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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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AUGUST, 2014

BOATING ON BACK



NEWS IN BRIEF



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Crossword

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Prewitt, Camden County square off again

By Nancy Zoellner-Hogland

Developer Gary D. Prewitt is crying foul over the actions of the Camden County Commission.

According to Prewitt, not only did commissioners go against the nearly unanimous decision of the Planning Commission, which he says is almost unheard of, the county also didn't follow its own code.

The actions arose when Prewitt applied for zoning on a 28.65-acre parcel along Bittersweet Road on Horseshoe Bend that had accidentally been skipped over during the original zoning process. The plans, which were created with the assistance of former Camden County Planning Administrator Don Hathaway, include 44 high-end, log-type cabins, a small office building that will include concessions and associated parking both for the lodging establishment and off-site shuttle parking for Shady and Lazy Gators.

In April, the Planning Commission voted 8 to 1 to recommend approval of:

•B-1 Zoning and a Conditional Use Permit for a 2-acre parcel to be used as a parking lot

•B-1 Zoning and a Conditional Use Permit for a 4-plus-acre parcel to house a security office and other amenities

•Underlying R-1 Zoning for the balance of the property – approximately 22 acres - and

•Planned Unit Development Zoning, which would allow nightly rentals of resort-type

individual cabins – with special conditions

At their June 19 meeting,

just 37 in support of the project.

According to Commissioner Bev Thomas, who kept track of

correctly, as was confirmed by Camden County's new Planning Administrator Kim Willey,



The plan to build an upscale wilderness resort on Horseshoe Bend is the subject of heated discussion in Camden County.

Camden County Commissioners voted to approve the B-1 zoning for the 2-acre parking lot and R-1 zoning for the 22 acres, but they voted 2-to-1, with Commissioner Cliff Luber casting the dissenting vote, to kick the B-1 zoning for the 4-acre parcel and the PUD request plan back to P&Z.

Presiding Commission Kris Franken said they made that decision after receiving 241 letters and emails asking them to vote against Prewitt's request and

the correspondence, 226 urging a "no" vote were from people residing on Horseshoe Bend.

Franken said he wasn't sure that P&Z would have given the same support for the project if they had seen those letters.

However, Prewitt said because the P&Z public hearing in March, where a large crowd attended to show support for the project, and the regular meeting in April were properly advertised, and because notification of property owners was handled

the letters received after the fact shouldn't be allowed for consideration.

Prewitt said that allowing letters that were submitted in June to affect a decision made in April made absolutely no sense.

He also objected to Camden County's decision to expand the notification of property owners beyond the 1,000 feet required by the Unified Land-Use Code. According to that code: Public notice shall be

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For the latest market stats and real estate info turn
to Page 17 for this month's "As the Lake Churns"

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Rita Rose Event photography

Armchair Pilot

By Nancy Zoellner-Hogland

In late July, Transportation Security Administration (TSA) fees doubled, bringing the cost to \$5.60 per flight. Any connection over four hours counts as a separate flight. The move was approved by Congress in December as a means to cut the deficit. The TSA estimated the fees could bring in an additional \$16.9 billion. Although the fees went into effect on July 21, travelers can send their comments to the TSA until August 19.

As fees increase, so does overseas security. In July, the Department of Homeland Security put into place additional security measures at overseas airports in Europe, Africa and the Middle East that offer nonstop flights to the U.S. The move was made in response to concerns that al Qaeda operatives in Syria and Yemen had newly developed bombs that could avoid detection under current airport screening systems. Information was not released about the specific airports that would be included in the enhanced security measures, which include additional inspections of passengers' shoes and property, nor what spurred the action.

In early July, St. Louis based Southwest Airlines made its first international flight, departing from Baltimore/Washington International (BWI) and landing in Aruba. It was one of seven nonstop routes to three international destinations added to the airline's schedule last month. To celebrate, Southwest placed complimentary snorkels on every seat and offered a free cocktail to those on the Aruba-bound flight. Welcoming ceremonies at Aruba and Jamaica included water-cannon salutes. The new schedule includes reg-

ularly scheduled flights from BWI to Aruba, Montego Bay, Jamaica and Nassau, Bahamas; Atlanta to Aruba and Montego Bay; and Orlando to Montego Bay and Aruba.

Valet parking service will be offered at Kansas City International Airport's Terminal B. According to a release from the airport, parking issues caused by an increased number of business travelers spurred the change. The proposed pricing for the service is \$22 per day.

Los Angeles International Airport's Tom Bradley terminal is offering a new perk to travelers. The airport recently opened a "new and improved" 11,000-square-foot business and first class lounge complete with showers, a bar serving specialty coffees and cocktails; a taco stand as well as an assortment of seating areas catering to those who need quiet for business and ambience for those who prefer social time. The lounge even features a communal fireplace with comfortable seating. When the expansion is complete, it will be 40,000 square feet and have seating for 600.

According to data collected by GuestLogix, an onboard technology company, flyers spent more money on alcohol than any other in-flight purchase between November 2013 and March 2014. In fact, the sale of liquor, beer and wine accounted for 57 percent - or some \$43 million - of all sales during the period. Travelers heading to Las Vegas spent the highest amount on alcohol. The next most popular purchase on all flights was fresh food products. Snacks accounted for just 3 percent of sales and non-alcoholic beverages accounted for just one percent of all sales.

A recent survey showed that

while more global travelers are using mobile devices to check in on flights, the numbers aren't what the industry expected. According to the Airline IT Trends Survey conducted in early 2014, 200 airlines responsible for carrying half of the world's travelers forecasted in 2010 that more than 9 percent of their passengers would be using mobile check-in. However, the numbers actually show that, even with the advent of apps, an average of just 4.6 percent is taking advantage of the technology. However, the survey also pointed out that some airlines, especially low-cost carriers, have not just met, but exceeded, their projections with 15 percent usage.

According to the U.S. Department of Transportation's Bureau of Transportation Statistics (BTS), U.S. scheduled passenger airlines employed 385,619 workers in May 2014, which is 1.1 percent - or 4,247 more - than in May 2013. May was the sixth consecutive month that full-time equivalent employment for U.S. scheduled passenger airlines was higher than the same month of the previous year. In addition, the May employment numbers are the highest monthly total since September 2012. The five network airlines that collectively employ two-thirds of the scheduled passenger airline FTEs reported 0.5 percent more FTEs in May 2014 than in May 2013. Alaska Airlines, US Airways, Delta Air Lines and American Airlines increased FTEs from May 2013 while United Airlines reduced FTEs. Of the six low-cost carriers, four - Allegiant Airlines, Spirit Airlines, JetBlue Airways and Virgin America - reported an increase in FTEs from May 2013 while two - Frontier Airlines and Southwest Airlines - reported a decline.

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Ameren survey underway

By Nancy Zoellner-Hogland

If you look out your window and see someone walking along the shoreline with a tape measure, don't be alarmed.

It's probably just Bryan Vance, field coordinator of Ameren Missouri's Shoreline Management Inspection Program, or others from his office. The crews, armed with laptops outfitted with GPS, will be spending the next few months visually inspecting all 1,150 miles of Lake of the Ozarks shoreline and collecting data on all existing structures within the project boundary.

"We're checking those structures that were permitted in the previous year – docks, seawalls, riprap – to make sure they're compliant and we're also looking at any sidewalks, patios, gazebos, etc. along the shoreline to determine if they need a permit," Vance said, explaining that every structure located inside the 662 project boundary needs to be permitted. While landscaping, vegetation and planters are exempt, walkways made from pavers or flagstone

are not.

The good news is that any structure built inside the project boundary prior to 2007 can stay – as long as it has a valid permit. And it didn't have to be permitted when it was built. Applications can also be submitted now and approved.

Those built after 2007 and reported with the FERC approved encroachment report also can stay – for now – but cannot be rebuilt when they fall down or break apart. Vance said that was the ruling handed down by the Federal Energy Regulatory Commission (FERC) as part of Ameren's relicensing process.

"There are a lot of permissible existing decks that cantilever out over the Lake or are located on project lands. New policies associated with our FERC approved license designate these structures as "non-conforming," so it is very important not to build any new structures," he said.

Recent lake wide inspections have revealed nearly 4,000 structures inside the project boundary and many still need

to be registered or permitted. Vance added that most people have been more than happy to get their structures permitted when they are notified.

He also said that the construction dates of these structures are documented in shoreline aerial photos dating back to 1999.

"All we have to do is go back and review those photos and we can pretty well pinpoint the year they were built," Vance said, adding that property owners who need permits will be notified by mail.

According to Ameren's permit guidelines, once submitted, the permit application will be reviewed to ensure it contains all the necessary information and will be evaluated based on the location and elevation of the project. For boat docks, the location of the proposed dock and property boundaries in relation to existing docks and impact on navigation will be considered.

The review of the permit application may require approval or comments from federal,

state, or local agencies. Applicants must comply with the requirements of all other applicable regulations, restrictions, covenants and ordinances.

Since every possible situation cannot be anticipated, Ameren Missouri reserves the absolute right and discretion to make appropriate exceptions or modifications to Ameren Missouri's requirements, to make special rulings, and impose additional requirements, including the requirement that the applicant provide a survey to verify the facility was installed in conformance with the permitted location.

Once the review process is complete, the permit application will be approved, approved with conditions, or denied. If the application is denied and resubmitted at a later date, a new processing fee is required.

Failure to provide any of the required information may result in denial of the application or delay the processing of the application.

Construction may not proceed until a permit has been issued. Ameren Missouri has the right to direct the removal of docks or other structures

and evoke enforcement fees if construction begins without a permit.

Permits will not be issued for houses or other habitable structures; dumping leaves, or disposing of other debris into the Lake.

Transfer of Ownership

If the ownership of the property, dock or other permitted facilities changes, Ameren Missouri must be notified. If the property is transferred to a new owner, the existing permits also can be transferred to the new owner. Fees to transfer permits are shown on the fee list. A permit can be transferred by completing the permit transfer application. If a dock is sold and moved to a different property, a new permit is required for the new location, unless the new location already has a dock permit. The existing permit number stays with the property. It does not move with the dock.

Expiration

Construction of docks and breakwaters or approved modifications to docks or breakwaters under ten slips must be completed within one year from the date the permit or

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Baseball games result in win-win situation for Osage Beach

By Nancy Zoellner-Hogland

Brian Willey, parks and recreation director for the city of Osage Beach, may have the solution to the West End woes – and his idea may just be what Osage Beach Citizen Advisory Committee ordered.

He is proposing that the city build another park on the west end of town that includes ball field and a playground.

“But I want to make it clear – this is just an idea and this is just me speaking – not the city. But we need it! Our summer sports program has grown tremendously over the past year and has the potential of exploding – but for it to do that, we need more ball fields. If the city could just come up with a 12-acre parcel on the west end of town, I could make it work,” Willey said.

He said that in 2013, a total of 42 teams played baseball or softball in the city's parks. This year that number jumped to 81 teams with 80 percent of those coming from out of town during tournaments. He said that number equates to 900 families consisting of 3,500 people.

He said the massive increase was due to a new partnership formed between the city and B.C. Baseball, which organizes and promotes tournaments all over Missouri and Illinois. Willey said he's also currently in talks with another company that wants to bring even more tournaments to the city.

“The promoter told me that Lake of the Ozarks has really taken off with more tournaments than any other area in the state. And I believe it. When I looked out at the parking area during our last big tournament, I saw license plates from Illinois, Kansas, Oklahoma – even Texas,” he said.

Willey said because the teams are coming from out of town, they need one or two nights' lodging and they're spending a lot of money in local restaurants.

“The economic benefit was clear on the Saturday morning of our last tournament when kids in little league uniforms and their families swamped the restaurants. If we could get ball fields on the west end of the city, they'd be filling up

those restaurants too,” Willey said, adding that because so many families visited the Osage Beach Premium Outlets mall during the tournament, he is looking at the possibility of offering a shuttle bus during next year's larger events. “A lot of people didn't want to lose their parking spots so our sidewalk got a workout that weekend!”

Willey said he'd also like to see a park in that area to serve west-end families.

“When you put pen to paper, the city isn't actually making money on the sports program. However, by giving people a reason to come to the Lake, we are making money in the long run.

Just as important, with all the condominiums, our parks are the only backyards many of our city's kids have. We have Peanick Park on Highway 42 for residents on the east end of town, we have the city park off Hatchery Road for our central residents and it would be nice to have another park to serve those who live on the west end of the city,” he said.

In the meantime, Willey is

in the process of organizing an all-night co-ed softball tournament that would be held from 8 p.m. on Saturday to 5 or 6 a.m. Sunday in September.

“We have great fields with great lighting. Add the cooler temperatures to that and you've got a sure hit,” he quipped.

For more information on the overnight tournament, call Willey at 573-302-2000, extension 294.

Group explores options designed to draw visitors

A video promoting Osage Beach and airing on cable channels; a You Tube video contest showing visitors and residents having fun in the city; and the formation of a merchants association that would be active in organizing activities that promote the city were all ideas that the Osage Beach Citizen Advisory Committee voted to share with the board of aldermen.

That group had been asked to make recommendations for projects that could be considered during the 2015 budgeting process.

At the meeting held July 22, members discussed those proposals as well as the value and viability of some of the ideas presented at a public forum held earlier in the month.

Short-term ideas also included festivities that would tie in with the Shootout; poker runs, scavenger hunts or Geocaching events; organized runs; boat and/or car shows; holiday decorating contests for businesses; parades or other family events.

Long-term ideas including hiring an economic or community developer; streamlining the event permit process; increasing involvement in organizations like chambers of commerce and the Lake of the Ozarks Convention and Visitor Bureau; working with the city and state to develop an enterprise zone; employing better – and brighter – signage; establishing color-coded routes to better direct traffic to specific locations; and supporting moves to widen Nichols Road and extend Osage Beach Parkway to Linn Creek.

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Photo courtesy
Lake Shots

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Ameren survey underway

continued from page 3
modification approval is issued. If the work is not complete within one year, the applicant may apply for one, six-month extension to complete the work. The extension will be granted provided there have not been any changes in the information that was submitted with the original application, and the dock complies with current guidelines for issuing permits.

All other activities (bank stabilization construction, piers, excavation, etc.) must be completed within two years from the date the permit is issued. Docks and breakwater proposals exceeding ten slips must be completed within four years from the date the permit is issued. Annual fees must be paid for an unconstructed dock during the permit term. If the permit expires, the permit is null

and void. Prior to any construction, a new application must be submitted and a new permit issued.

Posting Requirements

Within 60 days after a dock is completed or moved to a permitted location, the owner, occupant or person in charge of the dock shall affix the correct Ameren Missouri permit number and 911 street address to the structure. The permit number should be affixed on the Lake side of the dock in a location most visible from the channel or cove and be posted in a manner so it is legible and distinguishable with numerals painted or applied of a contrasting color to the background, of not less than 3 inches in height.

Script lettering or similar unconventional type styles are not recommended.



Members of Ameren Missouri's Shoreline Management Inspection Program will be out all summer and into the fall collecting data on all existing structures within the project boundary to determine if they need to be permitted.

This screenshot of a laptop used by an Ameren inspector shows how they know which properties to stop at and inspect. (below)



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Horseshoe Bend Special Road District looks for ways to prepare for future

By Nancy Zoellner-Hogland

When the Horseshoe Bend Special Road District (HBSRD) was formed in the late 1950s,

erty. That tax has not increased since it was enacted.

Once the tax money started rolling in, the HBSRD started

the old two-lane road was redesigned and widened to include three lanes with curbs and guttering and it was renamed Horseshoe Bend Parkway.

In 2008 the district entered into agreement with the Four Seasons Property Owners Association (POA) to transfer 22 miles of POA roads to the HBSRD. The POA agreed to pay a total of \$3.2 million - \$439,000 per year - through 2015. About 15 miles have been brought up to Camden County standards. The other 7 are gravel or grass and won't be improved until homes are built.

According to Jerry Jackson, HBSRD commissioner and president of the Board of Directors, today the district maintains about 236 roads with 170 lane miles and operates with 13 employees that provide general maintenance, road overlays, mowing, weed control, signage, snow removal and "everything in between" on an operating budget of approximately \$2 million per year.

"The district is proud of the accomplishments of the past 52 years and is committed to maintaining the high standards the residents have come to expect. The future does, however, hold some challenges. Current five-year projections indicate a shortfall of around \$600,000 by the year 2017. This is due in part to the necessary repaving of the Parkway in 2017; the loss of POA funds after 2015; and general uncertainty about property tax and CART funds," he explained. "At the same time, government regulations relating to things like safety and signage requirements, the huge price jump for asphalt and dramatic increases in health insurance costs for our employees have greatly increased the cost of operations."

He said the shortfall forced commissioners, who are elected and serve without compensation, to slash \$600,000 from the budget over the next four years.

"The decision was difficult to make - but it was necessary. The cuts should not negatively affect the maintenance of district roads but any further cuts in revenues - property tax, CART funds, etc. - would have

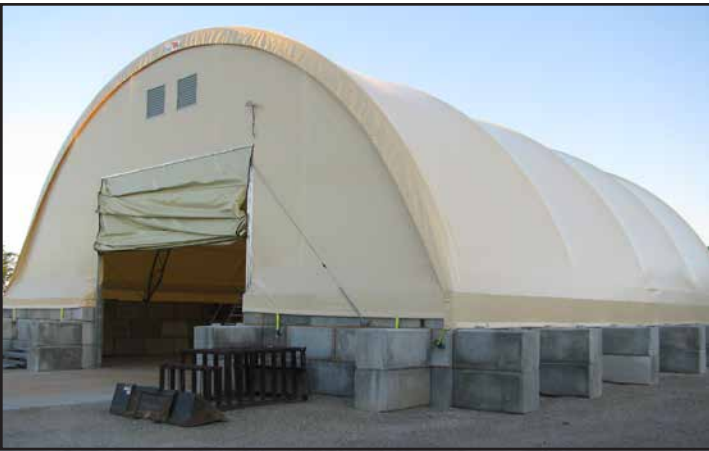
a major effect on the district. However, we're going to work diligently to see that doesn't happen," Jackson promised.

He said approximately 60 percent of the district's funding comes from the tax levy, which must be re-authorized by voters in the district every four years, and Road and Bridge funds received from Camden County. POA payments and CART funds make up the other 40 percent.

CART Funds consists of the 17-cent gas tax, Motor Vehicle Sales Tax, and Motor Vehicle Fee Increase that are paid to the state. The state then disburses a percentage of the funds based on road mileage and property tax to each county on a monthly basis.

A disbursement worksheet provided by the Camden County Commission showed that in 2012, 940.7 miles of roadway ran through Camden County. Of those, 93.38 miles, or slightly less than 10 percent, were located in the HBSRD. The total rural land valuation of the county was \$870,519,360. Approximately 14 percent - or \$123,922,150 - was based on property located inside the HBSRD boundaries.

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A new enclosed salt/sand storage facility will allow the district to purchase salt in the summer when the demand - and the cost - is low. Photo provided.

there was very little development on Horseshoe Bend and all the roads were gravel. Then in 1962, voters approved a special real estate property tax levy of one third of one percent of the assessed valuation of prop-

erty. That tax has not increased since it was enacted.

improving and paving the existing roads and also bringing new roads into system. The single biggest acquisition took place in 1999 when the HBSRD took over Route HH from the state. In 2001/2002,



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Lake Ozark will spend money to save money – and lives

By Nancy Zoellner-Hogland

Lake Ozark Public Works employees will no longer be forced to work in unsafe – and uncomfortable – conditions.

In July, the Board of Aldermen voted to replace the roof and gutters on the street department building on Old School Road, upgrade the electrical system, install a new heating system, and insulate the building.

Work is currently underway. Trees behind the building also have been removed to allow access so the exterior drainage issue can be addressed.

The city also determined that the former police department building should not be used at all, due to its condition.

All the items that had been stored in that facility have been relocated to several storage units on Valley Road and the street department building.

In addition, the city is looking into the costs of replacing windows and better insulating the Utility Department office on Mockingbird Road.

"We had to do something - it was actually way past the time

to do something," said Public Works Director Matt Michalik. "Because of the money we're spending to repair rather than replace, I would have selected another route but I'm glad that something is getting done."

Employees faced the danger of electrocution when they stepped into standing water inside one of the existing facilities – a real possibility, according to the findings of a recent feasibility study. Pictures taken during that study showed that roof leaks allowed rain to run down the interior wall and into the electrical panel of one of the city's public works facilities and that every heavy storm resulted in standing water in two of the three facilities.

Michalik's concern about the amount of money being spent on a dilapidated building was shared at the meeting by Alderwoman Judy Neels, who said she had visited the facility to check on its condition.

"It's rotted. It's not in very good shape. My point is, these three things alone are like \$80,000. I'm not saying to get a

building, but you could probably get a building for that. My concern is that we're spending a lot of money on an old building," she said.

In a later interview, Michalik said he could actually purchase a similar-sized commercial building for between \$40,000 and \$50,000. However, that amount did not include construction costs.

City Administrator Dave Van Dee said while repairs were a short term solution, he felt it was important to invest the money in order to keep the building from further deteriorating.

Michalik said because the buildings being used by the department were not only unsafe, they also were unable to serve his department's needs, he requested the feasibility study last year to come up with solutions to increase department efficiency, provide easier street access, and increase storage capabilities in order to meet current and future growth needs. The board of aldermen approved his request and the results of that study, which also evaluated existing facilities, were presented in May. However, no discussion took place and no action was

taken.

In July, the "Lake of the Ozarks Business Journal" ran a story about the conditions of the buildings being used by Public Works Department and the costs of putting off the repairs.

According to the Missouri Department of Insurance and the Missouri Department of Labor, if employees had been electrocuted, each employee's surviving spouse would have a claim against the city under Worker's Compensation. In addition, the city, as a subdivision of the state, has waived sovereign immunity so a tort claim could be made. The statutory cap on the maximum amount of damages any one claimant can be awarded is \$403,129 per person and \$2.687 million per occurrence.

However, Section 287.120.4 states that where an injury is caused by the failure of the employer to comply with any statute, the compensation and death benefit provided shall be increased by 15 percent.



Every heavy storm also results in standing water in two of the three facilities. Photo contributed.

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Prewitt, Camden County square off again

continued from page 1
provided for whenever a decision by the Planning Commission requires a public hearing. Public notice shall consist of the following:

a. Publication of a public notice describing the request in a newspaper of general County circulation a minimum of 15-days prior to the scheduled hearing date.

b. Mailing of a public hearing notice to all owners of real property within 1000 feet of the property to be affected by the request a minimum of 15-days prior to the scheduled hearing date.

However, Willey said the county decided to send notifications to property owners within 1,300 feet of the tract under review, "in this one instance because of the backlash of people. Normally we just notify those within 1,000 feet."

She also said her office was requested by P&Z to sort all letters, breaking out those from people living inside the 1,300-foot notification area.

However, Section 1406 of the Unified Land-Use Code, addressing Protests to Zoning District Changes, states: In case of written protest against any proposed change or amendment, signed and acknowledged by owners of thirty percent (30%) of the frontage within one thousand (1,000) feet to the right or left of the frontage proposed to be changed, or by the owners of thirty percent (30%) of the frontage directly opposite, or directly in the rear of the frontage proposed to be altered, or in cases where the land affected lies within one and one-half (1 ½) miles of the corporate limits of

a municipality having in effect Codes zoning property within the corporate limits of such municipality, made by resolution of the City council or board of trustees thereof, and filled with the county clerk, such amendment may not be passed except by the favorable vote of two-thirds (2/3rds) of all the members of the County Commission.

As a result, the commissioners' action could result in more legal fees for Camden County.

Prewitt's attorney Lewis Bridges, of Curran, Bridges & Bridges, sent a letter to the commission notifying them that Prewitt is prepared to sue. The letter dated July 2, 2014 states: "My client has informed me that if the Camden County Commission attempts to again exceed its authority, or if the Planning and Zoning Commission attempts to reconsider these two matters, we have been authorized to file suit in the Circuit Court of Camden County, Missouri to prevent such reconsideration."

Prewitt's attorneys said they will attend the Planning Commission meeting scheduled for August 20 and will make a decision on their next step, based on the commission's decision.

Eugene Enowski of Enowski Farms, who is the current owner of the larger, 22-acre property, said he also plans to file a lawsuit if the needed approval isn't given.

"Off-water properties zoned R-1 are a dime a dozen. They've basically stripped the land of any value. As I said before, if this ends up improperly zoned, I'll sue the county for taking the value of my property," he said.

Members of the Four Seasons

Property Owners Association (POA) attended two meetings of the Village of Four Seasons, asking for support in fighting Prewitt's plan. Nancy Cason, chairman of the POA Board of Directors, said they had started a letter writing campaign asking homeowners to write letters to commissioners or attend the hearing.

After receiving copies of many of the letters sent to the Camden County Commission, the Village Board of Trustees voted unanimously to ask their attorney to write a letter to the commission, also asking for a "no" vote on Prewitt's zoning requests.

Prewitt said he doesn't understand all the opposition, especially considering the other commercial properties that are in the immediate area.

He said, when completed, the project will include 44 high-end, low-footprint cabins similar to Big Cedar Lodge on Table Rock Lake that will rent for \$300 to \$400 per night. No roads will be built on the property. Instead, paved cart paths will be constructed in order to remove as few trees as possible. Concierges will be on hand to transport guests and their luggage from the parking lot to their cabins. A wide berm will separate the cabins from surrounding streets and homes so neither will be visible from either direction.

Prewitt agreed to directional lighting in the parking lot and a provision that prevents him from outdoor music.

He also said although some reports have said the property will include a convenience store, that's not correct. Instead, the building will house an office where cabin guests will check in, an office for security personnel and a small concession area featuring items like ice cream, candy and soda.

"Insurance Talk"

with Nick Brenizer of Golden Rule Insurance

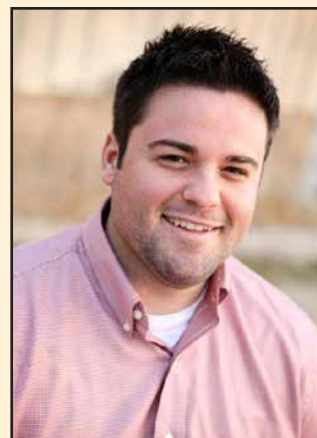
"Liquor Liability & Who Needs It?"

Specializing in business insurance; I run across a lot of misconceptions about business insurance. One of which is Liquor Liability Coverage, liquor liability is a type of insurance which covers businesses in the event that claims related to liquor are made against the business. Most classically, such claims involve damages as a result of the actions of an intoxicated person, such as a lawsuit filed by someone involved in a crash caused by someone who was drunk. Although damages in such suits can be substantial, businesses often lack adequate liquor liability coverage and this can expose them to very large liability suits.

Businesses, which manufacture, sell, or serve alcohol, can be held liable for the actions of drunken patrons. For example, if someone gets drunk at a bar and is involved in a car wreck, the bar can be liable for the drunk's activity, and the bar could potentially be forced to pay a very high liability claims. Businesses are liable for injuries their intoxicated patrons do to themselves, as when someone who is intoxicated falls down a flight of stairs, and for accidents which are determined to be the fault of someone who was drunk. If business do not take action to protect patrons from being intoxicated.

We work with a lot of the bars and restaurants here at the lake and one of the things we hear all the time is "we don't need liquor liability coverage because Missouri is not a dram shop state." The only truth to that statement is Missouri does not have a dram shop act or law. As we all know, any law or act is judged on a case by case basis and it is up to the judge and jury to decide whether you were liability for someone leaving your establishment intoxicated and killing someone with their vehicle.

According to www.law.com "statute (Dram Shop Act) or case law in 38 states which makes a business which sells alcoholic drinks or a host who serves liquor to a drinker who is obviously intoxicated or close to it, strictly liable to anyone injured by the



Belinda Brenizer, CIC

drunken patron or guest".

If you have any exposure of selling of liquor at your business you should talk to your agent about getting a quote for liquor liability. There are many companies available to get liquor liability from and there are two different ways to get it. The first way is to put an endorsement into your general liability policy making you share your liability limits for both general liability and liquor liability. That, of course, is the cheapest premium but you are sharing your limits so if you had a claim you would not have much left over for any other liability claims on the year. The second way to cover it is how we normally cover it for our restaurants, bars, marinas, and any other package liquor stores. That is to have a separate policy for liquor liability it usually doesn't amount to a big price difference but you would not share your limits for two different exposures.

As you can tell this exposure is not strictly kept to only bars/restaurants, it also includes c-stores, groceries stores, marinas, gas stations, and the big one people forget is special events such as weddings and other social events where you either sell liquor or provide the liquor for free. Either way, you become liability for those patrons consuming alcohol. Check with your agent today about purchasing liquor liability coverage for your business or event. If not, you could lose everything you have worked hard to build all for a drink...

Nick Brenizer, has a AIP designation and works for Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com

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## "Tax Time"

with Bobby Medlin CPA

## Good News for Nonprofit Organizations



**Bobby Medlin, CPA**

On July 1, the Internal Revenue Service released the long-awaited Form 1023-EZ, is a streamlined application organizations can use to apply for tax code Section 501(c)(3) status.

There are multiple reasons why this is good news. First, due to various reasons, the turnaround time for Form 1023 applications has increased to well over a year in most cases. That length of time puts stress on new organizations that are awaiting the IRS determination so that they will know how to properly conduct business.

Second, the full Form 1023 application is very complex, requiring a lot of expertise to properly complete. Basically, this change in the application process cuts paperwork for nonprofits and speeds up the process so that the charitable group can focus on the work of their organization.

Along with this new form, IRS has issued three pieces of guidance, Revenue Procedure 2014-40, Proposed Regulations (REG-10948-14, and Temporary and Final Rules T.D. 9674. By using this guidance, most small organizations qualify to use Form 1023-EZ.

Nonprofit organizations with annual gross receipts projected to be less than \$50,000 and with assets of less than \$250,000 are eligible to apply for exemption with the simplified application.

Of course, nonprofit organizations must receive a determination from IRS that they are indeed an organization exempt from income taxes. Form 1023, and now Form 1023-EZ is the process by which this determination is requested.

Organizations that do not comply with certain tax rules and procedures risk losing their exempt status under the Internal Revenue Code. Applying for and receiving the determination of tax exempt status, in most cases, allows taxpayers to deduct contributions to the tax-exempt organization. That makes it vitally important to

the nonprofit organizations financial health to receive exempt status and to stay in compliance to retain tax-exempt status.

Annual filing requirements for tax-exempt nonprofit exits in a myriad of areas including income tax, payroll tax, information reporting forms, and disclosure of certain activities. Failure to file required forms and documents subject the nonprofit organization to hefty penalties. Nonprofit organizations should designate an individual or committee to work with a knowledgeable tax and accounting firm in order to stay on top of filing requirements.

Also there are specific substantiation requirements with respect to donors of the organization. Tax-exempt organizations must provide donors with timely receipts with very specific language included in order to not run afoul of IRS regulations. It is challenging to know what is required. That is where the knowledgeable tax professional proves invaluable.

Additionally, just because a nonprofit organization is tax-exempt, that does not mean it will never pay income tax. Certain types of income and activities of an organization are subject to income tax and must be properly reported on Form 990-T annually. Again, failure to properly file this form subjects the organization to penalties and to loss of tax-exempt status, which means the organization would be required to file corporate income tax returns and pay taxes just like a for profit business.

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.bobbymedlin CPA.com](http://www.bobbymedlin CPA.com)

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## A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

### The Working "Retirement"

The majority of workers (56%) plan to work past age 65, including 43% who plan to work past age 70 or do not plan to retire at all, according to a survey by the Transamerica Center for Retirement Studies. More than half (54%) plan to continue working after they retire. An AARP survey showed that 80% of baby-boomers plan to take on a job after retiring.

According to the 2013 Retirement Confidence Survey conducted by the Employee Benefit Research Institute (EBRI), 43% of workers plan to continue working after age 65, more than double the low 18% back in 1998. Also: The number of workers planning to retire before age 65 has dropped from 49% in 1998 to 23% in 2013.

Many people simply haven't been able to accumulate enough capital to become financially independent, which is what retirement means. Another part is that some highly skilled employees are able to become consultants to their prior employers, either working part-time or as self-employed free-lancers. A third group aims to break into a second career, pursuing a vocation or avocation that had to be put off during the working years.

If you will have earned income in retirement, you probably will want to delay receiving your Social Security benefits. Everyone is eligible to begin reduced early-retirement benefits at age 62, with the amount of reduction a function of your full retirement age (from 66 to 67, depending upon the year of birth). Benefits are further reduced for those with earned income (investment income does not count). This is called the "earnings test." The earnings limit in 2013 is \$15,120. For every \$2 earned above the limit, benefits are reduced by \$1. A different rule applies in the year that one reaches full retirement age. In that year, the earnings limit is \$40,080, and the reduction is \$1 for every \$3 over the limit until the month that the full retirement age is reached.



**Trenny Garrett, J.D., CTFA**

For every year of delay after reaching normal retirement age, benefits will be boosted by 8%. If the retirement job will provide enough money to cover living expenses, delaying benefits can be a good way to boost the cash flow in one's 70s and beyond.

Medicare coverage begins at age 65, independent of one's decision on Social Security benefits. Those who retire earlier than that age need to take a hard look at their health and dental insurance coverage. If you are shifting to part-time work or a consultancy for a former employer, participation in the company's health insurance plan could be a point of negotiation for compensation. When you've separated from service, up to 18 months of COBRA coverage may be available through your former employer. This is just one of the many topics a reputable trust company can help their clients with!

*Are you facing what could be a complicated financial issue? We're here to help! 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](http://www.centrustco.com). Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.*

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## Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

### Does your Facebook page look a little different lately?

Just when you probably got used to the way your business Facebook page looked, the king of the social media world decided to change things. The roll out of the new look started earlier this year, but most business pages saw the new design appear in June. Here are some of the changes that Facebook made according to [www.socialmedia-examiner.com](http://www.socialmedia-examiner.com):

#### 1) Bigger photos

- One of the biggest changes is a wider, single-column view for posts. Photos are now wider with a new 504 pixel width. The column feed is ¼ larger than previous photos. Photos can now be 504 pixels by 504 pixels, so take advantage of this feature!

#### 2) Tab App locations

- Your first desired app only shows up at the main tab bar
- Your other apps will show in the "More" dropdown option
- You can still see all of your apps lower in the left column

#### 3) Activity Tab has a lot of info

- This is a one stop place to go to see all of your notifications. You can view, respond to and manage messages to your Page...we love this feature!

#### 4) Reviews are easier to find

- If your local business page allows reviews, the review area of the page is now much more prominent. It's at the top left of the page right under your profile image.

- If a page visitor hovers over the review stars, they can see a breakdown of all of your ratings. If they click on the stars, they can read all of your reviews

- Reviews can be a POWERFUL tool for your business. Be proactive in responding to reviews to show that you're engaged, active and caring!

#### 5) Posts to your page are more visible

- Posts to your page are also on the left side and are much easier to see



Sandy Waggett

than in the old layout.

#### 6) Key settings are bundled

- Your page settings are now much easier to manage under your "Settings" tab. Take a look at some new options under each area. You can add a lot of information about your business, manage your audience, and more. Make sure your business page has everything about your business included

#### 7) Snapshot of Page Action

- Another nice feature is available by hovering over the stats area at the top right of your page. You have a great deal of info available to show you how far your posts are reaching, what posts are working well, and notifications and messages on your posts.

Business Facebook is a powerful tool for your business and these changes should help you manage your page better. If you have any questions about the new Facebook look, please give us a call! We can help with your Facebook and other social media efforts.

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# As the Lake Churns

## Dock Inspection Requirements

About half of all sales at the lake are lakefront or lake access homes. Many of these sales include a private boat dock. When purchasing or selling a home, you need to be aware of the requirements by both Ameren Missouri and the appropriate fire protection district in order to transfer the dock permit to the buyer.

When a property located in the Osage Beach or Lake Ozark Fire Protection District or Village of Four Seasons transfers ownership, an inspection of the electrical system on the dock must be made by the Fire District or the Village before transferring the dock permit to the new owners. A copy of this inspection approval must be submitted with the permit transfer application to Ameren Missouri.

All Lake Area Fire Districts and the Village of Four Seasons require a permit and inspection when installing or modifying a dock as well as any time work is being performed on the electrical system of a dock. In order to complete the initial or modification dock permitting process, Ameren Missouri requires a copy of the Inspection Approval.

If you are selling your property with a dock, I recommend that you complete the electrical inspection approval as soon as possible. Due to an onslaught of inspection requests, some of the districts have up to a 6 week backlog. This could possible cause a delay in the closing of your home if you wait until you have a contract in place to start the inspection process. Also, if there are any items that need attention, you will be able to address these and present this information to potential buyers. The added benefit to you is knowing that your dock is safe while you and your family continue to use it.

When you are purchasing a property with a dock you should make sure that the dock is prop-



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

erly permitted with Ameren Missouri and that there have not been any changes since the permit was issued. If required, you will also need to request an electrical inspection from the proper entity in order to have the dock permit transferred into your name. This will allow you to discover any potential issues prior to closing in the event that there are compliance problems that need to be addressed.

If your property is not for sale or is not located in an area that requires an electrical inspection for the transfer of the permit, I highly recommend that you still contact the appropriate agency for an inspection. Most of the districts charge a \$50 fee for the inspection. In my opinion this is a bargain, especially if you consider the potential cost of having an electrical issue on or around your dock.

AmerenMissouri.com/Lake has a wealth of information on their website about permit requirements including contact information for fire districts and other inspection agencies.

*Michael has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like to work with Michael in the sale or purchase of property, contact him at 573.365.SOLD or cme@yourlake.com View thousands of lake area listings at www.YourLake.com. You can also view each months' article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLakeChurns.com*

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# Taking the Lake to new heights

By Darrel Willman

Like so many other Lake area businessmen, Jerry Bice works while the sun shines.

This morning, two of his three helicopters are fueled and ready on the helipads at the corner of Business Hwy.

54 and HH. Pilots and other staff are standing by for the day's customers to begin arriving. But it all depends on the weather. Clouds can spell loss quickly in a tourist-dependent business like this.

"One rainy Saturday can

take the profit out of a full week. It's something you have to put into the back of your mind, and know those days are coming," Bice says.

But the weather today is beautiful, with sunshine and a sprinkling of clouds. They

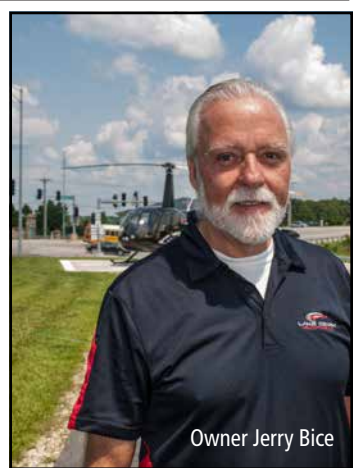
won't slow the flow of passengers into the building in the Paul's Supermarket shopping center. "It is a challenge," Jerry adds, "every day is different, and you never know what that day is going to be like."

Bice and family opened Lake Ozark Helicopters in 2008, and quickly confirmed what they had modeled their business plan on. He says, "We have a very short market as far as flights go. We have about five months to make our year's income. We like to say 'we work eight to eight, 120 days straight'."

He added, "We knew what to expect coming in and set up the business model that way. The one caveat to that is, you never know how many people are going to be here. So you can advertise, you can do everything right, and it then depends on the weather."

Jerry calculates probably 95-97% of his business is tourism-related. The remainder is doing work with the community and media like the Business Journal.

He explains, "We do a lot of work for public services. The fire departments will call and ask us to check where smoke



Owner Jerry Bice

is, we took the Police up when there was an attempted holdup, we do a lot community-wise. We tell the hospital they can use our helipad if needed. We do as much with the community as we can. It's a short season. We make lots of friends-- and try not to fly over the same houses every flight."

Don Cavanis, from Knoxville, IA said "It was a very enjoyable flight-- the pilot was very knowledgeable about the area. Very amazing. You can't imagine it until you get up there. The flight was so smooth. We were going a hundred miles an hour, and it felt like we were hardly moving at all."

*continues on page 24*



Lake Ozark Helicopters provided the aerial platform for the photographs of this year's Aquapalooza for several media outlets covering the event. Photos by the author.

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# Managing Rental Property

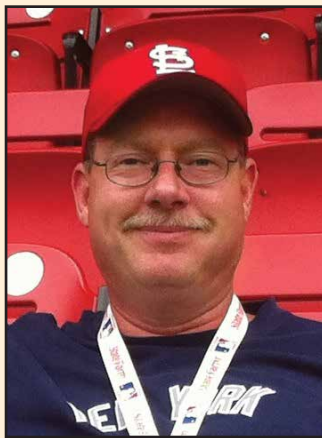
with Russell Burdette of  
Your Lake Vacation  
**Do You Need a  
Property Manager?**

Why should I pay someone to manage my vacation rental property (or any other property for that matter)? This is something that you should seriously consider before purchasing a rental property. Most companies charge anywhere from 30% to 50% to manage a vacation rental property depending on the location and length of the rental season. Typically the longer the rental season the lower the percentage and the shorter the season the higher the percentage.

Here are some of the things you should consider when looking to hire a rental manager. How much experience do they have in managing a property similar to yours and in your specific location? What types of services do they offer for their percentage? How much is their percentage? Are there any hidden costs, i.e. charging extra for handling maintenance issues, lawn care, cleaning, etc. You should know what the costs for those services are prior to signing a contract for management.

Marketing is going to play a huge factor in how well your property rents and ultimately how successful you are. And it isn't always how much is spent. A rental company could spend a hundred thousand dollars advertising in Australia for the Lake of the Ozarks and I doubt that they would see a very good return on their investment. Likewise they could spend \$150.00 on a vacation rental website that would give them a few thousand dollars or more in rentals. So the right question to ask is, "what types and where", they are advertising. If they say print advertising within a 50 mile radius I would recommend looking somewhere else.

Damages, cancellations and how they handle repairs are a few things that you should research before choosing a company. Who pays for damages? Do



**Russell Burdette**

they require a deposit? What happens when a guest cancels their reservation? If a repair is needed are you notified over a certain amount? Who pays for the housekeeping? What happens if the AC goes out during a guest rental? Does the management company offer preventive services, spring cleaning services, etc.

Ultimately if you are going to hire a manager you want to find one that you are comfortable with, that offers the level of services that you desire and that has a successful track record. You may want to speak with other owners on that company's program, get professional references and see if that company has a good or bad reputation in the community.

Too often home and condo owners don't do much research when choosing a property manager and they can end up with a bad experience. Asking the right questions and interviewing three or four managers before choosing one will make your vacation rental ownership more successful in the long run.

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

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# System Mechanic 14 Go-to Utility for PC Users

**System Mechanic 14 - \$40.**

<http://iolo.com>

By Darrel Willman

When looking at PC software, the programs that offer added functionality tend to bubble up to the top of my list. It's nice when a title fills more than one need. One of these "Swiss-Army Knife" titles is iolo's outstanding utility System Mechanic (SM).

As the name would imply, SM repairs problems on your PC. iolo takes it a step further here, pro-actively monitoring and optimizing your computer as you work or play.

The Active Care portion of the software suite (a bundle of related programs grouped together with a single interface) waits for periods of inactivity while your PC is running, then takes that moment to find and repair common problems. It monitors CPU speed, memory usage and CPU utilization through the Powersense window. Helper apps Opticore, Accelewrite, Ramjet and Idle-Down run underneath this, each handling a critical area.

The Active Care portion

handles startup configuration, system hard drive optimization and repair, memory recovery, registry defragmenting and repair, along with scanning for security issues, system clutter and updates to the application.

LiveBoost allows you to customize the level of optimization geared for various tasks like gaming, graphic design, video editing, general usage, or even maximum battery life.

Of course all of these are handled by small applications running simultaneously—with some opening at startup. This can put some drain on resources and slow startup, but the effects were negligible, even on a laptop.

All of the features mentioned are also available individually under the Toolbox portion of the interface (and many others). You can run one independently and choose which areas of your PC to examine, or let the application run automatically, repairing problems in the background.

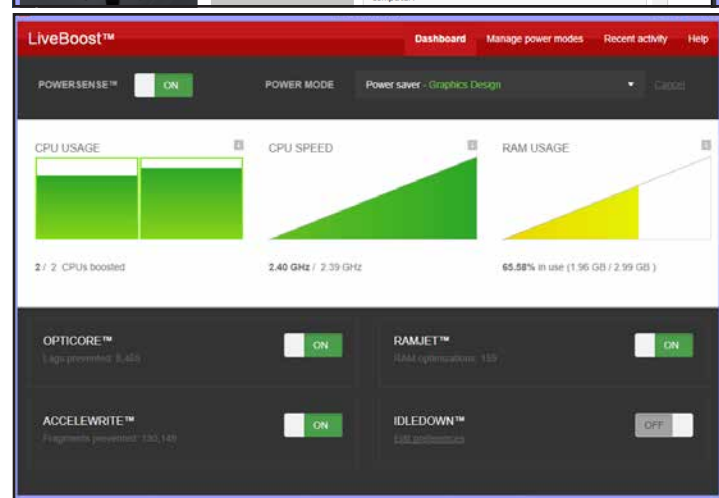
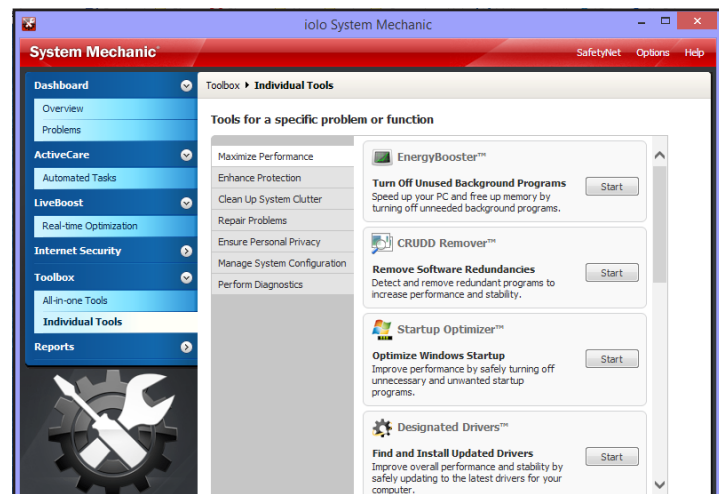
New in SM 14 are System Shield 5, which adds more aggressive intelligent monitoring,

with expanded threat definitions that can detect dangerous attacks. Also new is the multi-platform secure backup feature, which brings online secure backup and recovery with syncing to cloud-based storage through iolo.

The new PowerSense feature monitors activity in real-time and adjust the computer's settings to deliver maximum resources and processor power when you need it—including the new Ultra-Performance mode giving you options for optimization based on your current task. The reverse, Endurance Mode configures your PC to deliver maximum battery life for portable PCs.

While the list of new additions to SM is not overly extensive, they are important ones—underneath these there are a myriad of small improvements and optimizations to a software suite well worth the asking price of \$40 for a one-year license.

Forget manually cleaning out the trash and caches, struggling with slow startups-- this one can fix it all.



## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### STARK CAVERNS (FANTASY WORLD CAVERNS)

On May 11, 1950, Stark Caverns just south of Eldon off Highway 54 was opened to the public for guided tours by Jim Banner and R. L. Wilkerson. Others associated with the development included F. L. Hammitt and Kenneth B. Sweet. The photo that accompanies this article (photographer unknown) shows the first tour

that visited the cave. No one in the photograph is identified but the lady seated may have been an owner's wife.

The cave has a long history dating to 1836 when the property is believed to have been homesteaded by William Bunker. Elisha V. Stark for whom the cave was originally named, did not become an owner of the property until the late 1800s.

The cave's late 19th and early 20th century history is closely associated with the history of Aurora Springs, a small health spa community that flourished along the south edge of Eldon at the beginning of the 20th century. The people of Aurora Springs had many uses for the cave.

There are no caves in the Lake of the Ozarks region that have had as many names as

this attraction. Stark Caverns has been known as Aurora Cave, Aurora Springs Cave, Miller County Cave, the Mammoth Cave of Miller County, Enchanted Caverns, and in the mid-1970s was renamed Fantasy World Caverns. During new development at that time some of the sediments in the entry chambers were removed to create an underground lake. Today's visitors cross the lake on an elevated boardwalk. Further into the cave are winding passages, various formations and an overlook into a large canyon. Indian Burials and artifacts discovered in the cave in 1967 before the underground lake was created are on display. For more information see History & Geography of Lake of the Ozarks, Vol. 1 by H. Dwight Weaver ■

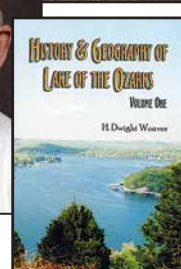
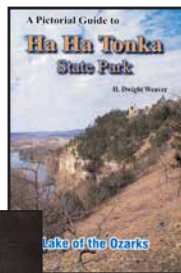
*This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.*

*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: [dwight-weaver@charter.net](mailto:dwight-weaver@charter.net) or call 573-365-1171. Visit [www.lakeoftheozarksbooks.com](http://www.lakeoftheozarksbooks.com) to obtain more information or to purchase one of his books on line.





# Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

## VA Home Loan Options and Eligibility

Veterans Affairs helps Servicemembers, Veterans and eligible surviving spouses become homeowners. As part of their mission, they provide a home loan guaranty benefit and other housing-related programs to help you buy, build, repair, retain or adapt a home for your own personal occupancy. VA Home Loans are provided by private lenders, such as Lakelender Michael Lasson. VA guarantees a portion of the loan, enabling the lender to provide you with more favorable terms.

The length of your service or service commitment and/or duty status may determine your eligibility for certain home loan benefits. Check out the different benefits below to see which you can qualify for:

### Purchase Loans and Cash-Out Refinance

VA guaranteed loans are available to Servicemembers and Veterans, spouses and other eligible beneficiaries for homes for their own personal occupancy. To be eligible, you must have a good credit score, sufficient income, a valid Certificate of Eligibility (COE) and meet certain service requirements.

VA Home Loans can be used for any of the following purposes:

- Buy a home, a condominium unit in a VA-approved project
- Build a home
- Simultaneously purchase and improve a home
- Improve a home by installing energy-related features or making energy efficient improvements
- Buy a manufactured home and/or lot.

For more information on this type of loan, please visit: <http://benefits.va.gov/homeloans/purchasecashout.asp>

### Interest Rate Reduction Refinance Loan (IRRRL)

The IRRRL is a loan that can only



be applied to refinance an existing VA loan. By obtaining a lower interest rate, your monthly mortgage payment at the Lake of the Ozarks should decrease. It can only be done if you have already used your eligibility for a VA loan on the property you intend to refinance. Additional eligibility requirements include:

A Certificate of Eligibility (COE) is not required. If you have your Certificate of Eligibility, take it to the lender to show the prior use of your entitlement.

No loan other than the existing VA loan may be paid from the proceeds of an IRRRL. If you have a second mortgage, the holder must agree to subordinate that lien so that your new VA loan will be a first mortgage.

You may have used your entitlement by obtaining a VA loan when you bought your house, or by substituting your eligibility for that of the seller, if you assumed the loan.

The occupancy requirement for an IRRRL is different from other VA loans. For an IRRRL you need only certify that you previously occupied the home.

For more information on this type of loan, please visit: <http://benefits.va.gov/homeloans/irrml.asp>

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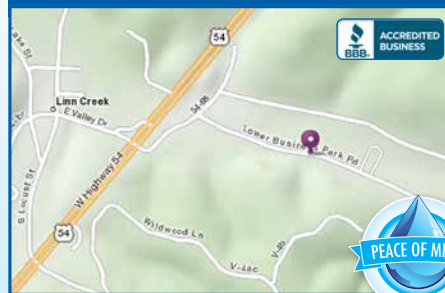
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## Developer breathing new life into Lake Ozark icon

By Nancy Zoellner-Hogland

In 1946, when Joseph and Jewell Campbell constructed Campbell's Lake House Restaurant, it quickly became a popular spot for both locals and tourists coming to vacation at beautiful Lake of the Ozarks.

It was so popular, in fact that in 1953 the family decided to expand and include a motor court complete with swimming pool overlooking the valley behind the building. The family owned and operated the business some 40 years before retiring and selling.

In the 1990s, under new ownership, it was renamed the Continental Café and Motel. According to an employee of the city of Lake Ozark, it soon fell into a state of disrepair and began operating as a "flop house," offering cheap rooms and few if any services to its guests. Police were regularly called to the site to handle drunks and break up fights.

The hotel was shut down in the late 1990s but a restaurant/bar continued to operate until it too closed its doors. Eventually, the city condemned the dilapidated building. Since that time, it has sat vacant – until this summer when Courtney Franzekos, wife of Lake Ozark Mayor Johnnie Franzekos, challenged property owner Steve Beck to "fix it up."

He took that challenge and for the past several weeks has been busy gutting the interior and replacing the roof and is set to get busy restoring the exterior.

"Structurally, it's extremely sound. With its big steel sup-

ports, it's an early design of a clear span building," Beck said, adding that it's also much larger than it seems.

The restaurant side of the building is about 3,000 square feet. Overall, there's a total of approximately 20,000 feet with about 10,000 square feet below ground.

He said all of the electrical, mechanical and plumbing systems will have to be replaced but he's waiting to find a tenant – or tenants – before beginning any more work.

"The building is set up for the potential use of office space on the upper level, retail below it and a restaurant in the space that formerly housed Campbell's Lake House Restaurant. However, that's all open for interpretation and the building is actually suitable for multiple uses, especially since it sits on some 15 acres of ground with additional development potential and has a phenomenal view," he said, adding that another parking area sits behind the building.

Beck said he, along with other investors, originally purchased this and several other pieces of property several years ago with plans to develop.

"Then the economy collapsed and we changed direction. It's a great property with a lot of potential. By cleaning it up, I'm hoping others will see that potential as well," he said.

Beck said that anyone wanting more information on the building should contact Dave Morris with Colliers International at dave.morris@colliers.com.



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# Horseshoe Bend Special Road District looks for ways to prepare for future

*continued from page 8*

Until recently the road district and Camden County operated under a contract negotiated in 1992 where Camden County turned over like percentages of CART funds to the HBSRD. In 2013, the county and the road district reached a new agreement reducing CART funds by 15 percent.

Jackson said extending the life of the district's purchases is one of the methods they will employ to offset the loss.

"For instance, our average age of equipment is 5 ½ years. We're increasing that up to about 7 ½ years. We're also investigating a plan to lease all our equipment instead of buy. We don't know yet if the savings are there, but if they are, that's the way we're going to go. We'll also be holding the line on health insurance costs from our side, which will be another big savings. We hate to do this, but employees will have to pay more because we can't operate in the red," he said.

In another attempt to save money on a long-range basis, this year the district also added a 5,200-square-foot salt and sand storage building that is completely enclosed.

"This is beneficial because it allows us to make bulk purchases of salt and sand in the summer months when demand is low. We expect to save ap-

proximately \$20 per ton in salt by ordering it in the off season. Since we purchase roughly between 400 to 500 tons of salt each season, the building will pay for itself in roughly eight to nine years," Jackson said, adding that the district's accomplishments aren't limited to the roadways.

Starting in 2002, a total of 13 miles of hiking and biking trails were added to the Parkway and other major roads in the district. The trails inside the limits of the Village of Four Seasons were built by the road district but funded by the Village. The trails built by the district outside the Village limits were funded through the Horseshoe Bend Pedestrian Corridor Transportation Development District (TDD), established in June 2008 by the Lodge of Four Seasons. The trail system was featured as one of the Ozark's most unique trails in the state on [www.stlbiking.com](http://www.stlbiking.com), a source for cycling information for St. Louis and the Midwest.

The road district also oversees an Adopt-a-Road program where some 16 miles of roadway have been adopted by 14 different organizations and individuals who regularly pick up trash. The district also recently implemented a website that allows residents and contractors to access permit forms and check on the paving schedule.

## Lake to New Heights

*continued from page 18*

The couple paid \$29 each for their flight, and that's a bargain considering the costs in operating a helicopter. But like the Dollar Menu at the drive

through, Jerry knows not everyone is satisfied with a short flight. After all, it's "The Lake like you've never seen it before."



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# Armchair Pilot

continued from page 2

**Johan Svanstrom**, president of Hotels.com, is proposing a plan that could make those numbers grow even higher. In an editorial written for the Huffington Post, Svanstrom is calling for guaranteed paid vacation time for all workers. In his article, he states the United States is the only advanced economy that does not guarantee paid vacation time to work-

ers, which means one in four working Americans, or 28 million people, are "without a single paid vacation day to spend with their families or loved ones, not one day at the beach, not one day to visit a national park or historic site, not even a day to volunteer in their communities." Svanstrom is calling for policy changes that will bring about paid vacation time in the 21st Century workplace.

# Baseball Games

continued from page 4

Other suggestions provided at the public forum included approaching the state about allowing camping at the state park; establishing bicycle paths on the Parkway that also would run through the state park; partnering with the YMCA to build another city park; and working with developer to at-

tract big box stores.

At the July 22 meeting, committee members also discussed the possibility of asking Gov. Jay Nixon to designate a section of land on the west end of the city as part of the Trail of Tears and then working with the Osage Indian tribe to bring a casino to that area.



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# Study on consequences of a prison record on employment yields surprising results

By Nancy Zoellner-Hogland

Race is more important than a criminal background when obtaining a job, women are interviewed differently than men and sexual harassment still occurs in the workplace.

Those were the findings of a three-year study conducted by Professor Scott Decker, the director of the University School of Criminology and Justice at Arizona State University. He presented the results at a recent National Institute of Justice's (NIJ) seminar. Although the object of the study was to determine the impact of race, gender and prison records on finding employment, the results of the study are applicable to everyone in the job market.

"There are lots of barriers to employment, some of them realistic, some of them based in fact. Many employers are hesitant to hire people with a criminal record; that's pretty well established. They're concerned about violence in the workplace. They're concerned

about bonding them. They're concerned about the lack of soft skills. So our employment audit project had a number of goals," he said, adding being able to find and keep a job were the best deterrents to returning to prison.

In order to examine black, white, and Hispanic experiences in the job market at the same time, Decker's research team hired 12 people – six men and six women – that were closely matched in appearance in every category. He said that was necessary in order to rule out every form of bias on an employer's part.

"I couldn't have a 6-foot-4 guy and a 5-foot-4 guy go in and apply for the same landscaping job. There may be a bias that says 'I want a bigger, stronger guy,'" Decker explained, adding that he was uncomfortable taking skin tone, weight and height into consideration while making hiring decisions. "It runs against everything that we're taught in any form of em-

ployment. But I could, if there is bias against darker-skinned Hispanics than light-skinned Hispanics – if there is bias in favor of tall versus short, so we needed them to be matched on as many physical characteristics as possible."

Next, they created 12 fictitious applicants. In each gender and each race they established a prison/no-prison condition; they came up with names that were not racially or ethnically linked; and for those assigned a prison record, they established a criminal record that included the job they held in prison. Everyone had a similar set of job skills and qualifications; they served similar length of time periods in prison; and even attended similar high schools. Associates degrees were randomly assigned.

The team also created email addresses for all 12 individuals using the most popular email carriers (Gmail, MSN or Yahoo) and then randomly assigned the carriers. They also pur-

chased two pairs of khaki pants and two polo shirts in neutral colors for each applicant and rented and assigned 12 cell phones for the three-year period of the study.

Then the applicants got busy, applying for jobs over a 16-week period in the summer of 2011.

"We repeated it during the exact same period in the summer of 2012. We applied for entry-level jobs in the three sectors that the Department of Corrections told us were the most likely to be applied for by parolees — generalized labor, customer service, and food service — and jobs that only required no more than a high school degree. It wouldn't be a fair test to send somebody with a high school degree to apply for a job that required college or beyond," Decker said.

More than 6,100 job applications were made to more than 500 different employers, the majority of whom had advertised the job openings on

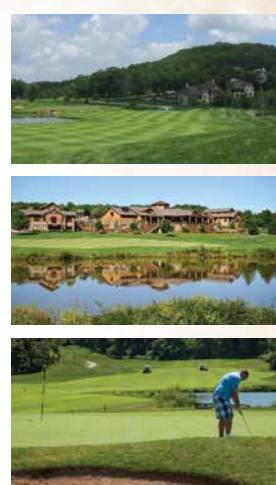
Craigslist. Overall, the team didn't have great success, getting call-backs, interviews or jobs less than 8 percent of the time. However, the study did provide a lot of insight on the hiring process:

• The hiring rate for African American men, both for those who have not been to prison and those who have, was considerably lower than any other group. In fact, the study found that white men who had been to prison are more likely to have a successful outcome than African American men who hadn't. White women who'd been to prison also were more likely to get a positive response to their job application than African American men who hadn't. The difference wasn't as marked when comparing the outcomes of the female and Hispanic applicants.

• Several cases of overt sexual harassment were found. One of the female applicants was taken to the back room by the

*continues on page 33*

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# Your business plan could bring you money – in more ways than one

By Nancy Zoellner-Hogland

This in the last month that the Lake of the Ozarks SCORE Chapter will be accepting applications for the Ralph Stonebraker Business Plan Award.

This award was created to recognize outstanding business plans for start-up or newly formed businesses in our area. The purpose of this award is to raise awareness of the importance of a detailed business plan to the future success of a new business.

"We want businesses to succeed – stick around for the long haul – but that's very difficult to do without careful planning," said Bruce Mitchell, chairman of the Lake of the Ozarks SCORE. "Entrepreneurs who are borrowing money to start their business have to develop a business plan as part of the loan process, but sometimes with smaller businesses, people don't have to get a bank involved. Or they use their savings so they just kind of 'wing

it.' Unfortunately, without a plan in place, the savings can quickly get sucked dry and all people have left is a bunch of unpleasant memories."

According Mitchell, the real value of creating a business plan is not in having the finished product in hand; rather, the value lies in the process of researching and thinking about the business in a systematic way.

"The act of planning helps you to think things through thoroughly, study and research if you are not sure of the facts, and look at your ideas critically. It takes time now, but avoids costly, perhaps disastrous, mistakes later," he said.

This competition is open to businesses located in Camden, Dallas, Hickory, Laclede, Miller, Morgan or Pulaski counties, and that have been in existence for two years or less, or for businesses that are just in the start-up phase.

Those who need help devel-

oping and writing a business plan can visit the Chapter Web site at [www.LakeOfTheOzarks.SCORE.org](http://www.LakeOfTheOzarks.SCORE.org) and click on the "Templates & Tools" link.

Business plans must be received no later than August 30, 2014, to be considered for this year's award.

Submitted plans will be evaluated independently by a panel of five judges who will select the top plans, and then meet with those applicants for face-to-face interviews.

The person submitting the best business plan will receive a \$1,500 award; second place will receive a \$500 award. Awards will be presented at a recognition luncheon on October 17, 2014. All plans will be kept in strict confidence.

This year, for the first time, SCORE will also be awarding a prize for how well the business plan was implemented.

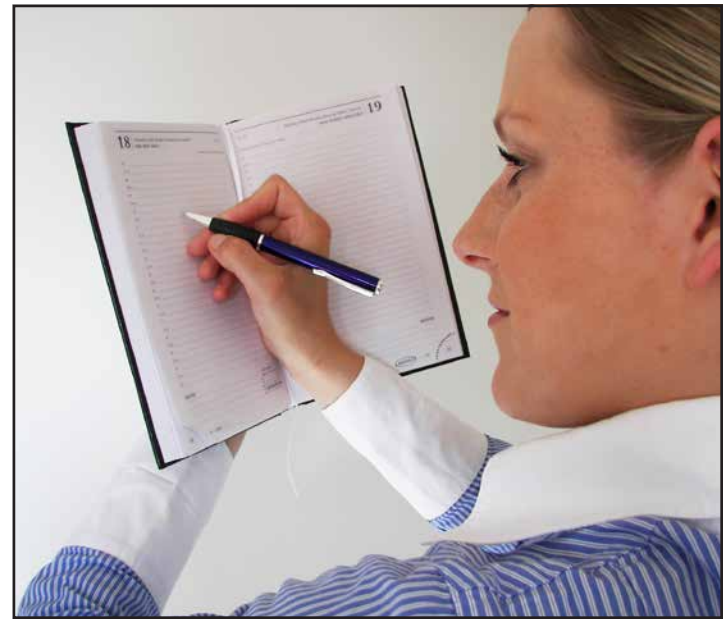
"Developing a business plan that makes it possible to run a business successful is really

what it's all about so we decided we wanted to also recognize that," Mitchell said.

Chris and Carrie Case, owners of Horseshoe Bend Brewing Co. won first place last year and used the \$1,000 to purchase a pizza oven.

To receive an application

form and a copy of the judges' scoring criteria, please send an e-mail to [StonebrakerBusinessPlan@yahoo.com](mailto:StonebrakerBusinessPlan@yahoo.com). Business plans can be submitted electronically, which is preferred, to [StonebrakerBusinessPlan@yahoo.com](mailto:StonebrakerBusinessPlan@yahoo.com); mailed to SCORE at PO Box 1375, Camdenton, MO 65020; or delivered to the SCORE office at the Camdenton Area Chamber of Commerce, 739 West US Hwy 54 in Camdenton.



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# Crossword Puzzle

THEME: AWARDS AND TROPHIES

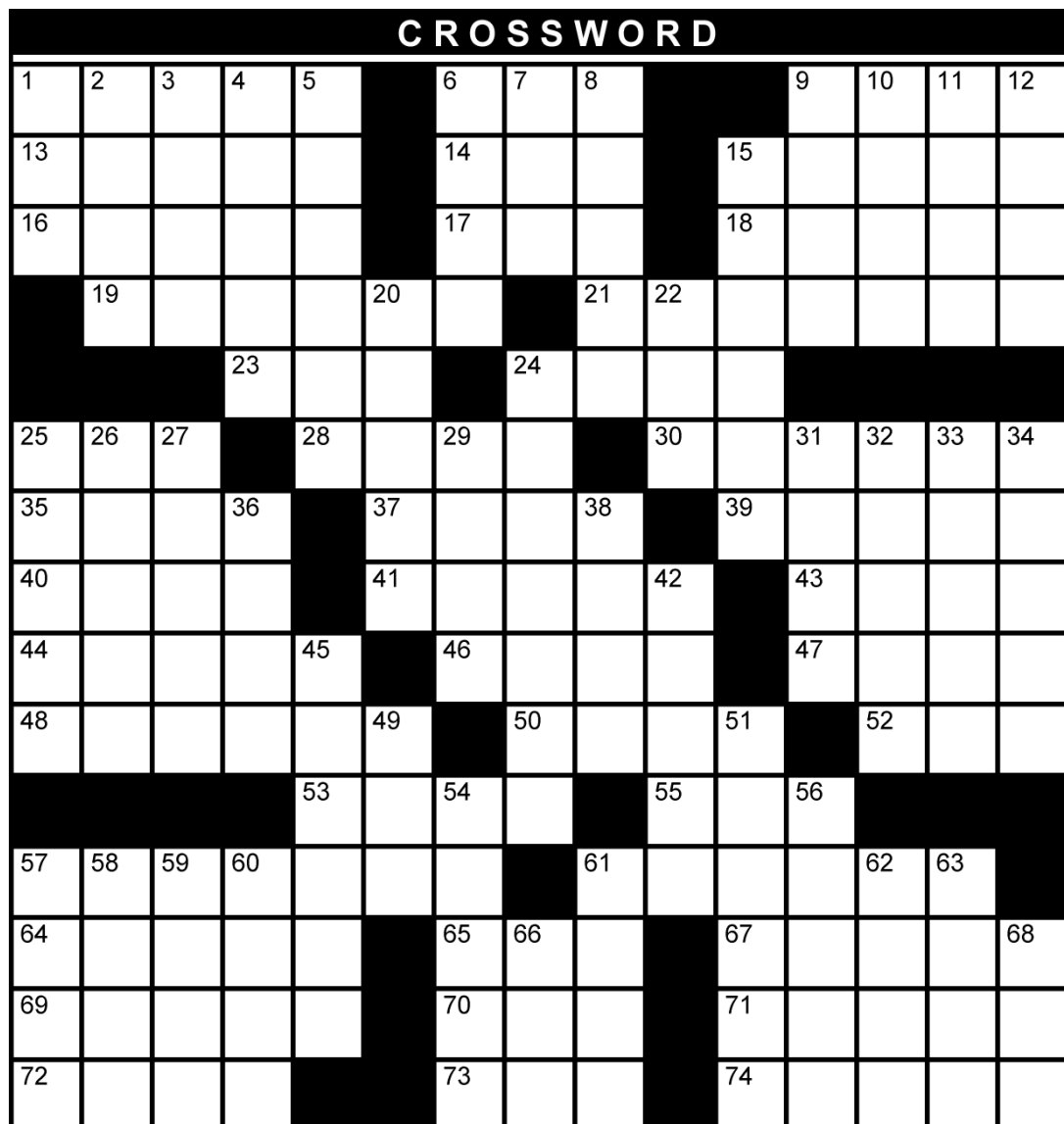
Solution page 31

## ACROSS

1. State in northeastern India
6. \*Hanson's "MMM\_\_\_\_," nominated for two Grammy Awards
9. The Atkins \_\_\_\_\_
13. Nigerian money
14. Lawyers' league
15. \*\_\_\_\_\_ Martinez, winner of three Cy Young Awards
16. "Encore!"
17. A cause of inflation
18. Like a dunk but softer
19. \*Four time Pulitzer Prize winner
21. \*\_\_\_\_\_ Cup
23. Sigma Alpha Epsilon
24. Reduced Instruction Set Computer
25. Choose
28. \*He won Oscar for "Leaving Las Vegas"
30. Gastric enzyme
35. Garden starter
37. Left or right
39. Like 1950s style, today
40. Algonquian language
41. Walk heavily
43. Riyadh native
44. Next step for juvenile
46. Russia's legislative body
47. Mandolin's cousin
48. Indonesian currency
50. Eight bits
52. \_\_\_\_ Aviv
53. Catcher's catcher
55. Labor group
57. \*Masters' awards
61. \*The Man \_\_\_\_\_ Prize
64. Modern day letter
65. Hole punching tool
67. Pertaining to a pope
69. Sufficiently
70. Fish eggs
71. Long stories
72. \*This Coward is an Academy Award and Tony winner
73. Boar's mate
74. Cubed

## DOWN

1. Nurses' organization
2. Palm starch
3. a.k.a. Xi'an, ancient capital of China
4. Ovine sign of the zodiac
5. Mad person
6. Worshipped by ancient Semitic peoples
7. \_\_\_\_-Wan of "Star Wars"
8. Zoroaster follower
9. Campus head
10. Descriptive of pastoral life
11. North of Cleveland
12. \*Broadway recognition
15. Alluvial deposit
20. Minimum
22. Recipe amount
24. Entrenched stronghold
25. \*Gold knight
26. Lost in Provence
27. Get ready to drive
29. Encircle
31. Church sound
32. Walk like a peacock
33. About to explode
34. \*Swedish benefactor
36. Sub station
38. \*Winged woman holding an atom
42. BBQ spot
45. In a tame manner
49. Opposite of "miss"
51. Ran off to Vegas?
54. Peter and Paul
56. Rain forest ruminant
57. \*Billie \_\_\_\_\_ King, 1972's Sports Illustrated Sportsman of the Year
58. Held by a clip
59. Super garb?
60. \*Pulitzer Prize winner, "To \_\_\_\_\_ a Mockingbird"
61. What the Big Bad Wolf did
62. Larger-than-life
63. Dash
66. To court
68. Acid



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# Aquapalooza 2014 deemed a huge success for all

Organizers Benne Media and Barrett Restaurants are hailing the 2014 Aquapalooza outdoor concert event a huge success.

While this is the ninth year for the gathering at the Lake of the Ozarks, this is fourth year that local backers have funded it with the help of sponsoring businesses.

These events are held nationwide outside the Lake area, by Sea Ray Boats.

Hundreds of watercraft of all types, from 70-foot yachts to jetskis tied together in lines under a partly-cloudy sky to hear the four live bands play-- which was simulcast live over Cool 102.7FM KQUL for those with radios.

The parking lots at Dog Days, and impromptu nearby parking areas were filled to capacity with attendees coming by land as well. A shuttle service ran throughout the day, transferring people from parking to the restaurant.

Local radio station personalities Mike Clayton and Stacy Johnson were live on stage throughout the event, intro-

ducing the bands and handing out promotional materials to the crowd.

Mike said "It was an honor to be a part of this record-breaking event. It's great to see so many of our listeners and friends come out and join us.

I think we all agreed that this year's musical lineup was the best ever, and we can't wait to begin planning for next year.

I think everybody had a great, safe day fun in the sun."

Musical talent included Members Only, Hells Bells, America's #1 Tribute To AC/DC, Women Of Rock, A Tribute and Revelation: A Tribute To Journey, providing six hours of live entertainment.

Greg Sullens, sales manager at Benne Media said, "Benne Media's production, "Aquapalooza 2014" this past July 19th at Dog Days saw record crowds for the event.

An estimated 12,000 to 15,000 people attended the free concert this year. With perfect weather, a great line up of bands and the help of so many others it was a success.

Some of the aerial photos illustrate nearly 1,000 boats and personal watercraft. The parking lots were filled at Dog Days and the developer at The Hamptons cleared the hill side to allow hundreds of cars to park.

"Thank you to our sponsors; Lake of the Ozarks Marine Dealers, Osage Beach Hy-Vee, Missouri Eagle and Bud Light, Dog Days Bar and Grill, Tri-County Lodging, The Convention and Visitors Bureau, Elite Roofing and Siding, Golden Rule Insurance, The Chevy Dealers of the Ozarks, Midwestern Construction Company, Marsh Painting, AB Pest Control and Plaster Master along with our lodging partners, Tan-Tar A resort, Quality Inn and Leisure Hotel."

Denny Benne, owner of Benne Media had this to say: "We're very excited about how the weekend turned out. We have a great working relationship with the Barrett Brother's, owners of the host site, Dog Days.

"But we've heard from so many of our clients and friends that their businesses were busy

that day as well. Grocery stores, to gas docks, to boat rentals and many of the other lake area water front bars --not to mention motel and condo rentals all had a great weekend."

According to the Missouri Department of Tourism, visitors to the Lake of the Ozarks spend \$60 to \$80 per person, per day. That would cre-

ate an estimate of more than \$1,000,000 in sales revenue to the community due to Aquapalooza.

"It's gratifying to see the impact the event has had on the community that benefits so many," Benne added.

Plans already are already underway for July 18th. 2015.



Photo courtesy  
Lake Shots

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# Study on consequences

*continued from page 26*

male manager of the restaurant and was told she was very attractive and she was asked if she had a boyfriend or children, if she liked to drink and if she'd be willing to stay after work and "party." Another male employer held his hands out to a female applicant and said "You see how big my hands are? Do you know what that means?" And another employer said, "See how big my feet are? You know what that means don't you?" Decker said they were all shocked by the employers' behaviors, "especially in this day and age."

In more than 80 percent of the interviews, women were asked if they had children and if so, if they had child care. None of the men were asked that question.

Women were also asked if they had good transportation at a disproportionately higher rate than men.

The study also found that computer and word processing skills are paramount. Detailed resumes that had been proofread garnered a much higher response.

Resumes that highlighted relevant job skills and experience are more likely to get a successful response. Decker advised every job

seeker tailor his or her resume to the specific position they are seeking rather than including generic work history.

Being able to use the internet and having the ability to regularly check email is also important in today's job market. The majority of employers used email to contact applicants and if the applicant did not respond immediately, they were removed from the list of potential hires.

For those who have been in prison, it's important to practice for interviews. Decker said applicants should be willing to share information about why they went to prison, what they did while there and what they're doing now that they're out of prison. "We believe in redemption in this country, and we believe in people getting second and sometimes third and fourth chances. Offenders need to develop a re-entry script that acknowledges their past, acknowledges their present, and plans to go on and stay out of trouble," he said.

Finally, applicants need to learn how to handle rejection. Decker said even white women with no prison record had successful outcomes in only 7.3 percent of the time.

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# Business Journal Social Event Photos

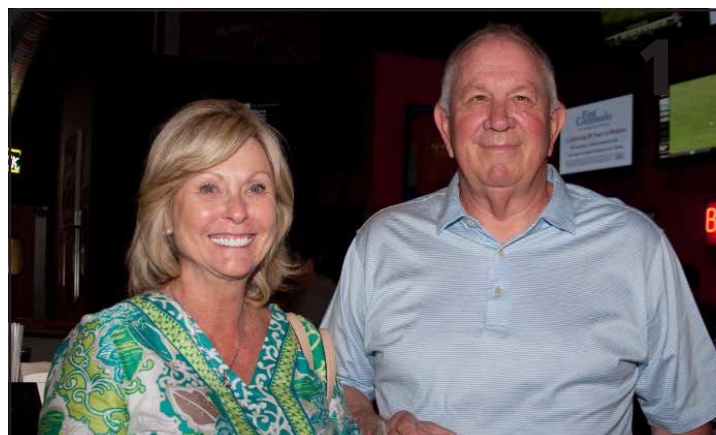
Last month's Business Social was Thursday July 12th at City Grill. The sponsor was Mills and Sons Insurance.

#1 L-R: Fran Campbell Johnson & Dick Johnson

#2 L-R: Deb Myers, Angie Pettrize, Randy Thompson, Margie Stafford

#3 L-R: Don Campbell, Bob Bueltmann

#4 L-R: Mitch Mills, Tami Brown Mills, Deb Myers, Adam Mills



Would your company like to book a BJ social? Contact Linda for Details at 573-216-5277 or [Linda@Mix927.com](mailto:Linda@Mix927.com).

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 Thursday August 14th from 4-7 at Pappo's Pizza with Sponsor First State Bank Mortgage.



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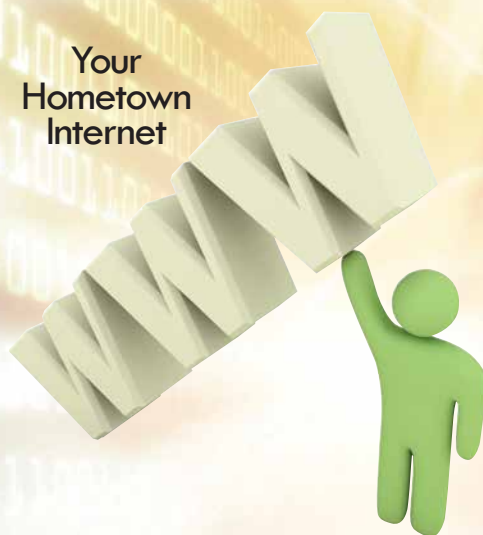
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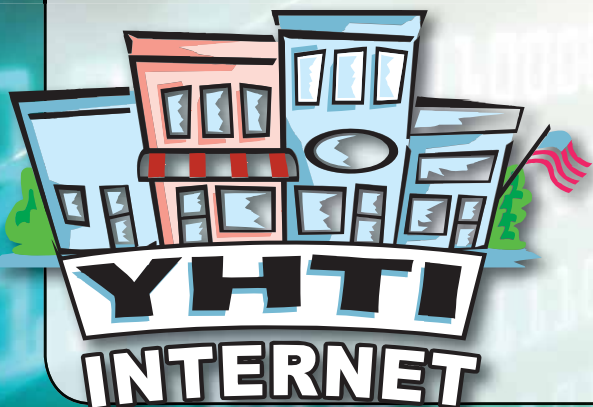
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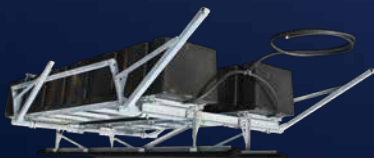
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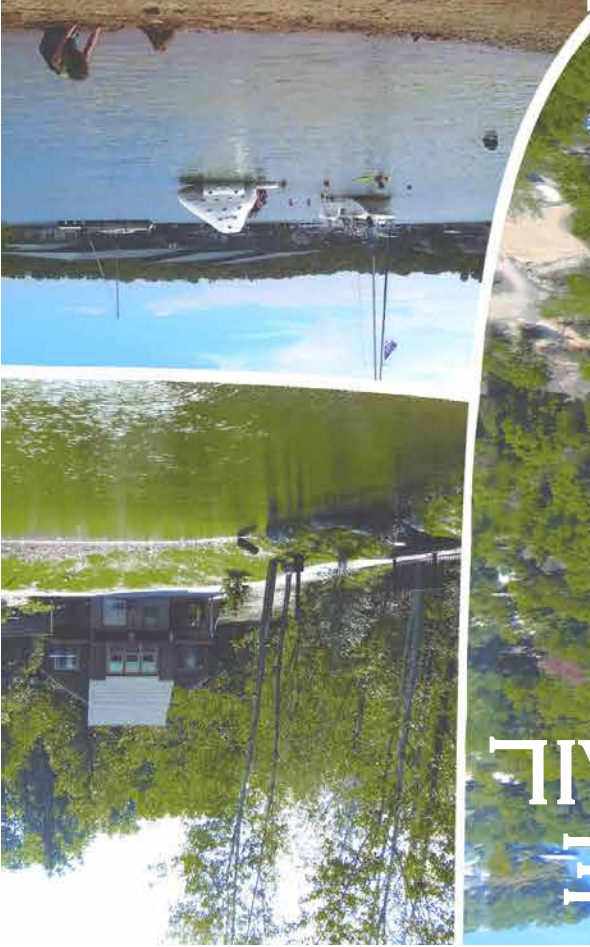
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2013 REGAL 52 SPORT COUPE - T600 IPS - N/TT/BLUE  
SOLD \$809,000  
1994 CROWNLINE 266 LSR - 7.4 - W/GRN - 260 HRS  
\$14,900  
2002 FORMULA 330 SS - T6.2 - 350 HRS  
2004 REGAL 3350 - T5.7 - TAN  
2005 REGAL 3350 - T5.7 - TT/BLK - 250 HRS  
2007 REGAL 3350 - T5.7 GXI - GEN/AR - N/RD - 700 HRS  
\$84,900  
2008 REGAL 3350 - T5.7 GXI DP - T/BLK W/YELLOW  
\$139,900

### CRUISERS

1990 WEBBCRAFT 240 BR SPORT - 7.4 W/BLUE  
2003 CORRECTCRAFT 210 SUPER AIR NAUTIQUE - 5.7 TRL - 556 HRS  
\$28,900  
2007 RINKER 223 BR - 5.0 MPI BRAVO 3 - BLUE - TRL  
\$23,900  
1998 CHAPARRAL 2330 SPORT - 7.4 - 250 HRS  
\$16,900  
1994 WEBBCRAFT 240 BR SPORT - 7.4 W/BLUE  
\$15,900  
1999 FOUR WINNS 240 HORIZON - 5.7 - WHT/TRL - 230 HRS  
\$22,500  
2008 REGAL 2700 - 5.7 - N/TT/BLK - 96 HRS  
\$56,900  
2010 REGAL 2700 - 5.7 GXI - N/GLACIER -  
\$65,900  
1994 REGAL 8.3SE - 7.4 - W/WRD - 530 HRS  
\$18,900  
1995 REGAL 8.3SE - 7.4 DP - 575 HRS  
\$15,900  
2001 CROWNLINE 288 - 7.4 - W/TLN - 460 HRS  
\$29,900  
1998 BAHIA MACH 1290 - W/TEAL/TRL - 550 HRS  
\$21,900  
2004 ENVISION 29 COMBO - 496M - WHT - 200 HRS  
\$42,900  
2002 REGAL 2900 LSR - 5.7 GXI DP - 630 HRS  
\$33,900  
2006 CROWNLINE 320 LS-350 MAG MPI - 180 HR - N/BLK  
\$69,900  
2003 ENVISION 3600 LEGACY - T6.2 - 326 HRS  
\$74,900

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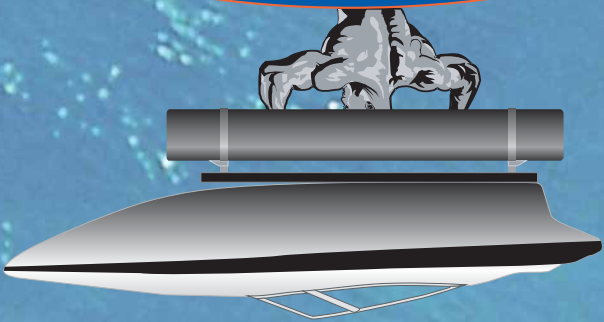
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|                                             |               |
|---------------------------------------------|---------------|
| 2011 Nitro Z6, 115 Merc., 115 HP            | \$14,900      |
| 1998 Four Winns 19 BR, 4.3L, 190 HP         | \$7,900       |
| 1993 Celebrity 22 BR, 350 Merc., 300 HP     | \$8,900       |
| 2005 Prince 22 FS, 225 Ver, 225 HP          | \$21,900      |
| 2007 Yamaha 230, T/160, 160 HP              | \$29,900      |
| 1997 Cobalt 232 BR, 7.4L, 300 HP            | \$24,900      |
| 2004 Regal, 24 BR, 350 Merc., 300 HP        | \$26,900      |
| 1998 Cobalt 252 BR, 7.4L, 310 HP            | \$24,900      |
| 1999 Sea Ray 280BR, T-5.7L, T-260 HP, white | \$37,900      |
| 2010 Cobalt 296BR, 8.1L HO, 420 HP          | \$99,900      |
| 2003 Sea Ray 290 BR, T/5.7L, 260 HP         | \$54,900      |
| 2000 Mariah 302 BR, 7.4L, 310 HP            | \$31,900      |
| <b>Pontoons/Deck Boats</b>                  |               |
| 1999 Crownline 238D, 5.7L 250 HP            | SOLD \$19,900 |
| 2014 Caravelle 24, 150FS, 150 HP            | \$44,900      |
| 2007 Sea Ray 240SD, 350 Merc., 300 HP       | \$44,900      |
| 2007 Sea Ray 240SD 5.0L, 260 HP             | SOLD \$42,900 |
| 2007 Four Winns 244 Fun 350 Mag, 300 HP     | SOLD \$37,900 |
| 2000 Sundancer 26TT, M200 200 HP            | SOLD \$15,900 |

## Performance Boats

|                                                 |                |
|-------------------------------------------------|----------------|
| 2007 Sunstation 28 Combo, 496 HO, 425 HP        | \$64,900       |
| <b>Cuddys/Cruisers</b>                          |                |
| 1989 SeaRay 26CC, 454 CID, 300 HP               | \$10,900       |
| 1995 Mariah 225CC, 454 CID, 300 HP              | SOLD \$10,900  |
| 2000 SeaRay 240 DA, 5.7 EFI, 260 HP             | SOLD \$22,900  |
| 1989 Sea Ray 26CC 454 CID, 330 HP               | \$12,900       |
| 2001 Formula 260BR 7.4L, 310 HP                 | SOLD \$32,900  |
| 2000 Formula 280SS, 7.4L, 310 HP, White         | SOLD \$39,900  |
| 2003 Chaparral 280BR, Twin 5.0L, 220 HP         | SOLD \$42,900  |
| 2010 Monterey 28SC 8.1L HO, 420 HP              | \$94,900       |
| 2008 Cruisers 300 CXI, Twin 5.0L GXI, 270 HP    | \$104,900      |
| 2008 Cobalt 303CC, Twin 5.7L GXI, 640 HP        | SOLD \$119,900 |
| 1992 Sea Ray 32 Weekender, T5.7V, 260 HP, White | SOLD \$19,900  |
| 2005 Formula 34 PC, Twin 496 CID HO, 425 HP     | SOLD \$139,900 |
| 2005 Rinker 342, T/350, 300 HP                  | \$129,900      |
| 2008 Regal 3760, T/8.1L Volvo, 375 HP           | \$169,900      |
| <b>Runabouts</b>                                |                |
| 2007 Polarcraft 2096X 90 Yamaha                 | \$17,900       |
| 1987 Champion 18, 175 HP                        | \$3,900        |
| 1999 Nitro 185FS, 115 Merc., 115 HP             | \$10,900       |



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## Lake of the Ozarks

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