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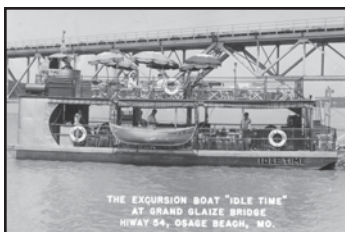
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## Camden County facing transportation crisis

By Nancy Zoellner-Hogland

Camden County is tied for third place in miles of roadway that it maintains but it is fifth from the bottom on the amount of funding it has available to take care of those roads.

"In other words, every county in Missouri, and there are 114 counties in the state, has more money to spend on its roads except for four. And with 1,800 lane miles, we have more miles of county roads to maintain than every other county in Missouri except for three," Commissioner Don Williams said, explaining that lane miles are used as a because some gravel roads are just one lane. "When you look at that, you understand why we're struggling. In my mind, the road and bridge department has been working a minor miracle just to keep the roads passable! However, if we don't do something to address this, we'll have a real crisis coming."

Williams said he discovered the disparity while trying to determine why the county wasn't able to keep up with the road and bridge needs.

He said he started his study by first looking at equipment and determined the county's road and bridge department needed another brush cutter – they only have one – they need four or five more dump trucks, a couple more graders, another backhoe and more

employees, "But even though they need more equipment and more employees, I didn't feel that was enough of an issue to be a problem so next, I looked at our supervisors and how the management system is set up."

He said other than Road and Bridge Supervisor Lee Schuman being overloaded with work, everything seemed to work pretty well.

"The last thing I looked at – funding – should have been the first thing. That's where the problem lies," he said, adding that although it's like comparing apples to oranges because of the disproportion in population, he found that Camden County has the lowest amount of funding per lane mile budgeted when compared to other first-class counties. The average is \$9,700. The highest is \$21,062. Camden County budgets \$3,611 per lane mile.

Williams said when he first started delving into the issue, he was a bit bewildered because the county is home to some 45,000 residents and 44,000 residences, of which only 17,000 to 18,000 are lived in year-round.

"You would think that with the property taxes coming in without the volume of people using the infrastructure, we would have plenty of money to take care of everything. But we don't and I think it's because much of our land isn't built upon. In most cases, you drive

mile after mile through undeveloped forested areas to get to a handful of homes located along the lake front. The people who own those undeveloped lots aren't paying much at all in property tax, and the state park, which encompasses quite a bit of land (about 3,700 acres), doesn't pay anything in taxes," he said.

"Politically, I consider myself conservative. I don't like taxes; I think government should run more efficiently. I hate the idea of raising taxes – but after being in office six or seven months, I find myself realizing that we're going to have to find a way to start better funding our roads or we're going to have problems. In order for the roads that are already paved to stay paved, we have to resurface about 20 miles per year. We can only afford to pave about seven miles a year."

Williams said he, Presiding Greg Hasty and Commissioner Bev Thomas have been seriously looking at several different options to address the issue.

He admitted that while he's not a "big fan" of property taxes because, "while not everyone owns property, every does drive the roads," they are considering the possibility of forming a special road district that would encompass all areas not already included in the Horseshoe Bend Special Road District, the Osage Beach Special Road District and mu-

nicipalities, where additional taxes are already collected for roads. Voters would have to approve the measure, which would allow an additional tax to be collected on real estate. In the Horseshoe Bend Road District, for instance, an additional 35 cents per \$100 valuation is collected. Hasty has said several times that allows those residents to have some of the best roads in the county.

The trio is studying a few other ideas as well.

Williams said while researching solutions, he discovered a program used by some counties in South Dakota where a tax per tire is charged when license plates are renewed. He said the money collected funds the county's entire road and bridge departments.

"I like that because you're actually charging the people who are using the roads. We've also looked at the idea of requiring online retailers to collect county tax on purchases, then remit that amount to us. And we are just starting to look at the possibility of collecting a county tax, which is 1 ¼ percent, on utilities. Just on electric bills alone, we'd bring in somewhere around \$1.5 million per year. If we could apply that entire amount to road and bridge, that would increase their annual budget around 20 percent and it wouldn't hit

*continues on page 16*

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# Armchair Pilot

By Nancy Zoellner-Hogland

**Love international travel** but hate the long layovers? Six major hubs in Asia and the Middle East provide free tours for those forced to spend hours at the airport waiting for flights. At Changi Airport in Singapore, travelers with layovers lasting 5 ½ hours or more can tour Chinatown, Little India and a Kampong Glam District. In Qatar, travelers with waits of five to 12 hours can visit several landmarks as well as shopping districts. In Seoul, a variety of outings ranging from one to five hours are offered and those stuck at Istanbul Airport can check out historical and cultural destinations – some of which offer complimentary meals. Narita International Airport in Tokyo provides tours to shrines, amusement parks, shopping outlets, restaurant districts or nature trails and passengers with seven-hour layovers at Taiwan's International Airport in Taipei can tour temples, museums, parks and skyscrapers.

**You can avoid problems** at the airport by using some of these tricks suggested by Smarter Travel. Download your carrier's app on your smartphone before traveling to be alerted of flight delays or cancellations. Always check in online to avoid lines at the counter and to sometimes choose your seat at the same time. Apply for TSA Precheck if you fly more than a few times a year. It's worth the \$85 nonrefundable fee to keep your shoes on and not have to dump your carryon. Always pack snacks in your carryon but check the TSA website for prohibited food items, and dress for comfort and ease at security. Skip anything that could set off scanners and wear slip-on shoes. Be nice! Smiles, patience and good manners will make your trip more pleasant and might even garner special favors. If you're expecting a long layover (not at one of the airports mentioned above), you might want to consider buying a day pass to your carrier's airport lounge, which provides a quiet place to rest, free food and drinks. But while you're relaxing and using free Wi-Fi, remember that public networks aren't secure so don't type in passwords or personal info. To find your baggage more quickly,

add a brightly colored tag that includes your name and contact info, just in case it doesn't land when and where you do.

**When choosing** an adventuresome travel destination, do more than check the U.S. State Department site for advisories. Data World reported that "the connection between real danger and State Department advisories is spotty overall. In some cases, the State Department gets it right. But elsewhere, they fail to provide appropriate warnings." For instance, from 2009 to 2017, no travel warnings were issued for Belize, Guyana, and Guatemala when they were included on the "Ten Most Dangerous List" ranked by the number of deaths per 100,000 visitors. And more travel warnings were issued for Mexico, No. 10 on the list, than Pakistan, listed as the most dangerous place to visit. The top 10, starting with the most dangerous, are Pakistan, Thailand, Philippines, Haiti, Honduras, Nigeria, Belize, Guyana, Egypt and Mexico.

**Another type of danger** is lurking in South and Central America where children are being abducted and sold to agencies operating on the wrong side of the law. While some of the children end up in homes with unsuspecting adoptive parents, many more are being used in prostitution rings. Because many of the victims and their abductors travel by air, flight attendants are being trained to spot human trafficking victims. They are taught to look for traits peculiar to traffickers and victims and also how to deal with suspected traffickers, without tipping them off, once they are spotted. They are also taught to contact law enforcement, who will be waiting at the destination.

**While many airlines** are scaling back scheduled flights to Cuba, Carnival Cruise Lines has added five more trips to the island nation in 2018. According to a story in USA Today, three of the new departures are five-day trips that include an overnight stays in Havana as well as a stop in Cozumel, Mexico or Key West, Florida. The cruises will be offered in February, July and September. Two other departures set for August are six days long and include a stop in Grand Cayman and one is an eight-day voyage with stops at Havana, Grand Cayman and Cozumel. That trip also departs in August. The Carnival cruises to Cuba

just kicked off this past June.

**If you're purchasing** airline tickets to Orlando, Florida, you might want to double check where you're going to land. Three different airports are using the name "Orlando" – Orlando International Airport, located in Orlando; Orlando Melbourne International Airport, located on the Atlantic Coast about 70 miles away from its namesake; and the Orlando Sanford International Airport, located about 25 miles from Orlando. Officials with Orlando International Airport said many travelers are confused by the duplication of names and are mistakenly booking flights to those destinations. In a meeting that included representatives of all three airports, an attorney representing the Melbourne airport allegedly made light of the issue, saying tourist attractions are spread all over that section of Florida and the distance traveled varied by the end destination. Officials said they will be meeting again to further discuss the matter.

**And no matter where** you're going, you can avoid a sticky mess in your toiletries bag by placing a piece of plastic wrap over the mouth of the bottle or tube before screwing on the lid. Travel experts promise the wrap will keep liquids confined to their bottles when the cabin pressure of flying at 35,000 feet puts the squeeze on your shampoo and conditioner. And wrapping jewelry in a layer of plastic wrap can keep chains from getting tangled and earrings from getting lost inside luggage.

**According to Flyer Talk**, an online travel magazine, Congress is looking at legislation designed to protect passengers' rights. In response to the United debacle where a passenger was forcefully removed after refusing to give up his seat, a proposed law would prohibit airlines from removing passengers from flights once they've boarded. Overselling practices would also be addressed. Another piece of legislation would stop shrinking seat sizes and still another would put an end to excessive fees for everything from checked bags to seat assignments. That has opposition from Airlines for America, an airline trade group. Another piece of legislation would ban voice phone calls on flights and under another proposed bill, nursing mothers would have their own space at airports.







## re•mark•a•ble |ri'märkəbəl| adjective - worthy of attention; striking.

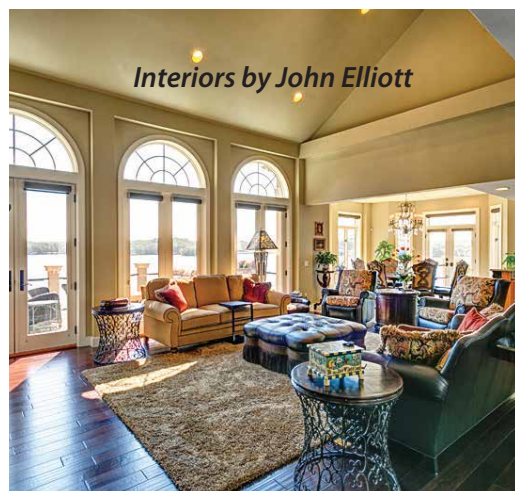
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# Village, developer work together to make small lots buildable

By Nancy Zoellner-Hogland

In the early 1960s, when the 3,500-acre community of Four Seasons was formed, the laws governing wastewater treatment were quite different than they are today. Because of that, many of the platted lots were small.

Today, some 60 years later, the Department of Health and Senior Services (DHSS) has developed minimum – and stringent – standards for the size and location of sewage tanks and soil absorption fields that must be adhered to. When a developer who had purchased a lot on Royal Court in the Village of Four Seasons learned those regulations prohibited him from building anything larger than a three-bedroom home, he started seeking alternatives.

His hunt led him to Anua, a Greensboro, North Carolina company that specializes in clean air and clean water technology that uses recycled, green-friendly materials. One of their products in the Puraflo peat fiber biofilter wastewater system.

According to the manufacturer's website, with the Puraflo system, sewage flows from the home into a watertight septic tank. The solids settle and the liquid effluent flows by gravity through a commercial effluent filter to a pump basin/tank. The liquid effluent is timed dosed at specific intervals into the Puraflo modules and is distributed evenly onto a peat filter, where it is cleansed and treated. The treated effluent emerges from the Puraflo modules and disperses either into a gravel pad directly below the modules or is collected for reuse.

Robert Davis, head of the building inspection department of the Village of Four Seasons, said the best news for builders is that the modules, which take the place of lateral fields, are just 4-foot-6 by 7-foot-1 inch by 2 foot-6 tall. Half sits below ground, half sits above.

"They completely do away with the need for lateral lines – evaporative fields. There are two parts to a standard septic system," Davis explained.

"There's the treatment side, where the black water comes into the tank and is treated through aeration. That's where bacteria eats the solids that are deposited into the tank and turns them into liquids. Then out of that tank comes the clean water. By state regulations, that clean water has to be disbursed through the ground. It cannot be above ground and it cannot go into the Lake."

He said that type of disbursement system requires undeveloped land where the evaporation process can take place. Because the size of evaporation field is determined by the number of bedrooms, the amount of land needed can be quite large. As a rule of thumb, a lot with a good percolation rate could require about 450 square feet for a typical three bedroom home. If the same home were built on land with a poor soil percolation rate, 900 square feet or more could be required for the absorption area.

"You can see where that type of system would limit

the size of the home – or prohibit developers from building on some of the lots in the Village," Davis said. "But now with these systems, which are also about 20 percent less expensive than using the traditional evaporative field, instead of needed a large yard for lateral lines to run back and forth, all you need is space for one 4-by-7 pod per bedroom."

In July, the new system was put before the Village of Four Seasons Board of Trustees and was unanimously approved for use. The system was also approved by the Four Seasons Property Owners Association, which provides building oversight within their boundaries.

"The system was already approved by the state and is being used in other areas of Missouri. We just hadn't heard about it yet so this will be the first system of its kind in the Village and in Camden County," Davis said, adding that while there are some limitations – the pods can't be placed on solid rock be-

cause the water has to be able to percolate down – there are ways the land can be adapted.

The pods can also be used in multi-family developments, on properties that are occupied full-time or part-time, on severe sites with limitations such as seasonal high water table, shallow soils, or restrictive layers, and on environmentally sensitive sites, such as waterfront properties. They can even be adapted for use with a conventional unaerated septic tank in areas not requiring a Class 1 treatment system.

Davis said because the Puraflo system could greatly impact development in the Village, with permission of the land owner, a presentation will be made in mid-September that will be open to engineers and developers.

A date had not been set as of deadline of this issue of the "Lake of the Ozarks Business Journal" but Davis said anyone interested in learning more can call him at the office at 573-365-3833.

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## Restrictions on golf carts on streets, trails

By Nancy Zoellner-Hogland

They may share a name but that's where the similarity between the Village of Four Seasons and the Villages community in Florida ends—at least as far as motorized carts are concerned.

In their advertising, the (Florida) Villages promotes itself as a place where activities are “just a golf cart ride away.” The Village of Four Seasons Board of Trustees, on the other hand, has been looking at ways to discourage their use.

In July, the board asked Village Attorney Todd Miller to draft an ordinance designed to prohibit the use of golf carts on the hiking and biking trails. Arnold Sandbothe, chairman of the board, said driving the golf carts on the trail was potentially hazardous to walkers and bicyclists. However, the board later learned that the practice was already prohibited by Ordinance 00-08, adopted in 2000.

The board discussed the possibility of adding more signs to inform the public of the ban.

One elderly resident of the Village, who asked not to be identified, said he disagrees with the Village's law.

“I drive my golf cart on the hiking trail to my neighbor's house to visit because I'm sure not going to drive my car a couple houses away - and it hurts my back to walk. To ban the use of golf carts is silly. We don't have that much traffic on the bike paths that we can't safely share the space,” he said.

Sgt. Jimmy Elkins with the Camden County Sheriff's Office, which provides law enforcement on Horseshoe Bend, said that golf carts can be driven on public streets but they must be licensed and be outfitted with lights.

According to Missouri statutes, municipalities may regulate golf cart and motorized wheelchair usage on streets and highways:

304.034. 1. Notwithstanding any other law to the contrary, the governing body of any municipality may by

resolution or ordinance allow persons to operate golf carts or motorized wheelchairs upon any street or highway under the governing body's jurisdiction. A golf cart or motorized wheelchair shall not be operated at any time on any state or federal highway, but may be operated upon such highway in order to cross a portion of the state highway system which intersects a municipal street. No golf cart or motorized wheelchair shall cross any highway at an intersection where the highway being crossed has a posted speed limit of more than forty-five miles per hour.

2. Golf carts operated on city streets shall be equipped with adequate brakes and shall meet any other safety requirements imposed by the governing body. Golf carts are not subject to the registration provisions of chapter 301.

3. As used in this section, a “golf cart” means a motor vehicle that is designed and manufactured for operation on a golf course for sporting or recreational purposes and that is not capable of exceeding speeds of twenty miles per hour.

In addition, Missouri law explicitly prohibits the operation of a motorized vehicle on a public street unless the driver holds a valid license.

Elkins said when people are caught driving unlicensed carts, they are issued a warning for the first offense. Drivers will get ticketed if they're spotted again – or if they're caught driving under the influence. The golf carts can be impounded, although they're usually not, he said.

The Four Seasons Property Owners Association also prohibits use of motorized vehicles on common ground, except in special cases. They put more emphasis on stopping that practice after it was discovered that people riding four-wheelers were damaging POA common ground.



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# Rail-to-trail project brings economic regrowth to Mid-Missouri

By Nancy Zoellner-Hogland

From the early 1900s until its demise in 1979, the Rock Island Line played a major role in the economic development of the area it crossed.

According to the book, "History of Morgan County and Its People" written in the early 1900s by A.G. Baker, the railroad brought previously unseen opportunities.

"There was a Barnett in the east part of the county, about a mile from where the new town now is," the author wrote. "The place was a very small village but did a fairly good business. When the Rock Island was completed through the county in 1903, the old town moved over to the railroad. The town has grown remarkably fast. The merchants have put in much larger stocks of goods and the town has expanded in every way. A new bank has opened at Barnett in 1905 and is doing a good business for the first year of its existence. The place has a hotel, livery stable and many other accommodations. Several stores and restaurants are found and all to be doing a prosperous business."

After Rock Island built a depot in Stover, it became "one of the best trading points in the county." The railroad also allowed Eldon and Versailles to quickly develop into boomtowns. Baker wrote that the leading stores in Versailles became "large concerns, carrying complete stocks of goods, and doing an extensive business, and even the smallest establishments are usually crowded with customers."

The line, which runs across the state south of the Missouri River from near St. Louis to Kansas City, is once again having a positive effect.

Since a 47.5-mile stretch between Windsor and Pleasant Hill opened in late 2016, connecting the 240-mile Katy Trail to suburban Kansas City, the towns of Pleasant Hill, Leeton and Windsor have all experienced an economic rebirth.

Greg Harris, executive director of Missouri Rock Island Trail, Inc., said that in Pleasant Hill, at the New Town Bicycle & Coffee Shop, customers are

reportedly coming in 15 at a time to buy breakfast. Crowds are also filling a new café and general store at Leeton, and in Windsor, restaurants are seeing a "definite uptick" and a campground reported a 400-percent increase in revenues as trail users "come in droves" from Kansas City.

That steady stream of customers is providing steady jobs for the communities.

"On the day of the eclipse, I visited Owensville and went to the Rock Island Marketplace, a bistro and specialty meat shop that just opened a few days earlier. They said they had already hired 28 people and they expect to be at full strength in the next few months with 45 to 50 employees. For a small town of just 2,500 people, that's a pretty good-sized employer," Harris said.

In anticipation of the completion of additional sections of trail, more than two dozen other restaurants, campgrounds, and general stores have opened. Closer to home, Stover saw the creation of a new winery and last month in Eldon, Rock Island Village, a 48-bed senior living facility, opened, creating some 25 new jobs. Developer Chris Foster said in an earlier interview that he chose the location along the trail because of the healthy lifestyle opportunities the trail would bring to residents. That city has thrown its full support behind the project. A donor with local ties gave Eldon \$150,000 in matching money to rebuild the former railroad depot so it can be used as a welcome center, museum and offices for the Chamber of Commerce. In Versailles, Mayor Terry Silvey pledged to do whatever he can to make the trail a reality in his city.

Harris said that at a rally held last month on the steps of the state capitol, Silvey and other officials from Rock Island railroad towns that have suffered decline since the trains stopped shared their success stories. And they called upon the governor and park authorities to accept the gift of the corridor when the current owner of the line offers it to the state later this

year. In June, The Missouri Department of Natural Resources, at the request of Gov. Eric Greitens, sought the public's feedback regarding the trail project – and more than 7,000 people responded.

"We want the governor to know the communities are backing this because the trail will generate money for the businesses, the communities and the state and it will create hundreds of jobs," Harris said. "We need look no further than the boom all along the Katy Trail and the first section of the Rock Island for examples of success."

He said the trail also offers something the Katy Trail doesn't – convenience and proximity to services.

"What makes the Rock Island Trail special is that there are towns every few miles with places to eat and drink and many times, places to stay overnight. Sometimes when people are traveling on the Kay Trail, they're not sure where their next meal's going to come from – going to get something to eat can mean a six-mile side trip. That's a big deal when you're on a bicycle! But with the Rock Island, when you're riding along, you can just look around and decide where you want to go. And in some of the bigger towns like Versailles, Eldon and Owensville, there are even Wal-Mart stores nearby where you can pick up an extra sleeping mat or fuel for your stove," Harris said, adding that the trail is good for the health of Missourians and the economic health of Missouri.

He said it's also one of the most talked about trails in the United States.

"It's rare that anyone is preserving 144 miles of trail. Usually they're more like 3 or 10-mile sections. We know that it will be a long time before all the bridges are decked for pedestrian and bicycle use and the trail is open across the state, but in the meantime, there will still be lots of short trails 10 to 15 miles long that people can use," Harris said.

For more information, contact Harris at 573-202-9632 or at moritdirector@gmail.com.

## "Insurance Talk"

### Are You a Private Client?

I'm sure many of you recall growing up with a cherished toy. Maybe it was a miniature car that rolled around the rug, imagining life at the Indy 500. You loved that toy car, and cried loud and long when it broke. But no big deal—Dad just went out and replaced it. Then, it was off to the races again.

But times change, finances change, and many years later, that favorite toy is a Mercedes-Benz. And if some bad fate befalls it, trust me, a simple trip down to the local department store is not going to make things better, especially if someone else is injured. Does the car owner have the ability to make someone else whole for his or her pain and suffering? All of a sudden, the liability associated with the broken toy puts the owner's wealth at risk.

Whether it's their expensive cars, big houses or fancy yachts, high-net-worth clients have tremendous liability exposure, probably more than they know. Their local insurance agent may not understand that what he perceived as an expensive purchase was literally a drop in the ocean to his more affluent client. Most likely, neither do the large insurance companies that try to shoehorn wealthy individuals into a one-size-fits-all umbrella policy.

What's the solution? Private Client Insurance policies. These policies are custom built and tailored to meet the client's needs, not the needs of the carrier. Clients get a risk manager that can consult with them, their family and their trusted advisors to develop a comprehensive plan that considered all of their liabilities.

Private client policies are custom built from different carriers to ensure that gaps are filled in property and liability policies, and lay over each other to form a single policy with a wide range of limits and deductible options. Coverage is comprehensive and flexible to insure your valuable assets.

Private client policies are specialized to include solutions for:



Jeff Bethurem

- **Property**- with insurance for high-value homes, condominiums, farms or investment properties and homes of all types that are under construction.

- **Liability**-with excess liability, Directors and Officers Liability (for-profit and nonprofit), employers' liability and workers' compensation.

- **Automobile**- with the capability and expertise to insure every type of vehicle from a single personal vehicle to a fleet of collectible and exotic autos.

- **Yacht & Watercraft**- handling all types of watercraft and yacht, including those used for international travel.

- **Aviation**- for private aircraft coverage.

- **Fine Arts**- covering art collections for individuals and foundations valued from initial purchases to collections in the hundreds of millions of dollars.

- **Collections**- many types of collections, such as jewelry, antiques and wine, as well as less common collections, such as baseball cards and comic books.

If you would like to discuss how private client policies work in more detail, please give me a call and I will be happy to explain.

To learn more contact Jeff Bethurem at Golden rule insurance at 573-348-1731 or [jeff@goldenruleinsurance.com](mailto:jeff@goldenruleinsurance.com). Jeff Bethurem, RWCS, is a licensed insurance agent at Golden Rule Insurance.

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# Lake's heroes to be honored at Bagnell Strip event

By Nancy Zoellner-Hogland

Military, law enforcement, firefighters and EMTs – men and women who put their lives on the line every single day to protect and serve their communities – will be honored at September's Hot Summer Nights event.

The tribute, "Salute to Our Heroes," will include a display of military vehicles. Organizers are also hoping that antique firetruck and police car collector clubs will come and display their vehicles.

The cruise in will be opened with a special guest performing the Star Spangled Banner and the Columbia Veterans' Center will be bringing its 40-foot-long Mobile Vet Center where veterans can ask questions and get information on a variety of services available to veterans and their families. Services range from marital counseling to readjustment counseling, designed to make the transition between military and civilian life easier. The center also provides referrals for jobs and benefit services.

Representatives with the Missouri Sheriffs' Association plan to be on hand to distribute information and hold a

raffle for their book, "Preserving the Past, Protecting the Future," a history of the office of sheriff in each of Missouri's 114 counties and the city of St. Louis. The Lake of the Ozarks Convention and Visitor Bureau will be there promoting the CanAm Games, an Olympic style sporting event for law enforcement officers and firefighters featuring approximately 45 different sports. The Lake will be hosting the games in both 2018 and 2020.

Jeff Van Donsel, one of the organizers, said the Bagnell Dam Strip Association, which sponsors the monthly Hot Summer Nights cruise-ins, hopes to draw as many people as possible.

"We love our military and our first responders and think this will be a great way for the community to show their support," he said.

On Saturday and Sunday, September 9 and 10, Lake-area fire districts will also be hosting the SCOTT Firefighter Combat Challenge on the parking lot of Target in Osage Beach. The challenge seeks to encourage firefighter fitness and demonstrate the profession's rigors to the public. Wearing full bunker gear and

the Scott 5.5 Air-Pak breathing apparatus, pairs of competitors race head-to-head as they simulate the physical demands of real-life firefighting by performing a linked series of five tasks including climbing the five-story tower, hoisting, chopping, dragging hoses and rescuing a life-sized, 175-pound "victim." It's one of the final events for individuals and teams to qualify for the national competition.

Last year's challenge saw more than 100 firefighters from seven states competing in the event, dubbed by ESPN as the "Toughest 2 minutes in sports."

Hot Summer Nights, held the second Friday of each month from May through September on the Bagnell Dam Strip, is a free, cruise-in that attracts car enthusiasts and families from throughout the Midwest. There is no fee to participate and pre-registration is not required. Dubbed a "mile-long slice of Americana pie," the shows are put on by the Bagnell Dam Strip Association (BDSA) with the help of several sponsors and regularly draw an estimated 8,000 to 9,000 spectators and participants to each event.

## Missouri Activates Blue Alert System

Missouri's Blue Alert System is now operational. Senate Bill 34, signed by Gov. Eric Greitens on July 6, became effective on Monday, August 28.

"Blue Alert is an important program that lets every law enforcement officer in the state of Missouri know that the community supports them and has their back," said Governor Eric Greitens. "Our police officers do dangerous work to protect all of us, and this program will help us ensure that anyone who assaults a law enforcement officer is quickly found and brought to justice."

According to Section 650.520 RSMo., a Blue Alert can be issued in Missouri if the following criteria are met:

1. A law enforcement officer is killed or seriously injured in the line of duty; or
2. An officer is missing in

connection with official duties; or

3. There is an imminent and credible threat to kill or seriously injure a law enforcement officer; and

4. There is actionable information known about a suspect for a public notification to be helpful to law enforcement; and

5. The law enforcement agency involved requests or approves the alert being issued.

Missouri's Blue Alert System is a cooperative effort that includes the Department of Public Safety, Missouri Department of Transportation, State Emergency Management Agency, Missouri State Highway Patrol, broadcasters and state law enforcement agencies to quickly get word out to the general public of an attack on a law enforcement officer or an

imminent threat.

A Blue Alert will work similar to an AMBER Alert and use the same technology. Using television and radio broadcasts through the Emergency Alert System, text messaging, and MoDOT message boards, each Blue Alert will provide the public with a description of the offender, the offender's vehicle, and license plate number, as available. Cell phone customers should contact their cellular service provider for information on whether Blue Alert text messages will be made available.

Quickly and widely disseminating this information enlists the public's assistance in identifying and capturing the suspect, and reducing the threat to the general public and law enforcement officers.

## Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

### How Your Debt Affects Your Mortgage

When you're looking into financing a home at the Lake of the Ozarks, you've got several different factors that have to be reviewed. You've surely heard that your credit score can impact your chances at getting approved for a mortgage, but that number alone is not the only thing a Lake of the Ozarks mortgage lender will check. Keep reading to learn how your debt, and more specifically your debt-to-income ratio, can affect your mortgage.

To figure out your debt-to-income ratio, add up all your monthly payments including credit cards, personal loans and/or a current mortgage loan. Then divide that number by your gross monthly income. That number is your debt-to-income ratio. That ratio helps the lender determine if you can afford another debt payment each month, and if so, how much of a monthly payment. An ideal debt-to-income ratio would be 25% or less. If your debt-to-income ratio rises above 43%, you may have a difficult time qualifying for a mortgage at the Lake of the Ozarks.

#### Types of Debt: Secured vs. Unsecured

While different types of debt can actually boost your credit score, and show that you are reliable in paying those debts back, over borrowing can hurt your chances at qualifying for a mortgage. First of all, there are two main types of debt: secured and unsecured. A debt that is secured means the debt is balanced against something that could get taken away, such as a house or a vehicle. Unsecured debt is the other stuff like credit card debt and student loans.

While credit card debt does not look good, especially if your credit utilization is high, student loans aren't necessarily bad if you've paid your bills on time. Student loans can actually help raise your score. Other loans, like personal loans or credit card debt, even when paid on time, can actually lower your score. Although student loans can have a positive effect on your credit score, they're still added into your debt-to-income ratio, so large loan balances can make it dif-



difficult to qualify for a mortgage.

#### Secured Debt

Auto loans are a secured debt because the lender can repossess the car if you don't pay your bill. In some cases, auto loans can raise your credit score by diversifying the type of debts you have. Also, due to the fact that auto loans are harder to obtain than credit cards, some lenders may view auto loan debt favorably. Mortgage payments also look good on your credit report, as long as they've been paid on time. If you were ever late on a payment, that looks like a risk to your new lender.

If you're concerned with how your debt will affect your chances of obtaining a home loan at the Lake of the Ozarks, give me a call at 573-746-7211. I'll discuss your questions and concerns, go over your financing options, offer competitive interest rates and back it up with the first-class service you deserve. Together, we'll work towards getting you into that dream home of yours! Give me a call at 573-746-7211 today!

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

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# OB changing how it broadcasts time-sensitive information

By Nancy Zoellner-Hogland

In the coming months, residents of Osage Beach who sign up for the Notify Me alert system, which sends alerts via email or cell phone texts, will be contacted more quickly than they have been in the past.

Currently, the speed at which the notifications are sent is determined by the time of day the incident occurs, according to city officials.

At the August 17 Board of Aldermen meeting, Public Works Director Nick Edelman said if there's a break or other issue with a water line that warrants a boil advisory, and if it's an issue that's going to affect a large area – like the one they recently experienced on Passover Road – the public works department contacts someone in the administration building that's authorized to activate the system. That person then sends out the message.

He said they also use the city's message boards to post the information and they write and send press releases to all the local media for immediate release. If the city needs to issue a boil advisory in an area where there are just a few homes, they notify the public with door hangers.

But that's the procedure followed during normal business hours.

He said if a problem such as a water line break occurs after hours, especially if it's in the middle of the night, they have to determine who to call, call that person and then that person has to activate the alert system.

Alderman Kevin Rucker suggested the job of sending the alerts, which are also used to issue weather warnings and traffic alerts, should be turned over to the police department communications.

"When something of a serious nature is going down, we don't need to be spending

time to contact somebody at 4 o'clock in the morning so they can get up out of bed and send an alert. This system needs to be activated immediately. We have people in communications on duty 24-7. Why can't they do it? They're there and they know how to handle emergencies. That's what they're trained to do. They can take the information – whether it's a tornado, a road closing – whatever – and get it out," he said.

City Administrator Jeana Woods said they will look at that option once the city's website redesign is completed later this fall.

"We have not yet discussed that, but with the new website rollout we'll have a lot of other options and a lot of tools we can use to bring 911 in. That would be a perfect time to look at doing that. I don't know what everything is going to look like yet, but Nick and I are discussing some options – for instance, if we're going to use 'canned' messages for some alerts. We still have some work to do in that area and we are still fairly new at this, but we know we are going to have more user-friendly options," she said.

To sign up for email or cell phone text alerts, visit the city's website, [www.osagebeach-mo.gov](http://www.osagebeach-mo.gov), then click on the "Notify Me Sign Up" tab on the left side of the page.

Users will be given the option to sign up for one or both methods of alerts and can also sign up to be alerted when the city posts job openings, when departments are taking bids, when the city has news to share and even when items are added to the calendar.

Woods said once the website redesign is completed, the city will promote the alert system in hopes of getting more people to sign up.

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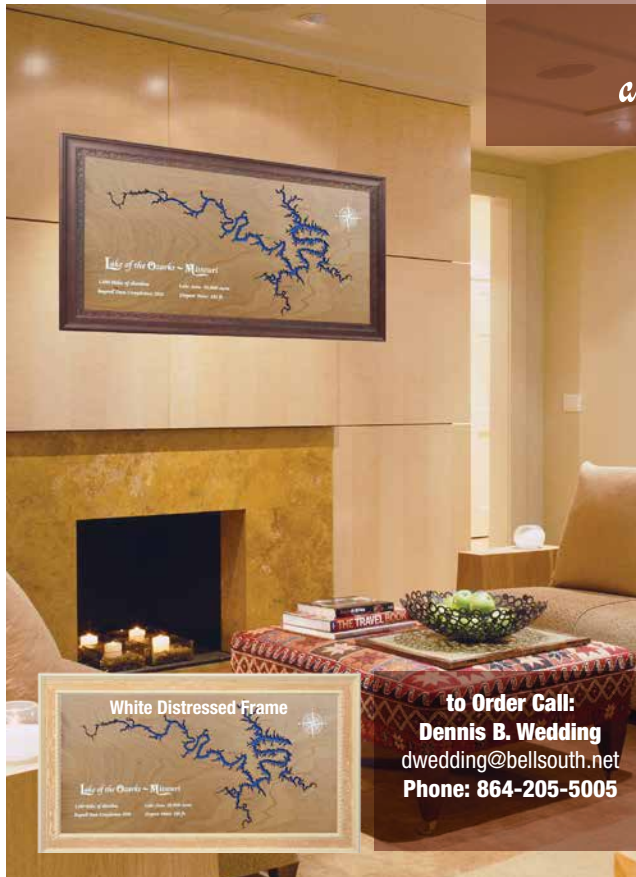
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## Engraved Gift Ideas

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Ornament**

Or Hostess gift on the  
neck of a wine bottle (right)

**Laser Engraved  
Wine Glass**  
9.0" tall (far right)



## Building an effective web presence

with Mike Waggett,  
MSW Interactive Designs LLC

### It's a noisy, noisy world!

The internet is one of the noisiest places out there. Getting your business message heard through the noise is one of the biggest challenges you have. You are competing against politics, sports, the weather, and other ads. The content you build, and the way you present it is critical to getting your message heard and staying "Top of Mind". Here are some tips to help you cut through the noise!

### Show people you are a "Rock Star"...don't just tell them "I'm a Rock Star"

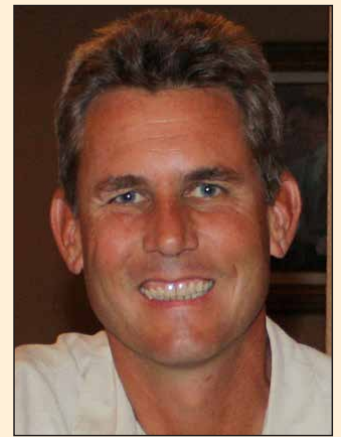
Saying "I'm the best, buy from me" does not cut it. You have to show on a consistent basis, that you ARE a Rock Star. Build your content with your audience's needs as your focal point. What do your customers find interesting, helpful, relevant or illuminating? That is what you need to build your content around. People hate to be sold to, but they do like to buy! If you provide value messages to your consumers, they will WANT to buy from you.

### AMPLIFY your message

Your website is not enough. I've written on this many times...you have to have a robust and consistent internet strategy to amplify your message. Social media, newsletters, text messages, video content and more can all be used to boost and amplify YOUR unique selling proposition. If you are not amplifying, you are getting drowned out in the noise.

### People HATE ads – especially Millennials

Did you know that traditional TV viewers are leaving by the millions? Cable TV, Satellite, and other TV companies are losing several hundred thousands of subscribers each quarter. Millennials in particular are



Mike Waggett

unplugging from TV, and many don't even own one. They will do anything to avoid having to listen to more ad noise. This is why you shouldn't "sell" anymore. Instead, provide value and useful information. Let others sing your praises.

### Be patient

Cutting through the noise requires patience and consistency. Getting your good message out through the noise takes time and energy. Your goal is to stay top of mind. I may not need your service today, but I may tomorrow. If I see your company as a "Rock Star" due to your valuable content coming through the noise, I might just give you a call!

### Cut through the "Noise"

Show, amplify, offer value, and be patient (and consistent). This is what work's online in today's market. If you need assistance or have questions, we're here to help!

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# Local residents chosen as State Fair Farm Family

Clay and Melissa Kupfer and family of Roach were among those honored during the 59th annual Missouri Farm Family Day, Aug. 14 at the Missouri State Fair.

Each year, the fair sets aside a day to recognize farm families from across the state who are active in their communities, involved in agriculture, and/or participate in local outreach and extension programs such as 4-H or FFA.

The Kupfer family was selected as the Camden County Missouri Farm Family by the Camden County Extension Council and local Farm Bureau. The family consists of Clay, who is in the construction business, Melissa, an independent insurance agent, and daughters Carley, Annie and Emily, who all attend Camden County Schools. Together their initials spell MECCA, which, by definition, means "a place that many people hope to visit" and is the name of their farm.

The Kupfer family farm, which grows several varieties of pumpkins, gourds and corn, operates as a you-pick pump-

kin patch on weekends in October. Attractions include hay rides, a petting zoo, corn crib, hay mountain, nature themed obstacle course, crop maze, face painting, big slide, outdoor games and a concession stand.

They have hosted local 4-H groups, Boy and Girl Scouts, school field trips and church gatherings. The family members said they feel truly blessed to be able to share their farm and their love of the outdoors with the community. It's also an exciting family project. As a family, they choose seeds, plant, monitor and harvest together. When the farm is up and running it is all hands on deck. The extended family, friends and several local teens help make it all happen.

More information can be found at [meccafarm.com](http://meccafarm.com) or on their Facebook page.

The annual farm day event is sponsored by five partner agencies – the Missouri Farm Bureau, the Missouri Department of Agriculture, the Missouri State Fair and Commissioners, the University of Missouri College of Agriculture, Food and

Natural Resources and University of Missouri Extension. It's designed to showcase the impact Missouri Farm Families have on the economy and heritage of the state.

This year, 112 of Missouri's 114 counties were represented,

with two counties still dealing with the aftermath of the recent flooding in southern Missouri.

"These families are involved in agriculture activities in their communities, and are active participants in local outreach

and extension," said Missouri State Fair Director Mark Wolfe. "As the showcase for Missouri agriculture, the Missouri State Fair is most certainly the appropriate place to celebrate these families."



The Kupfer family poses with Missouri State Fair Director Mark Wolfe; State Fair Commissioner Sherry Jones; Garrett Hawkins, deputy director of the Missouri Department of Agriculture; Barbara Hayden, Missouri State Fair commissioner; Marshall Stewart, vice chancellor for MU Extension and Engagement; Lowell Mohler, Missouri State Fair commissioner; Christopher Daubert, vice chancellor and dean of MU CAFNR; and Blake Hurst, president of Missouri Farm Bureau. Photo provided.

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## A Matter of Trust

### Should You Use Your Retirement Savings to Pay for College?

Today, the average cost for an undergraduate degree at a large, public, in-state Missouri school is around \$25,000 per year (\$100,000 for four years). Fast forward 18 years, assuming 6% percent inflation, and the cost increases to \$264,000 for the same four year degree. This disturbingly large number makes it easy to understand why college education expenses are at the forefront of many people's minds.

Some people choose to concentrate all their efforts on maximizing their retirement savings and then draw on these funds for college expenses. If college tuition is paid for out of a retirement account over several years, it's almost impossible to predict what will be in the retirement account after college. This could cause a severe retirement savings shortfall, and lumping college savings and retirement together in this manner can cause confusion. To help increase the odds of achieving both of these goals, financial planning professionals often suggest establishing dedicated college savings accounts.

#### Maximizing tax advantages

There are several different types of college savings accounts. Each type offers tax benefits that help make it easier to save for college while possibly reducing the tax burden.

With 529 college savings plans and Coverdell Education Savings Accounts (ESAs), any earnings grow federal income tax-deferred. This means that any withdrawal(s) taken to pay for qualified higher education expenses; such as tuition, fees, and room and board, are free from federal income taxes. Many states also offer additional tax benefits to residents who use their home state's 529 plans.

Another advantage of a dedicated college savings account is that it is relatively simple for gifts from family, friends or others to be



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

Senior Vice President

deposited directly into the account. This is not usually the case with retirement accounts. For example, a 401(k) plan can only be contributed to through salary deferral.

#### Retirement account rules can be complicated

The IRS permits penalty-free, early distributions to be taken from IRAs for the purpose of qualified, higher education expenses. When a distribution is taken from a traditional IRA or Roth IRA to pay for college before age 59 ½, persons are generally exempt from the 10% early withdrawal penalty. However, if an early withdrawal of earnings is taken from a Roth IRA, or any early withdrawal from a traditional IRA, taxes would be due.

#### Prioritizing retirement savings

Many Americans need to prepare to live off of their retirement savings for 20 to 30 years or more, since longevity is on the rise. That being said, there is always an option to borrow money to finance the cost of college. There is no such thing as a retirement loan. Therefore, that is why it is often recommended to prioritize retirement savings before college expenses.

There are obvious complexities when saving for college and determining where to draw the appropriate funds from. This makes it all the more important to work with a tax preparer and trusted financial advisor on this journey. This will allow one to spend more time enjoying watching their children grow, and less time worrying about how to pay for their bright, and prosperous future. Contact Trenny Garrett today at (573) 302-2474 or at [trenny.garrett@centraltrust.net](mailto:trenny.garrett@centraltrust.net).

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# City changes banner standards, extends quarry operation

By Nancy Zoellner-Hogland

Some businesses in Lake Ozark can now keep their banner signs up longer.

In August, aldermen approved an ordinance that allows businesses located in C-2 to display those temporary signs for up to six months.

"In C-1, you could get a permit that would allow you to display a banner sign for six months, but in C-2, that same banner sign would be limited to only three months," said Lake Ozark City Administrator Dave Van Dee. "I don't know why the ordinance was originally written that way. I'm assuming that the rationale was that because, on the Strip the focal point was entertainment, they needed to keep them up longer."

However, he said he and Building Official Tim Haden decided that since C-1, which encompasses the Strip, and C-2, which includes the rest of Bagnell Dam Boulevard, were both commercial areas, it didn't make sense to have two different sets of rules. He explained the only difference between the zoning for the areas was that C-2 has different set-back requirements and is considered "a little heavier

commercial."

"If we permit them all for a six-month time frame, then we provide a consistent and level playing field for everyone. And that's what we're trying to do for all our businesses," Van Dee said, adding that permits would still be required to hang the banners. "However, we're a little more flexible on something like weekend sales."

At the August 22 meeting, aldermen also granted a special use permit that allows RIS, Inc. to expand its quarry operation. According to Van Dee, the operation will be moved up the hill so an additional 200,000 cubic yards of material can be removed. He said the operation, expected to last at least two years, is being handled by Magruder Limestone. He also said blasting hasn't been a problem to date.

"I stood less than 50 feet from a blast and you would hardly know it was a blast, yet it shattered all the rock it was supposed to shatter. The company they're using now is very proficient," Van Dee said.

The permit contained several conditions:

All adjoining or adjacent property owners have to be no-

tified three hours in advance of any blasting at the quarry site.

The permit must be renewed again in two years.

Work will be limited to the hours of 7:30 a.m. to 5:30 p.m.

The public ingress and egress must be kept free of quarry material.

All internal streets and roads used for moving product must be kept free of dust. If complaints are received, the quarry operator is required to take immediate action to control and eliminate the dust.

The primary rock crusher must be moved to a specified area prior to the commencement of full quarry operations.

Van Dee said the benefits of allowing the operation were two-fold – it allowed to developer Gary Prewitt to continue preparing the land for future development and it allowed him to sell the rock, which would promote the economic well being of the developer.

The area being leveled is part of the major retail and housing development approved in 2007. At that time, Prewitt said the area would be easier to market if it was flat and level with the highway.

## As the Lake Churns Understanding Earnest Money



Real Estate and Lake News with C. Michael Elliott

Make sure you fully grasp what an earnest-money deposit is—namely, proof that a buyer is committed to completing a sale by having skin in the game. The earnest-money deposit is a negotiable amount between the buyer and seller, but usually about 1% to 2% of the purchase price (although it can shoot up to 10%). This money is generally held by the seller's broker or a title company, to be used as a credit toward the down payment and closing costs.

In an aggressive seller's market, many homes receive multiple offers from anxious buyers. One of the ways to make an offer stand out is to offer a considerable earnest money deposit. If a high earnest-money deposit scares you, remember you'll have to come up with the down payment 30 to 45 days after making an offer, anyway. For example, on a \$500,000 mortgage, a 15% down payment is \$75,000.

One mistake buyers make with their earnest-money deposit is agreeing to remove contingencies they may legitimately need. For instance, if buyers agree to remove a loan contingency and their loan falls through, they'll lose their earnest money. Other contingencies, such as a home that's uninsurable, inspection issues, a problematic title search, or if a house doesn't appraise—also protect a buyer by allowing the penalty-free canceling of a contract. Make sure you are aware of all deadlines and contract requirements and stay on top of the timeline for completion or termination of the contract for valid reasons.

This may seem like a no-brainer, but it's easy to get swept away by a home's cool features when you first see it. Also, in a rapid paced market, you can become overly anxious about buying. A buyer may put in an offer only to realize days later that granite counters and stainless appliances are incredible but the overall floor plan just doesn't work for your needs. Make sure that you're 100% serious

about buying a home before making an offer. If you get cold feet and back out, it's likely that you won't get your money back.

Know when to let it go. I have worked with clients who have had major life changes during the midst of purchasing a home. Unless you are working with an extremely understanding seller, they will most likely expect to keep the earnest money deposit. After all, they have taken their property off the market in order for you to proceed with the purchase. There will also be other expenses that would normally be paid at closing that your deposit will need to cover.

Personal problems may be very serious to you, but they're not a valid reason to cancel a home purchase. And if you're bailing on a deal with no legal justification, fighting for your earnest money deposit is probably a waste of time.

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 month's article, ask questions and offer your opinion on Michael's real estate blog, [www.AsTheLakeChurns.com](http://www.AsTheLakeChurns.com)

## Camden County Crisis

*continues from page 1* residents hard. I've discussed that idea everytime someone has called me to talk about roads and so far, every single person has been in favor of it," he said, adding "Bottom line - there's no question - we need to get the funding up for road and bridge. If we don't do something, we're going to have asphalt roads going back to gravel."

### COUNTY CLASSIFICATION

Boone, Buchanan, Camden, Cape Girardeau, Cass, Christian, Clay, Cole, Franklin, Greene, Jackson (Charter), Jasper, Jefferson (Charter), Platte, St. Charles (Charter), St. Francois, St. Louis (Charter) and Taney are all first-class counties. The class of county is determined by the assessed valuation - the valuation of all real and personal property as determined by the agency

charged with equalizing assessments.

According to figures compiled by Williams:

Camden County has 1,800 lane miles of roadway. With an annual budget of \$6.5 million, that breaks down to approximately \$3,611 per lane mile.

Jasper County maintains some 1,800 lane miles with a budget of \$8 million or \$4,444 per lane mile.

Cass County maintains 1,150 lane miles with a budget of nearly \$6.2 million - \$5,375 per lane mile.

Taney County maintains 1,095 lane miles with a budget of \$7.2 million - \$6,566 per lane mile.

Jackson County maintains 850 lane miles with a budget of \$8 million or \$8,412 per lane mile.

Cole County maintains 940 lane miles with a budget of

\$10 million or \$10,638 per lane mile.

Greene County maintains 2,500 lane miles with a budget of \$27 million or \$10,800 per lane mile.

Buchanan County maintains 440 lane miles with a budget of \$5 million or \$11,364 per lane mile.

Cape Girardeau County maintains 422 lane miles with a budget of \$5 million or \$11,848 per lane mile.

Franklin County maintains 977 lane miles with a budget of \$16.2 million or \$16,599 per lane mile.

Jefferson County maintains 1,400 lane miles with a budget of \$25 million or \$17,857 per lane mile.

St. Charles County maintains 3,160 lane miles with a budget of \$69.4 million or \$21,962 per lane mile.

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# TECHNOLOGY AND LIFESTYLE

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## Cocktail Smoking Box

No, this classy-looking enclosure isn't for displaying your finest martini for the world to see. It wouldn't last long enough anyway. This gadget is the next fad in luxury living, and *smokes* your cocktails (bet that's hard to light)-- imbuing them with a "savory smoky flavor". Hickory and Apple wood chips are included for starters. Bartender Charles Joly came up with this concept and got Fortessa to go along with his line of bartools-- including the smoker-- "celebrating handcrafted cocktails". The swanky stainless-steel and glass box features a Walnut base and glass sides. The apparatus on the side provides the smoke, and reportedly draws some amount of vacuum. The Crafthouse by Fortessa Cocktail Smoking Box is available now for just \$250. [www.ftsonline.com](http://www.ftsonline.com)



## Gerber MP600

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## Pro-Ject Debut Carbon

If you thought turntables hit the pinnacle of design-- *and price*-- back in their heyday, brother take a look. Vinyl is back, in case you hadn't heard-- a "new" generation of audiophiles have learned to appreciate the tonal quality and richness of records. There are lots of new entries into the turntable market, but this one reeks of minimalist class and may well be the best value, with its carbon fiber tone arm and Ortofon cartridge. Available in five high-gloss pop colors, along with the black and white standards, it has a "precision belt drive with synchronous motor, and new DC power supply with ultra precision frequency DC-driven AC generator". \$400 [www.project-audio.com](http://www.project-audio.com)

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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## IDLE TIME ON THE LAKE

No, I'm not talking about throwing your feet up as you sit in a comfortable setting while you enjoy the Lake. I'm talking about an early excursion boat on the Lake named Idle Time that operated at the east end of the Grand Glaize Bridge in the 1940s. It was birthed where The Clown docks later came to be.

The rare postcard view of the double-deck flat-bottomed 21-ton steel boat shown here makes it look home-made (photographer unknown). Why the boat was removed from the Lake in the spring of 1951 isn't known but by that date it was getting stiff competition from the Gov. McClurg show boat at the west end of the Grand Glaize Bridge and the Larry Don, a similar type of boat operating out of the Casino docks at the west end of Bagnell Dam. The Idle Time was taken down the Osage River by G. E. Hibarger, the owner, to the Missouri River, then via the Mississippi River to Banton Rouge, Louisiana, and up the Red River to Lake Texacoma

near Denison, Oklahoma. Lake Texacoma is on the border of Texas and Oklahoma. There it was remodeled, given two diesel engines and began a lucrative 25-year career catering to tour groups on Lake Texacoma. It was birthed at Burns Run at first, then docked at Oklahoma State Park and finally at Willow

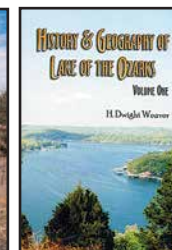
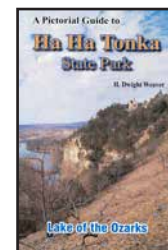
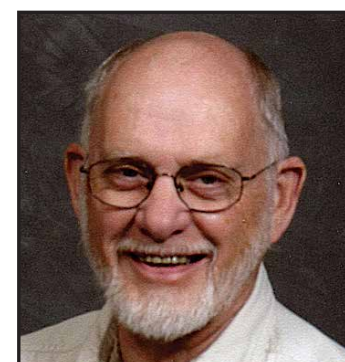
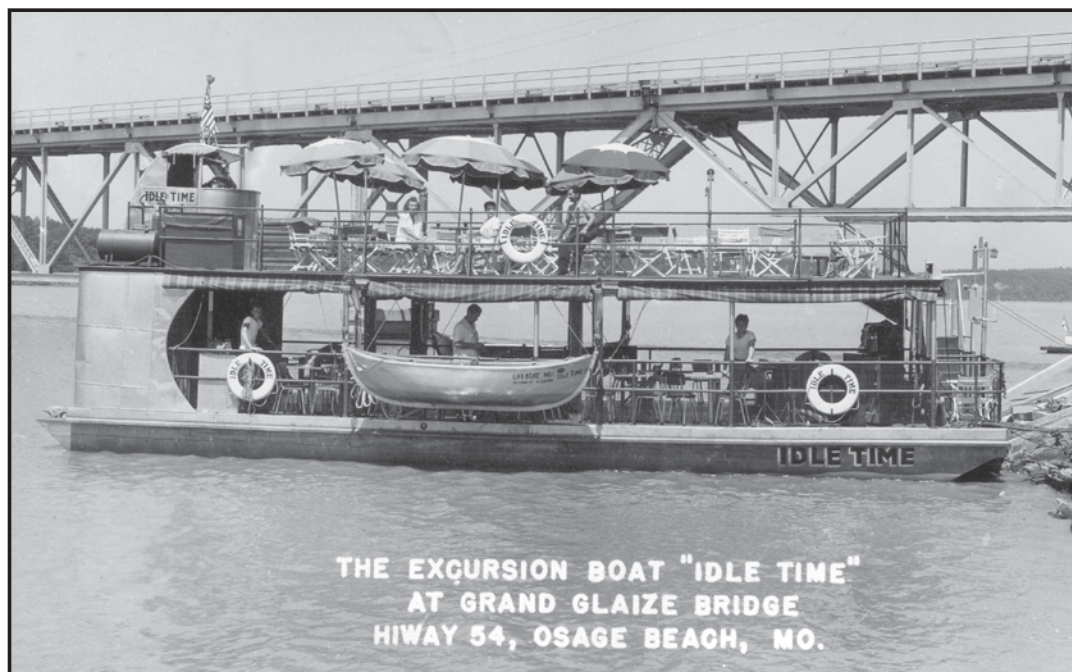
Springs Resort where the venerable old boat sank in 1975, ending its life.

Lake Texacoma is larger than Lake of the Ozarks and an Army Corps of Engineers Lake. It was a smart move by Hibarger because the Idle Time had no competition on Lake Texacoma. Even after its renovation

it carried only the one small life boat on its side. The show boat could accommodate quite a crowd. What would have happened had it sank

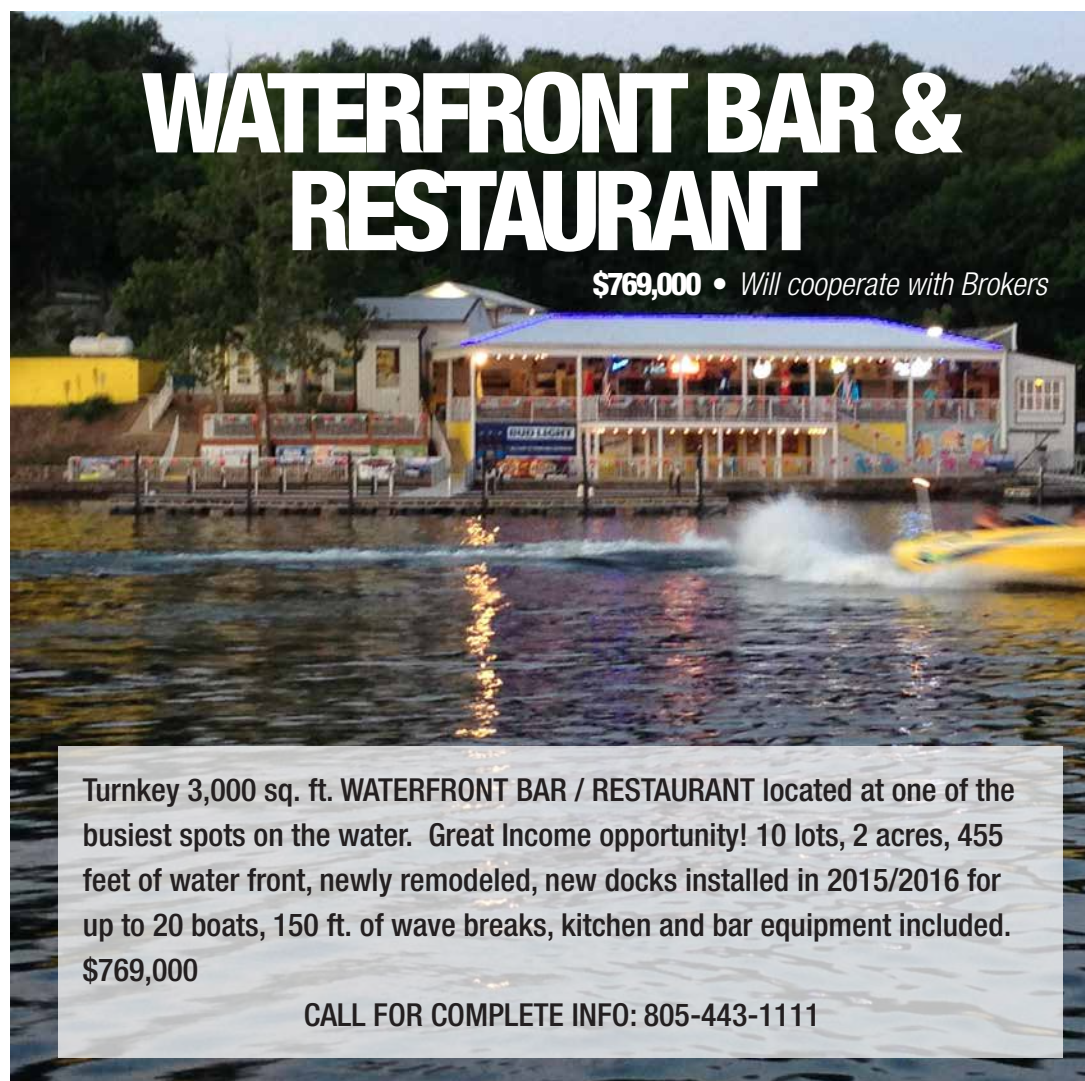
*This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.*

*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 to obtain more information or to purchase one of his books on line.*



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As the days grow shorter and the temperatures stay cooler, it is not time to put your boat away, but it is time to schedule the fall maintenance of your boat. Your boat has worked hard this summer providing hours of fun for your family and friends. Now is the time to show your boat some love and protect your investment. Fall maintenance will help you avoid costly breakdowns, maintain your warranty and ensure your boat is running well and ready for fun when you are. MarineMax recommends boat owners perform fall maintenance services August – October, prior to winterization.

Fall maintenance includes changing your fuel filters and oil. Engine manufacturers typically recommend an oil change every 100 hours, and at least once a year. Even if your engine manual allows for a longer interval between oil changes, changing the oil more often will extend the life of the engine. It is best to change the oil at the end of the season, prior to storage.

Lubricants fight corrosion and now is also the time to change the engine and stern drive lubricants. In the engine, normal combustion produces corrosive acids which attack and damage bearing surfaces. If moisture and contaminants accu-

mulate in lubricants, the emulsified lubricant has little lubricating qualities and almost no corrosion protection. Normally, these impurities do not affect the internal components because they are burned off when the unit is brought up to normal operating temperature. However, any contaminants left in the lubricating fluids will have a detrimental effect on the engine and stern drive when the boat is idle for a period of time. There are several lubrication points on a stern-drive boat. The most notable are the gimbal housing, drive shaft, and tilt/trim mechanism.

Fall and winter are a great time to clean your boat's bottom, refresh your bottom paint, update electronics and entertainment systems, repair interiors, and fix all the nicks, scratches, dings and dents that you didn't have time for while you were playing this summer. MarineMax encourages you to protect your investment and get ready for some of the best boating of the year.

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# Crossword Puzzle

THEME: THE 1970s

Solution page 2

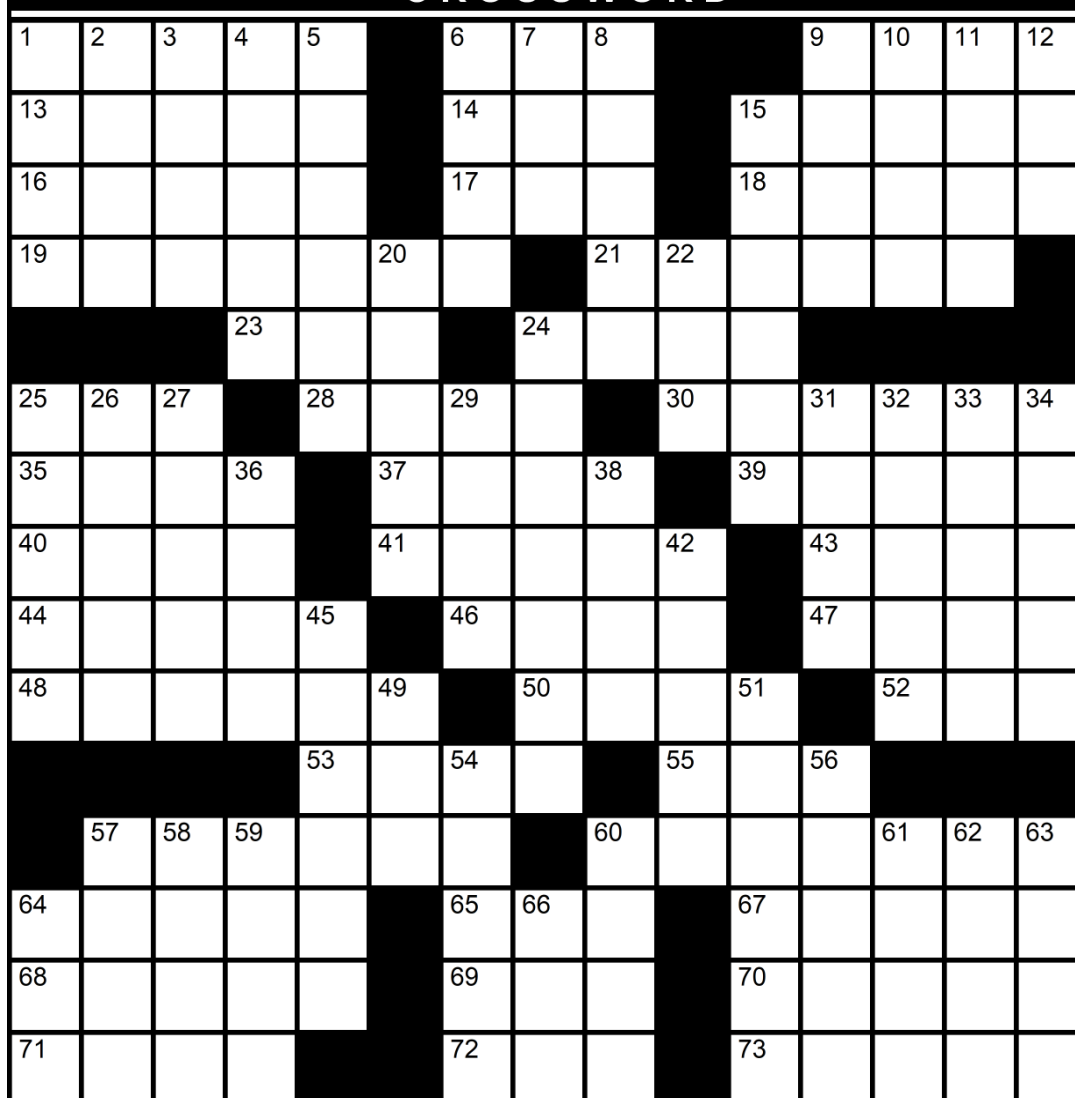
## ACROSS

1. Private instructor
6. It's shining in "America the Beautiful"
9. Not all
13. Lickety-split
14. Eyeball shape
15. Take a chance
16. Pull strings
17. \* \_\_\_\_\_ People's Democratic Republic
18. Not quite right
19. \*Poison to members of Peoples Temple
21. \*Olympic massacre location
23. Weary traveler's destination
24. Competently
25. Cha-\_\_\_\_\_, dance
28. \_\_\_\_\_ ex machina
30. Buddhist doctrine
35. Centers of activity
37. "Hey ... over here!"
39. Result of pitcher's dominance
40. \*Islamic Revolution locale
41. Romanov rulers
43. Deity, in Sanskrit
44. Singular of loci
46. Iranian coin
47. The sun, e.g.
48. Brain teaser
50. France's third-largest city
52. \*Heavyweight champion
53. Ice \_\_\_\_\_ or Middle \_\_\_\_\_
55. Short for detective
57. \*First U.S. space station
60. \*Gregory Peck horror film
64. Declare invalid
65. Be in the red
67. Blind alternative
68. Gaelic-speaking Celts
69. Neither
70. In accordance with law
71. Fencing weapon
72. Old-fashioned "far"
73. Declaration of Independence, e.g.

## DOWN

1. It needs to be done
2. " \_\_\_\_\_ no good"
3. Hawaiian tuber
4. Pantheon and Jefferson's Rotunda windows
5. Put behind bars
6. Auctioneer's final word
7. \*Unsuccessful amendment to Constitution, acr.
8. Manhattan Project invention
9. Big rig
10. Like ear infection
11. Pit at a concert
12. Lt.'s subordinate
15. India's national tree
20. All thumbs
22. Final, abbr.
24. Goes after
25. \*Pinochet's home
26. Great lake
27. Primitive calculators
29. \*Kabul invader
31. Show of agreement, pl.
32. Kappa Alpha \_\_\_\_\_
33. One to beat
34. \*Pong manufacturer
36. Like a bug in a rug
38. Cafeteria holder
42. Three-toed tree dweller
45. S on garment, pl.
49. Turkish military leader
51. Goad or provoke
54. Jet black
56. Like apple prepped for cooking
57. Ginger cookie
58. Proposal joint
59. Eggnog time
60. Seaside bird
61. New Testament sages
62. \*Record label of The Jacksons and ABBA
63. Post-deductions amount
64. "This is the dawning of the \_\_\_\_\_ of Aquarius"
66. Go a-courting

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## Managing Rental Property

### Negative Reviews

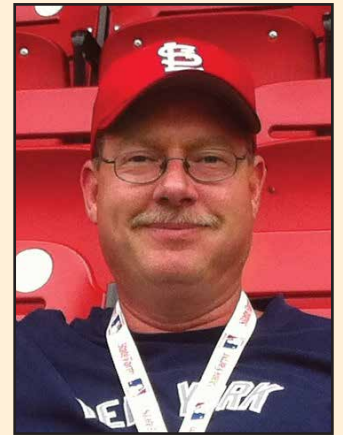
In today's climate of social media you can find a review for just about anything under the sun and that also includes someone's vacation rental experience. How you respond, as the owner or manager, to that "negative review" can make all the difference in how the vacationing public views you or your company.

Responding to a negative review in a negative manner, trying to make excuses or blaming others, probably won't gain you many rentals. Potential customers will get a negative perception and people don't want to do business with someone that has a negative attitude, especially toward their guests! As much as you want to react in that manner, DON'T DO IT!

So how do you respond to those bad reviews? Well you can ignore it and hope that it just goes away, you can respond in a negative manner, you can answer but avoid the obvious, blame the guest, blame the housekeeper or blame someone on your staff. Or you can give an honest answer and just state the facts if there was something in the review that just wasn't true. But do so in a manner that doesn't cast you in a negative light.

Recently we had a guest that wasn't happy with the cleaning at one of our homes. The first thing the next morning we sent over someone to take care of the few items that had been missed. The unhappy guest sent the cleaner away without allowing them to clean because they were eating breakfast. So I called the guest and left them a message asking when the best time would be to take care of the cleaning issues. They never called back.

In the review that they left on line they mentioned the cleaning issues and the fact that we sent someone over, but not that they sent them



Russell Burdette

away. However they continued complaining about the cleaning.

My response? I thanked them for their review and then politely stated the facts; that we sent someone to clean but that they sent them away and that I then left a message but they never responded. I also mentioned that we do make errors but that we have a full staff available 24/7 to respond to and take care of any problems they may encounter. And even though I already thought we had tried to do the right thing, I apologized and invited them back to give us another chance with a discount on their next stay.

When potential guests read the review they will see that we don't treat our guests in a negative manner, that if they do encounter a problem that someone will respond and that we acknowledge our mistakes and don't just make excuses. The famous quote goes, "There's no such thing as bad publicity", however your response to the bad publicity (review) can be bad or hopefully good!

Russell Burdette is the owner/broker 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](mailto:russell@yourlakevacation.com).



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# Vacation resort combines nostalgic charm with modern amenities

By Nancy Zoellner-Hogland

Families have a long tradition of vacationing at Lake of the Ozarks. Many of the baby boomers who visit the Lake today probably have photos of themselves learning to water ski on the main channel, roasting marshmallows around a campfire or proudly holding up a prized catch pulled in from an aluminum fishing boat.

Now, the younger generations can share in those good times – and the old timers can relive their memories – when they visit Ozark Village Resort.

First opened in 1960, the recently rebuilt resort features 18 rustic one, two and three-bedroom lakefront log cabins custom-built by Pennsylvania Amish craftsmen and outfitted with furnishings handcrafted by Ohio Amish builders. Some of the cabins are equipped with refrigerators and microwaves; some have full kitchens, complete with washtub sinks. The resort, located along Susan Road on Horseshoe Bend, also includes two fully equipped roadside condos.

The lush green grounds fea-

ture with a playground, picnic tables, fenced lakeside pool, sand beach and a large fire pit that's perfect for roasting hot dogs or making S'mores. Kayaks, a paddleboat, and a water tricycle are available for use in the deep, peaceful cove, located at the 3 mile mark of the main channel. Boat and wave runner rentals, a 28-slip dock, a ramp and gas pumps make it easy to get out on the Lake and oxygenated holding tanks, scales, bumping tub, electric hookups and ample trailer parking make it a prime location for fishing tournaments.

It's the quintessential family-friendly, pet-friendly, fisherman-friendly resort of days gone by but with today's modern amenities including Wifi, Dish Network TV – and a water trampoline! A large indoor hospitality room equipped with games provides the perfect place to play on rainy days.

Resident manager Connie Kilpatrick said what makes it especially enjoyable is that many of the guests first stayed at the resort when they were small and are now returning

with their own children, grandchildren and even great grandchildren in tow.

"And they love it! People are so excited to see how the owners have completely redone everything. The cabins are so unique. The wood is distressed to make them look old but everything is new and extremely well-built – and comfortable. The grounds are so pretty with the thick green grass and gentle slope. I hear over and over how the parents love that they can sit on their porches and watch their children play. It's vacationing the way it used to be when I was growing up – only nicer," she said.

That's exactly the experience the new owners, Peggy Albers, local businessman Kevin Grace and friends Aleida and Enrique Siragusa and John Burt, were going for.

Albers' first brush with the resort actually came as a realtor. While attempting to sell the benefits of the property to a potential buyer, she sold herself. The resort had closed a couple years earlier and had fallen into a state of disrepair. However, Al-

bers and her partners could see far enough beyond the failing façade to envision a return to the mom-and-pop atmosphere of days gone by.

little earlier in the season but the weather wasn't cooperative so everything was delayed. But we stayed very busy after that. Now that the kids have gone back to



In October 2016, firefighters with the Lake Ozark Fire Protection District were invited to come to the property to train for several days, practicing advancing hose lines, ventilating smoke and using search and rescue and survival techniques.

A couple weeks later, after training was wrapped up, the motel rooms were torn down and the clean-up and reconstruction work began. Kilpatrick said the final cabins arrived in mid-June and were installed in time to open July 4.

"They were hoping to open a

school, we anticipate seeing the older crowd, who seem to like the beauty and the peace and quiet of fall," she said, adding the resort will be open until November 1. It will then close for the winter and will reopen March 1, 2018. In the meantime, the resort also offers day passes for locals who just want to hang out and enjoy the amenities and the atmosphere.

For more information, visit [www.ozarkvillage.net](http://www.ozarkvillage.net), check out their Facebook page, email [jib.ozarkvillage@gmail.com](mailto:jib.ozarkvillage@gmail.com) or call 573-693-1014.



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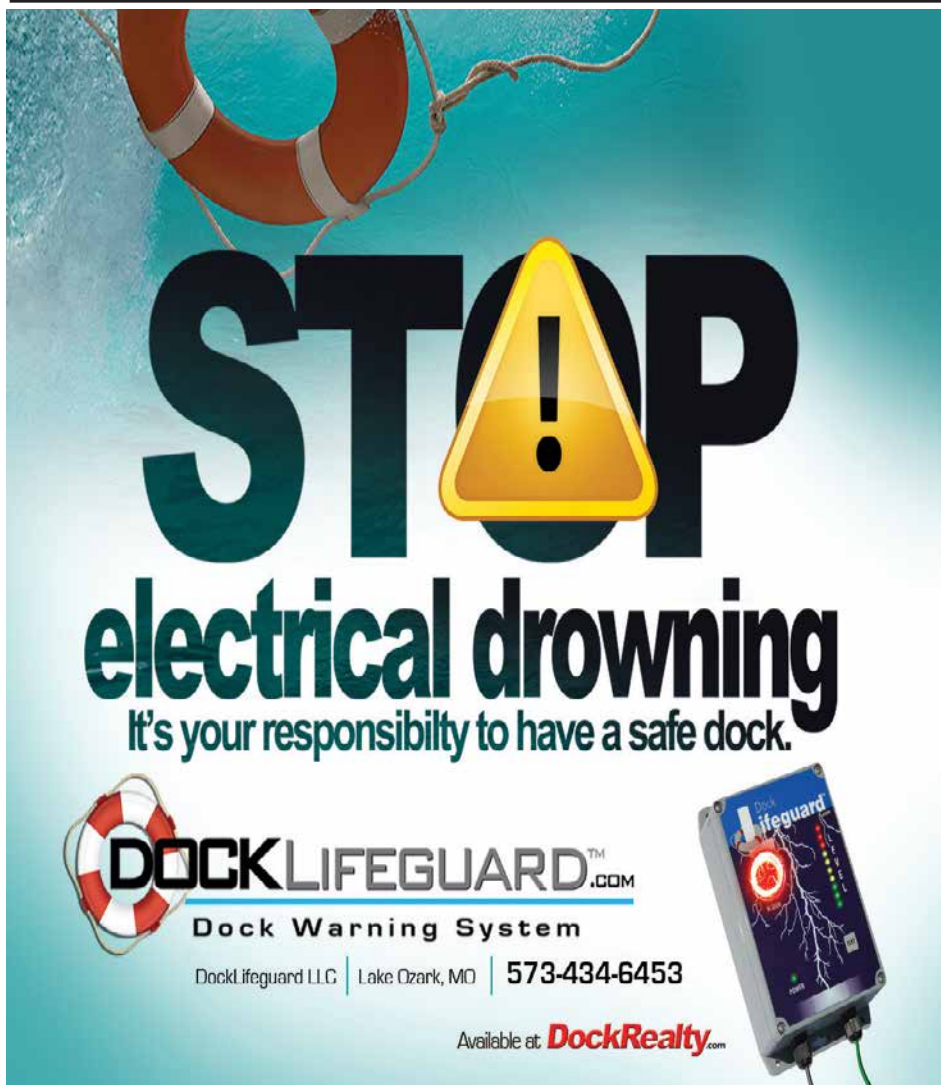
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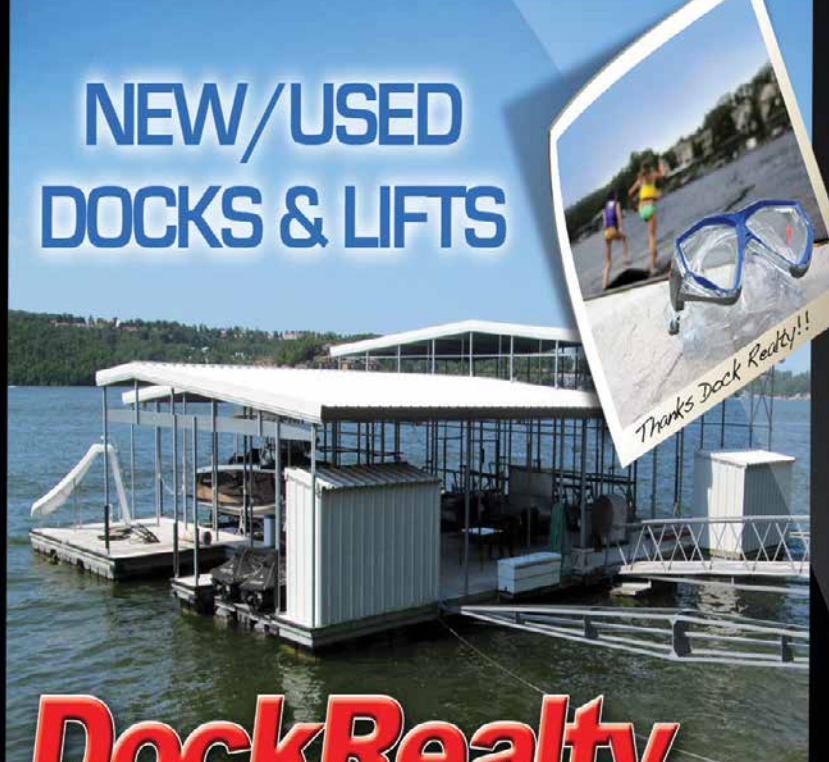
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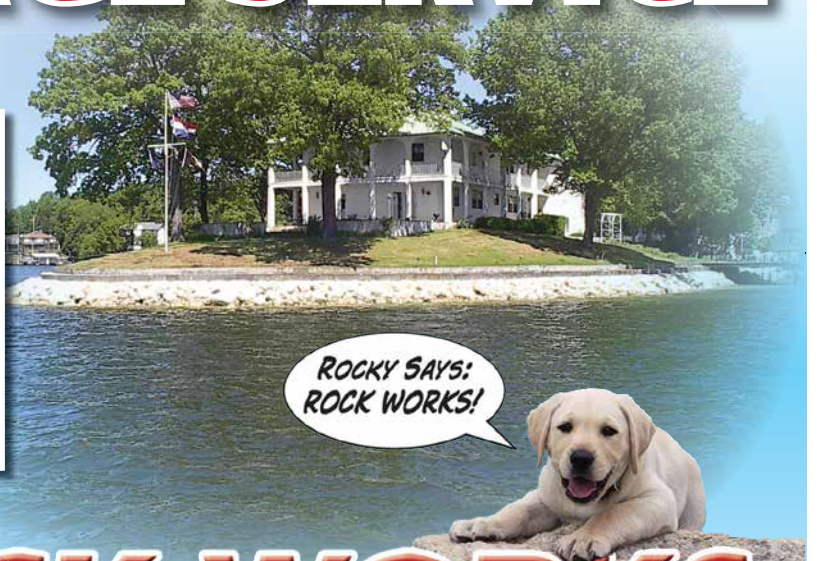
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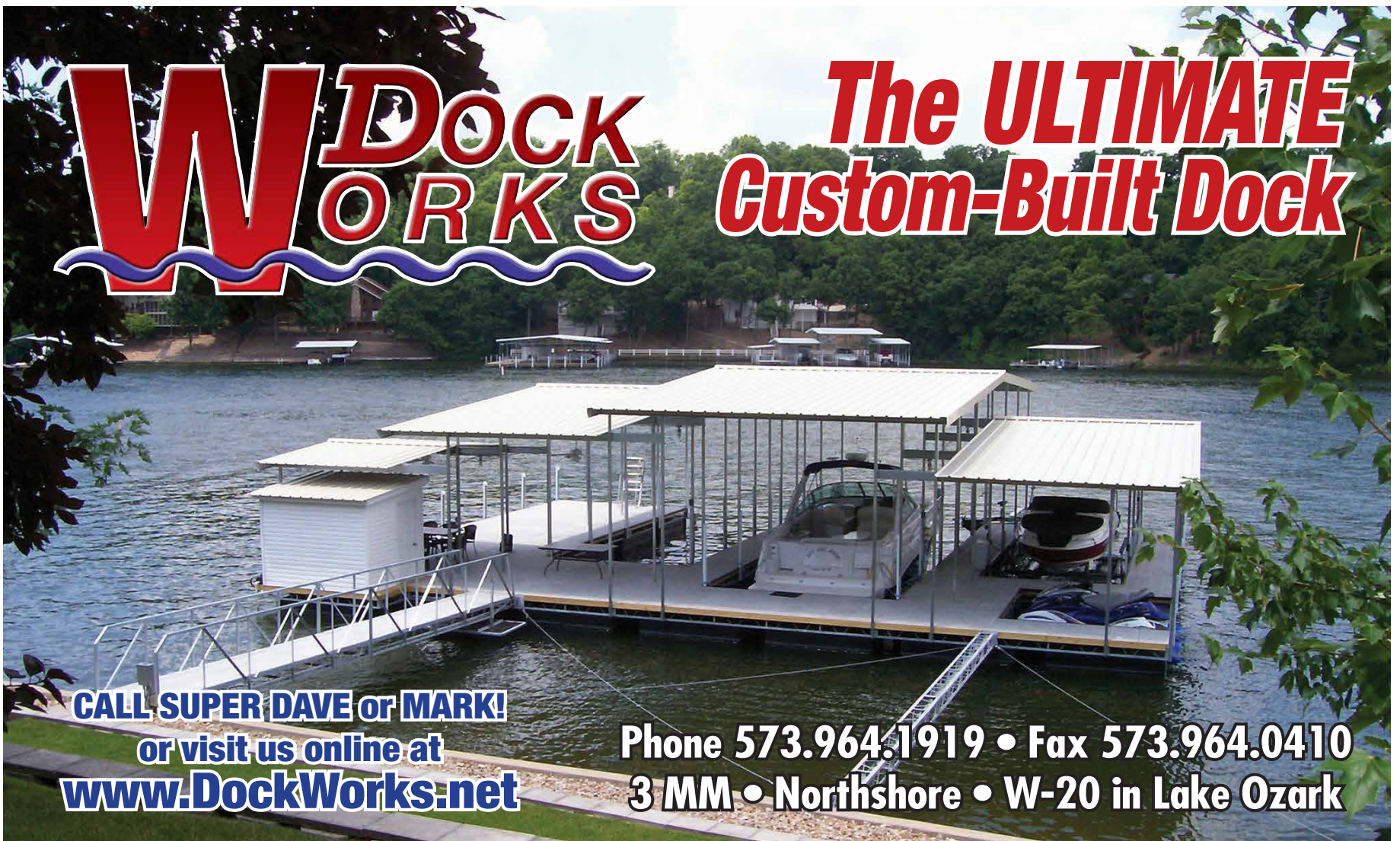
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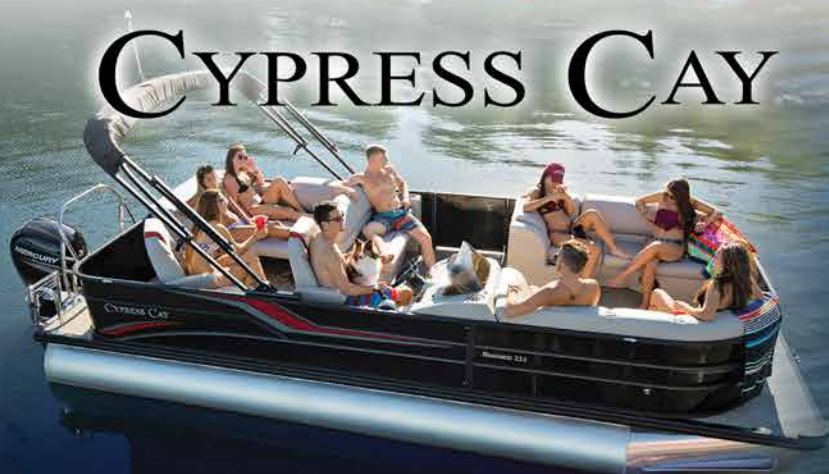
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