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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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SEPTEMBER, 2016

BOATING ON BACK

FREE
Boating
Lake of the Ozarks
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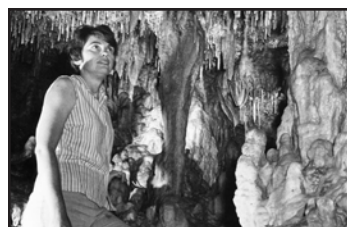
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Ballparks of the Ozarks breaks ground

By Nancy Zoellner-Hogland

A whole new group of people will be drawn to Lake of the Ozarks in 2017 when a state-of-the-art youth baseball complex opens.

On Monday, August 22, Ballpark Development LLC broke ground on a multi-million-dollar baseball facility to be built on 239 acres off Highway 54 near state Highway J in Camden County. The complex will feature nine age-appropriate fields with turf infields; pitching bullpens; batting cages; LED lighting; an amphitheater; a fieldhouse and unique seating for the patrons. When completed, the complex will host both three-day and weeklong tournaments for teams from around the country. Sports camps and clinics held in the off season will keep the facility open year round.

Ballparks of the Ozarks COO Bob Ramsey and CEO Jeff Verneti, who share a passion for the sport and who have both been visiting the Lake since they were young, said it's been a long time coming. They shared the story that brought them to this point.

"Almost exactly five years ago, I had just returned from a youth baseball tournament in Cooperstown, New York which, at the time, was considered the No. 1 youth baseball destination in the country," Ramsey said. "I had looked a little bit at the business model and was telling Jeff about it – that it was a great event, a great money-

maker and that we needed something like that in the Midwest – but I wasn't sure where it should be located. Jeff immediately suggested Lake of the Ozarks because he's got a long background with the area."

He had made the trip to Cooperstown with his son Brad,

worked together as radio talk show hosts on 590 KFNS The Fan, "St. Louis' Original Sports Talk Headquarters," started seriously discussing the prospect.

"Many sports are going to what they call 'club level,' and more and more money is be-

old age range participate in an athletic activity on a regular basis. Another study, carried out in 2013 by the National Association of Sports Commissions, showed the travel industry built around youth sports brings in an estimated \$7 billion.



Developers anticipate that more than 100 jobs will be created with the completion of this world class youth baseball complex, under construction in Camden County.

who was 12 at the time and who played on a competitive travel team. He said the one thing that stuck out in his mind during the visit was the expense to participate.

"While I loved it and loved the experience, I knew that by taking that concept to the Lake, which is far superior for a number of reasons but basically because of all the resort amenities that are already present, but also far more affordable, we could replicate the concept, making it even better," he said.

The two, who had been friends for years and who

ing poured into that," Ramsey explained. "Playing neighborhood ball with your buddies until you go to high school is fading out and club sports are taking over. That's why some communities, like the Lake region, are looking at these sports opportunities. We're trying to stay with that trend and maybe even get a little ahead of it to fill those needs."

According to a 2014 survey by the Sports and Fitness Industry Association, 53 percent of all 6 to 14-year-olds play in a team sport and 30 to 40 million children in the 6-to-17-year-

Verneti said although they originally announced their intention to build the complex at a ground breaking ceremony nearly a year ago, with an anticipated opening in 2016, they later realized their timeline was a little ambitious.

"We decided if we were going to do this, we were going to do it right so we spent quite a bit of time researching. If you're looking for someone to build a hotel or a house or a supermarket, there are a lot of construction companies that do that, but building a baseball

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at the negotiating table?**

For the latest market stats and real estate info turn
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Armchair Pilot

By Nancy Zoellner-Hogland

IF YOU'VE STAYED in a Hyatt, Sheraton, Marriott or Westin hotel in the past year and a half, your credit card information might have been hacked. HEI Hotels and Resorts recently announced that malware put into place in at least 20 of their locations in 10 different U.S. states and the District of Columbia may have collected names, card account numbers, card expiration dates and verification codes. According to HEI, the information theft could have occurred when people bought food or drinks at the hotels as far back as March 2015. The breeches occurred at hotels in Florida, Texas, Minnesota and California, as well as several others. For the complete list, visit <http://www.heihotels.com/list-of-properties>. For more information, call 1-888-849-1113 between 9am and 9pm Eastern Time, Monday through Friday.

DO YOU GET HUNGRY on long flights? Some trans-Atlantic travelers flying economy class might want to stuff a few peanut butter crackers into their carry-ons. British Airways recently announced that it would be cutting out its second meal on some flights from America to Europe and replacing it with a snack. The snacks offered vary according to the time of the flight but a mini, snack-sized chocolate bar is one of the choices. Those traveling from the West Coast will still receive a second meal, the airline reported. Fliers also have the option to pre-order and purchase alternative meals.

WHILE SOME AIRLINES are cutting services, at least one is adding to its offerings. American Airlines just announced that, as of August, all of its in-flight entertainment would be available free of charge to all passengers. Previously, the airline had provided some of its programming free but fliers had to pay for newly released movies and other "premium" offerings. American says its entertainment lineup includes 165 movies, 300 TV

shows, 700 music albums and 20 games. The entertainment is available on the airline's 280 planes with seatback systems. However, American said it is installing more of the systems every month. In the meantime, free streaming is available on nearly 800 other flights. Delta was the first airline to provide free in-flight entertainment, dropping fees in June of this year.

THE ACCOLADES for Delta's free-entertainment move were probably quickly forgotten last month after a computer malfunction forced the airline to cancel approximately 1,000 flights and leave tens of thousands of passengers stranded. It took a couple days to get the carrier's communication and booking systems back up and running and "to reset the operation and get crews, aircraft and other operational elements in place to take care of customers." In the meantime, the carrier said it would provide \$200 vouchers to all customers whose flights were canceled or who experienced delays of more than three hours. A couple weeks earlier, a faulty router forced Southwest Airlines to cancel more than 2,000 flights. Computer issues also caused problems for United and other airlines in recent months.

PASSENGERS ON CANCELLED FLIGHTS do have some options. In some cases, they can request to have their flights transferred to another airline. Travelers also can ask for refunds if the flight is cancelled or delayed for more than two hours. Some travel insurance companies cover computer system outages and will pay for meals, hotel rooms or other "reasonable expenses" incurred getting to your destination. Likewise, some credit cards offer trip delay protection and will cover the same types of expenses as long as the trip is charged on that credit card. Under European Union law, those flying to Europe may also be able to collect cash compensation for delays and interrupted trips as well as having meals and

hotels paid for by the airline. Those stuck on the runway or tarmac have the United States Department of Transportation regulations on their side. Those rules state that, as long as there are no safety concerns, passengers must be allowed to deplane if the delay is longer than three hours on domestic flights or four hours on international flights.

SEARCHING FOR POKEMON during that down time at airports could cause problems, according to some airport officials. Those travelers who stop mid-corridor to capture the

ALTHOUGH FIREARMS and ammunition are not allowed in carry-on baggage, that didn't stop a record number of fliers from trying to bring them on board in August. According to the Transportation Safety Administration, between August 5 and 11, 2016, TSA officers found 78 firearms at airport checkpoints, breaking two other records set in May and April of this year. In May, 74 firearms were discovered and in April, 73 firearms were found in carry-on bags. Many of the firearms were loaded – some with bullets in the chamber. Although three airports – Tampa, San Antonio and Phoenix – had the highest number of incidents, the weapons and/or ammunition were found at several airports across the country. According to the TSA, they believe most people just forgot they were in the bags. Those who violate the rule, which also prohibits realistic replicas of firearms, can be forced to pay penalties of more than \$12,000 per violation.

ONE FEMALE TRAVELER was caught "traveling light" when she checked into Virgin America wearing only underwear on her bottom half. The woman, who also wore a blouse, beige blazer and black ballet flats, was allowed to board the flight. According to a statement issued by the airline to an online travel magazine, Virgin American, the only airline based in California, is known for "doing things differently" and for "being a bit cheeky," and so they welcome all travelers.

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Chamber asks for help keeping the lights on

By Nancy Zoellner-Hogland

The fund to maintain the “Hollywood-style” welcome sign and the welcome garden, located on the east side of Lake of the Ozarks, has nearly been depleted. To build it back up again, Joe Roeger, head of the Lake Area Chamber of Commerce Beautification Committee, is in the process of visiting cities and contacting chamber members to ask for donations.

“The chamber spearheaded both projects and we have ongoing expenses for repairs and maintenance – things like electric, which is about \$80 a month, and light replacement. That means we’re constantly having to spend money on both locations so the way it works out, about every four or five years, I go back to the initial partners on the projects to ask for donations. We were down to about \$168 in the fund so I decided it was time to do it again,” he said, adding that the Hollywood sign was especially costly to maintain.

That sign, built in 2012 and featuring 8-foot-tall letters

resting on an approximately 4-foot-tall by 87-foot long concrete wall, is lit by 18 light bars that cost around \$350 each, according to Roeger. So far, the chamber has had to replace five or six light bars, two of which were covered by the warranty. However, the sign is now four years old – about the expected life of the lights – and two or three more lights are in the process of failing. That’s causing the timing on rest of the lights, which are “daisy-chained,” to malfunction. In addition, bugs have gotten into the electrical system and are causing the breakers to be thrown and an animal has chewed a portion of one of the wires.

“That’s one of the reasons I decided to go out now and ask for donations,” he explained. “But before they can get up the hill to replace the lights and fix the problems, the land needs to be brush-hogged. Ozark Shores Water Company did that a couple years ago for free. We’re hoping that they – or someone else – will step up and offer that again because it’s quite a job!

The brush is extremely thick and the runoff from above has caused a pretty good sized ditch that the equipment has to cross. Actually, there are several people who have volunteered to help us with these two projects.”

Bill Mackay, principle owner of Paradise Landscaping, is one. Roeger, who has served on the chamber since 1995, said that Mackay’s company has donated hundreds of man-hours over the years to keep the welcome garden, located at the intersection of Bagnell Dam Boulevard and the east end of the Osage Beach Parkway, looking pretty. They cut and trim the grass, maintain the irrigation system and tend to the plants.

“They’ve been a God-send for the chamber. Before Paradise Landscaping stepped up, the garden was maintained by Toby’s Landscaping, again free of charge but after the owner died, we went a couple years without regular care and the garden suffered. But it’s very nice now and it’s because Para-



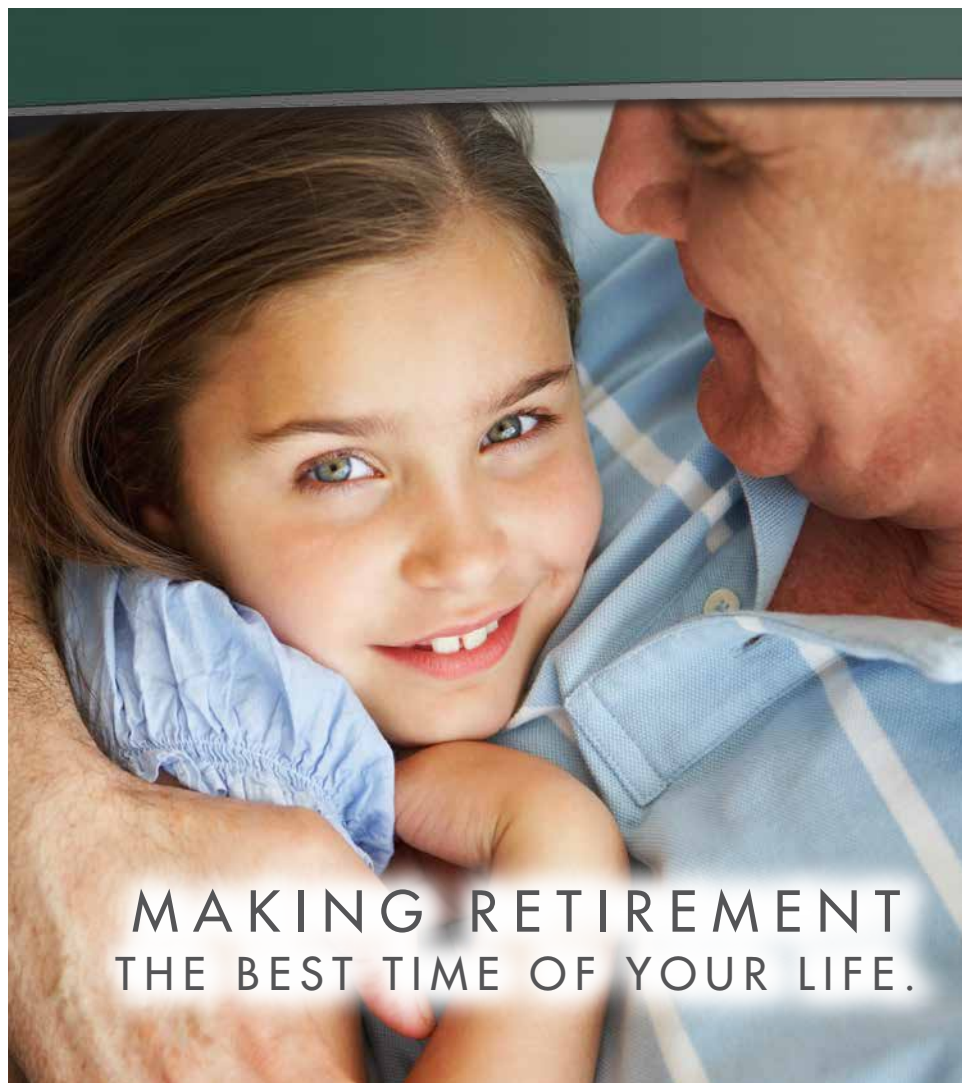
The welcome sign, which features 8-foot-tall letters coated with a special reflective paint and lit by a programmed system that allows the colors to change as desired, is in need of maintenance. The Lake Area Chamber of Commerce is asking for donations to help cover the costs of that work. Photo provided.

dise frequently has crews up there maintaining it. We appreciate them, and all the others who donate their time and talent, so much,” he said.

That garden was built in 1998 and was funded, in part, by both the city of Lake Ozark and Osage Beach, which donated \$5,000 each to the project. Over the years, the cham-

ber has extended the wall that bears the names of the two cities and has added many more plants. In 2006, the cities both gave \$2,500 to replenish the maintenance costs, refresh the garden and add a flag pole.

To volunteer or to make a donation, call Roeger at 573-365-6999.



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Toll bridge users getting a pleasant surprise

By Nancy Zoellner-Hogland

The people spoke – and the Lake of the Ozarks Community Bridge (LOCB) Transportation Development District Board of Directors listened.

In August, that board voted to shorten the peak season by two months. That means the toll rate for passenger cars, vans, pickups or motorcycles will drop from \$3 to \$2 on October 1 this year and won't raise to \$3 again until May 1, 2017. Previously, the peak season rate was charged from April 1 to November 1.

Tolls will also drop for other classifications. As of October 1:

• Vehicles with a trailer will pay \$2.75 (instead of \$4.25)

• Two and Three-axle trucks/busses will pay \$3.50 (instead of \$5)

• Four-axle trucks will pay \$4.50 (instead of \$6.50)

• Trucks with six or more axles will pay \$6.50 (instead of \$9.50)

The board made the decision to shorten the peak season after a study done by Jacobs Engineering Group, Inc., which,

for years, has acted as traffic consultants for the bridge corporation, showed that doing so would still allow the bridge to be paid for by the year 2026, as originally proposed. Under existing law, the bridge will be transferred to the state and become a free bridge once all debt is paid. The board also took into consideration the results of a survey contracted by the Lake West Chamber of Commerce (LWCC) and conducted by the University of Missouri.

“Earlier this summer, after both studies were completed, we asked Jacobs to look at the findings and then recommend a toll schedule that would meet two criteria,” explained Joe Roeger, vice-president and treasurer of the LOCB. “One requirement was that we had to be able to pay off the bonds in the originally proposed timeframe given during public hearings held back in 1993 and '94. The other was a discount program that would provide relief to the broadest set of bridge users.”

When the bridge opened to

the public on May 1, 1998, the Lake of the Ozarks Community Bridge Corporation planned to pay off the \$43-million it took to build the bridge by 2026. However, once highways on both sides of the Lake were improved, bridge traffic dropped by 15 to 20 percent per year. When the recession hit in 2008, and usage decreased even further, the bridge corporation was forced to dip into reserve funds to pay principal and interest. Then in 2012, the corporation was able to restructure the debt. Under the new financing plan, if all things remained the same, the bonds weren't going to be paid off in 2042.

However, Roeger said that since restructuring, traffic has come back at a rate of about 3 ½-percent per year. Between that increase and the lower interest rate, the district has been able to rebuild the reserves and even provide a surplus. He said the board agreed last year that if revenues continued on course, which was resulting in an approximate \$800,000

annual surplus, and if they finished the year as projected, they would engage Jacobs Engineering to explore options based on several different scenarios.

For the analysis, Jacobs was provided estimated operating expenses, an escalation factor for expenses and the debt service schedule. The operating expenses were based on historical data and the escalation was 3 percent, applied annually. The debt service was flat at \$1,674,837 annually and it was assumed that all excess cash would be used to pay down the principal. It was also given that the LOCB had \$6 million cash on hand that would be used to pay down the debt at the end of the payment period.

Using those guidelines, Jacobs reported that only a change in the “peak season” definition or offering a 10-percent discount for PassCard users would allow them to meet that goal. The PassCard acts as a debit card in which customers can pre-load and then use for payment for the toll at the

toll plaza. Because no additional effort would be required for motorists to enjoy the savings offered through a change in the peak season, and because of the cost and the uncertainties associated with offering a discount to card holders, Jacobs recommended the former.

At their August 24 meeting, the board agreed and unanimously voted to follow Jacobs' recommendation.

However, Roeger said the rate reduction could not take place unless 30 days' notice of the change was provided to the bond trustee. In addition, per the bond trust indenture, the board also was required to provide certification from Jacobs showing that the change in toll rates would continue to provide the coverages needed to satisfy bond debt service. Roeger said because he had already obtained the paperwork from Jacobs, he didn't foresee a problem meeting the deadline.

Board member Eddie Pue said he felt like the reduction in tolls was a great step forward

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2015 LAKE AREA CHAMBER SMALL BUSINESS OF THE YEAR

Voters in Camden County could get to decide on roads

By Nancy Zoellner-Hogland

In 2017, residents of Camden County's Second District and unincorporated areas of the First District could get the opportunity to choose to drive home on gravel or deteriorating blacktop pavement or instead, travel on upgraded paved roads while also seeing their property values increase and their school districts improve.

Presiding Commissioner Greg Hasty said it's time to stop "kicking the can down the road," and at least give residents in those areas the opportunity to choose their own motoring fate.

"Years ago, Camden County rolled back the tax levy for road and bridge from, I believe, 19 cents to 11 cents and we can't raise it without repealing the rollback and then proposing a new tax. But even if we proposed a new tax to have more money to take care of the roads, think about this. Horseshoe Bend residents have their own special road district and already pay 35 cents per \$100 valuation in addition to the 11 cents they pay to the county. Osage Beach and Camdenton have similar situations. Residents in those areas already pay more taxes to have superior roads so if we proposed establishing a higher tax to build better roads, the voting block of Horseshoe Bend, Osage Beach and Camdenton would have nothing to gain and probably would vote it down."

However, he said if the county proposes a plan similar to that of the Horseshoe Bend Special Road District to the residents of the second district and unincorporated areas of the first district, the voters in those areas could independently decide what they want. If they turned it down, the roads would basically stay the way they are, Hasty said. But if the residents decided they want to have better thoroughfares to travel, they could vote to set a tax to establish their own special road district.

Although Second District Commissioner Cliff Lubber has expressed opposition to the idea and said he didn't think it would pass, Hasty

said everyone he's talked to has supported the idea.

"If nothing else, I think they want – and deserve – the opportunity to decide for themselves what kind of roads they want to have and if they want to spend money to have them," he said, adding that it was important for residents in that area to understand they would set the rate of tax by vote and they would receive 100 percent of the money would go to improve their roads. "They'd get every dime of it back. Just the immediate benefit of getting the main feeder roads would be worth it and yes, for a time, people will still have to drive some gravel roads, but over time, those roads would be upgraded."

Hasty said the county attorney is in the process of researching the steps the county will have to take to make it a ballot issue. A zone would have to be formed and a legal description of the area would have to be created. Because of that, he said it would take some time before it would even go to a vote.

He also said he doesn't believe the county has many other options.

"You can expand the economy to bring more revenue into the general fund to improve the roads, but typically in an expanding economy, the cost for goods and services goes up as well. So anything you gain in additional revenue in property taxes would be offset by the increased cost of doing the improvements. You're kind of chasing your tail there. Formation of a road district, at this point, seems like the only way to go," Hasty said. "I can remember when I started surveying 40 years ago. HH was paved and every other road on Horseshoe Bend was dirt. Not gravel – they were dirt roads. Today you can see the outcome of the peoples' willingness to pay a little extra for their roads. And the ongoing result has been something that people don't think about on the surface. Not only do they have nice roads to drive on but because they're paying that additional tax, their property is worth more when

they sell it. And because of the increased property values brought about by those improved roads, the School of the Osage District, which was not in good shape back in the 1970s, has become one of the premier school systems in the nation.

"So there are many additional possible advantages beyond just having nice roads. Wouldn't it be great if areas like Stoutland, Macks Creek and Climax Springs could see the same type of benefits because their roads were paved? When you look at what's taken place in the Horseshoe Bend Road District area, you'll see it's been nothing but good. Yes, the people in that district pay more, but they've gotten their money's worth. If people would just drive out and take a look at Horseshoe Bend, I think that speaks volumes," he said.

Formed in 1962, the Horseshoe Bend Special Road District #1 covers all public roads on Horseshoe Bend, as well as Flynn Road and Hidden Acres in Lake Ozark. Currently, there are about 170 miles in the system. The roads belong to Camden County, but the district has all maintenance responsibility.

Kevin Luttrell, superintendent of the HBSRD, said that in addition to building quality paved streets with drainage ditches and shoulders, the district was able to acquire a 5,200-square foot salt and sand storage building that is completely enclosed and allows the district to make bulk purchases of salt and sand in the summer months when demand – and prices – are lower. Luttrell said because of the savings, the building paid for itself in just a few years.

In addition, since 2002, a total of 13 miles of hiking and biking trails have been added to the Parkway and other major roads in the district. The trails inside the limits of the Village of Four Seasons were built by the road district but funded by the Village. The trails built by the district outside the Village limits were funded through the Horseshoe Bend Pedes-

trian Corridor Transportation Development District (TDD), established in June 2008 by the Lodge of Four Seasons. The trail system was featured as one of the Ozark's most unique trails in the state on www.stlbiking.com, a source for cycling information for St. Louis and the Midwest.

The road district also oversees an Adopt-a-Road pro-

gram where some 16 miles of roadway have been adopted by more than a dozen different organizations and individuals who regularly pick up trash. The district also implemented a website that allows residents and contractors to access permit forms and check on the paving schedule.

Managing Rental Property

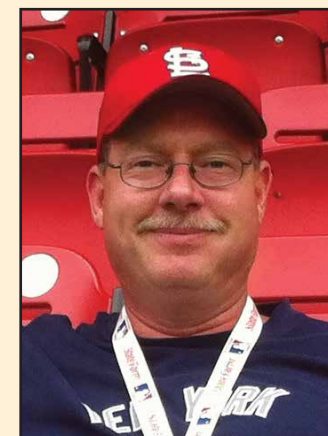
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Understanding our vacation rental season is the key to maximizing your property. Since we have a very unique vacation season here at the Lake of the Ozarks, properly understanding that season can help you be more successful in your vacation rental ownership experience.

Effectively the rental season at the Lake runs from Memorial Weekend through Labor Day Weekend. Most years about 85% of all our rentals occur during that time period. Within that rental season there is a nine week "prime" rental season that runs from the middle of June through the middle of August. About 65% of all our rentals occur during that short time frame. Compared with many other vacation destinations this is a very short rental season. Once you realize that 85% of all your rentals may occur in the span of 15 weekends, which represents only 29% of the entire year, you can prepare for that short rental season.

During the prime season don't be so quick to give discounts. During those nine prime weeks there is very little availability around the Lake, so there is not much need to discount. Also try to avoid shorter rentals during that time. Depending on the size (number of bedrooms) of your property, especially larger properties (four bedrooms or more) you should not take a two night rental. Our larger homes average about 4.5 nights per rental. So taking a two night rental would mean giving up 50% of your potential income during that period.

If you are going to discount, do so wisely. Obviously you will have to discount during the winter months where almost any rental is like found money. During the spring and fall, prior to Memorial Day and after Labor Day you may have to



Russell Burdette

discount to compete with other rental properties. During the summer a good time to discount is during the week. If you typically only fill up the weekends then discounting Monday through Thursday may increase your rentals and fill your unoccupied nights.

The other way to maximize your property is by ensuring you have what the vacationing public is looking for in a rental. These days you need to have wifi, flat screen TVs, an updated nice looking décor and everything needs to be in good working order. If not, potential guests will pass you over for places that look nicer and that have better amenities. It is also very important to build your repeat business clientele.

If you're in the market and looking for a great rental property or think you might have a great potential rental property, don't hesitate to give me a call. I would love to speak with you! Happy renting and have a great day!

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

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Village of Four Seasons hikes building permit fees

By Nancy Zoellner-Hogland

Developers planning to build in the Village of Four Seasons will need to adjust their budgets to allow for slightly higher building permit fees.

Under a new ordinance adopted in August and to go into effect September 1, the base inspection permit fee for a single-family dwelling structure up to and including \$250,000 valuation is \$125. Each point of inspection, which include things like concrete footings and walls, framing, the roof, plumbing and electrical, required as per plan review by the inspector is an additional \$45. Previously, the base fee was \$100 and each point of inspection was an additional \$35.

The base inspection fee for a permit for a single-family dwelling valued at more than \$250,000 is now \$1,070 plus \$5 for each additional \$1,000 or fraction thereof over \$250,000. Previously, the base fee for a structure valued at \$250,001 or more was \$895 plus \$5 for each point of inspection required.

Fees for "other," interpreted to mean multi-family or commercial projects, increased as well. Under the Village's new ordinance:

- On projects with a total valuation of 0 to \$10,000, the fee is \$125 plus \$45 for each point of inspection required.

- On projects with a total valuation of \$10,001 to \$20,000, the fee is \$200, plus \$45 for each point of inspection required.

- On projects with a total valuation of \$20,001 to \$200,000, the fee is \$300 plus \$45 for each point of inspection required.

- On projects with a total valuation of \$200,001 and higher, the base fee is \$1,070 and \$4.50 for each additional \$1,000.

Previously, points of inspection were an additional \$35 and the base fees were \$100, \$200, \$300 and \$895, respectively.

Dock inspection permit fees when corrective action is needed or when docks are being expanded or modified increased by \$10. However, a simple dock safety inspection remains at \$50.

Robert Davis, head of the Village's building department, said the hike was necessary.

"Our goal is to be financially

self-sufficient so that the building inspection fees cover the cost of operating our department. We're not like other cities or fire districts that collect real estate tax or have other income. The Village relies on sales tax revenues and doesn't have the budget to constantly underwrite our department," he said, explaining that on new homes, there are 21 points of inspection. "One point of inspection, for instance, is rough-in plumbing. Imagine all the plumbing that's in a house – there might be more than 100 joints in one house – and we look at every joint, every fitting, to see that it's made correctly and that there are no leaks. Otherwise, a new homeowner might live there a month or so and all of a sudden notice there's a wet spot on the drywall."

He said the cost of inspections is around \$39 to \$41 per hour with some inspections taking more than two hours. He said that's why, before the increase, the Village was "not even coming close to breaking even."

The Lake Ozark Fire Protection District, which conducts inspections for commercial properties only inside Village limits and both residential and commercial everywhere else in the district, follows a different fee schedule. According to Fire Marshal Jim Doyle, they change a flat rate determined solely by square footage.

"For residential, we charge an all-inclusive building permit fee of 20 cents per square foot and for multi-family dwellings, we charge 30 cents per square foot. For new commercial, we charge 40 cents per square foot and for existing commercial, where a new tenant is modifying the interior, we charge 25 cents per square foot. The district thought that would be a fairer way to determine fees, especially when you're looking at residential because in our minds, a floor plan is a floor plan. It shouldn't matter if you can afford to have granite countertops instead of Formica or that you have ceramic tile instead of vinyl tile on your floor," he said.

They're the only entity using that formula. Like the Vil-

lage, the cities of Lake Ozark and Osage Beach, as well as the Osage Beach Fire Protection District (OBFPD) calculate their fees based on valuation. However, they each employ different methods to calculate fees.

The OBFPD residential (one and two family) building permit fee is a basic \$2 per \$1,000 valuation with a minimum fee of \$50. They conduct residential inspections only outside the city limits. Calculating commercial building permits is just slightly more complicated. According to Fire Marshal Ed Nicholson, the district enforces fire codes inside city limits but is considered the building official only in unincorporated areas within their district.

The fee for a commercial building valued at \$20 to \$20,000 is \$45 for structures built inside city limits and \$90 for those outside city limits. For structures valued at \$20,001 to \$200,000, the fee is \$45 (inside) and \$90 (outside) plus \$2.50 for each \$1,000 over 20,000 inside city limits and \$5 for each \$1,000 over \$20,000 for structures located outside city limits.

The fees collected by the city of Lake Ozark for residential single and two-family dwellings with a \$1 to \$10,000 valuation, as established by the city building official and based on the International Building Code, is \$30. For projects valued from \$10,001 to \$20,000 the fee is \$60; for buildings \$20,000 and more, the fee is \$60 plus \$3 for each additional \$1,000 or fraction thereof.

For commercial projects, the fee is \$125 for projects with a valuation of \$1 to \$10,000 and \$175 for projects with a \$10,001 to \$20,000 valuation. For commercial projects with a valuation of \$20,001 to \$200,000, the fee is \$175 for the first \$20,000 plus \$8 for each additional \$1,000 up to and including \$200,000. The fee is \$1,615 for projects with a valuation of \$200,001 to \$1 million plus \$6.50 for each additional \$1,000 above \$1 million. And for projects valued at more than \$1 million, the fee is \$6,815 for the first \$1 million plus \$5 for each additional \$1,000 above \$1 million.

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"Insurance Talk"

with Nick Brenizer of
Golden Rule Insurance

How to Keep Your Work Comp Premiums Down

Workers compensation fraud can be very costly for small- to mid-sized businesses. Many of these businesses are working hard to maintain safe workplaces to protect employees and the bottom line. When employees report fraudulent claims, that work is quickly undone. The increased number and cost of claims impacts the company's experience rating, which in turn results in higher workers compensation premium. Which most people know already but one thing that people may not realize is that larger contracts may require you to have a lower "E-mod" or Experience Modification. Some contracts that you may be bidding on may make you have a 1.0 or lower E-mod to even bid on the job and it may even be lower than that.

Work comp fraud can occur when an employee is injured outside of work, but claims it happened at work in order to collect benefits. It can also occur when an employee exaggerates a claim of injury and magnifies the symptoms. In either case, false claims increase the medical and indemnity costs, and raise premiums for that business. Fraudulent claims also bring with them the indirect costs of an injured employee, such as lost productivity, temporary hiring and training expenses.

While workers compensation fraud is a serious and sometimes intimidating situation, small- and mid-sized businesses can take proactive measures. The best approach is a common sense, inexpensive solution to risk reduction. Certainly it's easier—and much less costly—to prevent workers compensation fraud than it is to prove it happened. Here are just a few ways to reduce the risk of workers compensation fraud:

- Hire smartly—Conduct background checks on applicants and verify references.
- Implement Drug-Free Workplace Policy and drug testing—Create a well-defined policy and test pre-employment, post-accident and for cause.
- Focus on safety—Pursue a safe and injury-free work environment by developing safety policies.
- Educate employees—Help them understand the costs of claims



Nick Brenizer, AIP

and the impact on the business, including rising premiums and decreasing productivity.

- Adopt zero-tolerance—Make it clear that false claims will not be tolerated.
- Pay attention to employees—Listen to employee concerns and complaints. Show compassion and be empathetic.
- If a claim occurs and you suspect fraud, remember these important points: Report all claims promptly.
- Train supervisors in proper and timely reporting procedures.
- Investigate and obtain the facts immediately.
- Beware of sketchy details or discrepancies.
- Be wary of Monday or late Friday injury claims.
- Obtain a list of red flags from your carrier.

It's important to remember that while any work comp fraud is too much, most work comp claims are estimate. The best approach to reducing overall risk is to develop good relationships with employees and create safe workplaces. Reducing the number and amount of work comp claims is the most effective way to cut your premiums. By reporting promptly, implementing simple safety programs and working with your insurance company loss control is the best investment with greatest return on your money. These tips were furnished by the leading Work comp insurer in Missouri, Ed Uebinger, Sr. SIU Specialist, Missouri Employers Mutual Insurance Company

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

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

Benefits of using the Business Model Canvas

The Business Model Canvas is an entrepreneurial tool that enables you to visualize, design, and reinvent your business model. It was developed by Swiss business theorist and author Alexander Osterwalder. For many startups, using the tool can help them develop a clear view of their value proposition, operations, customers, and finances. As a small business owner, you can use it to identify how the different components of your business relate to each other. That's powerful when deciding where you need to focus your time and attention as you start and grow your business.

"Many start up entrepreneurs and small businesses are so busy trying to get started and survive that they spend little time planning. When they do try to plan, they are often confused and don't know where to start," explains Bruce Gitlin, SCORE mentor and business development expert. "This tool sets an overarch-

ing framework for developing a business strategy, a detailed business plan, and/or a prioritized action plan."

According to Gitlin, the Business Model Canvas can help move entrepreneurs to address specific risks and acquire more information about competitors or a market niche, for example.

The Business Model Canvas has nine different areas of focus that make up building blocks in a visual representation of your business.

•Key Partners—Who are the buyers and suppliers with whom you need to form relationships? What other alliances will help you accomplish core business activities and fulfill your value proposition to customers?

•Key Activities—What are the most important activities

you must engage in to fulfill your value propositions, to secure distribution channels, to strengthen customer relationships, to optimize revenue streams, etc.?

•Key Resources—What resources do you need to create value for your customers and sustain your business?

•Value Propositions—What

products and services will you offer to meet the needs of your customers? How will your business be different from your competition? What challenges will you solve for your customers?

•Customer Relationships—What types of relationships will you forge with your cus-

tomers? What are the relationship expectations of each customer segment? How are they entwined with the rest of your business model?

•Channels—Through what means will you reach your targeted customers and deliver your products and services to them? Which are most cost effective? How are the channels integrated?

•Cost Structure—What are the key costs your business will face? Which resources will cost the most? Which activities will cost the most?

•Revenue Streams—How much will you charge for your products and services? What are customers willing to pay for? How will customers pay? How much will each revenue

stream contribute to your overall revenue?

According to Gitlin, gaps in planning stand out when using the tool, making it effective for entrepreneurs who are new to starting and running a business.

"The Business Model Canvas helps visualize what is important and forces users to address key areas. It can also be used by a team (employees and/or advisors) to understand relationships and reach agreements," he said.

SCORE provides a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. For more information contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441.

Submitted by Bruce Mitchell
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Tips For Business Email Etiquette - Part 1

We are in an age where letters and phone calls are becoming less popular and email has picked up where they left off. According to EmailsNotDead.com, 72% of US online adults send or receive personal emails via smartphone at least weekly, and 122,500,453,020 emails are sent every hour. With stats like that, it's important to realize that there are successful techniques to utilize email, and other approaches that aren't as practical in getting what you need.

If you want to improve your email communication with the people in your office, as well as potential customers, clients, and business partners, here are a few tips to keep in mind before you hit send.

Know the Difference Between "To" and "CC"

In many cases, the more people you include in the email, the less likely you are to get a response. When you need to send an email, the person listed in the "to" section should be the primary recipient of the email, and the one who really needs to read it. If you must use the "CC" (carbon copy), use it sparingly, and only when there is another person who needs to be included but may not need to respond. "BCC" (blind carbon copy) is an option that should be used even more rarely. Anyone included as a BCC in the email will not be visible to others.

Keep Emails Short, Sweet, and to the Point

Studies show that our attention span is getting shorter. We are now down to just eight seconds before we lose attention. When writing an email, remember your co-workers and clients are just as busy as you are. To keep their attention (and get the response you need), limit your email to just one topic, and list that in your subject line. If you have multiple



Laurel Leurquin

topics, you send multiple emails. This will make it easier for them to search for the email if necessary.

Be Aware of Your Tone

Have you ever gotten an email that was ALL IN CAPS, and it felt like you were being yelled at? Or maybe there was just something in the tone that made you feel like they were angry or upset - when in reality they were probably just in a hurry. We're not saying you have to include exclamation points and smiley faces (in fact, you probably don't want to go overboard on those either), but be aware of what you're saying and make sure the tone is conveying exactly what you want it to.

We hope that these email tips help you better understand how to utilize this powerful tool. For any questions on emails, or other internet marketing tools, please contact us! We can help you promote your company and services in the best possible way!

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A Matter of Trust

with Trenny Garrett,
Central Trust Company

Elderly and Childless

Traditionally, after parents have raised their children, the children are available to take care of the parents in their old age. That traditional formula is already being tested, according to an August 2013 report from AARP. In 2010, 11.6% of women aged 80 to 84 were childless, and in 2030 that figure is projected to grow to 16%. Persons in this situation will need to find an alternative—friends or professionals who can fulfill the roles that might otherwise be handled by family members.

Delegated powers

For seniors the most vexing problems are associated with incapacity. Should you become incapacitated, temporarily by illness or permanently through aging:

- Who will pay the bills?
- Who will track the investments?
- Who will make decisions about real estate?
- Who will make certain that the taxes are paid?
- Who will balance the checkbook?

The first solution that comes to mind for these questions is the financial durable power of attorney. This document allows another person to step into your shoes, financially speaking, and make binding decisions on your behalf. A durable power of attorney may be as broad or as limited in scope as needed to make you comfortable. You'll need to see your lawyer to have the power of attorney drafted and executed.

Another axis of anxiety concerns health care. In this area, you need a document describing what your health care wishes



Trenny Garrett, J.D., CTFa

are, especially as they pertain to end of life medical care. It's also helpful to have a HIPAA authorization so someone you've named is authorized to receive your medical information if you are incapacitated. Your attorney can provide these documents for you or the Missouri Bar provides a Durable Power of Attorney for Health Care, Health Care Directive and a HIPAA Privacy authorization form on its website: mobar.org.

Living trusts

Many individuals often rely upon a living trust for financial management in retirement. A living trust can provide financial protection in the event of disability or incapacity, as a durable power of attorney does. However, a living trust offers additional advantages, such as financial privacy at death and probate avoidance.

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Fall fire safety tips

By Nancy Zoellner-Hogland

The scent of fall soon will be in the air. Fire district officials are hoping the smell of out-of-control brush fires and chimney fires won't be part of that olfactory event. Maybe that's because runaway leaf fires have been responsible for burning more than one house at Lake of the Ozarks to the ground. When that house belongs to the neighbor, the person burning the leaves can be held financially responsible.

"One of the most important things to remember when burning leaves is to do it far away from the house. I can't tell you how many times I've seen siding melted because people rake the leaves away from the foundation and light them up. Siding is really nothing more than a solid form of oil and it melts – or catches fire – quickly," warned Jim Doyle, fire marshal for the Lake Ozark Fire Protection District.

To keep fire districts forewarned, all require residents to request burn permits before doing any open burning.

The Sunrise Beach Fire Protection District recently implemented a new method of obtaining burn authorization. Residents of that district are now required to visit the website at <http://sbfpd.org> and complete a burn permit form online. While the district has received a handful of complaints about the change, district personnel said the new system allows the forms to be sent to the captains on duty so they are aware. In the past, they would have to constantly check the answering machine after regular office hours.

According to that district's policy, open burning by an individual homeowner of yard debris or clean, untreated wood is permitted when conditions are favorable for burning. The fire marshal determines the burn status and burn permits are issued for one day only. The criteria for a burn day is that the wind be less than 10 miles per hour as measured by the district's wind meter, located at the district office on Lake Road 5-32 at 30 Porter Mill Spring

Road. The humidity must also be above 30 percent. Burning can be banned if the area is experiencing a dry spell or if the Department of Conservation (MDC) or Department of Natural Resources (DNR) request no burning. Morning or early evening are the best times to burn as the wind is generally calmer.

Lake Ozark and Osage Beach fire protection districts also both require burn permits before doing any outdoor burning. However, to obtain burn permits in both fire districts, residents must call 573-365-6407.

Those districts have a list of requirements that must be met before burning:

- The wind must be below 10 miles per hour.
- Humidity must be above 30 percent.
- The temperature must be below 95 degrees Fahrenheit.
- The fire must be attended at all times.
- The person doing the burning must have a hose and rake with them to attend to the fire.
- Only yard waste - leaves, branches and untreated wood – can be burned. No plastics or other hydrocarbons can be

- burned.
- The fire must be out by dark.
- Residents must call for a burn permit on the day they wish to burn – not the day before.
- When Red Flag conditions are announced by NOAA or the Missouri State Fire Marshal's office issues a statewide burn ban, these will super cede local requirements.

- Subjects are responsible for their controlled burn.
- Fires must be at least 25 feet away from any structure.

The Lake Ozark Fire Protection District added an additional regulation:

- If there are any complaints by neighbors or citizens, the fire will be extinguished by either the subject or the fire district.

Gravois has similar guidelines and Mid-County Fire Protection District in Camdenton also requires a 3-foot fire-line around the burn area.

Because district policies

vary on open burning of tree limbs and vegetation by contractors during land clearing operations, those business owners must contact the districts directly and must also obtain a permit from the DNR.

Since this is the time of the year many people start to light up the fireplace to take the chill off the air, Doyle advised homeowners to get their fireplaces cleaned and inspected before using them. Owners of gas fireplaces should also get inspections by authorized service technicians.

The National Fire Protection Association provides these heating safety tips:

- Keep anything that can burn at least 3 feet away from heating equipment, like the furnace, fireplace, wood stove or portable space heater.
- Have a three-foot "kid-free zone" around open fires and space heaters.

continued on page 23

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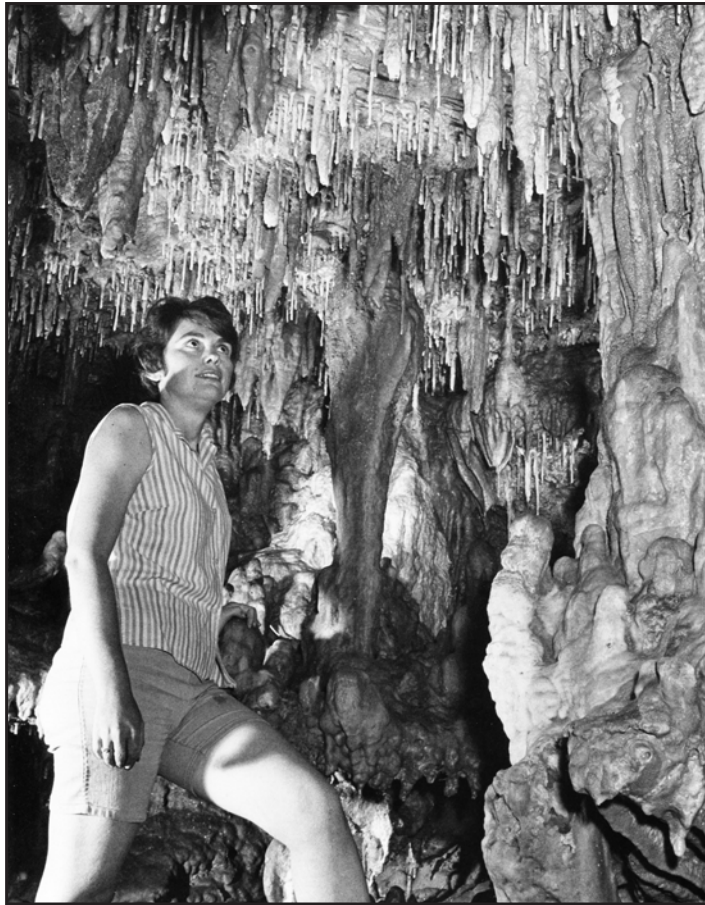
With Dwight Weaver

BY-GONE LAKE ATTRACTIONS – PART 4: AMONG THE SHOW CAVES

From its beginning Lake of the Ozarks has been extolled for its interesting caves. "Within this outdoor wonderland great caverns of unbelievable beauty... exhibit the patient handiwork of a mysterious nature in these art galleries of ages," said the early promotional literature. Even as the waters of the Osage River began filling the Lake basin, sacrificing and inundating scores of fascinating and historic caves, one cave in particular above the 660 elevation level of the Lake was being readied for the foot-falls of the tourists who were expected to flock to the Lake – Jacob's Cave south of Versailles off Route 5 on TT.

Show caves have come and gone at the Lake over the past 80 plus years. In one stretch of the 1970s there were seven competing simultaneously for the attention of tourists – Arrow Point Cave near Brumley; Bridal Cave near Camdenton; Indian Burial Cave near Osage Beach; Jacob's Cave south of Versailles; Ozark

Caverns near Linn Creek; Mystic River Cave at Ha Ha Tonka; and Stark Caverns (Fantasy World Caverns) near Eldon. By then



most people had forgotten about Big Niangua Cave near Ha Ha Tonka; Flanders Cave near Old Bagnell; and Ancient Grotto near Eldon.

Today only three of these caves survive as dependable, lasting and popular show cave attractions – Bridal Cave, Jacob's Cave and Ozark Caverns. Stark Caverns, opened in the 1950s, re-developed and renamed Fantasy World Caverns in the 1970s, has seen a succession of operational difficulties and at the time of this writing is closed and for sale.

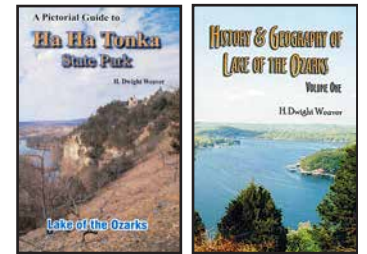
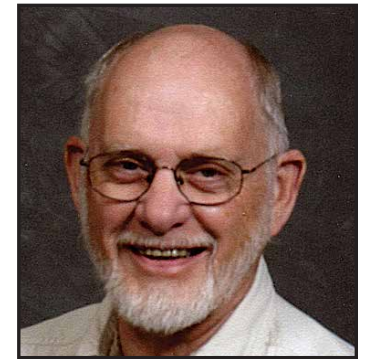
What is remarkable is that the first official show cave at the Lake – Jacob's Cave, which opened in 1932 – is still in operation thanks to the efforts of the Frank Hurley family. (Photo: Jane Hurley, c. 1960s, courtesy of Jacob's Cave).

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.



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with Michael Lasson of First State Bank Mortgage

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.

If you're a veteran or active military and are thinking about purchasing a home at the Lake of the Ozarks, give me a call at 573-746-7211 today. I'll answer your questions and go over your options with you. I'm here to help you with all your Lake of the Ozarks home financing needs, from new home purchases to refinancing, and I'll back it up with the first class service you deserve!

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MU Extension training explores arts and economic development

Arts can boost and diversify small-town economies.

That's the message to be carried during a two-day training this fall that's designed to show civic leaders, artists, elected officials, entrepreneurs, business owners and others how the arts can play a role in community and economic development.

Community Development Academy Explores: Arts and Economic Development, to be held September 26 and 27 in Excelsior Springs, Missouri, will look at the arts as a strategy for boosting and diversifying the economy in small towns and rural communities, according to Lee Ann Woolery, community arts specialist for University of Missouri Extension.

"Top challenges for many small communities are a struggling economy and lack of employment growth. It has been shown that arts, culture and the humanities can help address these issues by diversifying economies, retraining the populace, creating sus-

tainable small businesses, attracting tourism, visitors and investment, and improving quality of life," she said.

CDA Explores will take an in-depth look at two case studies from Lexington, Missouri and Ajo, Arizona. In Lexington, MU Extension and MU faculty and students collaborated with members of the 4,700-person community in west-central Missouri to brand the town as a destination for tourists and artists.

Keynote speaker Tracy Taft, executive director of the International Sonoran Desert Alliance, will talk about how the nonprofit partnership spearheaded an arts-based community and economic development strategy for Ajo, an unincorporated former mining town near the Mexican border. This included converting buildings in the historic downtown for affordable artisan housing, a conference facility, studios and retail space.

Sessions also will look at such topics as using data to

identify needs and opportunities within a community; retaining and attracting businesses; diversifying the economy; and drawing tourists through cultural heritage and the arts. A hands-on session will look at identifying and developing assets to build on a community's existing strengths.

In addition to Taft, speakers will include Woolery, MU Extension state community development specialist Sharon Gulick and MU Extension regional community arts specialists Gk Callahan and Lisa Overholser, who also serves as director of the St. Louis Storytelling Festival.

For more information and to register, go to <http://extension.missouri.edu/CommunityArts>.

The training is presented by MU Extension through its Community Arts, Community Development, and Extension Community Economic and Entrepreneurial Development (ExCEED) programs. The training runs

concurrently with MU Extension's Fall 2016 Community Development Academy, an intensive five-day course that equips participants to tackle a wide array of community issues.

Arts facility may soon be coming to the Lake

By Nancy Zoellner-Hogland

Developer Dan Foster is in the process of exploring his options on a plan to build a 250-room hotel and "public event space" could be used for a performing arts facility on a 37-acre tract near the intersection of KK and Business 54 in Camden County.

"I envision a space that would focus new attention on the Lake as an event destination and would provide much-needed facilities for area arts and entertainment groups. A plan for improved space in Kansas City has already drawn attention from major conventions even though it is in the very early stages. People are looking for new spaces and new places. The Lake has a lot more to

offer visitors than an urban environment," Foster said in an earlier interview. "And because the hotel is not intended to accommodate everyone who would travel to the area for such events, other lodging entities also would profit from the overflow. The project is being designed with a community synergy in mind. We want the entire area to benefit."

The project, when completed, promises to provide some 300 jobs and inject hundreds of thousands of dollars into the Lake economy by way of tax revenues and additional business the venue will draw to the area. The Peninsula project is being overseen by Senate Hospitality, a Nashville development, management and consulting firm. Other Senate projects include such well-known facilities as the Gaylord Palms Resort and Convention Center, the Westin on Beale Street in Memphis and the Gaylord Texan Resort and Convention Center.



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Take a Chance on a Quilt to Save a Life

By Nancy Zoellner-Hogland

The Missouri Sheriffs' Association (MSA) now has a link to purchase raffle tickets online for a chance to win a hand-made quilt featuring patches from the state's 114 county sheriffs.

The one-of-a-kind work of art was created by Dianna Stockman, the wife of Mercer County Sheriff Stephen Stockman, and her sister, Sarah

Bonnett. Proceeds from the raffle, sponsored by the MSA Wives' Auxiliary, will be used to purchase bulletproof vests for sheriffs and deputies whose offices can't afford to buy them and other safety equipment, as proceeds allow.

Southern Uniform and Equipment, a Missouri-based company, is donating the first vest. The company has promised to sell the rest to the auxil-

iary 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. Currently, several dozen sheriffs and deputies around the state of Missouri don't have vests – or the vests they have are old, outdated and don't fit properly.

Although they've set a goal of \$5,000, the members of the

Wives' Auxiliary said they are hoping to be able to purchase vests for everyone who needs one.

"I cringe at the thought of any law enforcement officer walking out the door without wearing a vest. It's so dangerous out there," said one of the wives.

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 drawing for the quilt will be held October 8. The winner will be contacted by phone or email. 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.

To purchase the tickets, which are \$10 each, visit <https://go.rallyup.com/quilt-affle>.

Permit fees hike

continued from page 8

The city of Osage Beach uses a slightly simpler fee structure.

Single-family dwelling building permit fees are \$40 for projects with a total valuation of up to \$20,000. For projects over \$20,001, the fee is \$40 plus an additional \$2 for each \$1,000 or fraction thereof.

Commercial building fees are slightly more complicated. For projects with up to a \$10,000 valuation, the fee is \$120. Projects with a valuation of \$10,001

to \$20,000 come with a fee of \$170. The building permit fee is also \$170 for projects valued at \$20,001 to \$200,000 but also has an additional fee of \$7.50 for each additional \$1,000 up to and including \$200,000. The fee for projects valued at \$200,001 to \$1 million is \$1,520 for the first \$200,000, then \$6 for each additional \$1,000 up to and including \$1 million. For projects over \$1 million, the fee is \$6,320 plus \$2 for each additional \$1,000 over \$1 million.

Community Bridge

continued from page 4

because it gave the Lake West Chamber of Commerce survey participants what they asked for – lower rates – and it would primarily benefit local residents since the reduction was in the "off-season."

As part of the plan to pay off the bonds by 2026, the board also voted to use \$3 million of the \$6 million in the general fund to pay down the debt. They also discussed a plan to make prepayments on the loan every six months with the amount of the payment to be determined by the balance in the general fund when it exceeds \$3 million.

Lake West Chamber's involvement

According to the study submitted to the LOCB board, in 2015, the chamber was getting a lot of comments from its members and the community as a whole about the value, cost and future direction of the bridge.

In his report to the LOCB, Paul Hooper, executive director of the Lake West Chamber, said while they were completely aware than any changes to operating procedures, rates or structure would require an

engineered study, they felt that trying to capture public perception would be helpful to the group as they considered changes.

A steering committee was assembled to work with the University of Missouri to create a list of questions the committee felt were relevant. The resulting report, prepared by the university's Office of Social and Economic Data Analysis, was based on 1,289 survey responses. The LOCB was asked to consider four key points – a long-term financing approach that would provide a lower toll; an enhanced pre-paid card system with the ability to electronically monitor balances, make payments and monitor use data, while providing a financial incentive to use pre-paid cards; an automated and user-friendly toll-collection system; and a marketing campaign designed to promote community support and increase awareness.

In their report, Jacobs said they took those requests into consideration while developing a plan that would guide the board.

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As the Lake Churns End of Season Wrapup



Real Estate and Lake News with C. Michael Elliott

While the summer's peak season is winding down and we head into the beginning of our fall market we are seeing a 2% overall increase in the number of properties closed. However there is a decrease in closed sales for most property types year to date compared to the same time in 2015 with just a couple of categories making up the difference.

My first thought was that this was due to the summer season coming to a close. So I looked to 2015 sales and checked them against 2014 sales and found the sales during that time frame had increased across all property types for an overall increase of 8.7%.

Reviewing additional sales factors I find that the average sales prices on most property types continue to hold steady. Lakefront homes showed a 2.5% average sales price increase but the number of closed homes fell 12%. In addition to this, the average time on the market dropped across the board. My conclusion, as it has been most of this year, is that the inventory is simply so tight that many buyers have yet to contract a property.

The properties that saw gains in the number of closings were non-lakefront homes and non-lakefront land. The sales of these homes increased by 8.6% and the sales prices remained unchanged. Non-lakefront land sales increased by 46% with sales prices

decreasing 15%.

September usually sees many houses become available with owners moving on to what the fall season holds for their lives and families. It will be interesting to see if this lends any relief to our tight market. I report more in October and let you know what happens.

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 August 29, 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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MORTGAGE

Fall fire tips

continued from page 14

• Turn portable heaters off when leaving the room or going to bed.

• Make sure the fireplace has a sturdy screen to stop sparks from flying into the room.

• Ashes from wood-burning fireplaces should be cool be-

fore putting them in a metal container and then keep the container a safe distance away from the home – not in the garage.

• Test smoke alarms at least once a month.

Is there a science behind the

Armchair Pilot

continued from page 2

ANOTHER BARE BOTTOM was seen on a flight, but this time it belonged to a baby born two months prematurely on a Cebu Pacific Air flight from Dubai to the Philippines. According to a release from the airline, crew members and passengers assisted in the birth of the baby, who will receive free flights for life.

IF FLYING FOR MUCH of your adult life, or working on airplanes sounds like an interesting option, you might want to check out the airline industry's career options. According to Boeing's most recent

Pilot and Technician Outlook report, based on the number of plane orders and airline expansion plans, 617,000 new commercial pilot positions, 814,000 crew members and 679,000 maintenance technicians will be needed by the year 2035. That means some 31,000 pilots, 40,000 attendants and 35,000 technicians will be hired each year over the next 20 years. According to www.salary.com, the median annual salary for a captain/pilot in command of a large jet for a major airline is \$124,933, with a range usually between \$108,212 and \$141,047.

scent of fall?

In online surveys asking participants to list the smells of autumn, leaves – wet, dry and burning, came in No. 1 followed by chimney smoke, rain, spices, pumpkin, hot chocolate, wool and leather boots – not in any particular order. Other favorite falls scents included corn mazes, mums, cranberry wine, musty earth, freshly picked apples and toasted marshmallows over a crackling campfire.

However, neuroscientist Dr. John McGann was quoted in online magazine "Inverse,"

saying the smell of autumn is less about the smells themselves and more about association – memories made baking with Grandma while "sipping hot cider, and being wrapped up in cozy sweaters. The warm and fuzzy ones the L.L. Bean catalog incepted into your brain as well. It's well documented that the sense of smell and memory are closely linked. The smell of spiced desserts, the aroma of firewood, and the warm scent of vanilla might make us feel good, but they aren't inherently pleasant. Deciding that is up to your brain."

There is a reason, however, for some of those "earthly" smells associated with autumn. According to a story on Live Science, when raindrops hit porous surfaces, they trap tiny pockets of air which speed upward before breaking and releasing microscopic particles called aerosols into the air. Those aerosols, which are most prevalent during fall's typical slow and steady rainfalls, can then carry the smells, especially when a breeze is present.

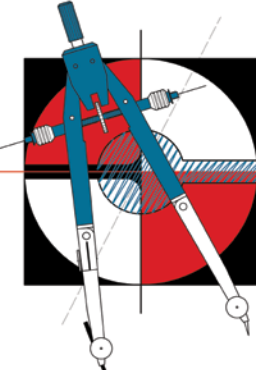


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Crossword Puzzle

Solution page 14 THEME: CHILDREN'S MOVIES

- ACROSS
1. Savvy

6. Churchill's "so few"

9. Wolf in Mexico

13. Type of closet

14. "_____ to Joy"

15. Giverny Impressionist

16. Select by a vote

17. Craggy peak

18. Eight voices

19. *Snow White's posse

21. *Kevin, Stuart or Bob

23. *"Mr. _____ body & Sherman"

24. Fodder holder

25. Dawber of "Mork & Mindy"

28. Maastricht Treaty (1992) currency

30. Goldfinger's henchman

35. They're hidden up a sleeve?

37. TV's _____ at Night

39. *"_____ Got a Friend in Me" from "Toy Story"

40. Lymph _____

41. *E.T., e.g.

43. Arctic jaeger

44. Dismal

46. Muffin Man's Drury _____

47. Unagi, pl.

48. Not digital

50. Word-of-mouth story

52. Actor's domain

53. Back talk

55. "_____ populi," or "voice of the people"

57. *Mr. Miyagi's forte

60. *"_____ Life of Pets"

63. Type of renewable energy

64. Parental involvement org.

66. Have dinner at home

68. Type of sweatshirt

69. H+, e.g.

70. Spiral-horned antelope

71. Augments

72. *Jack Sparrow's "yes"

73. Ruhr's industrial center
- DOWN

1. Steinful

2. *"Where the _____ Things Are"

3. All over again

4. Summary

5. Dinner's main attraction

6. Decomposes

7. Big fuss

8. Manhattan Project physicist

9. Locus, pl.

10. On top of

11. "_____ there, done that"

12. Mel _____, Giant Hall-of-Famer

15. Accompanied solo song

20. The animals of a region

22. International Labor Organization

24. Parties

25. *Kung Fu-practicing animated mammal

26. Squirrel's stash

27. Mythological princess of Colchis

29. Small stream

31. 2 aspirin, e.g.

32. Football move, pl.

33. Immature ovum

34. *Beauty's true love

36. Finned mammal

38. Bingo-like game

42. Impulse transmitter

45. Prayer beads

49. Gangster's pistol

51. Between Paleocene and Oligocene

54. Old photo color

56. Röntgen beams

57. Crazy one

58. Medicinal succulent

59. Unit of angular measure, pl.

60. Like spirit in sane body

61. Estimated arrivals

62. Bathroom flooring

63. Female pronoun

65. *Buzz or Woody

67. A Bobbsey twin

CROSSWORD														
1	2	3	4	5		6	7	8			9	10	11	12
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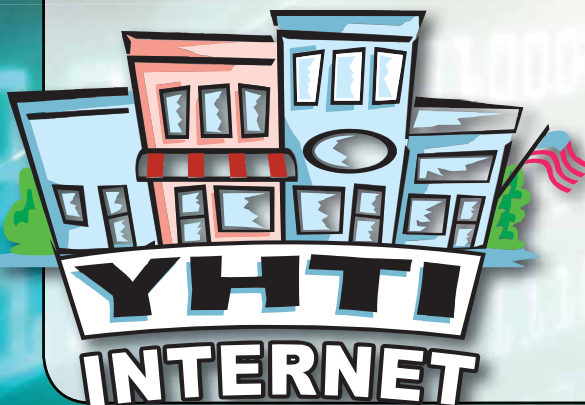
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Ballparks

continued from page 1
complex is a much more specialized field. We wanted to truly look around and vet the right companies. That added to our timeframe but we knew we were only going to get one shot at building it so we figured why rush it? Why start and then have to stop? We waited until we had everything lined out," he said.

Ramsey was quick to point out that none of the delays were caused by people in the Lake region.

"Our realtor, Pat McNally, worked his tail off to find the perfect piece of property. All the people with the chambers of commerce, the Convention and Visitors Bureau folks, the Camden County Commission – their support has been unbelievable. It wasn't just their cooperation – it was their 'What can we do to help' attitude that was really remarkable," he said.

Second District Commission Cliff Luber said he's looking forward to the ballpark's completion, since it will greatly benefit his district and because it will provide numerous jobs

for area residents both during the construction process and after its open and operating.

In addition to purchasing many of the materials locally, Verneti and Ramsey said sev-

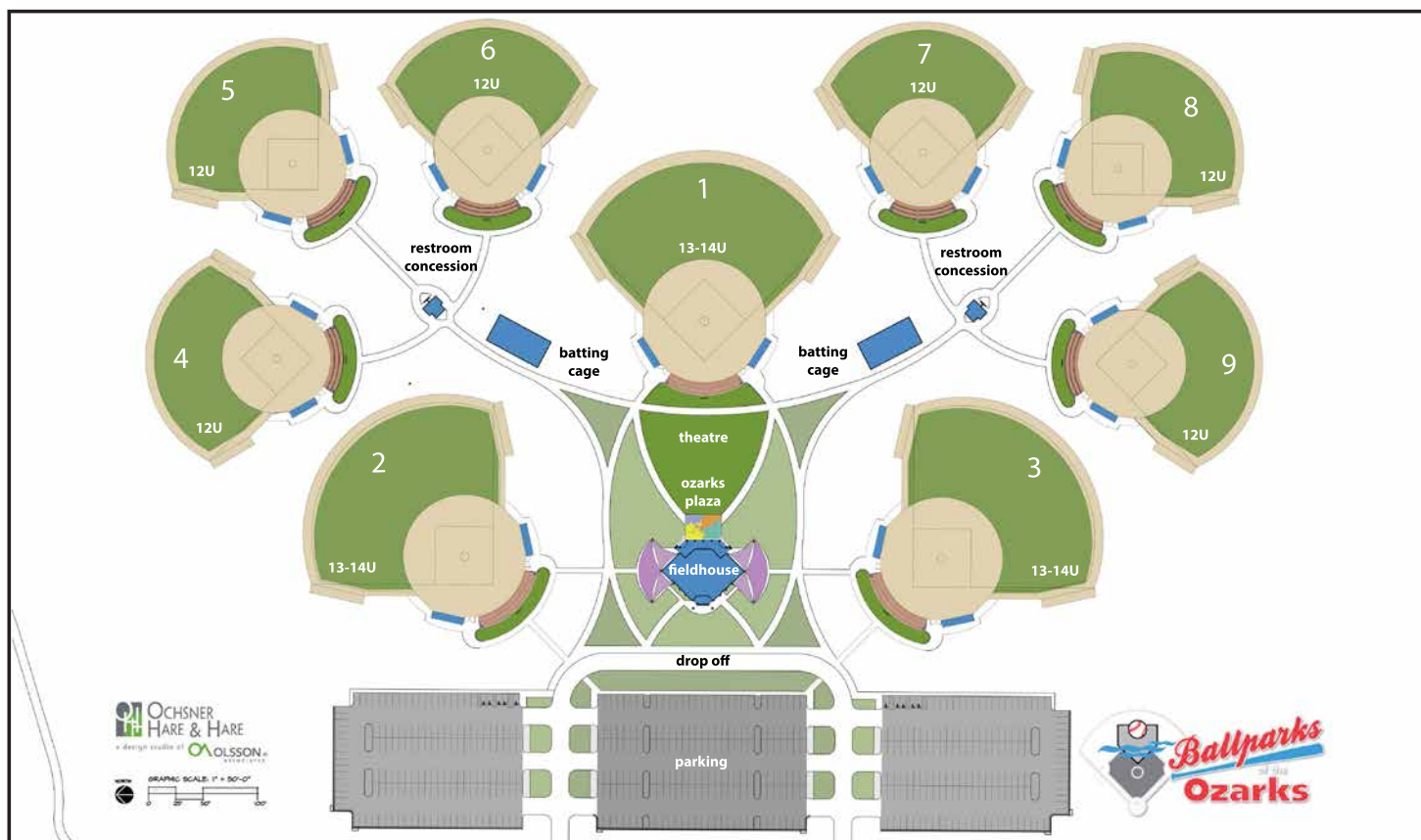
eral area and Missouri-based companies will be involved in the construction process.

Kissick Construction headquartered in Kansas City, Mo will be the general contrac-

tor on the project. Lake of the Ozarks-based Thomas Construction will be the general contractor over the construction of the facility field house and restrooms.

Jim Nugent, president of Thomas Construction, said they're all excited to be part of the project.

"This ballpark will bring
continues next page



Three larger fields and an amphitheatre at the center of the new complex, with six smaller fields to either side and front field house.

Wine, Dine, & Unwind

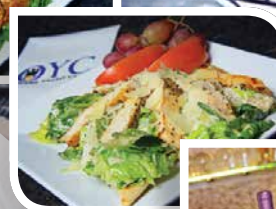
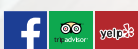
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Ballparks

continued from previous page
more people to the lake area and create many more jobs for years to come. Our team will be working hard to make this project a success," he said.

Spoonball Sports, based in Overland Park, Kansas, will oversee the installation of the athletic fields and Olsson Associates, a civil engineering firm out of Springfield, Missouri will design the complex.

In addition, local firms have been contracted to handle the business side of the complex. The list, which promises to grow, includes CPA Bobby Medlin, who will handle the accounting; MSW Interactive Designs LLC, who is handling the website and social media; and David Campanini/ C. Clarity Consulting, Inc., who will be handling personnel and human resource matters.

"It's not that we want to be part of the community," Vernetti said. "We are a part of the community and that was our intent from the very beginning. And we're thrilled for the opportunity to bring over 100 jobs and thousands of fami-

lies to the Lake area annually. We know they will be excited to play tournaments where they're a 15-to-25-minute drive away from hotels and condos, a 20-minute drive from the outlet mall and a five-minute drive to the Niangua Arm."

In fact, he and his wife and two children will be moving to the Lake area next summer after the school year ends and the complex is ready to open.

Ramsey said he'll continue to commute until he's needed here full time.

"We're happy that we've found the perfect marriage between resort destination and baseball facility that balances the highest level of competitive opportunity and fun for the entire family, at an affordable price," he said.

To share their excitement – and the progress being made – with the community, a groundbreaking ceremony, with lots of dignitaries on hand, is planned for 11 a.m. Wednesday, September 21.

Visit www.ballparksoftwareozarks.com for more information or you can follow the ballpark on Facebook (www.facebook.com/ozarkballparks) and Twitter (@ozarkballparks).



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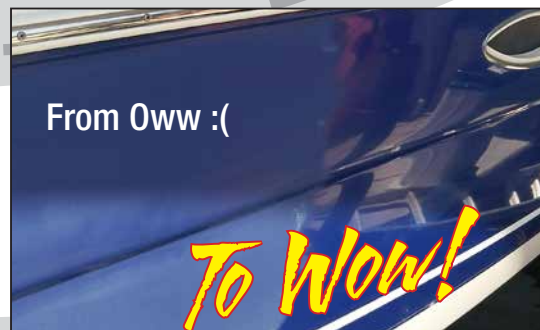


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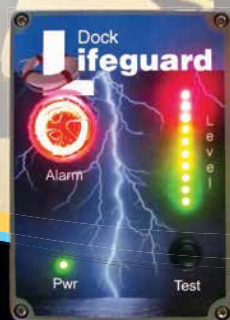
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1999 CHAPARRAL 2830 BR - VOLVO 5.0 GIDP - WT/GRN	\$24,900
2002 BAJA 33 OL - 496 MAG HO - 374 HRS	\$62,900
1999 REGAL 2850 - 350 MAG	\$25,900
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1995 REGAL 8.3SE - 7.4 GL DP - 210 HRS	\$19,900
1999 CHAPARRAL 2830 - 5.0 GIDP	\$26,900
1994 REGAL 8.3 SE - 7.4 GLDP	\$14,900 SOLD
2004 SEA RAY 290 BR - TW/MERCURY 5.0 MPI - 270 HRS - BLK/WHT	SOLD
2013 REGAL 3200 - TW/V8 300 5.7L - BLACK - 118 HRS	\$159,900

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