the evening

·Check IDs at the gate and issue event wristbands to everyone 21 and older, and to use only specially marked event cups for all alcoholic beverages sold

More than one bar owner was unwilling to go along with the city's demands so Carroll's request was denied. Organizers then moved the event to the Laurie Fairgrounds, where alcohol is sold at concession stands.

Franzeskos said while he understands why business owners on the Strip would be unhappy about the move he didn't believe their attitudes represented the majority of the city's residents.

"I attend a lot of events, I regularly talk to people in my neighborhood and I go to the Strip nearly every weekend just to visit with people and talk to them about the city. I am not lying or exaggerating - nearly every single person I've talked to wants us to keep the ban in place. I just wish some of those people would show up at board meetings and be as vocal as the people who want to do away with the ban," he said, adding that officials from other cities also agree with Lake Ozark's stance.

Nancy Viselli, city administrator for Osage Beach, which also bans open containers of alcohol outside of the confines of bars or outdoor beer gardens, is one.

"When you allow patrons to take beer from a defined area, where the bar owner is responsible, to the street, where the city is responsible, you're asking for problems," she said. "The subject was brought recently up at one of our meetings but it went nowhere. Lifting the open container ban would be a giant step backwards and one that I don't envision the city ever taking."



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for AutoZone, located at 86 Cecil Street, Camdenton. Call 573-317-0206 or stop by. Pictures [L/R-back row] Cassie Hale, Miss Dogwood; Johna Stanfield, Central Bank of Lake of the Ozarks; Trish Creach, Executive Director, Camdenton Area Chamber of Commerce; Doug Horman, First National Bank; Brenda Colter, City Administrator; Amy Hadfield, First National Bank; John McNabb, Mayor of Camdenton; Charli Allee; First National Bank; Tom Smith, American Sun Control; Tracy Peters and Chris McElyea, Central Bank of Lake of the Ozarks and Emily Burns, Little Miss Dogwood. Front row [L/R] Shawn Perkins, Parts Sales Manager; Jason Trusty, Commercial Driver; Jeremy Reynolds, Store Manager [with scissors]; Joe Mancil, Parts Sales Manager and Jason Canner, Commercial Manager [not pictured].

Crossword **Puzzle**

1. Website visitors

Had a meal

You, archaic

13. 1995 thriller starring Brad Pitt

14. Used in some salons

15. Some can be slippery

Naked protozoa

17. *Picnic crasher

18. Cliffside dwelling

19. *It lights the air

21. *Where many long to be in

summer

23. Prompter's line

24. "The Sun ____ Rises"

25. U.K. broadcaster

28. Delhi wrap

30. Large sea ducks

Place of origin

37. *It's up? 39. Red Cross supply

40. Beige 41. High fidelity sound systems

43. As opposed to stereo

44. Tart

46. Poet Ogden _

47. Skunk's defense

48. Edible corn part 50. Actress

Perlman 52. Compass reading

53. Sherlock Holmes' assignment

55. Big time

57. *Summer nap spot

61. *Auto entertainment

65. Self-evident truth

66. *In high demand when heat hits

68. Île de la Cité locale

69. Twisted cotton thread

70. *Heat reliever

71. Unwelcome computer message

72. 90 degrees from norte

73. *Eggs do it on sidewalks in

summer?

74. Dictation taker

Solution on page 22

THEME: SUMMER FUN

DOWN

1. Colorado Springs military school

2. Rig or truck

_ and anon"

4. Renaissance instrument resembling a violin

5. Blunders or bloopers

6. Like a game not at home

7. *Many covet this look

8. Glorify

off or started playing, as in

10. *Most blockbusters feature at

least one

11. Assortment

12. Singular of #1 Across

15. Regional dialect of a language

20. Keep on a short _

22. Don't waste 24. Price of flight

25. *Most students are on this in

summer

26. Italian bowling

27. Core remover

29. The Colosseum, e.g.

31. Audition tape

32. Eat away

33. Kind of sentence 34. *Roasting treat

Change direction

38. *Drop a line

42. See-through curtain

45. Enter or assume a certain state

49. Lake to Louis XIV

51. Rebels

54. Small boat

56. Deflect

57. Fit

58. Around which something rotates

59. Atomizer output

60. Marlyn Monroe distinction

61. Say you didn't do it

62. Dublin's home

63. One who's ____ _ a secret

64. Adopted son of Claudius

67. *You put its top down in summer

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Annual on-water event draws thousands of boaters

Thousands of boaters stretched out across the Lake surrounding the 19MM for the annual Aquapalooza event. Aquapalooza began in 2006, originally sponsored and held by SeaRay. This is the second year however, that the gathering has been locally organized and funded. The LOMDA (Lake of the Ozarks Marine Dealers Association), Barrett family of restaurants, and Benne Media now produce and promote the day of music and entertainment free of charge to the pub-

This year's event brought the blues/R&B influenced Brian Collins Band, solo rocker Nic Cowan, Missouri-based Rock, Paper Scissors and tribute legend The Devonshires. The four acts filled the afternoon with music under partly-cloudy skies. Revelers took to the water in front of the stage on rafts and tubes to get up close. Crowds lined the boardwalk in front of Dog Days visiting with vendors from the Lake Area.

Event organizer Denny Benne, owner of Benne Media said, "It's the biggest Aquapalooza we've had thus far, and it couldn't have been possible without the support of the LOMDA, Budweiser, Missouri Eagle, and the Tri-County Lodging Association with its far-reaching marketing efforts. And, of course Barrett restaurants-- there aren't many

events like this produced on a handshake-- but Mark and Brian Barrett and I and are comfortable enough in our relationship over the past 20 years that we can do something as big as this together."

Broadcaster J.T. Gerlt took to the air via Lake Ozark Helicopters in the afternoon, to talk about the event from high above. Radio personalities Mike Clayton, Jeff Karr and Tom Upton from radio station Mix 92.7 FM were on stage during the event interacting with the crowd and introducing the bands.









Photos by Darrel Willman

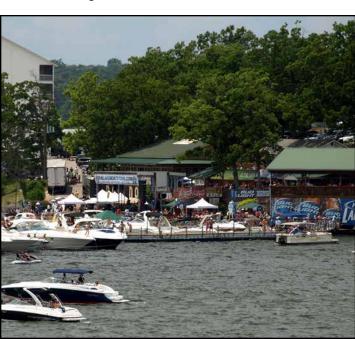
From previous page: Groups of party-goers on rafts and other inflatables surrounded the stage at Aquapalooza (bottom left); a pair of sun-loving ladies caught the camera's eye and posed for a snapshot (bottom right); the boats filled the waters at the 19MM outside Dog Days restaurant seen here from high above, thanks to Lake Ozark Helicopters. KS-95 host J.T. Gerlt was also onboard broadcasting live.

At right: Thelakeboatstore.com website bannered the stage at Aquapalooza. The site is affiliated with the Lake of the Ozarks Marine Dealers Association. On stage a band is performing a soundcheck.

Lower left: Crowds packed the waters in front of Dog Days Restaurant, one of the Barrett family locations-- business was also brisk inside, and bartender Jessica took a moment to smile for the camera.

Lower right: Cold beverages and swimsuits were standard equipment for groups of fun-loving folks like these girls who waved us down.

Below: Vehicles lined Jeffries Road, and shuttle buses delivered a steady stream of people to the 2013 Aquapalooza event at Dog Days restaurant in Osage Beach.









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Mike W. St Charles

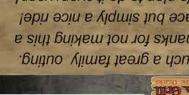
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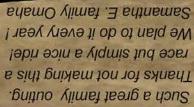
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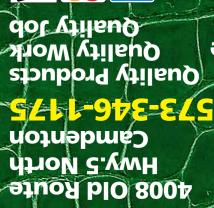


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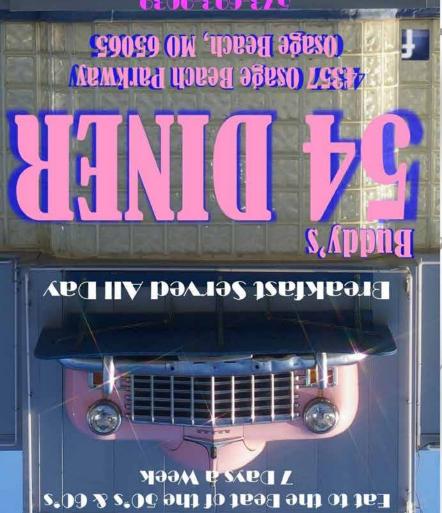
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> GTX Limited iS 260 **CIX S 122** C1X 125/215

TOXOBA

GZI bətimid ITƏ CTI SE 130/155 **CTI 130** GTS 130

MECREATION

EXP-X 260 092 S & X-TXA **602 X-TXR PXT 260**

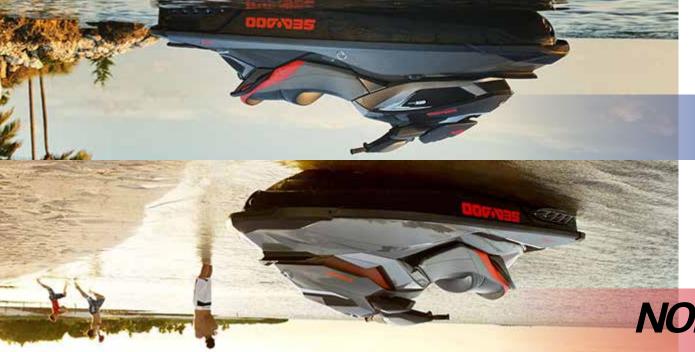
GTR 215

MINSCIE

Make Pro 215 Wake 115

TROAZ





OSAGE BEACH MO

SERVICE LOCATION:

моояwон**2** тамныН

2032 OSAGE BEACH PKWY,

0976-E69-EZ9 3864 Osege Beach Parkway

106.735



