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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 12 -- ISSUE 8

AUGUST, 2016

BOATING ON BACK

FREE
Boating
Lake of the Ozarks
Volume Sixteen • Issue Eight • August, 2016

Get back on the water
Over 30 Years of Experience

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Keys to business success

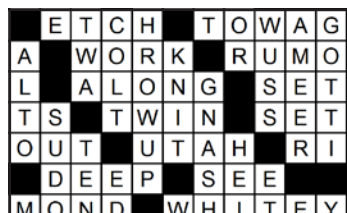
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Crossword

Fill in the blanks on: 26 Solution: 24

Lake Ozark: 50 years of time travel

By H. Dwight Weaver

As one who has fished Lake of the Ozarks since the late 1940s and 1950s when I visited with my parents, who has lived at the Lake since 1964 and who has owned a home just north of the dam since 1971, I've seen a lot of changes over the years. I was here in the 60s – the “wild” days – when Lake Ozark found it necessary to incorporate and then pass city ordinances to control the unruly behavior of teenagers and young adults who crowded the Bagnell Dam Strip on weekends. Their drinking, throwing things and fighting caused havoc among the crowds of regular tourists and their families.

At that time, there was no Highway 54 by-pass around Lake Ozark. All inbound traffic crossed Bagnell Dam and passed through Lake Ozark.

Then in the 1970s, Highway 54 was upgraded to a divided traffic corridor and a bridge was built across the Osage River below the dam. Travelers were funneled directly into Osage Beach before they realized they had bypassed Lake Ozark and Bagnell Dam. The loss of that traffic resulted in temporary economic hardship for the city.

In 1998, the Lake of the Ozarks Community Bridge was dedicated, bringing a whole host of new visitors from the west side and in 2011, Route 242 was completed, giving travelers another route directly into Lake Ozark. Today, Lake Ozark and the Bagnell Dam Strip are



The Bagnell Dam Strip has changed greatly since this picture was taken in the 1930s. (Author's collection, photographer unknown)

rebounding economically and once again first time visitors are learning that Lake Ozark is “where the Lake begins.”

But there's a lot more to Lake Ozark's story.

As a historian, I like to divide this journey through time in Lake Ozark as the “Great Depression Years,” the “War Years,” the “Mom and Pop Business Years,” the “Transition/Corporate Years,” the “Condo/Mall Years” and the “Second Home/Urban Years.”

The area now occupied by the city of Lake Ozark began to grow after Highway 54 was routed over the newly completed Bagnell Dam in 1931. Although the

country was in the midst of the Great Depression, gas stations, restaurants and hotels sprang up to serve the curious who could afford to travel to see the largest man-made lake in the nation. The tourism industry grew, albeit slowly, creating jobs for the workers who came to the area to build the dam, then decided to stay. By the end of World War II, new development began to line the shoreline.

Lake Ozark was incorporated in the “Mom and Pop Business” era (1950s to the 1970s) when hundreds of small family-owned, family-operated resorts dotted the shores of Lake of the Ozarks. The city gradually

spread along Bagnell Dam Boulevard until it stretched for three miles. The economy grew by leaps and bounds in this period. Instead of just traditional hunting, fishing and boating, visitors also found all kinds of new and novel roadside attractions to keep them entertained.

Although corporate America began to notice Lake of the Ozarks after the coming of the Lodge of the Four Seasons and Tan-Tar-A in the 1960s, corporate America did not begin investing in a large way in the area until the “Transition Years” of the late 1970s and 1980s. Signs of this included an explosion in

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Armchair Pilot

By Nancy Zoellner-Hogland

LAMBERT-ST. LOUIS INTERNATIONAL AIRPORT invites you to be a part of Art of Travel, a gala designed to raise funds to enhance the visual appearance and cultural connectivity of the airport through art and exhibitions. Set for 6 to 9 p.m. Thursday, October 6, the event will include signature cocktails and gourmet delicacies, a silent auction where attendees can bid on travel and art experiences and raffles. Live music will entertain throughout the evening. Tickets, which go on sale August 5, are \$75 in advance or \$100 at the door and include complimentary parking in the Terminal 1 garage. The gala will be held in Concourse B, located on the lower-level of Terminal 1, across from Starbucks. For more information visit www.artoftravelstl.com.

IF TRAVEL PLANS INCLUDE A TRIP TO THE BEACH, you'll want to check out the SAFEGO portable safe that's large enough to hold a couple phones, wallets and keys. You can use either the combination lock or a key to open the safe, which can be attached to a beach chair with a cable. The safe has an ear plug opening so you can listen to music even when your phone is locked away, however, that means it's also not completely waterproof. In ratings by Smarter Travel.com, the safe ranked 9 out of 10 for usefulness; 8 out of 10 for value because at \$39.95 on Amazon it wasn't rated a "bargain;" 9 out of 10 for portability; and 6 out of 10 for "cool factor." Their final verdict: the safe is functional, sturdy and perfect for trips to the beach and also for use in hotel rooms.

IF YOU'VE BEEN DREAMING ABOUT TAKING A VACATION, it just might be time to turn that dream into reality because air fares soon will drop – but only for a short time. August 23 is the start of the Fall Deal Zone, which typically lasts through late October. Although savings can vary based on departure dates and destinations, experts say you can save be-

tween 11 and 20 percent. The best days to fly domestically are Tuesdays, Wednesdays and Saturdays. Wednesday and Thursdays are typically the cheapest for international flights. Fares to Europe look promising, especially round trip fares booked for Thursdays in late September.

AND IF YOU'VE BEEN DREAMING ABOUT GETTING A DOG, you might want to talk to the Transportation Security Administration adoption coordinator, who is looking for forever homes for dogs that flunked as airport security dogs. The dogs range in age from 2 to 10 years old and are all spayed or neutered. Breeds include German Short-haired Pointers, Labs, German Shepherds and Belgian Malinois. The good news is the dogs are free. The bad news is you'll have to travel to San Antonio to pick them up. For more information, email the TSA adoption coordinator at AdoptaTSAcanine@OLE.tsa.dhs.gov.

BIOMETRIC IDENTIFICATION TECHNOLOGY is allowing some travelers, who are willing to pay a monthly membership fee, to avoid security lines. The company Clear is using a system that identifies passengers using only a fingerprint. Those who qualify for membership in the program will then have their identities and itineraries automatically confirmed, allowing many passengers to avoid presenting boarding passes altogether. The system is currently available at more than 16 US airports including Denver International Airport, Seattle-Tacoma International Airport, San Francisco International Airport and Ronald Reagan National Airport. Alaska Airlines recently partnered with Clear to provide the screening at Seattle and a pending agreement with Delta Airlines will bring fingerprint scanners to that carrier's hubs. According to Clear's website, a year-long membership is \$179. Family members can be added for an additional \$50 per year.

ARE YOU GUILTY of carry-

ing on bags that are over the size limit when flying Allegiant Air? If so, don't count on getting away with it any longer. That airline recently was cited by the Federal Aviation Administration after a number of minor procedural infractions were discovered during an audit. According to the report, in addition to allowing passengers to carry on luggage that was too large, crew members also were observed "habitually ignoring procedures" and ramp personnel did not complete necessary forms. The airline will not face penalties or enforcement action and instead will have until September 30 to correct the problems.

SOUTHWEST AIRLINES RECENTLY experienced problems of its own following a massive computer breakdown in late July. The airline was forced to cancel hundreds of flights and delay a thousand more. A broken router was blamed on the system-wide outage which left passengers and airline crews stranded. The airline took to Twitter to ask passengers to monitor flights and rebook travels on the Southwest website.

TRAVELERS WHO REFUSE to follow emergency evacuation rules to leave their belongings behind when they leave the plane may also be experiencing problems. Some pilots and crew members, who are responsible for evacuating planes in 90 seconds or less, are calling on the FAA to criminalize what they say is a total disregard for life. According to a National Transportation Safety Board report, of 46 emergency aircraft evacuations reviewed, nearly half of all passengers brought bags with them. In some instances, the items impeded egress and caused injuries and even deaths. Crews are trained to take bags from travelers and then throw them out the door. However, the NTSB said flying luggage has struck passengers and resulted in injuries. Passengers who replied to a post-evacuation questionnaire stated the primary reason for bringing bags was for money, wallet or credit cards, job-related items, keys and medicines.



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Get your jump on at the Lake's newest 'park'

By Nancy Zoellner-Hogland

A new business coming to the Lake will have kids – and probably their parents – jumping for joy.

The Get Air Trampoline Park, located at 1075 Passover Road in Osage Beach, is slated to open in mid-August, if everything goes as planned. Get Air, with trampoline parks in Japan, Mexico, Thailand, Canada and Israel, as well as 55 in the United States, is one of the largest trampoline park companies in the world.

According to Matt Gray, one of the owners of the facility, the main court will feature thousands of square feet of side-by-side trampolines—a massive space that allows everyone to jump around and enjoy vertical trampolines, basketball courts, a dodge ball area and individual trampolines.

A corner of the park will be set aside for Small Air fun, reserved for kids under 46 inches. Kids can slide or tumble down the vertical trampolines or just bounce around without having to watch out for the big kids.

The park will also include a foam pit, a tall tower for kids to climb and then fall from on to a giant inflated mattress and a Ninja Course where participants can get their adrenaline pumping as they race through a maze of walls and trampolines, trying to beat their best time. They also will have accommodations for children and adults with special needs.

“And we will be the first park to get a patented surfboard. I don’t know exactly how that’s going to work yet but it sounds cool and I’m sure it will be a big hit,” Gray laughed.

Jumpers can critique their jumps on delayed view recording cameras and giant flat screen monitors located around the facility. The venue will also offer free Wi-Fi for non-jumping parents and caretakers.

Gray, who, for the past seven years has owned the building housing the trampoline park, said he first became interested in the business almost a year ago when his daughter Kaylee was invited to a birthday party at a trampoline park in Louisi-

ana, where they live.

“After she told us how much fun she had, we went down to take a look at it from a business perspective. We decided something like that would fit

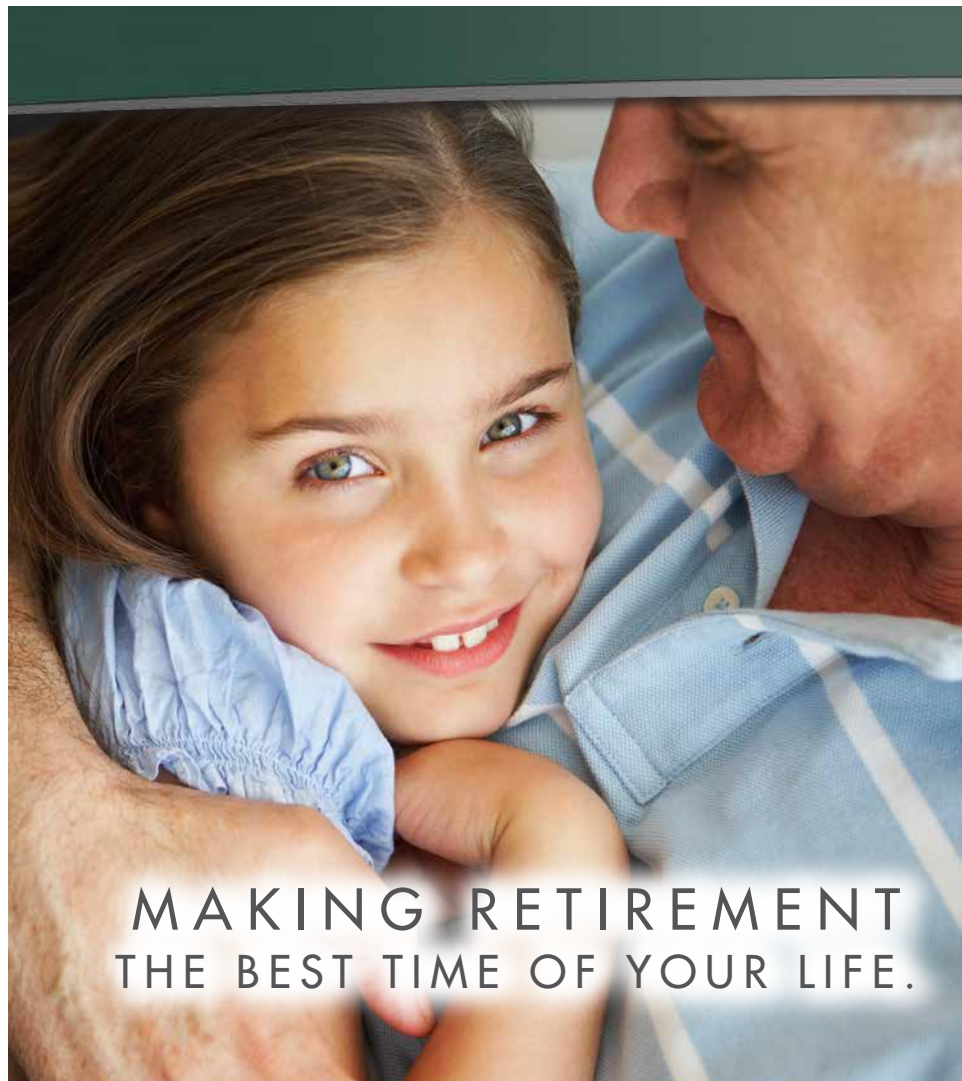
perfectly into our building in Osage Beach so we started looking around and found Get Air. It took a while to get all the details worked out but now that we’re on our final leg, I’m getting

more and more excited. This will be a great addition to the Lake area,” he said. “Everyone that I’ve talked to that has kids all say the same thing – they

continues on page 28



Wall-to-wall trampolines, foam pits and fun will all be part of the offerings at the Lake's only trampoline park. Photo provided.



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Smoking ban has once again become a hot topic

By Nancy Zoellner-Hogland

Two governmental entities at the Lake have been asked to consider adopting laws to ban smoking in city bars and restaurants.

In July, members of the Smokefree at the Lake Coalition visited both the Camdenton and Lake Ozark board of aldermen meetings to ask for their support.

Leah Martin of the American Lung Association spoke at both Lake Ozark and Camdenton, passing out packets to aldermen that included both information about the risks of breathing second-hand smoke and samples of no-smoking ordinances developed by Americans for Nonsmokers' Rights that have been adopted by other Missouri cities. Martin also spoke about studies that showed no negative economic impact on towns that had adopted non-smoking regulations. In fact, she said, in some cases, they saw just the opposite.

"In a (Centers for Disease Control) study of 11 cities in Missouri, eight actually showed

an increase in business and three showed no impact," she told Lake Ozark aldermen.

However, Dean Nelson, the owner of the Rock Island Line bar on the Bagnell Dam Strip, disagreed.

He said he felt adoption of a ban would send large events like Bikefest - and the revenues they bring - to neighboring cities that didn't prohibit smoking.

Mark Wedig, one of the owners of JJ Twigs and Risky's Sports Bar in Lake Ozark which recently was called out by the United States Food and Drug Administration (FDA) for selling cigarettes in a vending machine, wrote a letter to the city, stating his support for a ban.

"While we are currently a smoking establishment, we would support the city of Lake Ozark going smoke free. Our desire to go smoke free has always been outweighed by concern over loss of revenue. This issue would be resolved if the city of Lake Ozark would pass a smoke free ordinance for every restaurant and bar within the city limits," he wrote.

At the meeting, Martin said she had collected more than 1,000 survey cards from residents and tourists that supported a ban on smoking. However, in a later interview, Mayor Johnnie Franzekos said a study of the cards showed although the respondents reported living in the 65049 zip code area, only 14 actually resided within city boundaries. The rest were from the Village of Four Seasons and unincorporated areas of Horseshoe Bend, which share the post office.

"I don't feel that was an accurate representation of our residents. We are accountable to the residents of the city of Lake Ozark only," he said, adding that he decided to conduct an informal survey of restaurant and bar owners himself. "Only one was really in support of an outright ban and I think that's because most business owners want the right to make that decision themselves. And I think they've done that. Most of our restaurants don't allow smoking inside anyway; they have small areas outside for smokers.

Of course, we'll put the item on the agenda if it's requested by aldermen, but I think our businesses are doing a good job of handling the issue."

At the Camdenton meeting, both Martin and Tom Williams, vice president of Lake Regional Health System's Employee and

Community Development, spoke.

Williams, who recently wrote a letter to the editor encouraging the adoption of smoke-free ordinances for indoor public spaces and workplaces, said he and the hospital supported

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Wine, Dine, & Unwind

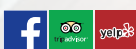
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Employers still required to check worker status

By Nancy Zoellner-Hogland

Businesses working with government contracts and applying for tax incentives and grants will still be required to use the E-Verify system when hiring employees.

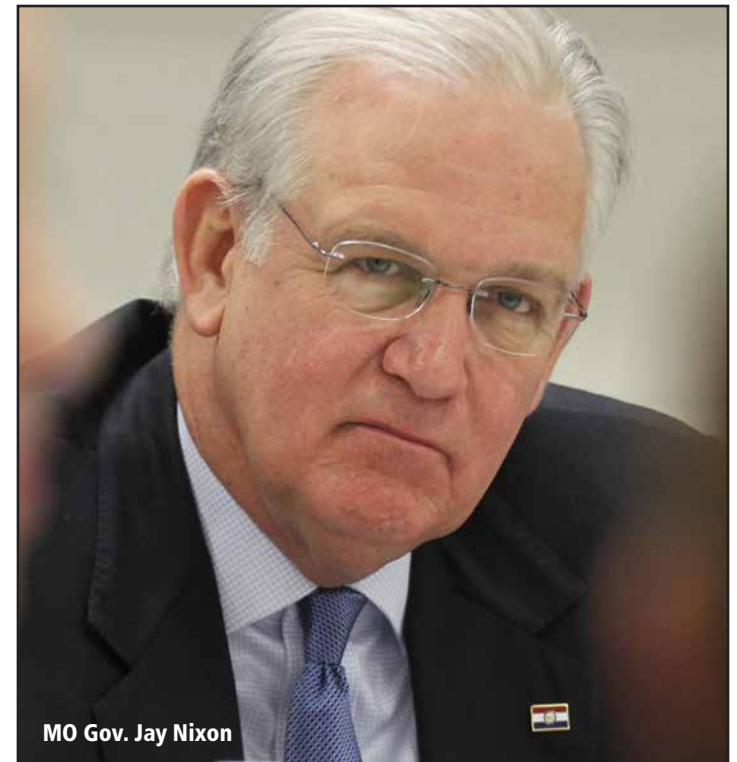
In 2008, the Missouri General Assembly passed House Bill 1549 which made it unlawful for any business to knowingly hire or continue to employ an "unauthorized alien" to perform work in Missouri. The law also required employers to enroll in E-Verify, which allows an employer to go online to determine the legal status of an employee or for someone applying for employment. The system is operated by the U.S. Citizenship and Immigration Services and the service is provided free of charge to employers.

This May, legislators adopted House Bill 1870, dubbed the "Big Government, Get Off My Back Act," which would have re-

lending.

The governor had a different view, however, and on July 1, vetoed the bill. He explained his stance in a letter to legislators.

"At a time when many believe that not enough is being done to address illegal immigration, House Bill No. 1870 would take Missouri backwards by undoing an important safeguard currently in place and widely used to verify the legal status of employees and applicants for employment," Gov. Nixon said in the letter. "There is nothing challenging or costly or about E-Verify that would cause 'substantial difficulty or expense' to an employer and any argument to the contrary is frivolous. The E-Verify system protects taxpayers against their tax dollars flowing to businesses that employ unauthorized aliens and efforts, such as House Bill 1870, that would relieve a business seeking public funds from this obli-



MO Gov. Jay Nixon

moved the requirement.

House Speaker Pro Tem Denny Hoskins, who sponsored the bill, which also included provisions that would have prevented the state from imposing user fees on businesses hiring 50 or fewer employees, said it would have greatly benefited small businesses and helped them prosper because the bill would have allowed them to opt out of using the E-Verify system if it proved to be costly or chal-

lenging is profoundly poor public policy."

On the same day, Gov. Nixon signed Senate Bill 919, which changes Missouri's liquor laws. The law, among other things, allows licensed retailers – grocery stores, convenience stores and liquor stores – to dispense and sell beer in growlers, holding from 32 ounces to 128 ounces, for consumption off the premises.

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Take a Chance on a Quilt to Save a Life

By Nancy Zoellner-Hogland

Law enforcement officers face danger every time they put on their uniforms, holster their guns and go out on the street.

The good news is, those officers have an extra layer of protection if they wear bulletproof vests. The bad news is, quality vests can be very expensive – for some, they equal a half-month's pay.

Currently, several dozen sheriffs and deputies around the state don't have vests – or the vests they have are old, outdated and don't fit properly. However, you could help those sheriffs and/or deputies win new vests by purchasing a ticket for the Missouri Sheriffs' Association (MSA) Women's Auxiliary Quilt Raffle.

The one-of-a-kind hand-made quilt, created by Dianna Stockman, the wife of Mercer County Sheriff Stephen Stockman, and her sister, Sarah Bonnett, features patches from sheriffs' offices in Missouri's 114 counties - and it could be yours for as little as \$10. Tickets can be purchased by anyone. You might want to buy several to increase your chance of winning!

Proceeds from the raffle, sponsored by the Missouri

Sheriffs' Association Wives' Auxiliary, will be used to purchase bulletproof vests for sheriffs and deputies whose offices can't afford to buy them. Southern Uniform and Equipment, a Missouri-based company, is donating the first vest. The company has promised to sell the rest to the auxiliary at cost. The names of those needing vests will be put into a separate drawing. The number of names to be randomly drawn depends strictly on the number of tickets sold.

The drawing for the quilt will be held October 8. The winner will be contacted by phone. The drawing for the vests will take place the same day. The names of the winner of the quilt raffle and the sheriffs' offices that win vests will be posted online within five days of the drawing.

The creator of the quilt said she's extremely pleased with how it's being put to use.

"I'm so happy they're (buying vests). We have to do what we can to help our law enforcement because they put their lives on the line for us every day. Any confrontation can turn into something bad," Dianna Stockman said. "I know I wouldn't want to do the job. I dispatched for the sheriff's office for 18

years under the previous sheriff and that was close enough for me."

For more information or to purchase tickets, call Jeanne Merritt, MSA marketing director, at 573-529-6900 or Linda Owen, MSA Wives' Auxiliary treasurer, at 816-714-4246.

Statistics tell the story. More than 3,000 police officers' lives have been saved by body armor since the mid-1970s when the National Institute of Justice (NIJ) began testing and developing body armor and performance standards for ballistic and stab resistance.

According to the Police Executive Research Forum, officers that don't routinely wear body armor risk fatal injury at a rate 14 times higher than officers who do.

The Bureau of Justice Statistics' (BJS) show the risk of dying from a gunshot wound to the torso is 3.4 times higher for law enforcement officers who do not wear armor vests.

BJS show armor vests have saved the lives of more than 3,000 law enforcement officers over the past 30 years.

Currently, only 60 percent of all law enforcement agencies require officers to wear body armor on duty.



This one-of-a-kind quilt, featuring law enforcement patches from Missouri county sheriffs' offices, is being raffled off to raise funds for bulletproof vests and other safety equipment. Photo provided.

A Matter of Trust

with Trenny Garrett,
Central Trust Company

Making Your Retirement Money Last

The fear of outliving one's retirement resources is a reasonable one. After all, advances in medical treatment and healthier lifestyles have resulted in increased life expectancies. For financial security and peace of mind, you will need to know that you will have a steady stream of retirement income to keep you comfortable for 20 or 30 years—perhaps even longer. At the same time, a longer life span suggests that you need to have funds in reserve to meet any extraordinary expenses that may arise during your lifetime. What can you do to feel confident that you can meet your goals? Here are a few ideas.

Plan your distributions from your Rollover IRA.

A rollover of your distribution from your company plan to an IRA can provide you with a flexible source of retirement income as well as a reserve for emergencies. You may leave your IRA untouched, or take as much or as little as you need, as the occasion arises, until you reach age 70 1/2, when you must begin making required minimum distributions (RMDs) every year. You may, of course, take out more than your RMDs to meet your income needs or to cover extraordinary expenses when they arise.

Delegate management of your other assets.

What about the financial assets that you own outside of the IRA?



Trenny Garrett, J.D., CTFA

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Meeting the challenge

Reaching a comfort level with your retirement planning is a challenge, but one that need not be faced alone. Calling upon the knowledge and experience of professionals who will listen to your concerns and suggest solutions will help you define and meet your expectations. Let us know if we can help! Contact Trenny Garrett at 573.302.2474 or trenny.garrett@centraltrust.net



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Public is invited to Lake Ozark's party

By Nancy Zoellner-Hogland

The 1960s brought mini-skirts, stirrup pants, go-go boots and Nehru jackets. Every radio station was spinning the latest tunes of the Beatles, Supremes, Chubby Checker and Herman's Hermits and Gilligan's Island, Gomer Pyle, the Monkees, the Munsters, the Dick Van Dyke Show and Lost in Space all saw their beginning and end during that decade.

The 1960s also saw the assassination of JFK and Martin

Luther King, Jr., men landing on the moon, Woodstock, passage of the Civil Rights Act, the first U.S. troops being sent to Vietnam, the first Superbowl and the first heart transplant.

But for some, the year 1966 was particularly memorable. That was the year the Star Trek TV series first aired – and it was the year the city of Lake Ozark was incorporated. William Shatner and “Trekkies” around the world will spend the year celebrating the “Enterprise.”

Lake Ozarks will celebrate their milestone August 12 and 13.

The birthday party will kick off Friday evening with Hot Summer Nights' 50 Years of Cruisin' the Strip. Families are invited to walk the mile-long business district which will be lined with classic and custom cars, trucks and motorcycles. Music from the 1960s will be broadcast, the LOZ Dancers will be performing dances popular in that era and many merchants

will be offering select items and services at 1960s prices. Everyone - visitors included - is encouraged to dress in their best hippy attire.

Saturday's festivities start early with the burial of a time capsule at city hall. Beginning at 9 a.m., the public is invited to stop by, enjoy cake and punch and view the items that will be tucked into the capsule. Those items include the August issue of the “Lake of the Ozarks Business Journal,” and a copy of Dwight Weaver's book detailing the city's history. At 10 a.m., Mayor Johnnie Franzekos, City Administrator Dave Van Dee and state officials will be invited to make short speeches. Then the capsule will be buried, not to be opened again until August 2066.

The cruise-in will cruise back to the Strip on Saturday where, throughout the day, DJs Leo Case and Shawn C will be spinning songs from the 60s. A costume contest is on the roster as are other fun contests that are relevant to the time. The Xanadu Dance Company is also scheduled to perform a 1966 dance review. That evening,

everyone is invited to dance to 1960s hits performed by the Johnny Chance band. Activities, including a couple additional surprises, will take place at the stage at the top of the Bagnell Dam Strip and in Luby's Plaza.

The party will wrap up with a fireworks display at dark.

Commemorative 50th anniversary T-shirts, bearing the names of sponsoring businesses, will be sold throughout the weekend to help cover costs.

In July, Lake Ozark aldermen approved spending \$1,000 on the celebration. Committee member Loretta Srch said the event got an additional boost when the Lake of the Ozarks Convention and Visitor Bureau voted to provide additional funding to promote the event.

“This will really help us to get the word out. We're a small committee with lots of big ideas but a very small budget so their backing is greatly appreciated,” she said.

Mayor Franzekos and his wife Courtney came up with the idea of the anniversary celebration. They shared their thoughts with business owners on the Strip and their plans took flight.

Annual Laker Invitational Golf Classic Sept. 5, 2016

The Laker Athletic Boosters are pleased to announce the 30th Annual Laker Invitational Golf Classic to be played at the beautiful Oaks Golf Course at Tan Tar A Resort on Labor Day, September 5, 2016

used. There will be a team pairing done by blind draw. Players may enter their own four person team as well. Prizes will be awarded for both the blind pairings and the four person teams. Each team will consist of an A, B, C and D player. Player entry fee is \$125 which includes golf, lunch, tee gifts and all beverages. Gold Sponsorship is \$275 and includes golf, lunch, tee gifts, beverages, a family season pass to all Laker Athletic Events and your name or business name prominently displayed at all events on our Sponsor Board. Your name will also be included in the Laker Athletic Guide all year long.

Over \$4000 in prizes were awarded at this event last year! This is a great social event kick-starting the 2016-2017 school year!

Request entry forms or send entry forms to Camdenton Athletic Boosters, PO Box 410, Camdenton, MO 65020 or 680 Hwy 54 West, Camdenton, MO 65020. For more information, call Jason Hulett at 573-346-7272 or John Blair at 573-346-2235.



This event has raised over \$850,000 that has been used to financially support the Camdenton R-3 School District's athletic facilities and to provide equipment to each and every student athlete and its programs.

This event is a four person Las Vegas Scramble. Each 4 person team will consist of 2-two person scramble teams with the best scramble score on each hole

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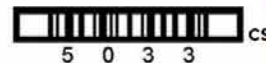
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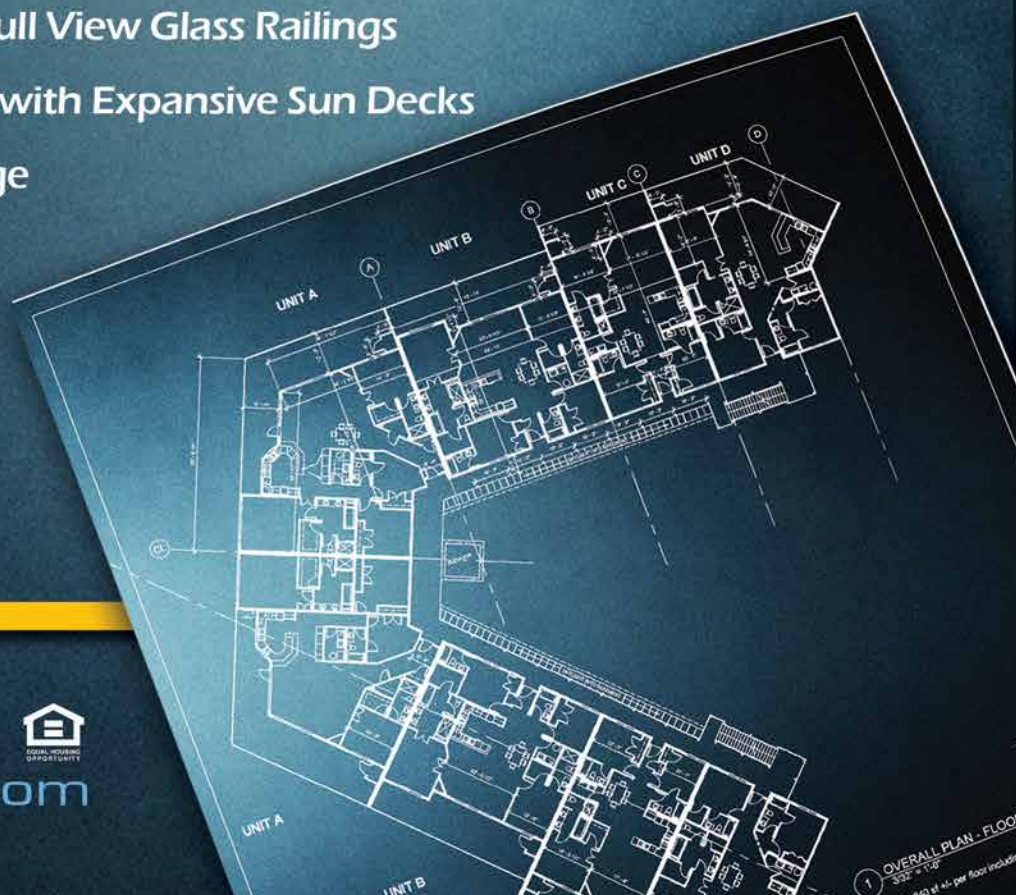
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Owners of rental properties upset over higher taxes

They might be pointing finger in wrong direction

By Nancy Zoellner-Hogland

The continues to get reports of residential properties that have been put on nightly rental

able for rent on a nightly basis.

Henry said when her office receives evidence like that, and that evidence “checks out,” she

to get direction on this matter. I spoke with Maureen Montgomery, the chief counsel for the STC, and she told me that I had



programs. According to Camden County Assessor Kayla Henry, in late July, a man brought in a stack of flyers pulled from VRBO (Vacation Rentals by Owner) and other sites showing 90 different condominium units in his development were avail-

has no choice but to reassess those properties at the higher commercial rate of 32 percent rather than leaving them at the residential rate of 19 percent.

“Soon after taking office, I contacted the State Tax Commission (STC) in Jefferson City

taken an oath to uphold the law and the law currently states that properties rented on a nightly basis are to be considered ‘commercial.’ I’ve been accused of just wanting to raise taxes and picking on people but I don’t want to raise anyone’s taxes,”

Henry said. “However, I also want to follow the law because I did take an oath.”

The Revised Missouri Statute used by the STC to make that determination is 137.016:

“Residential property”, all real property improved by a structure which is used or intended to be used for residential living by human occupants, vacant land in connection with an airport, land used as a golf course, manufactured home parks, and time-share units as defined in section 407.600, except to the extent such units are actually rented and subject to sales tax under subdivision (6) of subsection 1 of section 144.020, but residential property shall not include other similar facilities used primarily for transient housing. For the purposes of this section, “transient housing” means all rooms available for rent or lease for which the receipts from the rent or lease of such rooms are subject to state sales tax pursuant to subdivision (6) of subsection 1 of section 144.020.

To read the rest of the stat-

ute, visit <http://www.moga.mo.gov/mostatutes/chapters/chapText137.html>.

Henry said the matter first came to light in 2009 when Eddie Whitworth was assessor. However, she said after looking through old emails, she found the instances were “few and far between” until 2014 when property owners regularly started coming in to the assessor’s office to report their neighbors. Henry, who had worked in the assessor’s office for eight years, was appointed to replace Whitworth when he left due to illness in 2015. Because tax bills are readjusted only on odd years, many people learned about the reassessment for the first time when they received that year’s tax bills in December.

She said since that time, her office has been under fire.

Henry also said that, contrary to popular belief, field workers do not go out and hunt these properties down.

“The one exception is when they are out in the field and they see a banner on someone’s property advertising it as

continues next page

GLIMPSES OF THE LAKE’S PAST

With Dwight Weaver

BY GONE LAKE ATTRACTIONS – PART 3: MISSOURI AQUARIUM

Attractions featuring fish in large aquariums are common in coastal areas and some major cities but not for Lake of the Ozarks. The Lake’s only such attraction made its appearance in Lake Ozark for the 1959 tourist season. It was called Missouri Aquarium and was located one

mile south of Bagnell Dam along Highway 54 south of where Lake Ozark McDonald’s Restaurant is today. There were no McDonald’s Restaurants in the Lake area at that time. Mitchell’s Dog & Suds drive-in eatery would be built at the Lake Ozark McDonald’s Restaurant location in 1962. McDonald’s would not be built on the Dog & Suds site until 1995.

The Aquarium occupied a

large lot, much of which is now occupied by Gentleman’s Quarters. The Aquarium was housed in the building seen in the photo accompanying this article (photo by Blair Distributing). Fronting the parking lot was a large waterwheel turned by a recycled stream of water. Inside the building the main attraction was a sizable holding pond resembling a shallow swimming pool. Many

different kinds of fish, some of them quite large like catfish and river sturgeon, swam in the pool and could be hand-fed by visitors. There were many educational exhibits and smaller aquariums in the room featuring 100 varieties of fish. The attraction even had sea turtles. It was a fun place to visit.

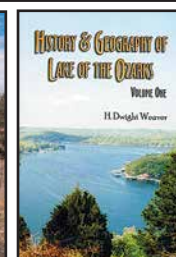
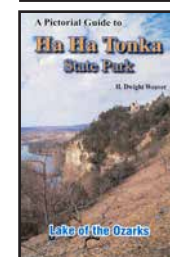
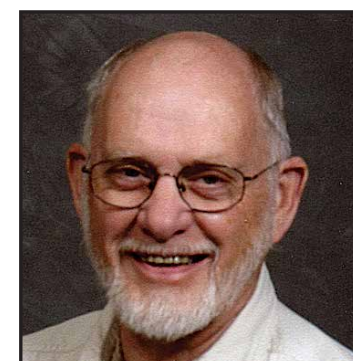
The Aquarium was built and originally owned by Harley Craig. The business would later pass to his son, Mike Craig, former owner of the Happy Fishermen Restaurant once in Osage Beach. Many roadside attractions are like fads that quickly come and go but the Missouri Aquarium survived as a Lake Ozark attraction until the mid-1980s. It was, at the time, the largest privately operated aquarium in the country. ■

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 or call 573-365-1171. Visit www.lakeoftheozarksbooks.com to obtain more information or to purchase one of his books on line.



Higher taxes

continued from previous page
a nightly rental. When we find that, we do check into it. We also don't search the internet, looking for rental properties. For one, we don't have the manpower," Henry said emphatically. "We only research this when we get complaints. However, those complaints have to be documented. I get two to three letters each week from people saying their neighbors are renting their properties. However, unless some proof is provided, we don't look into it. We don't know that they're not just being mean and trying to get their neighbor's taxes raised because they don't like them."

Only when proof is provided does someone in the assessor's office research the property. She said if it checks out, the tax rate would be changed on the next odd year, when property is reassessed. Affected property owners are not notified. Instead, they would just see an increase on their tax bills. The tax stays at the higher rate until property owners contact her office and show they are no longer renting the property or until the

property is sold and her office is notified by the new owner that it's not being used as a nightly rental.

Henry also said she's been accused of being the only county assessor in the state to follow this practice.

"But that isn't true. Both Stone and Taney counties have



**Camden County Assessor
Kayla Henry (Photo: Camden.missouriassessors.com)**

higher assessments for rentals – they just do it on a percentage of use basis. However, that isn't in compliance with state statute and it could cost them dearly," she said, explaining that she is required to regularly submit reports to the state. "If they find

we are out of tolerance, they can withhold our funding for a period of time until we come back into compliance. If we do not, then the state will withhold from the taxing entities like the schools. And there's no getting around it. We have a representative from the STC that comes to our office to look over our



MO House Rep. Dian Franklin

parcels and make sure we're doing everything correctly. If he pulls a parcel that was reported to us as a nightly rental, researches it and finds that it is the case and that we had discovery but instead of changing it to the commercial rate of 32 percent we kept it at the residential

rate, we would be ordered to change it or face consequences. We don't want to put ourselves in that position."

Henry said while she understands both sides of the argument, she feels she has to comply with the law.

"I've heard the stories of weekend renters who party and make it unpleasant for everyone around them but I also understand why people want to buy a home and put it on a rental program to cover the mortgage payments. However, I can't take sides in this – I can only follow the law and right now, the STC interprets that law to mean nightly rentals are to be considered commercial property. Until the law is changed, I have no choice," she said.

Nightly rentals also are coming under fire because many owners are not collecting and/or remitting sales tax.

House Bill 2704, filed earlier this year by Rep. Diane Franklin, Camdenton, addressed those issues. The bill, which made online homestay rental companies such as Expedia and VRBO subject to Missouri regulations and required property owners to obtain a business license from the

city or county where the rental property is located, never made it out of committee. However, Franklin said her Capitol Report newsletter sent at the end of the legislative session that she planned to address the issue again in 2017.

"Residential vacation rentals, especially those rented online, are not specifically outlined in state law," she wrote. "These now-failed legislative endeavors sought to define online homestays, provide a legal framework for their existence and grant local governments the ability to regulate as each deem necessary. Taking this approach would mitigate individual lawsuits against cities and/or counties responsible for planning and zoning, thereby reducing potential costs of litigation to online homestay hosts and local governments."

She also said that she agreed that "implementing additional taxes and forcing more regulation on vacation rental/residential properties would be a detriment to the Lake of the Ozarks economy. As an advocate for the Lake, I would not support legislation of that nature."



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9 VA Loan Myths Debunked

When it comes to purchasing a home, VA loans are one of the most valuable benefits available to veterans. Unfortunately, many veterans and military members are missing out on the benefits of VA loans due to the many myths and misconceptions about the program. As your trusted mortgage lender at the Lake of the Ozarks, we're here to debunk a few of these myths and set the record straight.

Myth #1: You need a perfect credit score to qualify for a VA loan.

You don't need to have a perfect credit score to qualify for a VA loan. VA loans were created with more flexible and forgiving credit lines in order to help veterans and military members who've sacrificed for our country, to make it easier for them to obtain a home loan at the Lake of the Ozarks. However, while the VA doesn't require a certain credit score, the private lender you choose to work with will set his or her own requirements.

Myth #2: Veterans only have one chance to use their VA loan benefit.

Veterans can use their benefit multiple times throughout their life - there's no limit. The benefit can also be used for refinancing of a home, not just for new home purchases.

Myth #3: VA loans cost more than other types of loans.

VA loans don't inherently cost more than other types of loans. In fact, the VA limits what lenders can charge in closing costs. In addition, while these loans require no downpayment, they also come with no mortgage insurance requirement. VA buyers do have to contend with an upfront funding fee, which is where the confusion and this myth comes from. When you do the math though, a VA loan is often cheaper than FHA and conventional loans!

Myth #4: VA loans take forever to close.

VA loans have long had a reputation for being slow and choked with red tape. However, the process has become considerably more efficient over the past 15 years. VA appraisals, on average, come back in under 10 business days, which is right on par with other types of loans. There's also little difference between VA and conventional loans in the time it takes to close.

Myth #5: Veterans have to be discharged or retired in order to use their VA loan benefit.

You do not have to be discharged or retired to get a VA loan. Active service members get full access to the VA loan benefit too!

Myth #6: Military members deployed overseas cannot get a VA loan.

Military service members who are away



on active duty can obtain a VA loan if they intend to return home within a year or have a spouse who will occupy the property in the interim. In addition, deployed military members can sign a power of attorney designating a spouse or someone else to sign on behalf of the VA eligible borrower.

Myth #7: Members of the Reserve or National Guard are not eligible for the VA loan benefit.

Members of the Reserves or National Guard are eligible for the VA loan benefit too, after 6 years of honorable service.

Myth #8: Widows or Widowers of veterans are not eligible to receive the VA loan benefit.

Widows of fallen veterans who died on active duty or as a result of a service-connected disability are eligible for the VA loan benefit. In addition, surviving spouses are exempt from paying the VA funding fee.

Myth #9: Veterans are guaranteed a VA loan.

No one, not even veterans, are "guaranteed" a home loan. Many buyers think military service entitles veterans to a "no strings attached" VA loan. While VA loans make it easier for those veterans and military service members to obtain a home loan, they still have to go through the home loan process just like everyone else.

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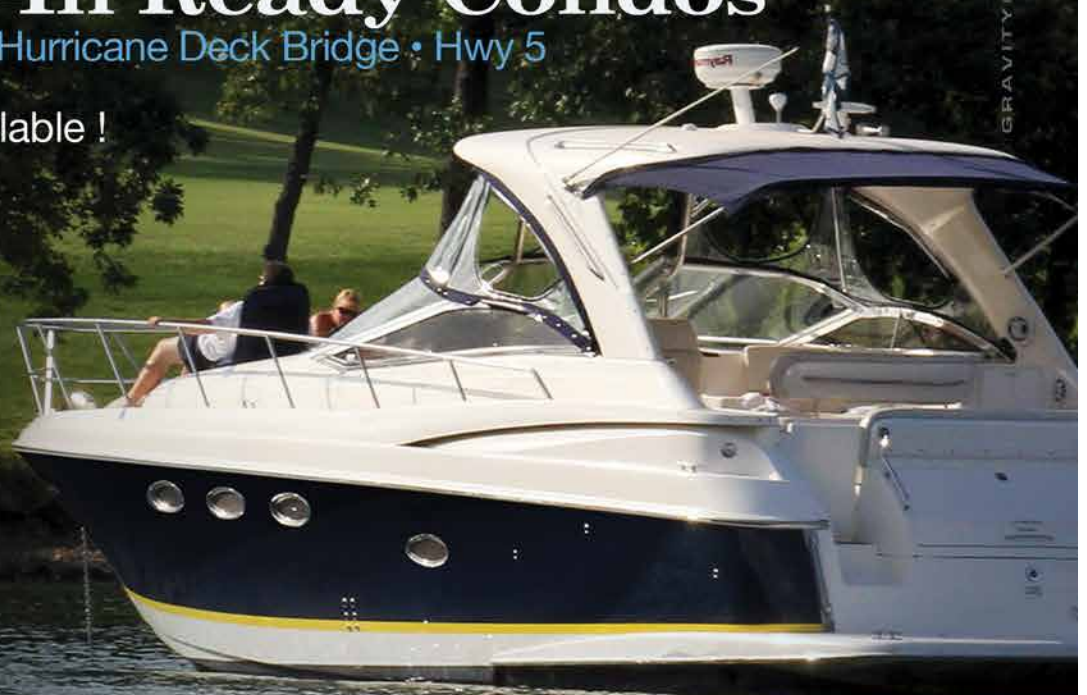
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Lake Ozark business owner presents gift to community

By Nancy Zoellner-Hogland

For quite some time, the city of Lake Ozark has struggled with the lack of parking on the Bagnell Dam Strip. The problem was exacerbated last year when former landowner Don Feese blocked access to 35 parking spaces and a private parking lot at the top of the Bagnell Dam Strip.

However, in July, a business owner stepped up to help provide a solution.

George Tucker, the owner of Tucker's Shuckers Oyster Bar on the Bagnell Dam Strip, donated \$10,000 to the city with the understanding the money would be used to demolish a surplus building adjacent to the Strip to create additional public parking. The building originally was used to house the city's police department but in recent years had become dilapidated and had sat vacant.

Tucker received a standing ovation at the July 26 meeting of the Lake Ozark Board of Aldermen after the announcement was made.

"We were struggling with

finding a way to take down the old police department building," City Administrator Dave Van Dee told the board. "Then George called one day and asked, 'Would this move along any faster if I made a donation to get this thing torn down?' I said, 'Who is this?' But I love the way he started the conversation. He said he'd make the donation as long as we agreed to keep it as public parking."

Van Dee said that knowing they had that financial assistance helped make the decision to move forward with the demolition process. The building, which was found to contain asbestos, was torn down the second week in June at a cost of \$33,500.

Tucker followed thru with his promise once the work was completed.

Van Dee said in his 30 years of public service, it was one of the very few times he had seen someone step up on their own to take this sort of action.

"You're a great asset to the city," Police Chief Gary Lauderdale told Tucker.

In a later interview, Tucker said he made the donation because it was the right thing to do.

"There's never enough parking down there – at the Shoot-out, the car show – parking is always an issue. I just thought it was important to help. It's a great area and it's getting better every day. I just wanted to do my part," he said.

In 2015, several business owners joined together to form the Parking Improvement Group, to do just what their name implies. They were able to create approximately 100 additional public parking spaces however, at that time, they said many more were needed.

As the economy improves and tourists return to Lake of the Ozarks in greater numbers, business owners along the Bagnell Dam Boulevard found themselves with another hurdle to overcome - the loss of numerous parking spaces at the top of the Strip. However, a business owner made a sizable donation to the city to help address the problem. Nancy Zoellner-Hogland photo.



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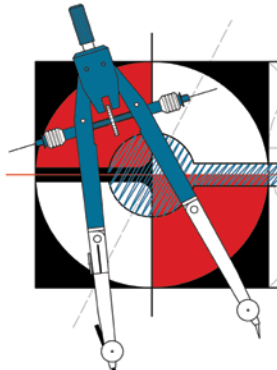


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Long-Term Care Insurance 101

These days, people are living longer than ever. A 2011 study by the Society of Actuaries found that, since the 1960's, life expectancy has increased between 1.5 and 2 years each decade.

It's a good thing that more and more of us can expect to live well into our golden years. Yet, there's a flip side that a lot of us don't like to talk about: How healthy will we be when we're 90?

According to the 2010 U.S. Census, 70.5% of Americans are disabled by age 80. Although it's not fun to think about, we don't want to be a tremendous burden on our loved ones if we wind up needing a nursing home or other long-term care. That's what long-term care insurance is for. And there are reasons you need to know about it well before the wrinkles set in.

Reasons to Consider Long-Term Care Insurance

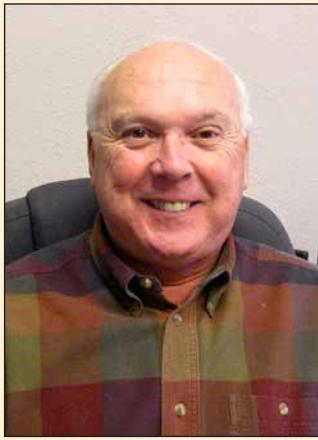
In addition to sparing your family the expense of caring for a long-term disability, long-term care insurance can keep you from draining your savings and ending up fully or partially on Medicaid. That's a good thing because, while there's no out-of-pocket cost for Medicaid, the benefits are not extensive enough to cover many things that would affect your quality of life, like a private room at a nursing home. Medicaid benefits have also been cut recently, leading to cutbacks at nursing homes and influencing some providers to stop accepting Medicaid entirely.

With long-term care insurance, you would have more money to draw on, so you could pay for nicer care and wouldn't be limited to providers that accept Medicaid.

Long-term care insurance can also help protect your assets and your family's inheritance. For example, if, heaven forbid, you developed dementia, you'd likely need round-the-clock care. The Metropolitan Life Insurance Company found that in 2012, a semi-private room in a nursing home cost \$222 a day, or \$81,030 a year. A private room cost \$248 a day, or \$90,520 a year. Just a few years of that could quickly deplete a middle-class couple's savings, leaving little behind for future generations.

How Exactly Does It Work?

Long-term care insurance generally kicks in if you need help with at least two or three activities of daily



Ron Hall

living, like bathing, eating, using the toilet, dressing, walking and so on. If you're dealing with a cognitive disability, your eligibility might be determined by a mental test score instead.

Once you're eligible for benefits, most insurance plans pay a specified amount per day to cover the costs of dealing with that disability. That could mean a nurse helping out in your own home, an assisted living facility or a full-service nursing home. Some policies let you apply the per-day payment to any kind of care you like. Others only permit you to use the money for "qualifying expenses", as defined by the policy.

Almost all long-term care insurance plans have a waiting period, or elimination period, when you must pay for your own care. Most plans' waiting periods are 90 to 100 days, according to the American Association for Long-Term Care.

Do You Need Long-Term Care Insurance?

Generally speaking, long-term care insurance is most important for the middle class. According to Consumer Reports, people whose net worth is below \$200,000 or \$300,000 (not including a house) likely can't afford the premiums and will probably end up relying on family, friends or Medicaid in any case. On the other end of the spectrum, people with a net worth of \$2 million or more probably don't need long-term care insurance because they can likely pay for their own care.

Insurers are choosy too. The older you are, the more likely you are to be turned down — and the more expensive the policy will be if you are accepted.

So, generally speaking, long-term care insurance is probably only worthwhile if you're somewhere in the middle. Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or ron@goldenruleinsurance.com.



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The Lodge of Four Seasons Announces Fall Perks Program for Meetings and Conventions

The Lodge of Four Seasons announced today a fall perks program for meetings and conventions booked at the waterfront resort, on Missouri's Lake of the Ozarks. The Lodge's "Pick Your Perks" program rewards businesses and other organizations based on the peak number of nights booked for their group's stay at the Lodge for September and October.

The full-service, 358-room golf resort and spa recently completed a \$15 million renovation that encompassed every aspect of the property, from meeting room makeovers, landscaping and swimming pool improvements, new roads and walking trails to new guest room décor (including lighting, carpet, painting, furniture,

and wall coverings) and total restaurant renovations.

According to Frederik Houben, director of sales and marketing, the Lodge is on pace to well exceed its forecasted group sales for this year. For the fiscal year which began April 1, 2016, the resort is at 90 percent of its annual group budget.

"The response to our \$15 million renovation has been huge, and we are excited to reintroduce the Lodge to so many of our long-time meeting planners and corporate guests and welcome new ones who are experiencing the Lodge for the first time," said Houben. "The transformation has increased our bookings for summer, and the 'Pick Your Perks' program is

designed to thank and reward those who book now for September and October."

Only valid for new booking agreements/contracts, perks start for any group booking a minimum of 20 rooms on peak night and increase incrementally through 200 rooms. Perks range from 20 percent discount on meeting room rental and guest room upgrades to 5 percent rebate on master account and a 20 percent discount on golf rates. Some restrictions and black-out dates apply.

For a full list of perks and more details, contact the Lodge of Four Seasons Convention Sales staff at 573-365-3000 or 800-THE-LAKE or visit www.4seasonsresort.com/pyp.

Time to register for LEADERSHIP Camden County

A nine-month program aimed at developing local leaders is taking applications for the 2016-2017 session.

Those who are interested in learning more about their community, expanding their leadership skills and networking with area residents should consider joining the next LEADERSHIP Camden County program. The 22nd session of the program, which will begin in September, promises to help participants realize their leadership potential. According to information provided by the University of Missouri Extension in Camden County, a co-sponsor of the program with the Camdenton Area Chamber of Commerce, "each participant is both a learner and a teacher and is expected to share his or her knowledge and expertise with the group. LEADERSHIP Camden County aims to provide an active, hands-on learning experience."

Since the program began in the 1990s, 525 residents have completed the program.

The goals of the program include:

- Enhancing the leadership skills of participants to improve Camden County's future.

- Familiarizing participants with the community's opportunities, needs, problems, and resources.

- Identifying and analyzing current economic, political and social forces affecting the community's future.

- Establishing effective peer relationships among participants.

- Providing a common ground for communications between participants and community leaders.

- Educating participants on how to move people and ideas to action.

Ten full day sessions will take place monthly, beginning September 7, 2016 and running through May 3, 2017. To graduate, attendance is required for the September orientation session and at least seven of the nine remaining sessions. With the exception of the third session, sessions will be held on the first Wednesday of the month from 8 a.m. to 4:30 p.m. Graduation will be held on Thursday evening, May 4, 2017.

The schedule for the program is:

- September 7, 2016 Orientation & Team Building
- October 5, 2016 Leadership Dynam-

ics

- October 19, 2016 Tour of Camden County
- November 2, 2016 Infrastructure
- December 7, 2016 Economy & Workforce
- January 4, 2017 Health & Education
- February 1, 2017 Law & Order
- March 1, 2017 State Government
- March 22, 2017 Snow Date (If Needed)
- April 5, 2017 Natural Resources
- May 3, 2017 Active Leadership
- May 4, 2017 Graduation Banquet

Because class size will be limited to 30 participants, those interested in the future of Camden County are encouraged to register as soon as possible. Registration ends Monday, August 15. Tuition for the program is \$395 and includes class materials, supplies, meals, a polo shirt and two tickets to the graduation banquet May 2017.

For more information contact the Camdenton Area Chamber of Commerce at 573-346-2227. To register online visit <http://www.camdentonchamber.com/leadership/Class%202022%20application%20new%201.pdf>.

Pictures of previous graduating classes can be seen by visiting <http://camdentonchamber.com/leadership-camden.asp>.

Building an effective web presence

with Mike Waggett,
MSW Interactive Designs LLC

Tips for interviewing

Most of the time, we write about internet marketing topics that might help your business internet presence. MSW Interactive Designs has been rapidly growing and we seem to be hiring new social media coordinators nearly every other month. We typically have a large pool of applicants for each open position and we interview 5-10 people for each job. Over the course of these interviews, I've seen some common interview issues. So, if you are thinking about looking for a new job, or are a brand new College or High School Grad, here are some interview tips.

Know what the job is – read the job description completely

If you applying for a job, it's really important to know what the job description says. You should always expect the question "so what do you think a typical day looks like for this job?" If you can't describe what the job will be from the job description, it's probably not a good thing. If you think you may have trouble with this question, print and bring the job description to the interview!

Know something about the company

You are applying for a job that affects your near future...you probably should research a little bit about the company and come armed to the interview with that information. Look at the company website, Facebook page, and other social media. "Google" the company and see what's out there. Google the owner(s) as well...you need to know what kind of people you will be working for. We always ask the question "So, what do you know about MSW?"

Be prepared to talk about your background and how it fits the job

In the case of our recently created positions, we look for superstars. Our



Mike Waggett

recent job positions involve social media, so we ask our candidates about experience in social media, computer skills, writing skills, and other intangibles. Our best candidates don't always have strong experience in social media, but they always express excitement about learning new skills. Be ready to tell the employer why you "want the job", and why they should hire YOU!

Bring a notepad and use prepared notes

I think there may be a "myth" out there that you should not bring notes to an interview. I've interviewed hundreds of people over my time in the military, and now in the business world, and I'm always impressed that someone comes to an interview with notes prepared. This immediately tells me that they are serious about the job, and took the time to prepare. Also, bringing a notepad and taking notes during the interview also impresses me. They may not get the job, but they could use the interview experience to help with the next one.

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As the Lake Churns

Continuing Recovery and Increasing Consumer Confidence



Real Estate and Lake News with C. Michael Elliott

Last month I shared with you the 2016 local area sales numbers showing the changes in the Lake of the Ozark's real estate market compared to 2015 and 2014 sales. The Missouri and national real estate markets each are experiencing strong increases in 2016. Sales data from the Missouri and National Associations of Realtors indicates continuing recovery and increasing consumer confidence.

The number of Missouri homes sold year to date in 2016 rose 9.7% since 2015. The 2nd quarter of 2016 saw an increase of 60% in the number of homes sold compared to 2016 1st quarter sales. The average time on the market fell by 14.8% while the average sales price increased 14.1% in Missouri's 2016 2nd quarter. The 2016 average home sales price in Missouri is \$189,060.

Locally, the number of sales are still holding fairly steady however the number of new listings coming on the market have decreased by 2.5% in 2016 while the number of sales have increased slightly by 1.5%. The 2016 average sales price is increasing across all property types with the exception of Lots and Land which has decreased by 21.9%. Average sales price of Residential Homes has increased 5.5%, Condo average sales price has increased 1/2 percent, Commercial property average sales price has increased 36.5% and the average Farm sales price has increased 48.4% compared to 2015.

While some property types did see large swings in the average selling prices, those categories

represent a small portion of lake area sales. Farms represent just over 1/2 of a percent of all sales, Commercial accounts for 2.7% of sales and Lots and Land are 11.6% of sales. Residential sales are the largest category at 60% followed by condos at 24%.

Lack of inventory is still the biggest hindrance in the market at this time. Nationally, there was an increase in new home sales of 10.1% year to date. As more new homes are built and sold, the tight inventory will begin to ease but I feel we are still a couple of years out before we see a real difference in the lake area.

Lake area sales data has been obtained from the Lake of the Ozarks MLS and the Missouri Association of Realtors based on all property type sales over the time frame from January 1, 2014 to July 20, 2016 and all other times represented in the data.

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 \$1 million plus homes at www.Lake-Mansions.com You can also view each month's article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLakeChurns.com

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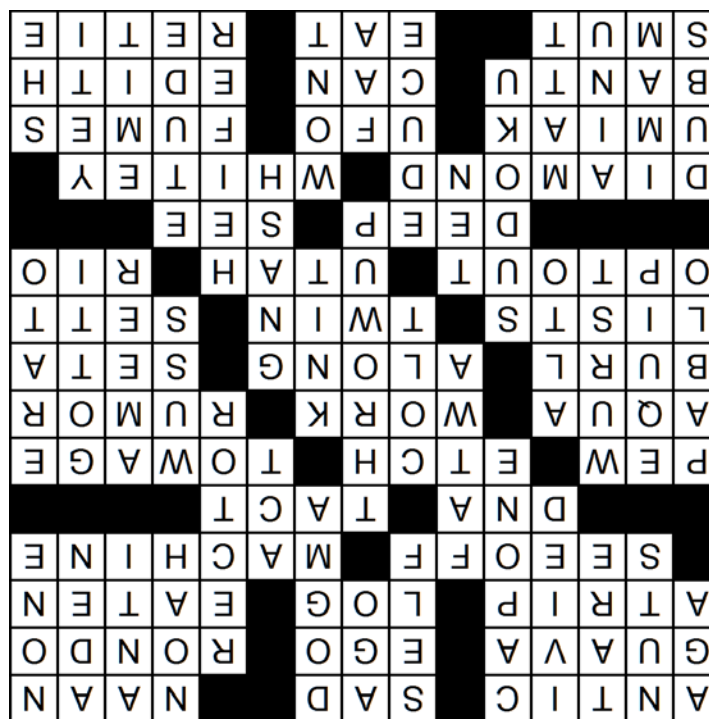
In 2011, after state legislators decided not to pursue statewide legislation prohibiting smoking

The survey also showed that 67.7 percent – or 1,021 respondents – felt a ban would not harm restaurant or bar rev-

“What’s interesting is that since conducting the survey, Osage Beach restaurants have gone non-smoking,” said City Administrator Jeanna Woods. “The mayor and I were just discussing it and we can think of only four that still allow smoking inside – Chevy’s and Woody’s, which are primarily taverns, Tirebiters, and Kays, who is non-smoking on week-

The Public Health Service's
National Toxicology Program

Per TobaccoFree Missouri, 33 Missouri communities have adopted comprehensive smoke-free policies.



Managing Rental Property

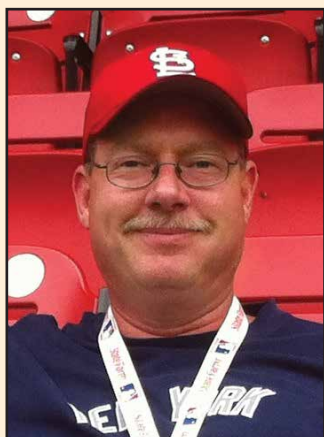
The Edge of Your Seat

While the topic of seating at your vacation rental may not be the most exciting topic to discuss it certainly can play a major role in securing rentals for your property. This is one of those items that gets overlooked, especially in larger homes or condos especially those owned by someone with a small family.

This may seem like common sense to most people but you should have dining seating and deck seating for the number of guests that your home or condo sleeps. For instance, if you have a two bedroom condo and it sleeps six guests, then you should have dining seating (including the breakfast bar) for a total of six guests. If you have a large home that sleeps 16, then you need dining seating for 16 guests.

You would not believe the number of large homes or condos that I have seen in the past 13 years that were just a little short on their dining and deck seating. Picture yourself arriving to a three bedroom home with your eight guests and you walk into a home that had no dining table and only 3-4 bar stools at the breakfast bar. In this true life situation, I had to persuade the owner of the home that he really needed a table, in addition to his breakfast bar. His family only had four people so it never really crossed his mind that he needed extra seating for his rental guests.

This same thought process should also extend to the living area. You should be able to seat most of your guests in the living area. If you sleep eight then you need to think about seating at least five to six guests in the living area. If your living area doesn't look inviting and is not able to accommodate the number of guests that could po-



Russell Burdette

tentially stay in your home or condo, then your potential guest may look for a property that has more seating so that they will be more comfortable.

And ditto for the deck. Guests love to relax outside by the water or on a deck overlooking the water. You should have plenty of deck seating, a table and a few lounge chairs that together will seat at least the number of guests that your home or condo will sleep.

Guests like to dine and relax together and you need to ensure that this item has not been overlooked. Having the proper seating arrangements can give you an edge over your competition.

Russell Burdette is the owner/broker of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. Russell serves as the vice-chairman of the Tri-County Lodging Association, is past president of the Lake of the Ozarks Vacation Rental Association and sits on the board of directors for the Lake of the Ozarks Golf Council. 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.

Nick Brenizer Honored as Young Agent of Year

Insurance agent Nick Brenizer, AIP, RWCS was honored as the Young Agent of the Year recently during the Joint Leadership and Young Agents Conference hosted by the Missouri Association of Insurance Agents. Brenizer is an agent, as well as office and marketing manager, with Golden Rule Insurance Agency in Osage Beach, Mo.

The annual award recognizes an independent insurance agent 40 years of age or younger who has demonstrated dedication to the insurance profession by involvement in local, state or national activities, through personal efforts to advance as an insurance professional, and

through involvement in community activities.

Brenizer is the third generation working in the agency that his grandfather started over 50 years ago. He began his insurance career in 2010 after graduating from the University of Missouri, and was immediately an active member of MAIA. He currently serves on the MAIA Small Agency Conference Committee and the Missouri Trusted Choice Junior Golf Committee.

Founded in 1899, the Missouri Association of Insurance Agents is the oldest and largest association of independent agents in Missouri, representing some 4,000 independent agents, brokers and their employees. Its



members are businesses that offer customers a choice of policies from a variety of insurance companies. Independent insurance agents and brokers offer all lines of insurance property, casualty, life, health, employee benefit plans and retirement products. Web address: www.missouriagent.org

Lake Regional holds ground breaking for Eldon Expansion

Lake Regional Health System held a groundbreaking Thursday, July 21, to celebrate the upcoming expansion of Lake Regional Clinic – Eldon at 304 E. Fourth St. The project includes a two-story, 20,000-square-foot addition, renovations to the existing clinic, expanded parking and a new entrance from Maple Street.

"Lake Regional's plan to expand health care services at the Eldon clinic will enhance our community," said John Caine, a Lake Regional Board of Directors member and lifelong Eldon resident. "Creating a health care hub here makes care more accessible for residents and business owners along the lake's north shore and surrounding areas and will bring more economic activity here."

The estimated cost is \$3.4 million, and the expected completion date is August 2017. The addition will connect to the existing primary care clinic and will house a retail pharmacy; digital imaging services; a new clinic and waiting area for primary care and pediatrics; full-time women's health services; and plenty of space for outreach by other specialties, such as orthopedics and sleep medicine. The current primary care clinic will serve as the urgent care clinic, with an entrance and dedicated parking off Fourth

Street. In addition, renovations at the current rehab clinic will result in a more inviting reception area.

Many important steps in this process are already complete, including the purchase of the land; permitting by the City of Eldon; demolition of existing structures along Fifth and Sixth Streets; and relocation of utilities.

All of the existing services will remain open throughout construction.

"We are excited about this expansion of health care services in Eldon," said Kevin McRoberts, senior vice president of Operations at Lake Regional. "This is an opportunity for us to make health care more convenient and accessible to many of our current patients, as well as

to connect with new patients in the Eldon area who can benefit from Lake Regional's specialty services."

Lake Regional Health System held a groundbreaking Thursday, July 21, to celebrate the upcoming expansion of Lake Regional Clinic – Eldon. Pictured are Lake Regional Clinic – Eldon's Maria Bernabe, M.D., FAAP; Dan Schulte, Curtiss-Manes-Schulte president; Lake Regional Clinic – Eldon's Paul Bernabe, M.D., FAAP; Michael E. Henze, Lake Regional CEO; John Parrish, Lake Regional board member; Eldon Mayor Larry Henderson; James Judas, Lake Regional board vice president; John Caine, Lake Regional board member; Corey ten Bensel, Lake Regional board president; Larry Shields, Lake Regional board member; and State Rep. David Wood.



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Crossword Puzzle

Solution page 24 THEME: FAMOUS GANGSTERS

- ACROSS

 - 1. Clown act
 - 6. Down in the dumps
 - 9. Tandoori bread
 - 13. Tropical juice flavor
 - 14. Freud's concern
 - 15. "Turkish March," a.k.a. "Turkish _____"
 - 16. Anchor just clear of bottom
 - 17. Lincoln lumber
 - 18. Like Hannibal Lecter's victims
 - 19. Attend a departure
 - 21. * _____ Gun Kelly
 - 23. *Modern evidence, missing from Gangster Era
 - 24. Diplomat's forte
 - 25. Parishioner's seat
 - 28. Make a sketch
 - 30. Tugboat's act
 - 35. Greenish blue
 - 37. *Bootlegging to Prohibition Era gangsters
 - 39. Gossipmonger's information
 - 40. "Rudolph, the Red-Nosed Reindeer" storyteller lves
 - 41. James Patterson's " _____ Came a Spider"
 - 43. " _____ good example"
 - 44. _____ of demands, pl.
 - 46. *Ronnie Kray to Reggie Kray
 - 47. Small paving stone
 - 48. Choose not to do
 - 50. *Butch Cassidy's home state
 - 52. Site of Summer Olympics
 - 53. Like a billionaire's pocket
 - 55. Witness
 - 57. *James Colosimo, a.k.a. _____ Jim
 - 61. *Protagonist in movie "Black Mass"
 - 64. Inuit skin boat
 - 65. E.T.'s ride
 - 67. Welding's hazardous output
 - 69. African people
 - 70. Soda-pop container
 - 71. Novelist Wharton
 - 72. Obscenity
 - 73. Word between dogs
 - 74. Tie again
- DOWN

 - 1. _____ Khan
 - 2. Common allergens
 - 3. Container weight
 - 4. Like a Harvard building?
 - 5. *Alleged mastermind of St. Valentine's Day massacre
 - 6. Selfie subject
 - 7. "Four score and seven years _____"
 - 8. Truth without proof
 - 9. Biblical captain
 - 10. Opposed to
 - 11. Port in Yemen
 - 12. " _____ the wiser"
 - 15. Chancellor, in Europe
 - 20. Ruling in Islamic law
 - 22. Aptitude test
 - 24. Be sick
 - 25. *a.k.a. the King of Cocaine
 - 26. Attach oars to a boat, e.g.
 - 27. Meat in a casing
 - 29. *Popular gun used by Dillinger and others
 - 31. One weak and lacking confidence
 - 32. Independent African ruler
 - 33. *a.k.a. The Teflon Don
 - 34. Muse of love poetry
 - 36. _____phobia, fear of heights
 - 38. Make with needles
 - 42. Grind teeth
 - 45. Puzzle with numbers
 - 49. X
 - 51. Young cow
 - 54. Derive
 - 56. Musician's exercise
 - 57. Gives a nickname
 - 58. Muslim holy man
 - 59. Hokkaido native
 - 60. Actor LeBlanc
 - 61. Refuses to
 - 62. Do like exhaust pipe
 - 63. Himalayan cryptid
 - 66. U.S. aviation authority
 - 68. Female pronoun

CROSSWORD														
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Reese Werner, 3 years old, was diagnosed with Acute Myeloid Leukemia (AML) February 22, 2016. AML is a type of cancer of the blood and bone marrow with excess immature white blood cells. AML progresses rapidly, with myeloid cells interfering with the production of normal white blood cells, red blood cells and platelets. She will be undergoing a series of extensive treatment, including chemotherapy, for an undetermined amount of time.



Please register before August 1.

E-mail: teamreese2016@gmail.com or call one of the following:
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Get your jump on

continued from page 3
can't wait for it to open!"

Ron White, building official with the city of Osage Beach, said he was happy to see the plans when Gray applied for permits.

"I have an 11-year-old and a 13-year-old and we go to the

trampoline park in Springfield so we're really looking forward to it's opening. It will be great for locals, especially in the wintertime, but it will also be good for vacationers who need something to do with their kids when it rains," he said.

Gray said although Get Air

people will be responsible for running the operation, he imagines they will include the same types of programs offered at their other locations. One of those programs is specifically for teens. Other programs include birthday party and field trip packages as well as work parties.

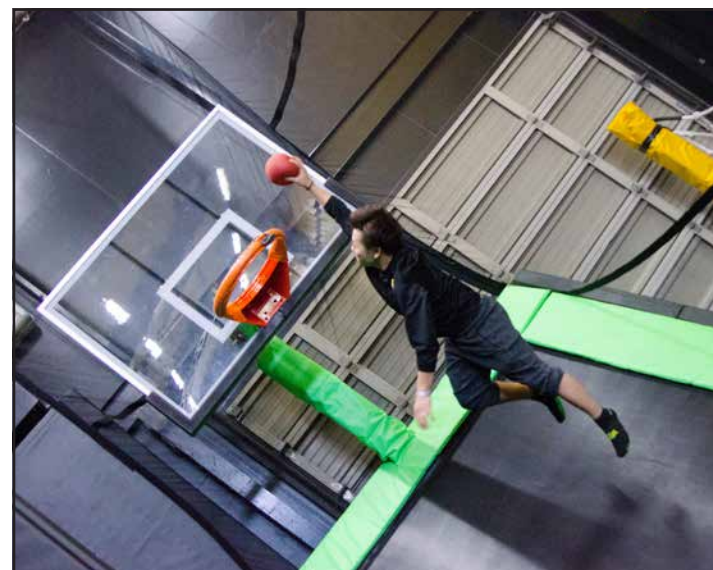
According to Dr. Marshall Robb, an adjunct professor at

Williams Woods University and director of Solid Rock Camps, when employees play together, it removes barriers and helps them communicate more effectively, develop trust and ultimately be more productive at work.

Gray said he expanded the parking area so he believes he will have plenty of parking for his customers. And because the building, formerly used to house Anytime Fitness, is 35,000 square feet, there's plenty of room to expand the offerings.

"We'll just see how business grows," he said.

According to the latest Census statistics, more than 7,400 children and youth, from kindergarten thru 12th-grade, reside in the Lake area. However, other than Tan-Tar-A's Timber Falls Waterpark and Miner Mike's Indoor Family Fun Center, which, in the past has closed from January 1 thru the first weekend in March, there are no other entertainment venues specifically targeting young people that are available year round.



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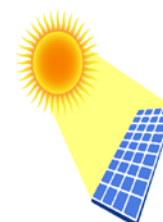
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50 Years Time Travel

continued from page 1
billboards advertising national brands, the appearance of McDonald's and other brand name retail outlets, and the rise of condominiums replacing small resorts. Mom and Pop found it harder and harder to make a living with a business that had just 10 or 12 cottages or motel units. Many sold out or incorporated and signed contracts for expensive billboards and coughed up money for ads in high quality, slick visitor guides.

In the 1990s condominium development went crazy. Suddenly cities found themselves needing to bring building officials on board to help them make such decisions as "how high is too high for fire department ladders to reach?" The increased number of overnight accommodations meant also meant an increased number of vehicles on the roadway. Highway gridlock - good-times traffic - became the norm, rather than the exception, on weekends. The highway department started looking for solutions.

From the 1990s on, the area

started seeing construction of sprawling retail developments with big box stores that boosted the economy like never before. With the demise of most small resorts and the rise of condominiums came other development that accelerated the transformation of the area into a second home/urban community. Work began and was then completed on the US 54 Expressway from the Osage River to Camdenton by-passing what then became Business Highway 54/Osage Beach Parkway.

In the "good ol' days," less sophisticated tourists were content to laugh at piano playing chickens and shop for cedar salt and pepper shaker souvenirs in Dogpatch and wet a line or two in hopes of bringing in dinner. Although holiday weekends can be the exception, today, Lake Ozark doesn't really see an influx of "traditional tourists" during the three short months of summer. Many visitors are actually second-home owners who plan on someday retiring to the Lake area.

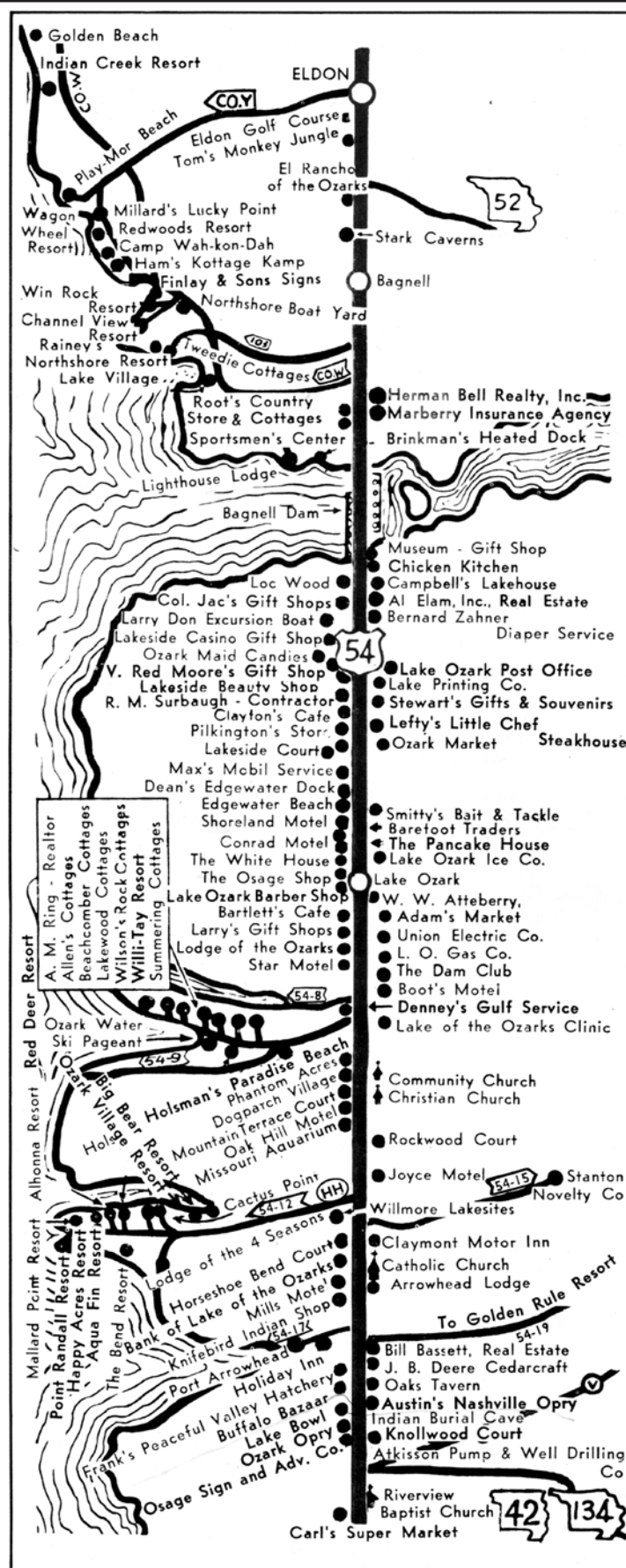
Those visitors expect a host

of nighttime entertainment opportunities both on water and land, and they enjoy the ability to buy and operate boats of every imaginable size and style on the Lake.

The city of Lake Ozark and other communities surrounding the Lake have grown up. The community has traveled from the laidback, small-change, little-stone-and-log-cottage-by-the-lake landscape of past to the sweeping and luxurious accommodations and conveniences of today. It's called "progress."

Not long ago a representative of the media who was interviewing me said, "I've been told that these days the Lake area has become a playground for millionaires. Is that true?" I didn't really have a good answer for that but I do know the Lake area is no longer the playground of our parents and grandparents. It is something much bigger; whether for better or worse is a decision everyone must make for themselves.

Right: This 1965-66 map of the Bagnell Dam area shows the city was hopping during its time of incorporation. (Source: Lake of the Ozarks Service Guide 1965)



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Lake Area Ribbon Cuttings



The Lake Area Chamber recently held a ribbon cutting for Vinson Mortgage at their location at 3570 Osage Beach Pkwy, Suite 204 in Osage Beach. The ribbon cutting took place on June 30th at noon, with Vinson Mortgage staff, as well as several Chamber board members, staff members, and volunteers in attendance. For more information, call Vinson Mortgage Group at (573) 441-9999.



The Lake Area Chamber recently held a ribbon cutting for Adair's Animal Nuisance Trapping at the Willmore Lodge, located at 1 Willmore Lane in Lake Ozark. The ribbon cutting took place on July 6th at 3:30 pm, with owners Adair and Deena Bennett, several Adair's Animal Nuisance Trapping staff members, and several Chamber board members, staff members, and volunteers in attendance. For more information, call Adair's Animal Nuisance Trapping at (573) 378-8739, visit their website at <http://adairs-animals.com/>, or visit their Facebook page at www.facebook.com/adairsanimals

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The Lake Area Chamber recently held a ribbon cutting for Buffalo Wild Wings® at their location at 200 Kestrel Lane in Lake Ozark. The ribbon cutting took place on July 19th at 4 pm, with new general manager Darin Stroad and several Buffalo Wild Wings® Team Members, as well as several Chamber board members, staff members, and volunteers in attendance. This ribbon cutting marks a change in management at the establishment. Call Buffalo Wild Wings® at (573) 693-1060, or visit their website at www.buffalowildwings.com.



The Lake Area Chamber of Commerce recently held a ribbon cutting for Kathy Turner, Edward Jones Financial Advisor. The ribbon cutting was held on Friday, June 24th at noon at her office at 1037 Palisades Blvd Suite 3 in Osage Beach. Kathy Turner, along with many of her friends and family members, and several Lake Area Chamber staff members and volunteers were in attendance. For more information, please contact Kathy Turner at (573) 348-1450, or visit her website at www.edwardjones.com/kathy-turner. You can also find her on Facebook.

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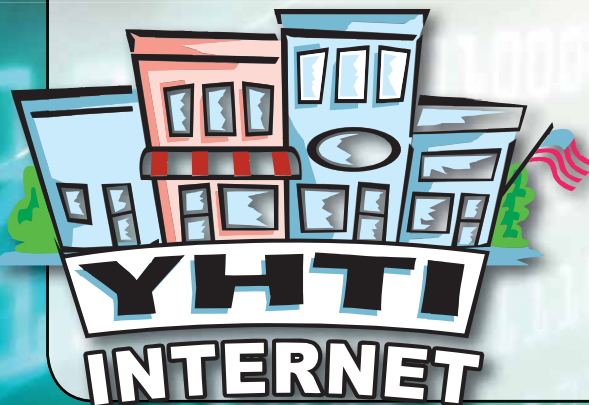
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Submitted by Bruce Mitchell, Lake of the Ozarks SCORE

You wouldn't expect a vegetable garden to thrive without proper care, or your car to work reliably without oil and proper maintenance.

So why assume that you'll get the best out of employees simply by providing a paycheck?

Employees are like any other investment you make in your small business. You break even when you pay a fair day's wage for a fair day's work. But when employees are encouraged and inspired to give more than 100 percent every day, you'll receive a far greater return on those wages. Best of all, many tactics for motivating employees are easy to implement.

Here are some starting points for creating and sustaining a motivated, dynamic work environment:

Communicate with them. Meet with your employees on regularly to review upcoming priorities, recent successes and issues, and other related topics. Ask for their opinions and ideas, and encourage discussions that can be continued informally, via group emails, or at the next meeting. Make sure each

opinion is valued, and seek to correct misinformation and false assumptions.

Get to know them. Complement formal meetings with informal chats about non-business issues. Don't pry, but strive to learn about their personal lives. Celebrating birthdays is a small business staple, but also look for other milestones to recognize such as a child's wedding or acceptance to college. Also be ready to offer sympathy to employees facing difficulties such as a family illness or death.

Empower them. Look for smaller tasks and projects that can be delegated to one or more employees. This will help build their skills, and give you extra time to focus on your business's "big picture" issues. They may also find ways to do these kinds of tasks more efficiently, saving time and money in the process.

Respect them. Would you want to be criticized for a mistake in front of your co-workers? Nobody does. What's more, criticism may do nothing to solve the problem. Instead, take the employee aside and try to find out why the mistake occurred. It may be a mis-

understanding in the process, or the employee was distracted by a personal issue. Work together to find a solution, and then monitor subsequent performance. If the mistakes keep occurring, more serious action may be needed.

Challenge them. Get employees thinking or giving extra effort by offering appropriate rewards. It doesn't have to be cash; the lure of an extra day off is all many people need to achieve certain goals or "go above and beyond." Also celebrate company milestones with a party, company outing, or other event.

While you're considering ways to employ these ideas into the workplace, don't forget about taking care of your customers. It would be great if you could read minds. Then you'd know exactly what each customer thought of your small business—the quality of service, your prices, the hours you're available—and respond accordingly. Unfortunately, extrasensory perception has yet to become a teachable skill. So it's up to you to be proactive and make customers passionate about your small business.

The benefits are obvious. Cul-

tivating customer loyalty means more than repeat business. The most powerful form of advertising remains word-of-mouth, one customer's recommendation to his or her friends and colleagues - and strangers too, given the rise of web-based search engine rankings and social networking services.

Here are some good ways to start building a customer-based "fan club" for your business:

Put yourself in their place. Take an objective look at every element of the customer experience, from the appearance of your shop or website, to information about what you provide. Understandably, you may be a bit biased, so try visiting your competitors and see what they do. Being observant during visits to other types of businesses or websites may also help you spot ideas that you can adapt.

Courtesy is contagious. Simply being friendly is not enough. Customers want informed help when trying to make a decision. Make sure employees are knowledgeable and accessible, but also when to back off and let customers ponder things on their own.

Watch the marketplace. Stay on top of local and national trends

that may influence customers' needs and purchasing decisions. You'll be ahead of the curve as more people begin looking for the same thing.

Go the extra mile. When you help tackle a difficult problem—find a must-have item, meet a tight deadline, or offer a creative suggestion—you have a customer for life. And it's even better if you can absorb some extra cost or time. Note that you may not always be able to accommodate such requests, but admitting your limitations and recommending someone else will still win points for your reputation.

Ask them. There are many ways to get customer feedback—point of purchase, follow-up calls or online surveys, or simply chatting with them when time permits. Each nugget of information will provide a clearer picture of what customers want from your type of business, and how well you provide it. Be careful not to make decisions based on a handful of responses, however. Squeaky wheels may get the grease, but they may not represent the majority of your current or potential customers.



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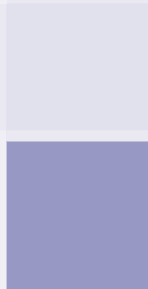
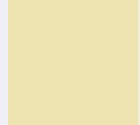
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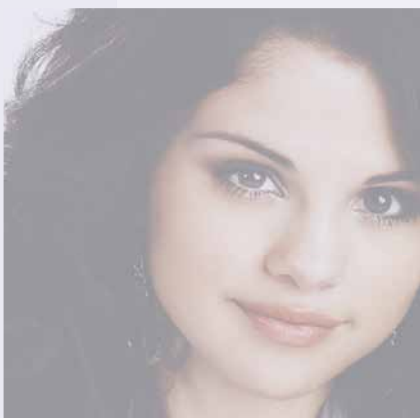


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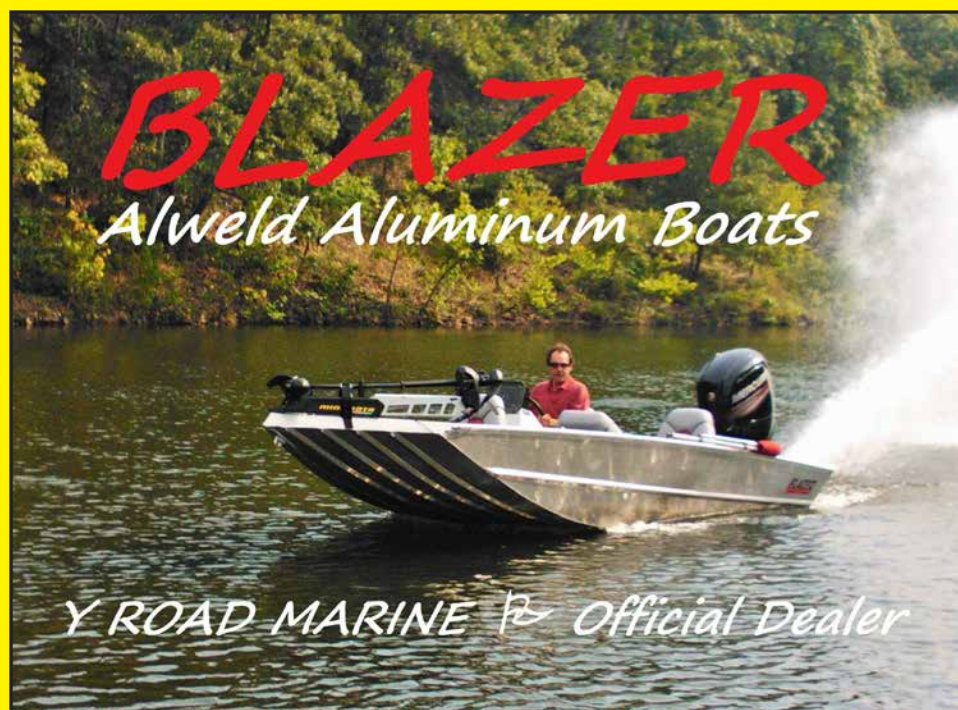
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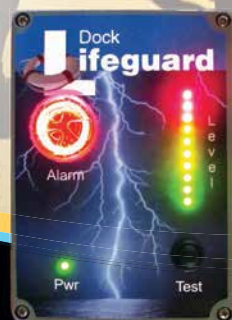
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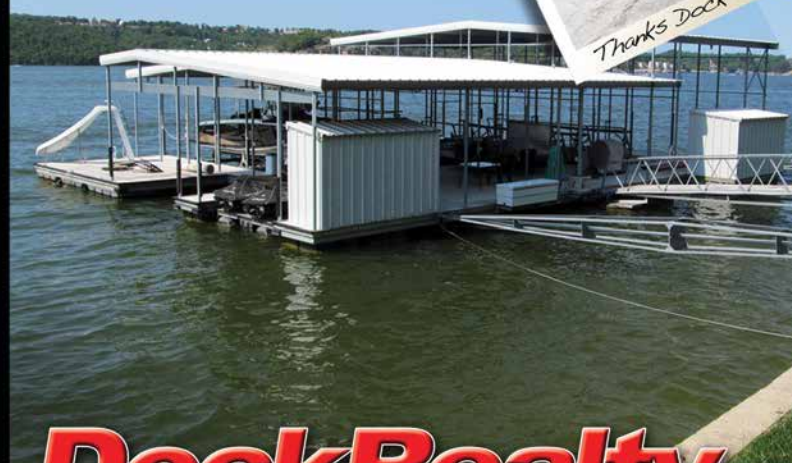
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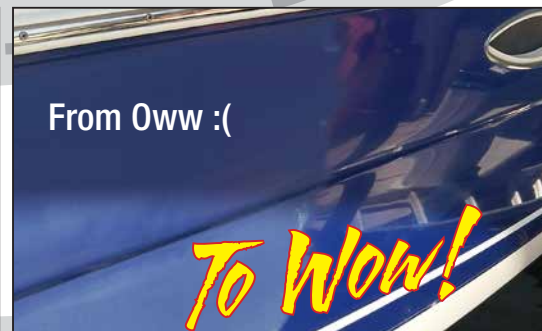


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Fri.	June 3	The Surge
Sat.	June 4	Tbd
Sun.	June 5	Joe Farrell & the Continentals
Mon.	June 6	Stratman
Wed.	June 8	London Strangers
Thurs.	June 9...	Phat Mike & the Bartenders
Fri.	June 10...	Christiana
Sat.	June 11...	The Surge
Sun.	June 12...	London Strangers
Mon.	June 13...	James Clay
Wed.	June 15...	2 johnnies on the Spot
Thurs.	June 16...	Big John & the 39th St Band
Fri.	June 17...	Phat Mike & the Bartenders
Sat.	June 18...	Double D (12:30-4:30)Chubby Carrier (6-10)
Sun.	June 19...	Deep Fried Squirrel
Mon.	June 20...	Stratman
Wed.	June 22...	London Strangers
Thurs.	June 23...	MisLedd
Fri.	June 24...	Griffin & the Gargoyles
Sat.	June 25...	The Sunburns
Sun.	June 26...	The Boomchux
Mon.	June 27...	James Clay
Wed.	June 29...	Tbd
Thurs.	June 30...	Phat Mike & the Bartenders

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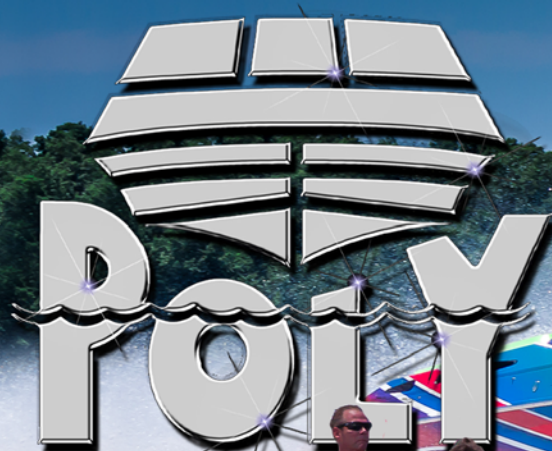
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- 1 Captain Mark 6-10
- 2 Steven Hunt 6-10
- 3 DJ Kyle 6-10
- 4 Travis Martin Band 6-10
- 5 Swith 8-12
- 6 Switch 8-12
- 6 Ryan Patrick Imming 1-5
- 7 Dustin James Clark 2-6
- 8 Captain Mark 6-10
- 9 Steven Hunt 6-10
- 10 Double D 6-10
- 11 Johnny G 6-10
- 12 After Sunset Band 8-12
- 13 After Sunset Band 8-12
- 13 Art Bentley 1-5
- 14 Money 4 Nothing 2-6
- 15 Captian Mark 6-10
- 16 Steven Hunt 6-10
- 17 DJ Kyle 6-10
- 18 Dustin James Clark 6-10
- 19 5 Turn Knot 8-12
- 20 5 Turn Knot 8-12
- 20 Double D 1-5
- 21 Soul Root 2-6
- 26 Third Shift 8-12
- 27 Third Shift 8-12
- 27 Grayson Wood 1-5
- 28 Money 4 Nothing 8-12

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1999 CHAPARRAL 2830 BR – VOLVO 5.0 GIDP – WT/GRN	\$24,900
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