

# LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 13 -- ISSUE 8

AUGUST, 2017



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## Crossword

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## Camden Co. alters stance on nightly rentals

By Nancy Zoellner-Hogland

According to the Census data, Camden County was home to 41,424 housing units as of July 2016. Data also shows that just 16,748 of those dwellings were occupied on a full-time basis by permanent residents.

"That means that 71 percent of the homes in Camden County are second homes or third homes – they're not occupied by someone who lives here and works or is retired here," said Presiding Commissioner Greg Hasty.

"I ran some numbers. If just 15,000 of those second homes were rented for one week, three times per summer, it could change our entire economy to the tune of millions of dollars in sales tax revenues. We need to be thinking about what we can do to allow that industry to expand and not to cut it off."

He said that's why he was pleased that in mid-July, Camden County Assessor Kayla Henry announced that she would be willing to reclassify some 500 homes from commercial back to residential assessment rates. The homes had been reassessed at the higher commercial rate of 32 percent after the county learned those homes had been used for nightly rentals. The residential rate is 19 percent.

The properties had been undergoing reclassification since 2009 when Eddie Whitworth was assessor. Henry said in an earlier interview, however, that 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. At that time, Henry said Revised Missouri Statute 137.016 required the reassessment.

However, according to Hasty, Camden County was one of just a handful of counties that interpreted the law in that manner and assessed homes differently when they were rented "occasionally."

Henry's action was part of an appeal process held July 14 with the county's Board of Equalization. More than 130 property owners had filed appeals requesting that their new commercial reassessment be reversed to their original assessed categories. It was at that meeting that Henry announced her decision. After the reversal was announced, Camden County Clerk Rowland Todd sent letters to affected property owners telling them of the change.

"The Lake of the Ozarks – and Camden County in particular – have what people want. And the numbers show we have it available. Why should we cut our nose off to spite our face? If those homes were full, we could be looking at a financial boon that could also be the answer to growing our economy," he said.

Hasty said he hopes the reversal will actually encourage more owners to consider making their unoccupied homes available for rent on a nightly basis.

"Our county government is really in a crisis situation right now. It's because while our taxes are low, our expenses are high.

When you look at first class counties and the available funding for roads, although Camden County has almost the largest number of roads, we have less money per lane mile than any other county in the state to maintain and repair those roads and bridges, and, in fact, have 30-percent less funding than the second-worst first class county in the state. Camden County has about \$3,611 per mile for roads. Taney County, on the other hand, has \$6,566 per mile. It's because, at 11-cents per \$100 valuation, we have one of the lowest tax rates in the state – but we have one of the highest number of lane miles in the state," he said.

Hasty said the sheriff's office is in the same boat with lots of expenses but few resources.

"We need to be thinking about what we can do to allow short-term rental industry to expand and not to cut it off. However, we're not ignoring the needs of people who live next door. We know there have been issues with renters getting out of hand so we, as a commission, just had a meeting this morning to discuss how we can work with the sheriff's office and the prosecuting attorney to deal with these kinds of problems, but we still have to set up a meeting with the judges to establish a framework. We're working on that right now to look for a way to expand our economy while protecting the rights of all."

Earlier this year, State Rep. Diane Franklin (R-Camdenton) introduced a bill that would have

kept residential property used as vacation rentals protected from commercial assessments. In a press release issued at that time, she said the law would protect homeowners' investments and property rights. However, that bill failed to move forward.

Jim Divincen, executive director of the Tri-County Lodging Association, said the TCLA did not get involved in the reassessment discussion. However, he said the TCLA would like to see legislation that required facilitation platforms like Expedia or VRBO to collect and remit lodging and sales taxes for the properties they handled. The lodging taxes collected, among other things, are used to market the Lake of the Ozarks area.

He said that currently some 6,200 properties in Camden, Miller and Morgan counties – hotels, motels, resorts, condominiums, single-family homes, houseboats, campgrounds and RV parks – are registered with the TCLA, which recently was awarded \$275,000 in matching funds from the state's Division of Tourism. The money is to be used for marketing in fiscal year 2018, which began July 1, 2017 and ends June 30, 2018. According to the budget, \$139,500 of that money will be spent with the St. Louis Cardinal's Radio Network, which, with an average listenership of 3.3 million people, is major league baseball's No. 1 radio network. The ads, created by Mike Shannon, air on 140 different stations in nine states.



**For the Latest Market Status and Real Estate Info, turn to Page 16 for this month's "As The Lake Churns"**

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Greg Sullens, GSM (573) 280-1154  
Amber Baumgart, Marketing Consultant  
573-434-3862  
www.lakebusjournal.com  
lakebusjournal@gmail.com

Publisher: Denny Benne • Editor: Darrel Willman  
Writers: Nancy Hogland and Dwight Weaver.

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160 N. Hwy 42, Kaiser MO 65047

## Armchair Pilot

By Nancy Zoellner-Hogland

### FEELING WEIGHED DOWN

while traveling? Maybe it's because you've overstuffed your suitcase! Before packing for your next trip, consider setting a limit on the number of outfits and pairs of shoes you will take and then stick with the plan. Whenever possible, take only travel-sized toiletries and realistically decide if any "what-if" items can be inexpensively or easily purchased on the road, if they're actually needed. Packing organizers – even plastic zip-top bags – help keep things neat and tidy. Take along an extra bag or two to store needed receipts or open snacks. Instead of packing bulky, heavy books, download them on your iPad or tablet. And while you're at it – clean out and freshen your suitcase by vacuuming it out and then wiping it down with disinfecting wipes.

**TRAVELING WITH KIDS** this summer? You need to visit this site for some great download apps for every age. They include everything from Sago Mini Road Trip, which takes toddlers on a fun-filled drive with Jinja the cat, and Caspar Babypants Music Time, a "fun and interactive music app that lets kids explore their musicality," to Monument Valley, a puzzle game for kids 12 and older, in which the player manipulates impossible architectures to guide a silent character across surreal landscapes and Rules!, a "fun little game that challenges your brain." All the featured apps can be used offline. Check out the list at <http://www.geekswithjuniors.com/best-apps-for-traveling-with-kids/>. If your child is a reader, you might also want to consider a subscription to Reading Rainbow, for iPad and Kindle Fire. At \$4.99 a month or \$39.99 a year, the app offers digital remakes of more than 600 children's books that can be read or listened to. Hint: kid-safe earbuds with volume protectors protect ears and parents' and grandparents' sanity!

**SPEAKING OF APPS** - The Houston Airport System partnered with a San Francisco-based company to launch the world's first turn-by-turn airport wayfinding phone app. The wayfinding program guides travelers through Houston's George Bush Intercontinental Airport and William P. Hobby Airport.

The app, dubbed "Maps Online," works on mobile devices, tablets or desktop to offer turn-by-turn points as well as the estimated time it will take to walk to the destinations. The app also includes points of interest to such things as gates, ground transportation, restaurants, security checkpoints and more. Locus Labs, the company that developed the program and which specializes in indoor wayfinding tools, is said to be working on similar apps for other airports.

**THE AIRHELP APP** can help travelers get money for delayed or cancelled flights. According to Afar travel magazine, a newly added boarding pass scanner automates the process and allows passengers to check eligibility in real time without ever leaving the airport – or even the plane. To use the app, travelers take a photo of the QR code on their boarding pass or passes. The app will use that information to determine if the traveler is entitled to compensation and will even submit the claim and assign a lawyer service to do the legwork. If a claim is filed and the traveler is reimbursed, AirHelp will take 25 percent of the award; if nothing is given, nothing is owed.

**THE U.S.** Department of Homeland Security (DHS) recently reported that laptops and tablets will once again be allowed on a number of international flights from major airports in the Middle East and North Africa to the U.S. Turkish Airlines, Emirates, Etihad and Qatar Airlines received the all-clear from the DHS after security assessments determined the airlines were following new security rules and regulations that called for additional protections. The change was expected to take place immediately. However, the ban remains in effect to several other U.S.-bound flights from six airports and the five airlines that serve them.

**SOME 5 MILLION** travelers decided to speed up the security process by enrolling in Precheck. To use the program, applicants must provide some biographical information, pass a background check and provide fingerprints, as well as pay a fee. Once approved, they can then leave their laptops and small containers of liquids in their carry-on bags and keep wearing shoes and light jackets at checkpoints. The Transportation Security Administration said Precheck has kept lines moving briskly, even as a record number of passengers

have flown this summer. According to a story in USA Today, airlines expect to carry a record 231 million passengers this summer.

**REQUIRING** a near-perfect alignment of the earth, moon and sun, total solar eclipses are rare. The last total eclipse visible in the lower 48 states took place in 1979 – but in case you haven't heard, another one will be swinging across the United States, in an arc from South Carolina to Oregon, a few minutes after 1 p.m. on Monday August 21 (Lake of the Ozarks time). All of the United States will see a partial eclipse, however, only those in the eclipse track will also see totality. Public viewing events are being held across the nation; several are in Missouri, which will experience totality for approximately 2 minutes and 30-some seconds and have a total duration of around 90 minutes. Jefferson City is planning a weekend Capital Eclipse Moon River Festival with vendors, live music, lectures, an eclipse village and camping from Aug 18 to 21 and the Missouri State Museum in Jefferson City will host an eclipse viewing event on the south lawn of the Missouri State Capitol with interpretive programs and a live feed of the eclipse displayed on a big screen. For more information, visit <http://nationaleclipse.com/events.html> or <https://eclipse2017.nasa.gov/event-locations>.

**FROM CONNECTICUT** to California, researchers are warning that tick populations are on the rise this year. The pesky parasites can be found just about everywhere in North America, where they're best known for carrying Lyme disease and Rocky Mountain spotted fever, but they're also alive and doing well in Europe and Asia. In fact, ticks abroad carry different and just as dangerous diseases such as hemorrhagic fevers and encephalitis. IAMAT, the International Association for Medical Assistance to Travellers, advises travelers apply a repellent containing 20 to 30 percent DEET or 20 percent Picaridin to clothes, shoes and any exposed skin before going outdoors. At the end of your excursion, examine yourself, your gear and your pet for ticks before entering your hotel room, then take a shower and put your clothes in the dryer on high heat for 10 minutes, if possible. And if sunscreen is needed, apply that first, followed by repellent 20 minutes later.

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# Osage Beach on the hook for \$17,000 after aldermen vote to cancel jet fuel truck purchase

By Nancy Zoellner-Hogland

Small airports make money from hanger rent and fuel sales. Due to the growing popularity of flight shares – basically Uber in the sky – and jet sharing programs that offer an interest in a specific aircraft, fuel sales are carrying most airports.

According to Ty Dinsdale, airport manager for the city of Osage Beach, which owns two airports – Lee C. Fine Memorial Airport, located in the Lake of the Ozarks State Park off State Route 42, and the Grand Glaize Airport, located near the intersection of the Osage Beach Parkway and State Route KK – jet fuel sales carry Lee C. Fine.

“In 2016, 170,000 gallons of jet fuel were sold at Lee C. Fine Airport. In fact, for the past four or five years, 64 to 65 percent of my gross revenue at Lee C. Fine has come from fuel sales from that one truck,” he said. “When I take my gross fuel sales over the past four years – the dollars generated – and subtract my jet fuel costs, disregarding

the maintenance issues, that truck has netted over \$662,000. As I said in the Board of Aldermen meeting, never in a million years would I have thought I’d be asking for a brand new truck but after looking at the numbers, and after being able to find a truck that met my exact specifications, I thought it was best to buy a new one, especially since it could theoretically pay for itself in a very short time – and since our current truck is on its ‘last leg.’ If it does finally give out before we’ve found something else, people will fly into Camden-ton or Jeff City and we’ll lose all that revenue.”

The truck that’s currently being used is 28 years old. The city has owned it since 2000. Dinsdale said it breaks down regularly and has multiple mechanical problems.

He said that’s why he was disappointed and more than a little confused when on July 20, eight months after approving a budget that included the lease-

purchase of a new fuel truck, and a month after approving a \$171,645 contract with low bidder Garsite Aviation Refueling Equipment, aldermen voted to reverse their decision and cancel the sale. City Administrator Jeana Woods told aldermen that correspondence with the manufacturer led her to believe the company would expect to get 10 percent of the purchase price, or approximately \$17,000, if the city backed out of the contract.

Aldermen Kevin Rucker, who spent 10 years as chief of the Osage Beach Fire Protection District, said he was concerned about the safety of continuing to use the current truck and felt the city should move forward with the purchase.

“I worry about fire. When someone is up there fueling a jet, we should make sure (the truck) has every safety feature and that all the valves and the hoses are doing what they’re supposed to be doing. When equipment gets old, those

things start to fail. In addition, technology has improved over the last 10, 20, 30 years. Liability is extremely important,” he said.

However, Alderman Jeff Bethurem, who misquoted the price of the new truck several times during the meeting, said while he was “all for safety,” he felt there were other options.

“I think the pumps and tanks are good on our truck, we could retrofit and set them on a new chassis. Maybe buy another used truck as a backup. There are a lot of options out there that are less than \$175,000,” he said, adding that he didn’t like borrowing money. “I don’t think we’ll sell more fuel to justify spending \$175,000. A new truck isn’t going to help us sell more fuel or give us a greater profit. I think Ty said it would cost \$55,000 to rebuild it. That’s a lot better than \$175,000.”

Aldermen Richard Ross and Phyllis Marose said they too felt the city should explore oth-

er options.

However, Alderman Greg Massey said he thought the city should honor the contract and move forward with the purchase instead of throwing away \$17,000, adding “a new truck would last us 20 or 30 years and we’d have the safety measures.”

Dinsdale, who has served as airport manager for three years and who worked at Lee C. Fine for five years before taking that position, made one last plea to the board, to no avail. Bethurem made a motion to rescind the authorization to purchase the new fuel truck with the potential loss of the 10-percent down payment of \$17,000. Mayor John Olivarri asked Bethurem if he wanted to move forward with his motion without first investigating the cost or availability of a used fuel truck and he said he did. His motion was seconded by Ross. Bethurem, Ross, Marose and Tom Walker voted “Yes.”

*continues on page 21*

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# Osage Beach to look into regulating waste pick-up

By Nancy Zoellner-Hogland

To save wear and tear on the streets and possibly even get a lower rate for its citizens, Osage Beach will be looking into contracting with one service provider to pick up trash inside city limits.

The matter was brought up at the July 20 board of aldermen meeting by Alderman Jeff Bethurem.

"Right now we've got like six trash services in town so we've got six trucks running down

Dude Ranch Road every week because you can use whoever you want for your trash collection," he said. "When you put 75,000 pounds on a road on a 100-degree day, you're adding a lot of wear and tear. But if I can have that same 75,000-pound truck on the road one day a week..."

City Administrator Jeana Woods said this will be the first time the city has taken a serious look at regulating the service.

"People moving here from the city always ask who we contract with so I think that's common in the larger cities and locally, Camdenton, Lake Ozark, Eldon and Lebanon use just one provider. I can see both pros and cons for doing that. It would certainly be easier on our roads to have just one trash truck driving around but when you do that, you take a choice away from people. But it was requested so I'll look into it," she said, adding that if the

aldermen chose to go with one provider, state law regulated how that would be enacted.

Section 260.247 of the Revised Missouri Statutes reads as follows:

1. Any city or political subdivision which annexes an area or enters into or expands solid waste collection services into an area where the collection of solid waste is presently being provided by one or more private entities, for commercial or residential services, shall notify the private entity or entities of its intent to provide solid waste collection services in the area by certified mail.

2. A city or political subdivision shall not commence solid waste collection in such area for at least two years from the effective date of the annexation or at least two years from the effective date of the notice that the city or political subdivision intends to enter into the business of solid waste collection or to expand existing solid waste collection services into the area, unless the city or political subdivision contracts with the private entity or entities to continue such services for that period. If for any reason the city or political subdivision does not exercise its option to provide for or contract for the provision of services within an affected area within three years from the effective date of the notice, then the city or political subdivision shall renotify under subsection 1 of this section.

3. If the services to be provided under a contract with the city or political subdivision pursuant to subsection 2 of this section are substantially the same as the services rendered in the area prior to the decision of the city to annex the area or to enter into or expand its solid waste collection services into the area, the amount paid by the city shall be at least equal to the amount the private entity or entities would have received for providing such services during that period.

4. Any private entity or entities which provide collection service in the area which the city or political subdivision has decided to annex or enter into or expand its solid waste collection services into shall make available upon written request by the city not later than thirty

days following such request all information in its possession or control which pertains to its activity in the area necessary for the city to determine the nature and scope of the potential contract.

5. If a city or political subdivision intends to expand solid waste collection services into an area where the collection of solid waste is presently being provided by one or more private entities such intent shall be put to a vote of the people in the area where the city or political subdivision intends to expand.

6. The provisions of this section shall apply to private entities that service fifty or more residential accounts or any commercial accounts in the area in question.

The city of Lake Ozark, who has regulated trash service for more than 10 years, signed a contract earlier this year with WCA Waste Corporation. According to Mayor Johnnie Franzekos, the city bills for residential service but WCA handles billing for businesses, which are required to provide proof of service before a business license will be issued. The city retains 20 percent of the monthly residential billings to cover processing costs.

Lake Ozark residential customers currently pay \$9.84 per month for trash service without a cart and \$11.57 per month with a cart. The rate for weekly trash pick-up and recycling pick-up without a cart is \$12.29 and \$14.02 with a cart.

Although the Village of Four Seasons and the Four Seasons Property Owners Association chose not to regulate trash service, after meeting with representatives with several providers, they decided to endorse Republic Services. According to a press release from the POA, utilizing the service would provide lower monthly rates and trash pick-up would be confined to Monday and Tuesday. In addition, alternative size refuse containers would be made available, service could be suspended when owners would be away for more than 30 days at a time and special pick-ups would be available when needed.

Under the agreement, residents in the POA pay \$17.17 per month.



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# Horseshoe Bend night spot will continue to operate

By Nancy Zoellner-Hogland

On July 19, Cole County Circuit County Judge Jon E. Beetem ruled that zoning allowing the venue was lawful.

The ruling stated, "The Court takes up the pending cause for ruling, having considered the arguments of counsel and the authorities submitted in support of the same. Being duly advised in the premises, the Court makes the following findings.

"The Court finds that the decision of the Camden County Commission to rezone Lazy Gators to B2 zoning is authorized by law and supported by competent and substantial evidence upon the whole record. Accordingly, that decision is affirmed.

"The claims for declaratory judgment and injunctive relief are denied as not being authorized in this proceeding.

"The issue of whether or not the proper Camden County party was named is moot, given that Petitioners sought leave to substitute and had that been granted, would not change the conclusion of the Court.

"It is therefore ordered, ad-

judged and decreed the decision of the Camden County Commission of May 21, 2015, to rezone the property to B-2 with a Conditional Use Permit, is affirmed. Costs taxed to Petitioners."

The lawsuit against the county was filed in July 2015 by 11 Horseshoe Bend property owners who, according to the suit, own residential property that is either adjoining, confronting, or near to Lazy Gators. They were represented by attorney Michael Berry.

In addition to questioning the validity of the rezoning, the suit stated the plaintiffs were aggrieved by the rezoning and what they described as the "unlawful uses of the parcel." The suit also stated that the uses which Prewitt intended to make of the property under the new zoning would directly impact the plaintiffs in the use and enjoyment of their property. "The plaintiffs are impacted adversely by the creation of more noise, congestion, car lights, parking problems, traffic, intoxicated drivers, general crime against persons and property, decline in

livability in the neighborhood, and the corresponding adverse impact on the values of their residential properties, all caused by these defendants' business operations on the parcel and by patrons of these defendants using the parcel."

Among other claims, the suit also stated there was no evidence that the rezoning was for the public good and instead was purely for the private good of Prewitt and Glacier Park and that it was "arbitrary, capricious, inconsistent and unreasonable in that it bears no substantial relationship to the public health, safety, morals or welfare."

The group filed the suit after the Camden County Commission voted to rezone the Lazy Gators 1.3-acre parcel from R-1 Low-density Residential, to B-2 General Commercial. The rezoning request moved to the commissioners after the Camden County Planning and Zoning Commission recommended in a seven-to-three vote to approve the change at their March 18, 2015 meeting.

A Conditional Use Permit

(CUP), which allowed Prewitt to add a stage and outdoor music, was put into place automatically since it too was approved by the P&Z.

At the time, the county gave Prewitt 10 days to provide Camden County Planning Administrator Kim Willey with a contract from a sound abatement company. In return for rezoning approval, Prewitt agreed to install the systems—some of which were to go up immediately and some were allowed to be added over the coming months. Prewitt also agreed to limit the waterfront venue's hours of operation to from noon to 11 p.m. on weekdays, noon to midnight Friday through Sunday, and noon to 1 a.m. on holiday weekends. He also promised to work with the county on all future development at the site.

Jerry Carroll, P&Z chairman at the time, said Prewitt would also be required to submit more detailed drawings of a proposed stage area and he would have to obtain all needed building permits for construction; he would be required to obtain a variance

for lakefront setback, subject to Ameren approval and floodplain limitations; and would also be required to obtain a variance from Camden County to use the previously approved satellite parking area. The county's ordinances require satellite parking to be located within 400 feet of the subject property.

According to Willey, everything was completed as required. She also said that since the addition of the sound abatement systems, which included a wall built on the north point of the property facing Imperial Point, where many of the complaining property owners live, the county had not received one complaint from nearby residents.

Sgt. Jim Elkin, supervisor of Horseshoe Bend/Shawnee Bend Zone of the Camden County Sheriff's Office, said although they have been called to handle incidents, especially over holiday weekends, they have not had to deal with any illegal parking issues.

"The parking lot Mr. Prewitt built seems to have solved that problem," Elkin said.

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## "Insurance Talk"

*with Amanda Fagan of  
Golden Rule Insurance*

### **Tell Me Something Good...About Insurance**



**Amanda Fagan**

It is probably safe to say that most folks are not associating something good with insurance these days. Especially when it has the word health in context. When we think of "something good" it may be a familiarity of a national radio show or it could be the mentality of saving lives, being in a protected environment, or having money in the bank at the end of the month. How does your mind define something good in a world of so much negative?

If I was a mind reader you may be thinking; I do not need insurance and at this age have never used it; insurance is a waste of money, or I am insurance poor? The statistics surrounding your need for insurance vary and increasing premiums are as frustrating as the fluctuation of a gallon of gas or milk. As a consumer myself, I feel your concerns, and as an insurance advisor, I see the peace of mind clients have when insured properly at the time of loss.

Did you know that in 2015, 6.0 percent of policyholders with collision insurance on their auto had a claim and only 2.7 percent of policyholders carrying comprehensive coverage on their auto had a claim? To throw more numbers your way, only 1 percent of people carrying liability insurance had a claim resulting in bodily injury and 3.7 percent had a claim resulting in property damage. To me that states your risk is pretty slim, however the average payout of a bodily injury claim was \$17,024 and the property damage average claim payout was \$3,493. In two years time the cost of ambulance rides, hospital stays and repair of property has only gotten higher.

So why chance the cost of no coverage when the cost of coverage could be more affordable than you think? Many companies offer discounts and ways to save, as well as the growing options for consumers to shop between carriers.

When we take a minute to look at the need for renters, homeowners or building insurance for our business the percentage of claim possibility is also slim. About 5.3 percent of homes have a claim in a year and on average the United States has 57 disasters ranging from floods, fires and storms. When the claim does happen proper insurance coverage can be the face of something good when everything else is negative.

In my tenth year as an industry professional I do find the good in insurance. I even find good in the world when so much negative surrounds us. There are positives and sometimes you just have to stop what you are doing and tell your friends about something good.

If you are struggling to find the positive in your insurance coverage, Amanda Fagan is a Certified Insurance Counselor for Golden Rule Insurance Agency and can be reached at 660.342.4713 or by email [amanda@goldenruleinsurance.com](mailto:amanda@goldenruleinsurance.com) to discuss further.

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# Ballparks of the Ozarks invests in state-of-the-art lighting for fields

The very latest lighting technology will make fly balls easier to see when Ballparks of the Ozarks opens later this year.

Nationally recognized lighting industry leader Premium Quality Lighting will install LED lights on the park's baseball fields as BPO moves toward opening. LED lighting will improve the experience for fans watching the game and, most importantly, for players. Light-emitting-diode lights have become the standard for professional and amateur athletic fields. The state-of-the-art lights are energy efficient, low maintenance and provide superior quality illumination.

"Effective lighting is of course our first priority," Jeff Verneti, BPO CEO, said. "However, it is an important benefit of LED lighting that it saves energy. On a project of this magnitude – more than \$1.5 million worth of lights – it will save BPO

as much as 65 percent on our electric billing."

An additional benefit of the lighting is a reduction in greenhouse-gas emissions, Verneti said. "It is a bonus that we get these additional benefits to go along with brighter, more uniform lighting. PQL's expertise in the lighting field is just one more example of our focus on providing the very best baseball experience possible."

Andy Sreden of PQL said one of the most attractive features of LED lighting over old-fashioned metal-halide systems is bulb life.

"The LED luminaries we are installing at Ballparks of the Ozarks are rated for 100,000 hours of life," Sreden said. "That's compared to the need for annual maintenance of halide bulbs and the 20 minutes it takes to warm up the light systems. LEDs come on and go off instantly."

PQL, founded in 1989, manufactures a wide range of lamps, ballasts and fixtures. The company's mission is to provide energy efficient, quality lighting products. PQL provides thousands of products under the trade name Superior Life, manufactured to the industry's most stringent quality and environmental standards.

Ballpark of the Ozarks is located on more than 200 acres adjacent to Highway 54 just west of Camdenton. The state-of-the-art facility will host baseball tournaments for teams of players ages 8 to 14. Support facilities in the first phase of the project will include batting cages, concessions, a full-service bar and one-of-a-kind seating. The park will draw players and their families from around the nation, bringing a previously untapped market to the Lake.

## Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

### 5 Tips for Maintaining a Good Credit Score

One of the most important aspects of applying for a mortgage is having good credit. If you have bad credit, you'll need to work on improving your score in order to get a better interest rate, and in some cases to even obtain a mortgage loan at the Lake of the Ozarks at all. If you have good credit, then it's important to maintain that credit rating. While it can take time and patience to improve your credit score, it's unfortunately easy to mess it up. Keep reading for some tips to help you maintain a good credit score from your Lake of the Ozarks mortgage lender.

#### 1. Setup Payment Reminders.

One of the biggest factors contributing to your credit score is making all your payments on time. If you're one of those people that has too many things on their plate (which is most of us), consider setting up payment reminders so that you don't miss any payments. Depending on the type of bill, you have other options as well. Some companies will let you schedule a payment for the future instead of having to wait until payday to pay it. In addition, you may be able to setup automatic withdrawal or charge. This is a great option as long as you know you'll have enough money in your account to cover the bills.

#### 2. Keep Credit Card Balances Low.

Even if you pay your credit card bill on time each month, having high balances on your credit cards can affect your credit. Keep the balances on credit cards and other "revolving credit" as low as possible. If you can pay off your cards in full each month, that's the best way to go. Then you don't have to worry about high credit card rates increasing your balance. Keep your credit cards under control and maintaining your credit score will be a lot easier.

#### 3. Don't Move Your Debt Around.

The most effective way to improve your credit score is by paying down revolving debt. Rather than moving your debt around, for example consolidating it onto one card or a personal loan, you should work to pay it down. Owing the same amount, but having fewer accounts may actually lower your credit score. Work on paying your smallest balance first and work your way around the rest of the payments. Moving the debt from one place to another isn't going to decrease the amount you owe. Paying off debts will take time, but you're sure to see your credit maintaining and eventually improving.

#### 4. Don't Open & Close Credit Accounts.

The more available debt you have, the more likely you are to put your



credit score at risk. Each time you open a new credit account, your credit score gets dinged slightly. Opening a new account also lowers your average credit age, another contributing factor to your credit score. To maintain a good credit score, only open new credit accounts when absolutely necessary. In addition, you don't want to close any unused accounts. After time, that account will drop off your credit report, which can shorten your average credit rating.

#### 5. Watch Your Credit Report.

While you may be doing everything right in regards to your credit, mistakes can be made. Errors on your report could lead to a drop in your credit rating. In addition, identity theft and credit card fraud can also lead to mistakes on your report. Therefore, it's important to check your credit report regularly and look for any issues. The sooner you can correct them, the easier it is to maintain a good credit score.

If you have your credit in order and are ready to apply for a home loan at the Lake of the Ozarks, I'm here to help. As your local mortgage professional, I'll work with you every step of the way. I'll discuss your Lake of the Ozarks home financing options, offer competitive interest rates and back it up with the first-class service you deserve. Give me a call at 573-746-7211 today!

For Lake area news, resources and tips on financial services, please

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

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# Your business plan could get you \$\$\$

Submitted by Bruce Mitchell,  
Lake of the Ozarks SCORE

The Lake of the Ozarks SCORE Chapter is now 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

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.

This competition is open to businesses located in Camden, Dallas, Hickory, Laclede, Mill-

ceived no later than August 30, 2016, to be considered for this award.

Business plans will be evaluated independently by a panel of judges. The judges will select the top plans, and then meet with those applicants for a face-to-face interview. The person submitting the best business plan will receive a \$1,500 cash award and over \$1,000 in print and radio ads; second place will receive a \$500 award. Awards will be presented at a recognition luncheon on October 20, 2017. All plans will be kept in strict confidence.

To receive an application form and a copy of the judges' scoring criteria, please send an e-mail to StonebrakerBusinessPlan@yahoo.com. Business plans can be submitted electronically, which is preferred, to StonebrakerBusinessPlan@yahoo.comsent. Or they can be sent 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.

Business plans must be re-

raise awareness of the importance of a detailed business plan to the future success of a new business.

Why have a business plan? 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 your business in a

er, Morgan or Pulaski counties, and that have been in existence for five years or less, or for businesses that are just in the start-up phase. For help in developing and writing a business plan, visit the local SCORE chapter website at [www.LakeOfTheOzarks.SCORE.org](http://www.LakeOfTheOzarks.SCORE.org) and click on the "Templates & Tools" link.



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[malasson@fsbfinancial.com](mailto:malasson@fsbfinancial.com)



**Bob O'Steen**

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## Building an effective web presence

with Krysti Rice, Social Media  
Coordinator, MSW Interactive  
Designs LLC

### Tips for Handling Negative Facebook Posts

We often get asked by our clients how to handle a negative comment or post on Facebook. Consumers might complain on your Business Facebook page simply because they want their problem solved. Turn their perception of you into a positive one by presenting timely customer service through your social media.

On the flip side, attention seekers just want to be heard. They will make negative comments with the goal of just sounding off. They don't care how their problem is handled; they just want attention. Here are some tips to help you handle both types of posts.

#### 1. Respond Publicly

It is vital that you respond to negative messages publicly. Failure to do this can make it seem like you're ignoring your customers. People view Facebook as a forum for immediate customer service, and they expect to be responded to. This is a chance to show your customers how you problem solve.

#### 2. Be Understanding

Don't focus on who is to blame for the problem. Understand that a simple public apology can go a long way. Focus on transforming an unhappy customer into a loyal customer by simply making their experience better. It will pay off in the long run.

#### 3. Direct the Conversation to a Private Message

While it's best to apologize publicly, try to direct the conversation to a more private form. The goal is to extend something that signifies your apology. Whether you choose to give out the manager's phone number or a free gift card to invite them back for a better experience, you'll want to do that privately. Trying this publicly will give customers the idea that they can just complain to get free stuff and you don't want that!



**Krysti Rice**

#### 4. Let Your Other Fans Respond

Allowing your community to respond is really an end step. If you've already built a loyal group of customers, they most likely will disagree with the negative comment the initial customer has made. Allow them to stand up for your business.

#### 5. Delete the Comment as a Last Resort

There are times where deleting a comment is necessary. If the Facebook fan is making:

- Inappropriate comments toward your employees
- Threatening comments
- Hostile statements
- Cursing

...then it may be necessary to delete the comment. Your employees don't deserve verbal abuse and there's no shame in banning someone from your page if they are harassing. We only suggest this as a last resort or if absolutely necessary. If someone is an active argument starter on your Facebook page and doesn't respond to any of your attempts to resolve their problem, deleting their comment and/or banning them from your page is a last option.

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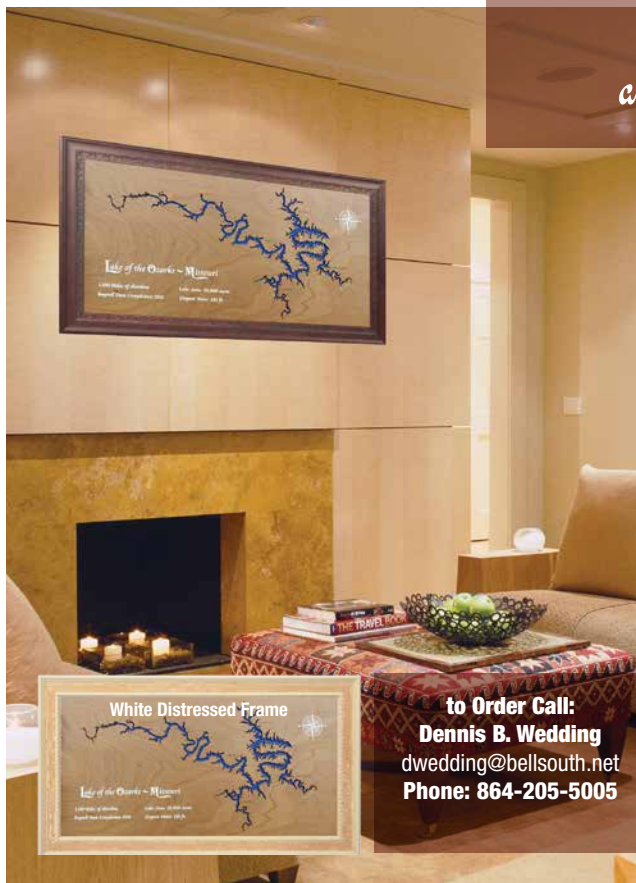
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## A Matter of Trust

### Planning for Your Vacation Home



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

Senior Vice President

The last recession took a toll on the value of vacation homes. The National Association of Realtors reports that, from the end of 2007 through 2012, when primary homes were dropping in value by 14.8%, the value of vacation properties fell by 23%. The good news is that prices have come back strongly. The median price of a vacation home rose 28% in 2015 and another 4.2% in 2016, reaching \$200,000.

The main reason for owning a vacation home is—or should be—for rest and relaxation. The vacation home also may serve as a "tryout" for a destination for retirement living. In some cases, it may become the home one retires to.

But vacation homes have investment and tax angles to consider as well.

Rental income from the property may help cover some of the expenses of maintenance and improvement. If the property is rented for 14 or fewer days, the income is tax free. Rentals for longer periods may be offset with income tax deductions for mortgage interest, property taxes, insurance premiums, utilities, and other expenses, but the biggest tax benefits are available only to owners who use the property for 14 or fewer days during the year.

#### When it's time to sell

The \$250,000 exclusion from capital gains (\$500,000 for married couples filing jointly) for the sale of a principal residence does not apply to the sale of a vacation home. At one time, it was possible to get around this rule by selling one's principal residence and moving into the vacation home, living in it as the principal residence for at least two years. At that point a new exclusion would become available. This strategy was curtailed, beginning in 2009. Now the exclusion is not

available for the portion of your ownership attributable to vacation home use.

Example. You bought a \$1 million vacation property in 2010. In 2017 you sold your primary residence to begin living in the vacation home. Now assume that you decide to sell that home in 2020, after living in it for three years, when it is worth \$1.5 million. That period is 30% of your total ownership, so only 30% of your gain of \$500,000 (\$150,000) is excludable from income. The same dollar limit of \$250,000 also applies.

#### Estate planning

The issue of capital gains taxes evaporates if ownership of the vacation home continues until the death of the owner. At that moment the tax basis of the property steps up to fair market value, so there would be no capital gain on a sale soon after.

If estate taxes are a potential issue, a *Qualified Personal Residence Trust (QPRT)* should be considered. In any event, when planning your estate, make sure to address the ownership of any vacation homes you own. Different planning methods may need to be considered depending on the state in which they are located. Contact Trenny Garrett today at (573) 302-2474 or at [trenny.garrett@centraltrust.net](mailto:trenny.garrett@centraltrust.net).

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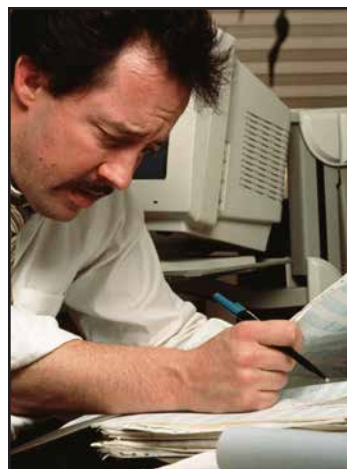
# How to make writing a business plan less intimidating

Submitted by Bruce Mitchell,  
Lake of the Ozarks SCORE

A business plan is not only important for starting your business, it's also an indispensable tool for helping you manage and grow your business. Your business plan is your roadmap in operating your company, and it's essential if you intend to request funding from outside sources.

A business plan spells out specific details about your business related to business concept, marketplace, and financials. The length of your business plan can depend on the complexity and scale of your business. Even short one-page business plans have purpose and can affect success.

Too many entrepreneurs make the mistake of not preparing a business plan. That's not terribly surprising, because writing one can seem a daunting task. It requires time, careful thought, research, and patience as you define your business's critical success factors and goals.



Are you intimidated by the thought of writing a business plan? Know that the benefits are well worth the effort. The value of a business plan isn't so much in the document you create, but the discovery process you embark upon to create it. As you work on your business plan, you answer key questions about your business that you may not have otherwise considered. That can help you recognize risks and opportunities—and better position you

for success.

Here are some tips to make writing your business plan less intimidating:

- Don't try to do it all at once.

If you tackle it in smaller bits and pieces, the project will be more manageable.

- Schedule time to work on it.

Plan time to work on your business plan. You'll feel less stressed about it if you reserve time on your calendar to dedicate to it.

- Use technology and resources to your advantage.

Although business plan templates and software can't do it all for you, they can save time. Consider using SBA's online Business Plan Tool, which can be found by visiting <https://www.sba.gov/tools/business-plan/1> and the full range of free business planning tools and templates that SCORE offers on its website, <https://www.score.org/resource/business-plan-ning-financial-statements-template-gallery>.

- Get feedback along the way.

As you work on the different sections of your business plan, ask a SCORE mentor or other unbiased business professional to review it and provide suggestions for improvement and clarity.

Even though writing a business plan will require effort, it doesn't have to be a harrowing experience. Follow the tips shared here, and keep your eye on the prize. With a business plan, you'll be better able to move your business in the right direction from the start and navigate changes more easily in the future.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. For more information about contacting a mentor or volunteering contact the Lake of the Ozarks SCORE Chapter at [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441. Serving Camden, Dallas, Hickory, Laclede, Miller, Morgan and Pulaski Counties.

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# Once-in-a-lifetime eclipse

By Darrel Willman

Just in case you hadn't heard, Missouri is one of the premiere spots in the country to view the eclipse later this month on the 21st. It so happens our area will experience totality-- where the moon completely obscures the sun for a period of time.

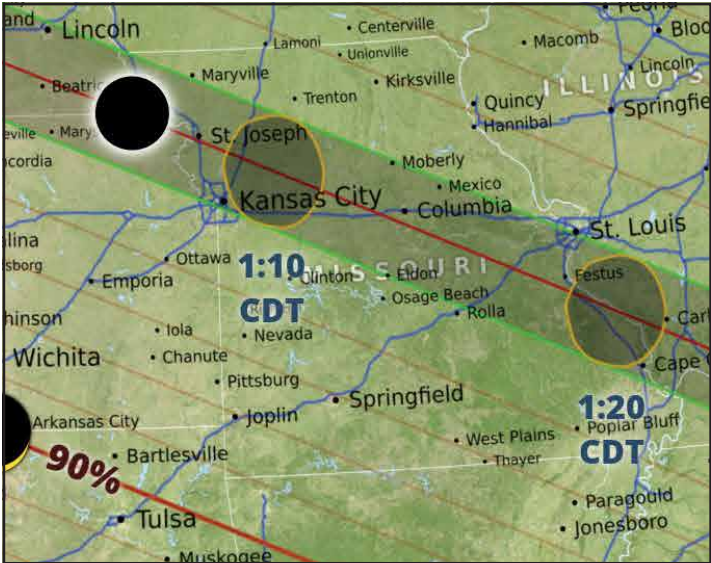
This month's eclipse will be the first visible totality in 38 years, the last was in 1979. Now, you'll have to be quick, because the totality will only last about two and a half minutes.

The perfect location for viewing this will be along the highway just north of Jefferson City, but almost everyone who reads this paper will be able to see a Total Solar Eclipse.

For us, the beginning of the partial eclipse will be at 11:46 a.m., the total eclipse will begin at 1:13:07 p.m. and end at 1:15:47. The partial eclipse will end at 2:41 p.m.-- in all, three hours of diminished daylight. These times are calculated for a location 13 miles north of Jefferson City, on Highway 54 at the County Road 348 intersection.

If you can't get out to see it, maybe you can catch one of NASA's live streams at <https://www.nasa.gov/eclipse>

**Can you watch the eclipse?** Not directly, no. Even obscured by the Moon, the Sun's light is so bright it can damage your eyesight permanently. Even the best sunglasses are not dark enough to filter out the harmful rays.



This year's Total Solar Eclipse passes directly over Missouri. NASA

Eclipse glasses are being sold around the area inexpensively. They have plastic tinted inserts that are dark enough to enable you to view the event safely. Only during totality-- that period of around 2 minutes when the sun is completely blocked out, can you photograph and view the eclipse safely without eye protection.

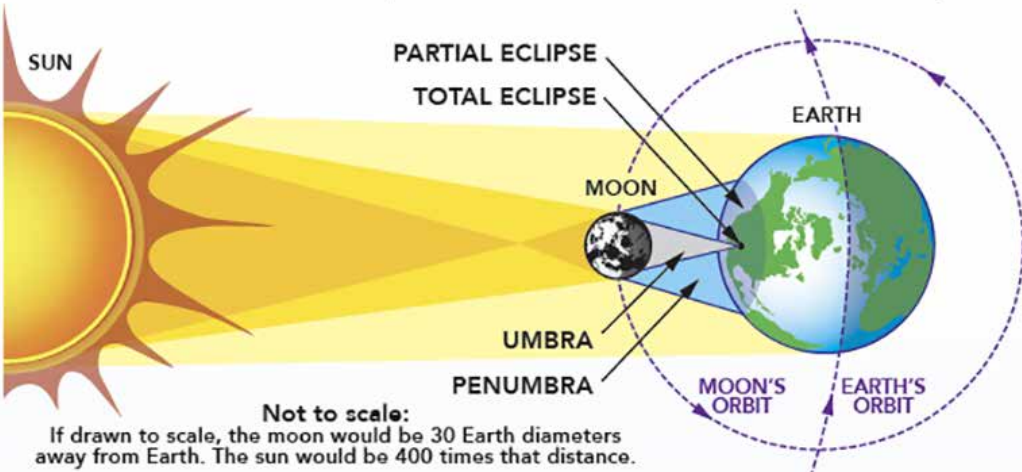
**Why does the eclipse occur?** According to NASA, it's rare because the Moon's orbit is not perfectly circular, and it's orbit around the Earth is not the same as our orbit around the Sun. So on the infrequent occasions the Moon aligns with the Earth perfectly between it and the Sun-- bingo! The Moon blocks the light from the Sun, plunging a very small circle on the Earth into darkness (an area about 70 miles in diameter this year). The one this

month is a Total Eclipse, but there are other, less rare types.

**How rare is a Total Solar Eclipse?** Even though they occur about every 18 months somewhere on the Earth, scientists estimate that any given location will only experience one in a person's lifetime. And they don't last long, because the Moon's shadow moves at over 1,000 MPH.

You'll have to wait a while to catch the next one-- a Total Solar Eclipse will occur again passing over the Bootheel on April 8th, 2024. After that, some of us could travel to see one in 2045, 2052 and 2078. The very young might catch the eclipse passing over the New England states in 2099. Experts have calculated that because of the Sun's expansion the *last* one will occur in about six hundred million years.

**TOTAL SOLAR ECLIPSE: Monday • August 21, 2017**  
This will be the first total solar eclipse visible in the continental United States in 38 years.



HOW AN ECLIPSE OCCURS - The Moon's position between the Sun and the Earth. Credit: NASA

# As the Lake Churns Lake Market Indicators



Real Estate and Lake News with C. Michael Elliott

New construction rose in June to the fastest pace in four months, led by large increases in the Northeast and Midwest. Housing starts of privately owned units climbed 8.3 percent in June above May 2017 and is 2.1 percent above June 2016. The gain ended three straight monthly declines and marked the strongest pace of building since February.

Home construction has risen 3.9 percent year-to-date, but that slight increase has been unable to make up for the decrease in existing homes being listed for sale. Housing starts jumped a spectacular 83.7 percent in the Northeast and 22 percent in the Midwest, sales edged up in the West but declined in the South. June building permits, an indicator of future construction, were up 7.4 percent compared to May 2017 and is 5.1 percent above June 2016.

The Lake of the Ozarks real estate market continues to pull further ahead of previous years. 2017 Lakefront homes sales currently sit at 27.3 percent above 2016. This is more than a 5 percent increase from June's 2017 YTD data. Non-Lakefront homes sales have increased 7.3 percent YTD above 2016 numbers. Condominium sales are up a solid 19 percent in 2017 vs. last year. Lakefront lot sales have surged 79.3 percent YTD in 2017. This is another excellent indicator of future construction.

If you need assistance in getting a clear picture of what this market means for you, please don't hesitate to contact me or a member of my sales staff. We have great insight into the current trends that effect the value and market demand of property.

Sales data obtained from the Lake of the Ozarks MLS comparing the time frame from January 1st to July 25th of 2016 and 2017 and the US Department of Commerce.

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

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# Tan-Tar-A's new owners opt for island atmosphere

By Nancy Zoellner-Hogland

*Nibblin' on sponge cake, Watchin' the sun bake; All of those tourists covered with oil...*

*Strummin' my six string on my front porch swing ... You know the rest!*

Tan-Tar-A is not owned by Jimmy Buffett. In fact, it is unlikely that he will visit, or be at the grand opening – or even be performing at Tan-Tar-A.

But his songs will certainly be playing through the minds of those visiting the 500-room lakefront resort, which recently sold and is being rebranded as “Tan-Tar-A, A Margaritaville Resort.”

The name change will take place in 2019, according to Ann Walters, director of sales at Tan-Tar-A. Changes that will reflect the new “island state of mind” are underway. And that change is creating quite a buzz.

“Jimmy Buffett’s performance contract has restrictions on the locations of his concerts. But from what we’ve heard, he can be a little unpredictable, so we may see him at Tan-Tar-A at some point,” Walters quipped.

She said Tan-Tar-A’s management company will remain Driftwood Hospitality Management, the same company that has managed the resort since 2012. Driftwood Acquisitions and Development (DAD), a privately held investment firm specializing in the acquisition and development of hotel assets and a division of Driftwood Hospitality Management, recently acquired Tan-Tar-A Resort.

Carlos Rodriguez, chief executive officer of DAD, said partnering with Margaritaville as they rebrand Tan-Tar-A was a “dream come true. The Tan-Tar-A acquisition has helped us reach our 2017 growth goal already, just halfway through the year... We’re excited to get underway, working together with the Margaritaville team to help travelers create unforgettable memories in the Midwest.”

Walters said improvements to the resort have already begun with the painting of the exterior of all buildings on the resort complex. Improvements are also in process at the Oaks Pro Shop with new siding and future interior renovations planned. They are also working with the design team on new

concepts for the resort guest rooms and food and beverage outlets.

“Although a complete timeline of all renovations is not available yet, work is scheduled begin at the conclusion of the 2017 summer season. The hotel will continue to oper-

to Keurig single serving coffee makers. Brightly colored hallways will welcome guests to Margaritaville,” Walters said.

In addition, guest rooms in Buildings B, C, D, and the Windrose Building will receive new bathrooms. Carpet and window coverings were completed

converted into a Margaritaville restaurant. The Windrose Restaurant on the Water concept will remain similar, but will receive a facelift to modernize the decor. In the Food Court, Pizzeria 26 will be relocated to where Grille Marx is currently. The area that is currently Piz-

90,000 square feet of flexible meeting space with 31 meeting rooms, and more than 650 guest rooms. Our professional staff is well trained to plan successful events and that will continue. Any room rates for reservations and conferences already contracted and booked will be honored,” she said.

Longtime General Manager Fred Dehner said all of the associates at Tan-Tar-A are enthused about the changes and look forward to the new look that will be offered to customers.

For those unfamiliar with the resort, the property currently includes 27-holes of golf across two courses, a 103-slip marina, eight food and beverage venues, a full-service spa and salon, a fitness center, horseback and pony riding, and numerous sports facilities including tennis, basketball and beach volleyball courts. Indoor and outdoor pools, as well as a 20,000 square-foot indoor waterpark, are located throughout the property. An on-site wedding chapel is also available.

Margaritaville features nine destination resorts/hotels across the Southeast United States and Caribbean and 20 additional locations in active development, four gaming locations and more than 60 food and beverage locations including signature concepts such as Margaritaville Restaurant, award-winning JWB Prime Steak and Seafood, 5 o’Clock Somewhere Bar & Grill and LandShark Bar & Grill. More than 15 million travelers every year change their latitude and attitude with a visit to a Margaritaville resort, residential real estate destination, vacation club, vacation home rental and restaurant.

For more information on Tan-Tar-A Resort, visit [www.tan-tar-a.com](http://www.tan-tar-a.com). Follow Tan-Tar-A on Facebook at [www.facebook.com/TanTarAResort](http://www.facebook.com/TanTarAResort), and on Twitter and Instagram @tantararesort.”

For more information on Margaritaville, visit [www.margaritaville.com](http://www.margaritaville.com). Follow Margaritaville on Facebook at [www.facebook.com/margaritaville](http://www.facebook.com/margaritaville), and on Twitter and Instagram at @Margaritaville.



**Tan-Tar-A has long been a favorite vacation spot at Lake of the Ozarks. Begun in 1960 by St. Louis developer Burton W. Duenke, the resort has always maintained a lodge-style atmosphere. New owners have plans to renovate and remodel to turn the resort into an “island escape.”**

ate as normal through all the renovations. Every attempt will be made to isolate the renovations, so as not to inconvenience our guests,” she said.

Walters said renovation

last year. Flooring in the main lobby and in Mr. D’s Lobby Bar will change to tile.

“In our lobby bar, Mr. D’s, a kitchen will be added to facilitate food service with a

zeria 26 will be utilized to create a grand entrance to the Margaritaville restaurant.

But it doesn’t end there.

“A new restaurant - Landshark Bar and Grill - will be built next to the Arrowhead Pool inspired by the traditional beach bars of the Atlantic Coast. Guests will be able to relax on the waterfront deck while enjoying breath taking views of the main channel of the Lake of the Ozarks. Four guest rooms will be removed to allow space for the new restaurant. A tiki bar will be added at the Arrowhead Pool,” she said, adding that timelines and details of the renovations are not finalized yet. “Plans for each of the projects are still in the design phase. It’s anticipated that the guest room renovations will begin after Labor Day of this year. Margaritaville Restaurant conversion will begin this fall, with plans to be open by spring, 2018. We will have a restaurant available while the Black Bear Lodge is closed for renovation.”

Walters also said that with Tan-Tar-A staying as the name of the resort, groups shouldn’t have to be concerned about the image of “Margaritaville.”

“And the large number of groups that Tan-Tar-A accommodates will continue, as Tan-Tar-A will continue to offer



**The stone fireplace in the entryway of Tan-Tar-A has long been a gathering place for those visiting the resort. Although the fireplace will stay, the area surrounding it will get an update designed to reflect the new atmosphere. Photos provided.**

plans include a complete floor-to-ceiling renovation of Building E, 133 rooms located across the road from the main lobby, connected by a catwalk.

“Walk-in showers, bathroom counters and tile, carpet, wall coverings, window treatments, furniture, and artwork will bring a bright, fresh look to the guest rooms, keeping with the Margaritaville laid-back lifestyle. All guest rooms will have new artwork, patio furniture, brightly colored entry doors and accent walls, bright white tops for the armoire and all tables in the rooms. The coffee service will be upgraded

light fare menu. Market Lane will also be freshened up with brightly colored walls, additional lighting, and tile flooring. Tan-Tar-A has several retail shops along Market Lane. One of these shops currently has souvenirs, sundries, and snacks. This shop will become a Margaritaville store, featuring Margaritaville branded items for sale so everyone can take a little of the island lifestyle home with them,” she said.

Changes are also coming to the resort’s restaurants.

Black Bear Lodge, Tan-Tar-A’s main dining room, will be



# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## ONYX CAVE ON THE NIANGUA

Onyx Cave is located not far up the Big Niangua Arm of the Lake above Ha Ha Tonka where the Lake transitions into a river. The opening is sufficiently large and when the Lake is at its normal reservoir level it is possible to boat into the cave for a short distance. This cave is a feature of the Niangua River Canoe Trail. Upon entering one will immediately notice how the walls of the passage look as if a mad painter has thrown white wash everywhere. The boater may also hear the cooing of pigeons that nest in the cavities. Liquid pigeon droppings and dry deposits of calcium carbonate create the splatter.

The cave was explored in 1909 by Garrett Laughlin, a local county road supervisor, and reported to be large and extensive, however, no one has been able to explore it beyond 650 feet in modern times because Lake of the Ozarks, created in 1931, backs water into the cave. The first 150 feet is a high spacious corridor but beyond that

the continuing passage ceiling is at 660 feet in elevation and is inundated most of the time. In 1965 the author was privileged to explore the cave up to 650 feet because of a pumping operation that lowered the water level, allowing one to examine a room 250 feet in where a large formation was quarried

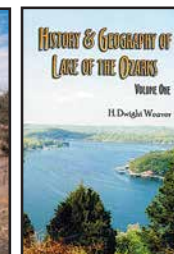
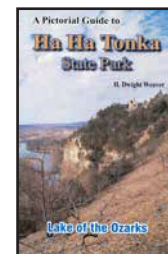
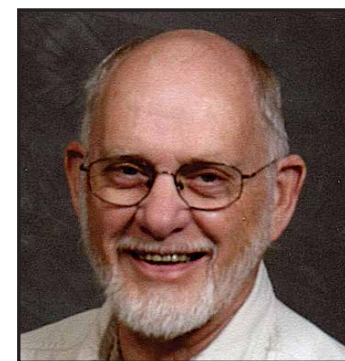
for its onyx in the 1890s by R.E. Bradford and associates. The pump-down by Lake Ozark Grotto was only possible because Lake of the Ozarks stood at 654 feet. Fluctuations of the Lake water are slowly eroding away the cave formations in the cave's flooded sections, and depositing sediments that

nearly fill the water passage beyond the portion that explorers could reach in 1965. The photo of the cave entrance that accompanies this article was taken by the author in 2003.

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

*the Ozarks.*

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



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## Let's Go Boating!



**Surf's up!** Wakesurfing, one of the fastest growing watersports on the planet, has exploded onto the watersport scene at Lake of the Ozarks in a big way. Wakesurfing is a water sport in which a rider surfs behind a boat, riding the boat's wake without being directly pulled by the boat. After getting up on the wake, typically by use of a tow rope, the wakesurfer will drop the rope, and ride the wave in a fashion similar to surfing.

This is a sport the entire family can enjoy. Wakesurfing is low impact, requires no previous experience and is suitable for all ages and athletic ability. Less physically demanding than wakeboarding and done at a much slower speed, wakesurfing is fun, safe and equally rewarding. You get all of the thrill of surfing and wakeboarding without the high speed or hard crashes. Wakesurfing is also super social as the surfers are close to the boat and within conversation range of the other boaters.

Wakesurfing is done behind an inboard boat at a speed of 9-13 mph. Wake boats offer rear platforms and submerged drives so the propeller is under the boat to protect the rider from getting hurt. Never wakesurf behind a boat with outboard engines. In addition to safety, today's wake boats offer several features that allow you to customize your wave by fine-tuning the height, shape and length of the wave. With riders close to the back of the boat, under water exhaust systems are also important, as they reduce harmful gasses and carbon monoxide levels.

Wakesurfing requires very little equipment, just a board and a tow rope. Traditional surfboards can be used, but do yourself a favor and get a board specific to wakesurfing to make the learning curve easier.

There are two styles of boards: "surf" and "skim". Surf style boards usually have two or more fins towards the tail of the board and look like mini surfboards. Skim style boards usually have one center fin in the back and possibly a small fin in the front. Surf style boards are good for aggressive carving and catching air. Skim style boards are usually easier to spin. You will also want a wakesurf specific rope. Wakesurf ropes are typically shorter, thicker, and sometimes have a small handle or T-bar.

If you want to learn to wakesurf, there are a few local boat dealers who offer lessons including instructor Ben Vens with MarineMax. With expert instruction and good advice, wakesurf riders can learn quickly and progress rapidly. Almost immediately, most people of average physical ability can stand up and ride a wave. And, if you are not comfortable standing up, you can always surf on your knees or even lying down.

If you have ever dreamt of being a surfer, or if it is simply time to try something new we encourage you to try wakesurfing. With the right boat you can be in Missouri and ride endless waves all day long. There are a variety of wake boats available at lake area dealerships including the award winning Nautique line - up found at MarineMax.

*With 62 locations nationwide, MarineMax is the nation's largest recreational boat dealer. MarineMax compliments its industry leading brands with dedicated delivery captains, educational classes, organized customer events, and unparalleled service. We invite you to visit our highway store in Osage Beach and our on water location in Lake Ozark. Always open at [www.marinemax.com](http://www.marinemax.com)*

# Medicaid, Medicare scam results in more than 400 arrests

*Those indicted responsible for \$1.3 billion in fraud losses*

Last month, more than 400 defendants, including 115 doctors, nurses and other licensed medical professionals, across 41 federal districts were charged for allegedly participating in health care fraud schemes involving approximately \$1.3 billion in false billings. According to Attorney General Jeff Sessions and Department of Health and Human Services (HHS) Secretary Tom Price, M.D., it was the largest ever health care fraud enforcement action by the Medicare Fraud Strike Force.

Of those charged, more than 120 defendants, including doctors, were charged for their roles in prescribing and distributing opioids and other dangerous narcotics. In addition, HHS has initiated suspension actions against 295 providers, including doctors, nurses and pharmacists. In the Eastern and Western Districts of Missouri, 16 defendants were charged in schemes involving more than \$16 million in claims, including 10 defendants charged as part of a scheme involving fraudulent lab testing. The names of the 16 were requested from the Department of Justice, which released the information, but were not provided by deadline of this issue of the "Lake of the Ozarks Business Journal."

The charges, announced on July 13, targeted schemes billing Medicare, Medicaid, and TRICARE (a health insurance program for members and veterans of the armed forces and their families) for medically unnecessary prescription drugs and compounded medications that often were never even purchased and/or distributed to beneficiaries. The charges also involve individuals contributing to the opioid epidemic, with a particular focus on medical professionals involved in the unlawful distribution of opioids and other prescription narcotics. According to the CDC, approximately 91 Americans die every day of an opioid related overdose.

"Too many trusted medical professionals like doctors, nurses, and pharmacists have chosen to violate their oaths

and put greed ahead of their patients," said Attorney General Sessions. "Amazingly, some have made their practices into multimillion dollar criminal enterprises. They seem oblivious to the disastrous consequences of their greed. Their actions not only enrich themselves often at the expense of

number of medical professionals charged is particularly significant, because virtually every health care fraud scheme requires a corrupt medical professional to be involved in order for Medicare or Medicaid to pay the fraudulent claims. Aggressively pursuing corrupt medical professionals not only has a deterrent effect on other



taxpayers but also feed addictions and cause addictions to start. The consequences are real: emergency rooms, jail cells, futures lost, and graveyards. While today is a historic day, the department's work is not finished. In fact, it is just beginning. We will continue to find, arrest, prosecute, convict, and incarcerate fraudsters and drug dealers wherever they are."

Secretary Price said the national takedown represents "significant progress toward protecting the integrity and sustainability of Medicare and Medicaid, which we will continue to build upon in the years to come."

According to court documents, the defendants allegedly participated in schemes to submit claims to Medicare, Medicaid and TRICARE for treatments that were medically unnecessary and often never provided. In many cases, patient recruiters, beneficiaries and other co-conspirators were allegedly paid cash kickbacks in return for supplying beneficiary information to providers, so that the providers could then submit fraudulent bills to Medicare for services that were medically unnecessary or never performed. The

medical professionals, but also ensures that their licenses can no longer be used to cheat the system.

The Strike Force locations included the Southern District of Florida, the Eastern District of Michigan, the Southern District of Texas, the Central District of California, the Northern District of Illinois, the Middle District of Florida, the Eastern District of New York, and the Southern Louisiana Strike Force, operating in the Middle and Eastern Districts of Louisiana as well as the Southern District of Mississippi.

In addition to the Strike Force locations, enforcement actions include cases and investigations brought by an additional 31 U.S. Attorney's Offices, including the execution of search warrants in investigations conducted in California, Ohio, Alabama, Arkansas, California, Connecticut, Georgia, Illinois, Indiana, Iowa, Kentucky, Maine, Missouri, Nebraska, Nevada, New York, Ohio, Puerto Rico, Tennessee, Texas, Utah and Virginia.

Ninety six defendants from 21 states were also charged in criminal and civil actions with defrauding the Medicaid program out of over \$31 million.

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Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

# Crossword Puzzle

THEME: 1980s MOVIES

Solution page 16

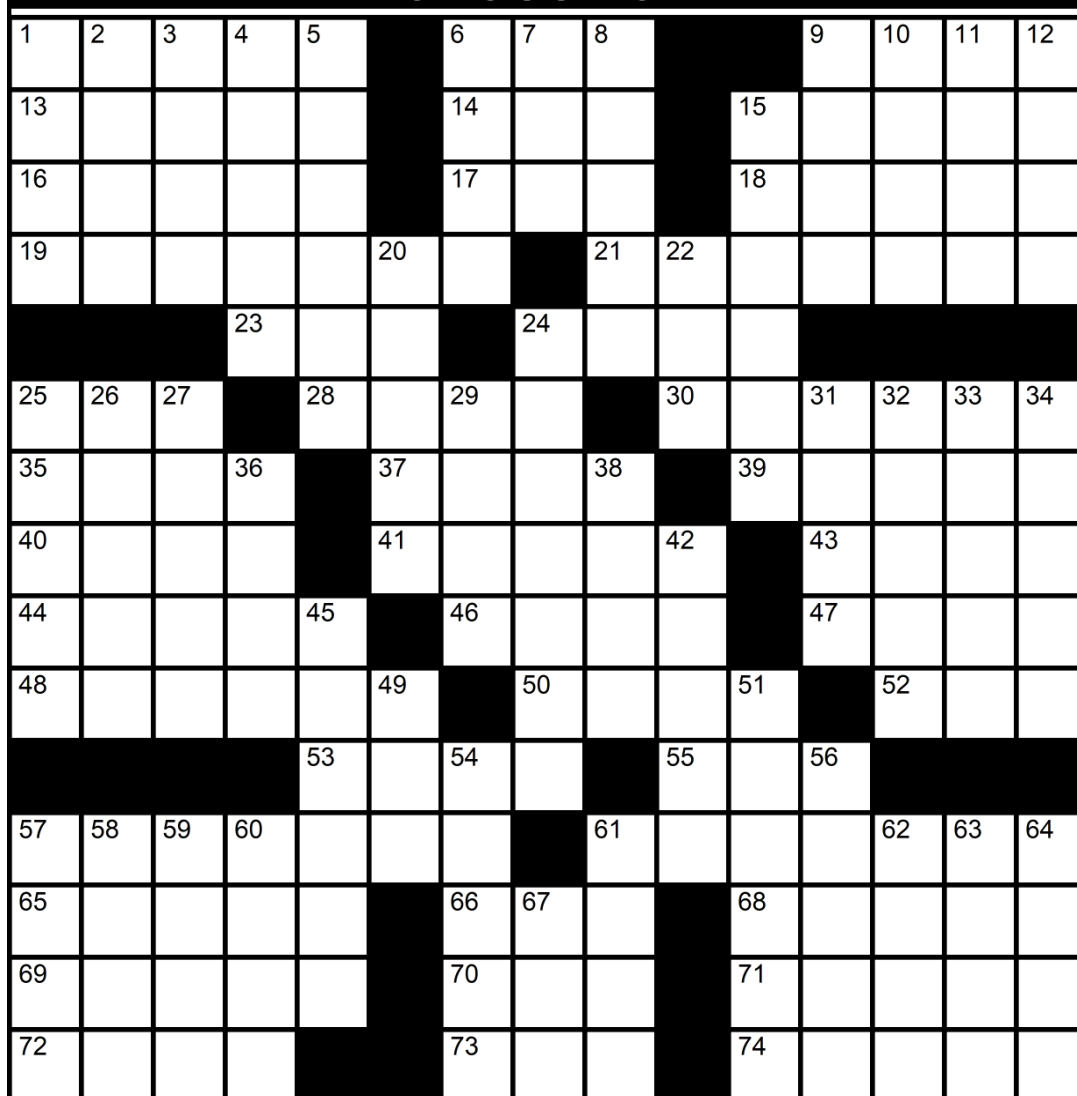
## ACROSS

1. Discrimination against AARP members?
6. India's smallest state
9. Bath powder
13. Espresso plus steamed milk
14. Center of activity
15. Pickled garnish
16. \*Hannah and Her Sisters" director
17. Distinctive period
18. Opposite of alpha
19. "A Christmas Story" protagonist
21. \*Ferris Bueller's best friend
23. Confession subject
24. French Riviera city
25. Mischief-maker
28. King of India
30. Old master print maker
35. Getting warm
37. Knicks' competitor
39. Finnish steam bath
40. Hipbones
41. Derive
43. Membranophone
44. Fixin' to
46. Saudi Arabia's neighbor
47. Acid gritty-textured fruit
48. Iroquois tribe
50. Chills and fever
52. Prefix for "new"
53. Place for a house plant
55. Registered nurses' org.
57. \*Sean Penn in "Fast Times at Ridgemont High"
61. \*Oliver Stone's Oscar winner
65. Fire in one's soul
66. "\_\_\_\_, humbug!"
68. Canine skin infection
69. Famous person
70. Freudian topic
71. Beyond suburb
72. Hightailed it
73. Computer network acronym
74. Destruction of cells, pl.

## DOWN

1. Resembling wings
2. Apple variety
3. It shall, for short
4. 12 \_\_\_\_ of AA
5. Stonehenge stone
6. Clarified butter
7. "Days of \_\_\_\_ Lives"
8. Olden day calculators
9. What to do with a shrew?
10. Copycat
11. Kids' building block
12. "Ocean Spray" \_\_\_\_-Apple juice
15. Celestial body with a tail, pl.
20. Absurd
22. Card with one pip
24. \*Robert Redford's "The \_\_\_\_"
25. \*Montoya's first name
26. Honeydew, e.g.
27. Founding Father Thomas
29. \*Returned in 1983
31. Not gentlemen
32. Second-largest Great Lake
33. Accustom
34. \*Main character in "First Blood"
36. #28 Across' daughter
38. Heroin, slang
42. Artificial sweetener brand
45. Not absorb, nor repel
49. Have a cold, e.g.
51. Canine's coat
54. Denigrating statement
56. Muscle control problem
57. Puch-shaped structures in animals or plants.
58. \*Like "Dead Poets Society" school, e.g.
59. Opposite of busy
60. College girl
61. Sound unit
62. Cross to bear
63. Mythological hominid
64. Snouts or beaks
67. \_\_\_\_ Khan

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# Jet fuel truck purchase

*continued from page 4*

Rucker and Massey voted "No."

In a later interview, Dinsdale said he wasn't sure what he would do next. Bethurem said he would like the city to consider purchasing two used jet fuel trucks – one that would serve as a "stand-by," or look into the possibility of leasing a truck and made a motion to that effect, which was approved unanimously. However, Dinsdale later said a purchase

of that amount would have to be approved by the board so that could make it more difficult to get a good deal because "good deals go fast." The board also discussed the possibility of purchasing a new motor for the truck.

The purchase process started in June 2016, when aldermen voted unanimously to purchase two new trucks through the Missouri Moves grant program, which would have reimbursed the city 50

percent of the costs. However, before leaving office, Gov. Jay Nixon pulled the plug on the program so the matching grant money was no longer available.

thing used. However, the board approved it without question," he said, adding that in January, he started putting together specs for the bid process.



Past its prime, this 2,200-gallon jet fuel truck, a 1989 Ford F700 with a single-point hose originally built by Garsite, has been having constant mechanical problems and needs to be replaced, according to Osage Beach Airport Manager Ty Dinsdale. Nancy Hogland photo.

Dinsdale said that's when he and the city administrator discussed including a new truck in the 2017 budget.

"We discussed that if aldermen balked, we could always go to Plan B and look for some-

Three bids were received. The two high bidders provided financing, but the low bidder – Garsite – did not, so Dinsdale secured financing. The contract was presented to aldermen at their June 29 meet-

ing and was approved in a 3-3 vote with Mayor John Olivarri voting "Yes" to break the tie. Aldermen Kevin Rucker, Greg Massey and Phyllis Marose voted in favor of the purchase; Aldermen Richard Ross, Jeff Bethurem and Tom Walker voted against it.

Then at the board's next meeting on July 6, aldermen voted to hold up the purchase process until they had time to further review the matter.

"The truck would pay for itself in a very short time but instead of looking at that, I think everyone is looking at the bottom line – that the airport barely breaks even," he said. "But the jet fuel truck is the lifeline of this airport. It's because of the type of traffic that we're getting. Gone are the days when you'd come out here and the ramp was full of single-piston or twin-piston airplanes. You come out on a holiday weekend now and the ramp's only going to be half full because for the last three of four days we've had jets flying in and dropping people off, then leaving. We might see the same jet flying in here three or four times in one day."

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# Managing Rental Property

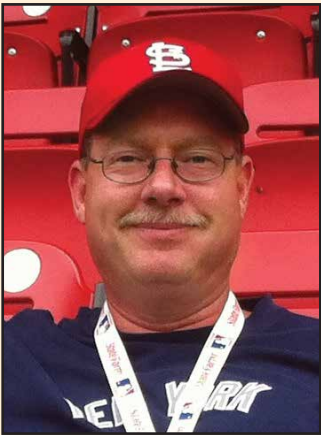
## The Early Bird Gets The Worm

One of the big questions that I am asked quite often is “when is the best time to put my property on a vacation rental program?” The answer is that there isn’t a bad time, but some times are definitely better than others, especially if you are looking to purchase and depending on the income to defer some of your expenses.

So if I was going to pick, the worst possible time, I would have to say that it would at the beginning of October. You’ve just missed the entire summer and quite possibly will not have a rental until May of the following year. That is eight months without any income. If you are depending on your property to help pay some of your costs it will be a long wait.

The best time would probably be the end of November for a home and no later than the end of February for a condo. As families gather for the holidays many people (at least the smart ones) begin planning their summer vacations. By January 1st of this year we had booked 20% of our entire year, by April 1st we had booked 44% of our year and by June 1st we had booked 64% of our expected revenue for the entire year. So you can see the importance of having your property ready to advertise as early as possible.

Here are a couple of examples; we had a home join our program for the 2016 season right around the beginning of the year which ended up renting 68 nights which is great for a first year property. Another home joined around the beginning of April (these homes are fairly close in size and bedrooms) and rented for 43 nights. Not bad, but not as good as



Russell Burdette

the other home.

Sometimes you cannot help when your property becomes available for rent. You may be waiting on the closing, you’ve ordered furniture but it hasn’t arrived, you have repairs that need to be completed or you inherited a property and it just took a while to get it ready. There are many factors that come into play but as you can see timing can make a huge difference in how successful you are your first year. However after that you will always be ahead of the curve.

If you are planning on purchasing a vacation rental property you may want to consider looking in the fall or winter. However if the perfect property comes along it may be better to throw caution to the wind and purchase the home or condo before someone else does.

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 currently serves as the vice-chairman of the Tri-County Lodging Association and also serves on the board of directors for the Lake of the Ozarks CVB. 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](mailto:russell@yourlakevacation.com).





# Magic Dragon Street Meet Nationals Gives Back to the Community

The Lake Area Chamber of Commerce was honored to have the opportunity to present several appreciation plaques as well as contributions locally from the efforts of the 2017 Magic Dragon Car Show.

Lake Area Chamber Executive Director K.C. Cloke and

Lake Ozark Police Department for the assistance provided with traffic control.

Cloke presented the School of the Osage Fine Arts Booster Club with a check for their assistance in providing volunteers and for managing the volunteer traffic control. Cloke



Car Show Chairman Bert Westbrook attended the City of Lake Ozark June Board of Alderman meeting and presented Mayor Franzekos with a plaque of appreciation for the City's participation and support, along with a check and plaque presented to Chief Launderville of the

also presented the Lake of the Ozarks Coast Kiwanis Club with a check for their assistance in providing volunteers for the show.

Total contributions from the 2017 Magic Dragon Street Meet Nationals equaled \$2,750 back to the community.



"Eyes On Missouri celebrates joining the Lake West Chamber with a ribbon cutting event, as well as, welcoming Dr. Michele Haley to their practice. Dr. Haley has practiced as an optometrist for over 15 years. Pictured: Dr. Michele Haley, OD, Nicole Ottens, Office Manager, Tammy Morgan, Market Manager, Kim Dunn, DA, and Ellis McGuire, optician.



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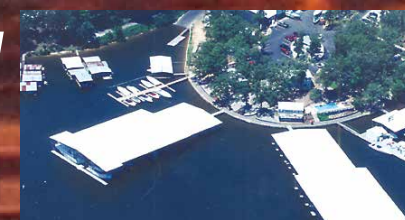


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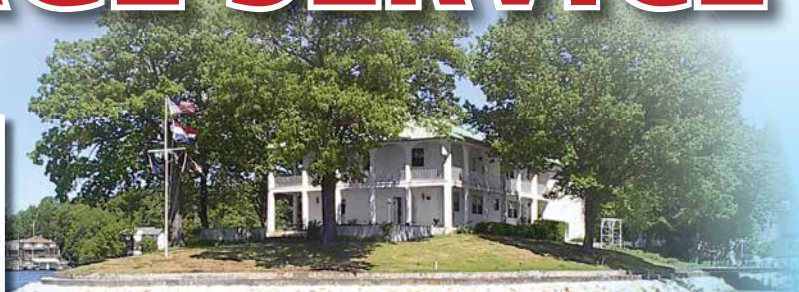
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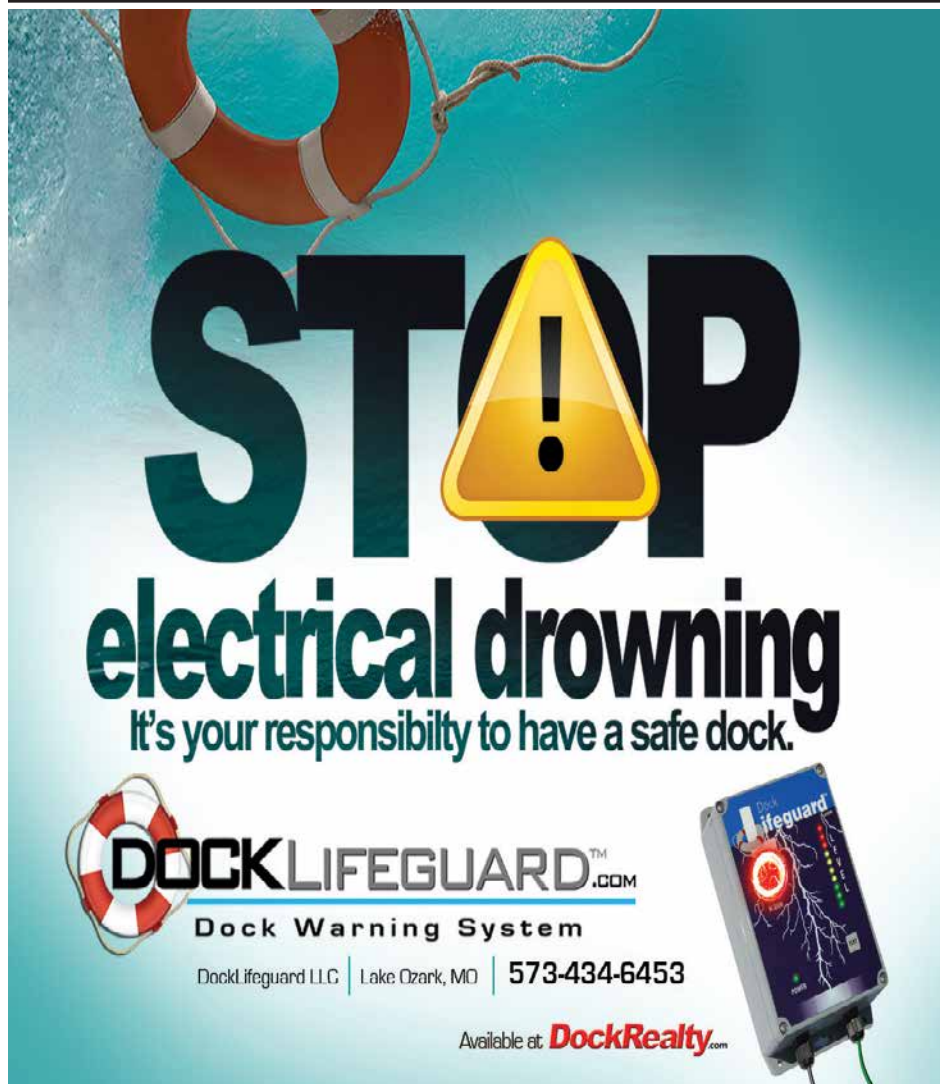
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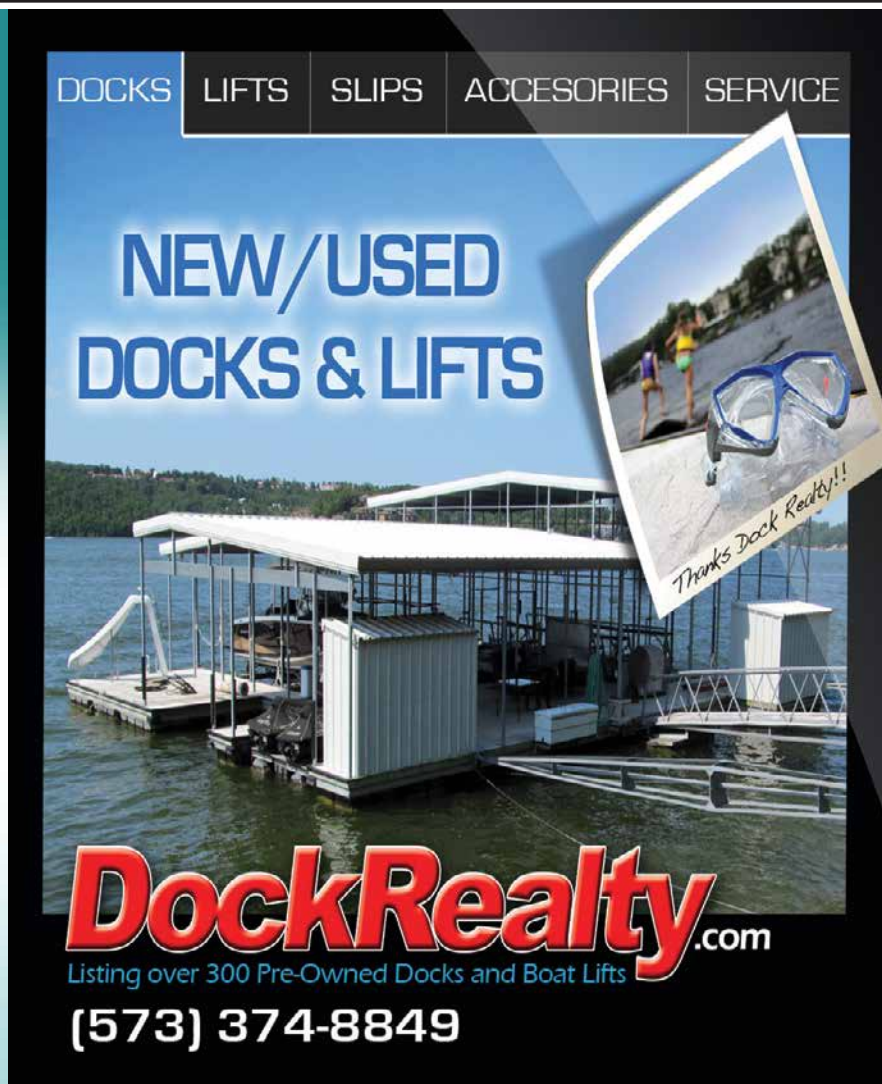
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