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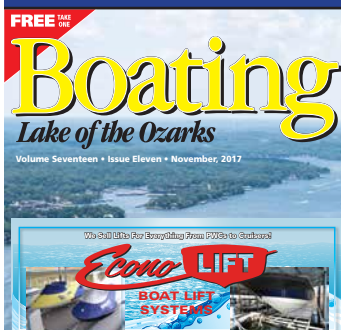
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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 13 -- ISSUE 11

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NEWS IN BRIEF

Your Opinion Counts

MoDOT is asking for your input on long-range transportation goals. Pg. 19



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Work underway to replace area 50-year-old service lines. Pg. 17

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Osage Beach takes second look at cigarette sale law. Pg. 8



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Crossword

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Business owners host Whiteman USAF pilots

By Nancy Zoellner-Hogland

The 393rd Bomb Squadron played a decisive role in achieving victory during WWII when its aircraft released atomic bombs over Hiroshima and Nagasaki, Japan.

The B-2 stealth bombers flown today may be different than the B-29s used on those fateful days in 1945, but the squadron's mission remains the same – to enforce national security by remaining ever ready to execute a strike mission anytime, anywhere, at whatever the cost.

Randy Kelly, who with his wife Jane owns Kelly's Port Marina in Osage Beach, said that's why he was so pleased that he could arrange a "thank you" for members of that squadron and their families this past August.

"I met Jonathan, one of the pilots, over Thanksgiving weekend last year while we were at our family's duck hunting cabin. We just struck up a friendship and got to be buddies, hanging out a few times over the winter and playing golf in the spring. I was so impressed with him and what his squadron is doing for our country because they're the real deal – they're the top guns of today – and they're all really great guys. They make long flights that have them in the air for more than 24 hours at a time, refueling in mid-air, and they carry out dangerous bombing missions. I just felt I needed to do something to thank them for the sacrifices they make to defend our country, so I put together a

weekend for them at Lake of the Ozarks," he explained.

Thanks to Tan-Tar-A Resort General Manager Fred Dehner and his crew, all 12 pilots, their wives and their combined 19 children, as well as their squadron commander and his family, were able to enjoy rooms at the Lake's most popular resort.

Kelly said he also called in a favor from Randy Scism, a good friend and the owner of MTI (Marine Technology Inc.) powerboats.

"Because of him, the guys that fly the neatest aircraft in the world got to take a ride in one of the neatest boats in the world. They really enjoyed that! Everyone also enjoyed the opportunity to go skiing and tubing and just enjoy a fun day on the Lake from Kelly's Port Marina. Then on their last day, seven of us played golf at Porto Cima," Kelly said. "It was really gratifying to see how receptive everyone was to making a connection between the Air Force and our community over this great weekend."

Jonathan said he and the members of his squadron were overwhelmed by the outreach of Kelly and those who partnered with him to provide the opportunity for rest and relaxation.

"The weekend came just after our squadron was returning from a month-long Air Force integration exercise in Nevada and we really needed some down time with our family," he said, describing the Red Flag training as "quite intense."

The USAF describes Red Flag as the world's largest combat training exercise, incorporating ground, air, space and cyber space elements to prepare aircrews for future threats and environments.

"As you can imagine, camaraderie and 'esprit des corps' is crucial in the work we do. We

stronger. I know everyone came together on this to thank us for the job we do, but it's us that needs to say "Thank you."

Jonathan also said he's hopeful that weekend getaway is just the first of many annual gatherings.

"Everyone loved Lake of the Ozarks. Since we're based at



have to trust each other with our lives when we're flying missions, so it's very important that we're able to spend time together, building that trust, when we're not at work. This weekend allowed us to do that," Jonathan said, adding that it was also good for the wives of the airman, who have developed a strong support group. "They all got to go to the spa and get massages and manicures and pedicures while the dads played with the kids at the pool. We really have a great group – we all work really well together – but this weekend at the Lake helped us grow even

Whiteman Air Force Base, some of the guys had been there before, but for most, it was their first time visiting – and they were impressed! There are so many great restaurants that are right on the water, the people were all so friendly and the Lake is absolutely beautiful. Even the weather was good. I can't imagine how things could have been any better."

Editor's note: Jonathan's last name was not used as a protective measure for him and his family.

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Real Estate Info, turn to Page 16 for this
month's "As The Lake Churns"

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Armchair Pilot

By Nancy Zoellner-Hogland

Frequent fliers – or even those less traveled who just like convenience – might want to invest in tech-friendly luggage. Multi-purpose travel bags have come a long way in recent years so it's fairly easy to find something that will double as a laptop case and a carry-on large enough to hold overnight necessities, while still fitting under the seat in front of you. If you're a fan of checking your luggage, you might also want to consider While costing more, "smart luggage" comes outfitted with built-in universal travel power plug adapters and USB ports, impenetrable polycarbonate shells, remote locking devices that allow users to lock and unlock the bags with their phones, interior compression systems, scales built into the suitcases handles and remote Bluetooth GPS tracking devices in case your bags don't make it to the same plane you're using. Several styles can be found on Amazon.com.

Price gouging on currency exchanges? It sounds like an oxymoron but that's exactly what's happening at some airports overseas where travelers are getting 15 to 19 percent below bank rate for their dollars. That's why Smarter Travel suggests that travelers skip the airport exchange ATMs or exchange desks and instead use credit cards to get into town where they can find an ATM operated by a legitimate bank. "Don't exchange cash, and particularly don't exchange cash at an airport. Even the 3 percent foreign-charge 'gouge' on some credit card charges pales by comparison to the typical airport gouge," the site advises.

A Hawaiian Airlines passenger may feel like he was "gouged" when a federal judge ruled he must pay the airlines nearly \$100,000 after his disruptive behavior forced the flight to make an emergency landing. The man allegedly was drunk when he became verbally abusive to his girlfriend, her children and other passengers on the plane and slapped a flight attendant on the shoulder. After the plane landed, police placed him under arrest. In August, he pled guilty to interfering with flight crew members and attendants.

In addition to the fine, his punishment included three months of probation.

Eight inches of snow and Frontier Airlines' failure to plan ahead resulted in a \$1.5 million fine. The U.S. Department of Transportation fined the airlines after it kept passengers stuck on a dozen aircraft on the Denver airport tarmac for more than three hours last December. The good news for the airline is DOT will forgive \$900,000 because of the \$1.2 million in compensation and flight vouchers the airline already paid to passengers. DOT said Frontier didn't delay or divert enough flights to alleviate congestion at gates nor did they bring on enough staff to handle passengers. The airline was also blamed for using one open gate to load passengers on a departing flight rather than unloading a plane sitting on the tarmac. According to the DOT, the fine was the second-highest imposed on an airline for tarmac delays.

There weren't any delays for passengers who chose to "Board in a Snap" on JetBlue Airway flights out of Boston's Logan International Airport this summer. Those heading to Aruba's Queen Beatrix International Airport were given the option of getting their pictures taken with facial recognition technology rather than providing passports. According to JetBlue, the majority chose the photo. SITA, the airport technology firm, said the system provided to be accurate, providing nearly a 100-percent match rate, which means the technology will soon be put into place on other flights.

Federal Aviation Administration (FAA) evacuation tests are decades old and don't account for the newer, more compact arrangement inside many of today's aircraft, according to a review of U.S. DOT documents by The Daily Beast. The review was the result of a petition filed by activist group Flyers Rights, which is attempting to create new rules for seat sizes and cabin space. The review found that two tests are done on planes – one to see if an airplane can successfully be evacuated in 90 seconds and another to test seat design and cabin safety in the event of a crash. To conduct the first test, planes, which are tested inside hangers, are filled with volunteers who are aware of what will be happening and what they should do. Accord-

ing to the review, passengers in economy class, where seats are even smaller and closer together, would not be able to assume the brace position and would likely suffer traumatic head and neck injuries in a crash.

This year's active hurricane system makes it even more important to check the FAA's Flight Delay Information - Air Traffic Control System Command Center before heading to the airport. The site, found at <http://www.fly.faa.gov/flyfaa/usmap.jsp>, allows travelers on domestic flights to view a map and then search by region or by airport. The map updates provide general arrival departure delays from 15 minutes to longer than 45 minutes. Although the site indicates general airport conditions, it is not flight-specific so passengers will still have to check with airlines to determine if their flights are affected. The site also provides information on wait times at some security checkpoints.

Those wanting to expand their horizons might want to consider a job with the airline industry. A Passenger Airline Employment Data report recently released by the U.S. DOT Bureau of Transportation Statistics showed that U.S. scheduled passenger airlines employed 3.5 percent more workers in July 2017 than in July 2016. July was the highest monthly full-time equivalent (FTE) employment total (428,209) since January 2005 (430,780) and was the 45th consecutive month that U.S. scheduled passenger airlines' FTEs exceeded the same month of the previous year. Month-to-month, the number of fulltime employees (FTEs) rose 0.1 percent from June to July. The four network airlines – Alaska Airlines, Delta Air Lines, American Airlines and United Airlines – reported 2.3 percent more FTEs in July 2017 than in July 2016 and the six low-cost carriers – Spirit Airlines, Frontier Airlines, JetBlue Airways, Allegiant Airlines, Virgin America and Southwest Airlines – reported 7.3 percent more FTEs in July 2017 than in July 2016. The BTS also reported that U.S. airlines carried an all-time high number of passengers during the first six months of 2017 – 414.4 million system-wide, 360.9 million domestic and 53.5 million international – surpassing the previous highs reached in 2016.

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Ameren Missouri crews back home after helping restore power knocked out by hurricane

By Nancy Zoellner-Hogland

Ameren Missouri crews are home after a 10-day mission to restore power to Florida residents impacted by Hurricane Irma.

Two of those crew members, part of an army of 60,000 utility workers who mobilized to assist with restoration and recovery efforts, are from Lake of the Ozarks.

According to Jenifer Hagen, communications executive with the Ameren Corporation, this was the largest power restoration effort in U.S. history.

"To go, we have to be asked. This time, Duke Energy and Florida Power and Light requested our assistance. Seniority comes into play but we never have a problem finding people who want to go. It's actually more of a case of us determining how many we could let go because we also have to make sure we can handle whatever may happen here," she said.

Hagen said the agency re-

questing the assistance takes care of lodging arrangements and food for the crews. Sometimes they have stayed in a gymnasium or in a large hall where cots have been set up. Other times, like this trip, they got to sleep in hotel rooms.

She said she got to go this time and was glad she did.

"It was pretty heartwarming to see the way people came together to help each other. We happened to stay in a hotel with crews that drove from Canada to help. It was also neat to meet with residents and hear how appreciative they were, recognizing that these linemen are putting their lives on hold to come down and help out, not knowing how long they'll be there and not knowing what kind of conditions they'll run into when they get there," she said, adding that thousands of trucks from power companies all over the country lined the Florida highways.

In total, Ameren Missouri, Ameren Illinois and Ameren

Transmission deployed more than 1,000 full-time line workers, restoration support staff and contractors to assist in repairing damage to the electric system caused by the hurricane.

According to the Edison Electric Institute, at Irma's peak on Sept. 11, there were more than 7.8 million Floridians experiencing a disruption in electric service. With the help of mutual assistance, more than 97 percent of impacted residents had service restored within two weeks of the hurricane.

In a prepared statement, Michael Moehn, chairman and president of Ameren Missouri, said extreme heat and difficult conditions were just a few of the challenges crews faced.

"I am thankful to everyone — line workers, logistics and support staff -- who have spent countless hours working safely to help those in need. The residents of Florida showed an outpouring of gratitude for these tremendous efforts," he said in

the release.

Hagen said although they had not yet been asked to help restore power in Puerto Rico, where 100 percent of the island's power grid is down, she felt finding crews to go would not be a problem.

According to Puerto Rican

Gov. Ricardo Rossello, without help, restoring power to the island could take months.

To learn more about Ameren Missouri's support during the restoration efforts, visit <https://www.youtube.com/playlist?list=PLfahu9whCsv3PC2LYJmbAGmmiotm3IIIZE>



Convoys carrying some 60,000 workers traveled to Florida where millions of customers were without power. Photo provided.

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Join symposium for a look at where the Lake is headed

By Nancy Zoellner-Hogland

For the past 9 years, RE/MAX Lake of the Ozarks has provided valuable information on sales trends, changes in property values, market trends, upcoming developments and more at their Real Estate Symposium.

They'll be doing that again from 3 to 5 p.m. Thursday, October 5 at the Clubhouse at Osage National.

The current lineup of

speakers includes Jeff Krantz and Jason Whittle, co-owners of RE/MAX Lake of the Ozarks, who will share plenty of statistics that show trends and provide predictions for real estate at the Lake, and Steve Snook, a business development consultant for RE/MAX Mid-States and the Dixie Region. Snook will provide a national perspective on real estate trends.

George Bogema, also an owner of RE/MAX Lake of the Ozarks, said representatives from Driftwood Acquisitions and Development and Osage Commons will round out the panel of speakers. Osage Commons, a \$30.4 million, 120,000-square-foot retail center is planned for some 14 acres along Osage Beach Parkway. When completed, the center will house a mix

of junior anchors, smaller retail tenants, and fast food and quick serve restaurants.

Driftwood Acquisitions, which has completed the acquisition and development of more than 100 hotels since 1994, recently partnered with Margaritaville Holdings to rebrand Tan-Tar-A Resort. A huge variety of changes – everything from the exterior paint scheme all the way to new artwork in the guest rooms - will be coming over the next year.

“The representative from Tan-Tar-A won't be Jimmy Buffet, of course,” Bogema quipped, “but that person will share some information with us that will provide us a perspective of what is going to happen with that development. To be truthful, it's

already improved property values in the area because people expect it to grow. They're spending quite a bit of money and people are excited to see how it's going to affect the community.”

There is no charge to attend and the symposium is open to everyone. Sponsors just ask those who plan to attend to pre-register.

“We just want to be prepared – have the right number of chairs set up – those sorts of things,” Bogema explained, adding that past events have drawn from 200 to 400 people.

Cocktail reception following presentations. For more information and to register, visit www.laketrends.com.

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OB revisits idea of raising age to purchase tobacco

By Nancy Zoellner-Hogland

An Osage Beach alderman has once again asked the board to consider an ordinance banning the sale of tobacco products and e-cigarettes to anyone younger than 21. Missouri law currently states: "No person less than 18 years of age shall purchase, attempt to purchase or possess cigarettes, other tobacco products, alternative nicotine products or vapor products as defined unless as part of an employment obligation or for enforcement purposes by the state Division of Liquor Control."

Although aldermen said they understood the reasoning behind Alderman Jeff Bethurem's request, made at the September 7 meeting, those who spoke said they felt it was a matter better left to the state.

City Administrator Jeana Woods said she thinks she knows why.

"They could be concerned about the unintended consequences on the business side of it. Adopting the ordinance could possibly change the course of peoples' spending habits and unintentionally cause that spending to take place in another city," she said, explaining, "Most people have their favorite gas station – they don't go to one gas station for one product and then go to another gas station for another. They stop to get gas and grab a soda and a pack of cigarettes. But if you're 18 and you can no longer purchase your cigarettes there, you might go to another gas station in another city to make all those purchases. So now the business owner has not just lost the sale of the cigarettes, he or she has also lost the sale of all those other items."

Bethurem said Lake Ozark was waiting to see if Osage Beach moved forward before taking action. However, Lake Ozark Mayor Johnnie Franzekos said he didn't believe that city's aldermen would support the move.

"Everybody knows that smoking is bad for you, and I don't think anyone supports tobacco use by kids, but allowing – or disallowing it – should be a decision made by their parents. If 18-year-olds are buying cigarettes for 14-year-olds, the parents need to step in and stop it. That shouldn't be the city's

responsibility. I also think that it's ironic that we can send an 18-year-old off to the military to fight for his or her country but when they get back, they can't go to the store and buy a pack of cigarettes. That just doesn't seem right. Of course, the aldermen would be the ones that would make that decision but I sure don't support it," he said.

Woods said she too didn't think anyone disagreed with the idea that keeping the community healthy should be a priority – or that youngsters shouldn't smoke.

"I just think that some don't believe this is the path we should follow to do that," she said, adding that Alderman Bethurem was still free to move forward with his plan to present his suggestion in ordinance form for a vote. "He submitted his draft immediately before the meeting and it's my understanding that Ed (Rucker, city attorney) has already perfected it and put it in ordinance form. However, it's strictly at Alderman Bethurem's pleasure when and if this ever comes to the board for a vote. If he decides to move forward, he'll have to request that it be placed on the agenda in time to include it in the packet."

Agendas are posted on the city's website, www.osage-beach-mo.gov, at least 24 hours in advance of the meeting.

Woods said the rest of the board members were also asked to submit any suggestions they might have but said she didn't think any had been received.

Bethurem, who admitted to first using chewing tobacco when he was 17, first brought the idea to the board in April of this year.

"If we can keep the children in our community from starting that process, we should. I think if we can postpone that decision for a few years when they have a little more – ummm – thought process in their brains, we should. I chewed for 37 years before I quit last September or October. I wish something had been in place to keep me from starting," he told the board.

That initially proposed ordinance included penalties for the youthful offenders. He withdrew that ordinance in May, citing issues with the

wording.

The latest version presented by Bethurem removed those penalties but included fines of \$250 for the first violation and \$500 for each subsequent violation "for any person or entity who sells or distributes tobacco products, alternative nicotine products or vapor products to any person younger than 21."

At the September meeting, some of the same community members that addressed the board in April spoke again.

Jean Horrall, a member of the Smoke-free at the Lake Coalition and a retired nurse who previously worked at the Osage Middle School, said many seventh and eighth graders smoke and the majority said they got their cigarettes from their high school friends.

"I have a 50-year career as a nurse and I've taken care of a lot of patients in their 30s and 40s who are dying of diseases caused by smoking. They were very open to sharing with me that they were so sorry they had access to cigarettes when they were 14 and 15 – that it was so easy to start smoking," she said. "As responsible adults, we should do anything we can to reduce accessibility to tobacco to our children."

According to the website, Tobacco21.org, communities that have raised the legal limit to 21 are seeing a measurable decline in the numbers of younger kids who smoke. To date, 12 different Missouri cities have adopted ordinances similar to the one proposed by Bethurem. Excelsior Springs is the most recent, adopting the ordinance in May, 2017; Columbia was the first, adopting the measure in 2014.

On its website, Tobacco21 stated although 95 percent of all Americans support raising the legal age to purchase tobacco products to 21, "Missouri currently has an above average rate of high school and adults smoking. These rates would eventually result in the premature death of 128,000 children now under the age of 18, with 3,500 children becoming daily smokers each year. The high school student's e-cigarette usage rate is 22 percent; driving up Missouri's overall youth tobacco use rates."

The website also states the direct health care costs of to-

bacco amount to \$3.03 billion annually, and lost productivity due to smoking amounts to \$3.04 billion. "Despite this, the state only spends 2.2 percent of the CDC recommended amount on tobacco prevention. The state also has the lowest per pack tax in the nation, at \$0.17."

In addition to sales tax, a separate tax is collected on cigarettes and other tobacco products sold in Missouri. Money received from the tax is deposited in the State School Money Fund, the Health Initiatives Fund, and the Fair Share Fund. State law sets the tax based on

mills (1/10 of one cent) per cigarette. The State School Money Fund receives 4 ½ mills per cigarette (or 9 cents per pack of 20, for example); the Health Initiatives Fund receives 2 mills per cigarette (or 4 cents per pack of 20); and the Fair Share Fund receives 2 mills per cigarette (or 4 cents per pack of 20).

According to the Missouri Department of Revenue Financial and Statistical Report for the fiscal year ending June 30, 2016, the cigarette tax brought in \$108,717,273, a 3.8-percent increase over 2015's collected tax of \$104,720,458.

"Insurance Talk"

with Belinda Brenizer of Golden Rule Insurance

Do You Volunteer Your Time AND Insurance?

Millions of Americans donate time—their most valuable asset—to serve as a volunteer board member on non-profits, booster clubs, churches, PTAs and civic organizations, just to name a few. The decisions these folks make can have a dramatic impact on their respective organization—and not always for the better. If a volunteer endeavor goes bad, would a volunteer board member have coverage against a lawsuit under his or her homeowner's policy? Unfortunately, this policy may be of little assistance.

The reason homeowners' policies do not usually cover liability stemming from actions as a volunteer is the nature of the claim. The policy is designed to cover claims of "bodily injury," such as someone slipping on cracked pavement in your driveway; and/or "property damage," such as accidentally setting your neighbor's house ablaze when burning some brush on a windy day.

Claims against board members do not usually involve bodily injury or property damage. Rather, they involve bad decision making that results in financial loss to the organization, such as the decision to invest in an IT system that turns out to be a debacle, costing the organization tremendous time and money. Another issue with the homeowners is they do not cover "professional services". Lots of times professionals are asked to be on boards to serve in capacity consistent with their profession such as a CPA serving on a finance com-



Belinda Brenizer CIC,RWCS

mittee for local church. Even though he is not paid for services, it would still be excluded on the homeowners.

How is this problem fixed? The best method to cover actions of board members is for the organization to purchase directors/officers liability. These policies are relatively inexpensive for most non profits. BEFORE Volunteering, be sure and check to see if the organization has their own directors/officers liability policy and check the limits of coverages and deductible. Some policies have a deductible per officer which you should be aware of how the board will handle that in case of a claim upfront and in the bylaws.

Remember the absence of this insurance leaves you at risk of having no personal insurance to defend a suit and you should weigh your decision to serve if the organization will not provide protection.

Belinda Brenizer is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or at Belinda@goldenruleinsurance.com for additional comments or questions.

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OB aldermen give green light to overnight lodging development

By Nancy Zoellner-Hogland

If everything goes as planned, a Prewitt entity will be building five to eight, four-bedroom homes on a parcel of land within walking distance of Backwater Jack's. The boardwalk that runs between the newly built pool at the entertainment complex and the Lake will be extended to the homes, which will be used as overnight rentals.

In September, Lakeshore Holdings and Development requested rezoning on 14 of 19 acres located in the back of the cove occupied by Backwater Jacks. The request was for a change from A-1 General Agriculture to C-1b Commercial Lodging. The purchase of the property by the as yet unnamed Prewitt entity was contingent upon the rezoning, which was given final approval September 21.

According to Osage Beach City Planner Cary Patterson, the developer's plans include a 185-foot "buffer" on three sides of the property to separate it from neighbors and that buffer will remain under A-1 zoning. He also said the city's comprehensive plan calls for moderate density residential in that area. However, he said while the developer's plan will accomplish a use intensity similar to that of a residential development, it will include a commercial front that is more compatible with its surroundings.

"Quite candidly, this is somewhat the 'best case scenario' in that, while it is not exactly a single-family use, it will bring the same type of intensity to the location. The

thing that we can avoid in this situation is incompatible use. The folks that will be staying here will be here to take advantage of Backwater Jacks lakefront entertainment facility as opposed to being owned by someone who buys a home in February, not realizing what Backwater Jacks is like in the summer. These folks will know and enjoy the use of the facility," Patterson told the board of aldermen, explaining that the location and the lay of the land do not make it conducive to any other type of development.

Pat Cantwell, who lives on Sunset Drive and who attended the September 7 public hearing for the project, said he was opposed to the development because he felt Backwater Jacks was "a little bit out of control" and because the proposed development was not appropriate for a street occupied by families with children and pets.

He questioned the financial feasibility of the project and also said while he understood that there was already other commercial business on the street, he felt this development would bring additional traffic and crime and asked if it would receive the same amount of due diligence as other commercial developments around the city. Mayor John Olivarri assured him the project would be treated the same as any other.

Patterson also told Cantwell that the city engineer gave assurance that Sunset has the capacity to hold the additional traffic, adding that if the land was developed according to the city's master plan, a developer

could build as many as 200 units on the property.

Osage Beach Police Chief Todd Davis also responded to Cantwell's concern about an increase in crime. In a memo to Patterson, he wrote:

"Regarding your question, 'Do short term rental properties cause more issues for the police than other rental properties within the city?' Unfortunately, the police department does not have a way to track this information. We do not ask whether a person owns or rents the property when we respond to a call for service. We all know that in our city we have several short-term rental properties. They range from the hotel/motel type, apartments, condominiums, single and multi-family dwellings and boats. You can find these units advertised in the newspapers, internet, word of mouth, etc.

I cannot say that short term rental properties generate any more calls for service for the police department than any other residence or business within the city.

Earlier this year, Gary Prewitt, the registered agent for Grand Teton Mountain Investments, LLC, the parent company for Backwater Jacks, built a sizable entertainment pool with swim-up tiki bar on an 8.69-acre piece of vacant commercial property adjacent to the restaurant. The heated pool includes extensive deck space, a zero entry for easy access and in-water tables and seating. Sixteen additional dock slips were also added.

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

How Credit Card Usage Affects Your Credit Score

Knowing what affects your credit score will help you through your Lake of the Ozarks mortgage loan process. The way that you use your credit cards can have a significant impact on your credit score. Keep reading to learn about actions that can negatively affect your credit score. Some of these items may come as a surprise to you.

1. Not Having Credit Cards at All

Many people think that avoiding credit cards altogether keeps them from ruining their credit. However, not using credit cards at all can actually hurt your credit. Part of your credit score is based on the types of credit you have, and having no credit cards at all will make you lose points. If you've never had any type of credit account, you won't have a credit score at all. Having a credit score is vital to obtaining a home loan at the Lake of the Ozarks because it shows the lender how you've paid debts in the past, and the likelihood of you paying future debts on time and in full.

2. Requesting a Credit Limit Increase

When requesting a credit limit increase, some credit card issuers will do a "hard" pull or inquiry on your credit. Doing this is similar to what happens when you submit a new credit card application. These inquiries are 10% of your credit score, and every new inquiry could drop your credit score by a few points.

3. Closing a Credit Card

While you may think having less credit cards is a good thing, closing credit accounts can actually hurt your credit score. Closing an account will increase your credit utilization, as you are reducing the amount of credit you have available to you. Rather than closing the account, keep it open and just keep the balance low.

4. Applying for Multiple Credit Cards at Once

Every time you apply for a credit card, a credit inquiry is made. Putting in multiple credit accounts adds multiple credit inquiries to your credit report. This can cause your credit score



to drop by dozens of points. Opening a new credit card can also hurt your score.

5. Maxing Out Your Credit Cards

Your credit utilization is one of the factors that goes into determining your credit score. When you max out a credit card, you're increasing your credit utilization. It's important to try to keep your credit card balances at around 30% of the credit limit. This minimizes your credit utilization and increases your credit score.

If you have questions about your credit score and how it could affect your mortgage process, give your Lake of the Ozarks mortgage lender a call at 573-746-7211. As your lender, I'm here to assist you every step of the way. I'll discuss your financing options, offer competitive interest rates and back it up with the first-class service you deserve. Let me help you get into your dream home at the Lake of the Ozarks!

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Li'l Rizzo's owner hoping to expand his borders

By Nancy Zoellner-Hogland

The owner of Li'l Rizzo's Restaurants has requested rezoning of an empty lot next to his restaurant on Horseshoe Bend in order to open either a drive-up restaurant or a food truck.

Camden County maps currently show the 27,387 square-foot parcel, Lot 8 of Ravenwood Estates, as being zoned R-1, although, owner Bill Borders said it has always been assessed and taxed as commercial property. A real estate office is located on the other side of Li'l Rizzo's; a cemetery and water district station is to the northwest and a golf course is catty-corner to the southwest.

At the September 20 meeting of the Camden County Planning and Zoning Commission meeting, Borders said he was surprised to learn that he needed to request rezoning.

"Restrictions originally prohibited commercial activity on the lot. However, in 1984, the developer amended the restrictive covenants to allow Lots 2, 3, 8, 9 and 10 to be sold as Commercial. In 1989, we bought Lot 9 and my mom bought Lot 8 about a year later. We used it as an employee parking lot," he said, adding that at that time, it showed up on maps as commercial. Initially a gravel lot, Borders said he paved Lot 8 several years ago.

At the public hearing, Kim Willey, P&Z administrator for Camden County, said she went back to the original maps and found that the lot was zoned R-1.

However, Willey said it was brought to her attention after the public hearing that there is a Second Amendment to the Ravenwood Declaration that is dated February 29, 1984 and recorded with the Camden County Recorder of Deeds in Book 254, Page 985.

She said the Amended Declaration is applicable to Lots 2, 3, 8, 9 and 10 and states, "said lots can be used for the construction of multi-family dwellings thereon and commercial activities."

Willey said that information will be provided to the P&Z Commission with their hearing packets for the next meeting on October 18.

"All zoning map changes have to go through the entire process. The next step is the recommendation vote of the P&Z Commission and then it goes to public hearing before the County commission," she explained.

Two people spoke at the hearing – one for and one against the addition of an eatery. Fred Newell, a 16-year-resident of the area and frequent customer of Li'l Rizzo's, said he fully supported Border's request, however, John Mackey, a resident of the neighboring Blackhawk Estates, a member of the Blackhawk Board of Trustees, and also a member of the Camden County P&Z Commission, spoke against the plan.

He said the Blackhawk trustees were opposed to the zoning change because the paved lot already created problems with storm water runoff. He said the development would cause a reduction in property values of nearby homes and would create an exponential increase in traffic. Mackey also said that would make it more difficult for people to exit the subdivision from the street that runs alongside Lot 8. He read a letter from another resident that echoed some of those sentiments.

Willey said if the commission determined the lot was already approved for commercial use and Borders wanted a refund of his \$800 rezoning fee, that decision would have to be made by the Camden County Commission.

Two other requests for land on Horseshoe Bend came before the P&Z Commission at the meeting. The owners of Madden Manufacturing asked to rezone 1.73 acres to industrial zoning. The land is adjacent to 3.19 acres rezoned in 2015 and is needed to add a structure to house equipment.

Owners of property on Duckhead Road also asked to re-plot lots in order to develop homes.

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OB aldermen again ignore advice of the city's airport manager

By Nancy Zoellner-Hogland

In July, the Osage Beach Board of Aldermen voted 3 to 2 to rescind an earlier vote and to go against Airport Manager Ty Dinsdale's recommendation to continue with the purchase of a new jet refueling truck for Lee C. Fine Airport.

The new truck, priced at \$171,645, was to replace the 28-year-old Ford refueler that's currently being used. According to Dinsdale, that truck breaks down regularly and has multiple mechanical problems.

The board's decision was made eight months after approving a budget that included the lease-purchase of a new fuel truck, and a month after approving a contract with low bidder Garsite Aviation Refueling Equipment. Backing out of the deal with Garsite resulted in the loss of the city's \$17,165 deposit.

After voting to cancel the contract, aldermen asked Dinsdale to come back with a new set of options. He did that at the September 21 meeting. However, aldermen once again ignored his recommendation and instead went with the option that Dinsdale suggested they avoid.

"Option 1 is to purchase a \$15,000 truck from Iowa. That way we'd have a truck to use so we could take our other truck out of service and have it repaired locally by the low bidder. Option 2 is to purchase the truck for \$15,000 and then send our current truck out to Houston International Aircraft Support (HIAS) and have them re-chassis it at a cost of \$55,000. Option 3 is to purchase a new, used truck from HIAS for \$85,000. This would be a used truck but would be

rebuilt entirely to our specifications. Then we could take our current truck and have it refurbished by a local dealer. Option 4 is to purchase HIAS refurbished truck for \$85,000 and then send our current truck to HIAS to be refurbished for \$55,000," he said.

Dinsdale said while any of the options would be viable, he recommended option No. 3 because it would provide the city with an updated truck that would be built to their specifications. Option 2 was his second choice.

He warned the board that if they chose Option 1, it would only be a "fast fix." And although it would save money now, with that option, the city would be "stuck with two, very old vehicles" that are no longer manufactured, that no longer have replacement parts available and that would "make maintenance a challenge." Dinsdale also pointed out that the \$15,000 truck, which would not come with a warranty, was a year older than the truck the city currently owns and the hours and miles on the truck are unknown because the gauges don't work. It would also need to be trailered to the city because the drive from Ames, Iowa could prove to be hard on the vehicle. He said he found that truck, available on a first-come, first-served basis, on the Trade-A-Plane's website.

However, Alderman Jeff Bethurem made a motion that the city move forward with Option 1, spending up to \$15,000 to purchase the 1988 Ford refueling truck, spending up to \$2,000 to transport the truck to Osage Beach and spending up to \$17,563 with Precision Auto to repair the

existing truck for a total expenditure of \$34,563. His motion carried with "Yes" votes by all aldermen except Alderman Kevin Rucker, who also voted in July to purchase the new truck for safety reasons.

"I worry about fire," he told the board. "When someone is up there fueling a jet, we should make sure (the truck) has every safety feature and that all the valves and the hoses are doing what they're supposed to be doing. When equipment gets old, those things start to fail. In addition, technology has improved over the last 10, 20, 30 years. Liability is extremely important."

With the loss of \$17,165, that means the city will be spending \$51,728 this year to own one 28-year-old refueling truck and one 29-year-old refueling truck. City officials said that dollar amount could go higher if the 2008 truck also needs refurbishing.

Under the lease purchase plan, the city would have borrowed \$171,645 from Central Bank, which submitted a bid to finance at 100 percent of the purchase price with a 5 year term, at an interest rate of 2.39 percent, and with an annual payment of \$30,422.28.

In July, Dinsdale told aldermen that fuel sales "carried" Lee C. Fine where, in 2016, 170,000 gallons of jet fuel were sold.

"In fact, for the past four or five years, 64 to 65 percent of my gross revenue at Lee C. Fine has come from fuel sales from that one truck," he said, explaining that the truck would have paid for itself in a very short time.

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day, October 19 at the Camden County Library in Camdenton. To register, contact MU Extension in Camden County at 573-346-2644 or email camdenco@missouri.edu to register. The fee is \$40.

Building an effective web presence

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

Market Stats you NEED to Know

Running a business is challenging. There's never enough time or marketing dollars to do everything you want (or need) to do. Your competitors are growing in numbers and it can feel like your message gets lost in the noise. When you know what your prospects & customers are doing online and how they are doing it, it empowers you to make informed decisions about where to best spend your valuable time and limited marketing dollars.

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What does this mean for your business? See above ... only read it in bold this time.



Krysti Rice

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Village transferring municipal court functions to Camden County

By Nancy Zoellner-Hogland

After a heated, hour-long discussion, the Village of Four Seasons voted to disband its municipal court.

Those who voted for the move – Trustees Dave Purdue and Jim Holcomb, and then Chairman of the Board of Trustees Arnold Sandbothe, who broke the tie, said it was necessary to keep costs down for the already cash-strapped Village.

Although there was disagreement about the exact amount the Village should be paying for the judge, financial records for 2017 show the court was operating in the red by \$14,000 to \$20,000. Officials blamed the problem on two pieces of legislation – Senate Bill 5 and Senate Bill 572, which place additional constraints on municipal courts while also capping fines.

Camden County Circuit Clerk Jo McElwee said although moving the court duties to Camden County may bring relief to municipalities, it promises to place a burden on her office.

"If more municipalities do this, we're going to have a huge, huge workload and no more people to help handle it because we're under a hiring freeze. But we'll just do what we can do and hope for the best," she said, adding that unless something changes in the next six months, the time the circuit court has been given to get prepared, cases will be heard by Associate Court Judge Aaron Koeppen.

Because his docket is already overloaded, he will most likely be required to add another day to his schedule to handle municipal cases, according to McElwee.

"This Tuesday, for instance, he has 202 associate court criminal cases. Wednesday he handles bench trials, where cases go to court without a jury, and pre-trials. He's also a probate judge, which means he handles wills, conservatorships, appointing guardians – that sort of thing," she said.

Judge Koeppen also handles cases in other counties as needed.

And then there's the problem of finding an open court room.

A clerk in the judges' office said many days, they are holding court in all four courtrooms, "so finding an open courtroom on a day when the judge is available is going to be a challenge!"

Although the court will provide the clerks, some of whom are paid by the state and some of whom are paid by the county, municipalities will have to provide their own individual prosecuting attorneys, McElwee said. At the same meeting where the Village voted to dissolve the court, Village attorney Todd Miller said he intended to continue to handle that duty. Linn Creek's prosecuting attorney plans to do the same.

McElwee said she spoke with many other circuit court clerks at the Missouri Municipal League conference in September, and learned that several counties had been handling court duties for their municipalities for years.

"If it's just the Village and Linn Creek, I don't think we'll have problems but if Camden and Osage Beach also dissolve their courts, we are going to have our hands full," she said.

However, Jeana Woods, city administrator for Osage Beach, said they currently have no intention of dissolving the court.

"I am keeping a close eye how other municipalities are responding to the new mandates and what changes they are making and why. I am also curious to see how operations and case activity will/may change for those who have moved their court to the counties. For instance, at what point will the counties become overloaded and how will that effect things for the municipalities," she said. "We are currently working on our FY2018 budget and although some minor enhancements will be made, I have no plans, at this time, to make a decision to do anything different than what our practice is currently. I plan to take it one step at a time and learn from the changes of the others. To date our court is operating in the positive; costs are being covered by the incoming funds."

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Planning for Digital Assets

One important new aspect of estate planning concerns "digital assets," a form of property that only recently has come into existence. Simply stated, digital assets are those non-tangible assets that are stored in some electronic form. Common types of digital assets include:

Personal digital assets include e-mail and text messages, e-books, word processing and PDF files, photographs, videos, music files, spreadsheets, PowerPoint presentations, tax records and returns, and similar materials. They may be stored on a variety of devices, and each of these storage techniques often requires different means of access, including user names, passwords, answers to "secret" questions, etc.

Social media assets involve interactions with other people on websites such as Facebook, LinkedIn, Twitter, and Instagram. These sites are used not only for messaging and social interaction, but they also can serve as storage for photos, videos, and other electronic files.

Financial Accounts. Many people manage their financial affairs online, including bank accounts, investment accounts, bill payment, and income taxes.

Business Accounts. Business owners are likely to have customer databases containing names, addresses, and credit card information, along with information such as order history and pending orders. A professional such as a physician, attorney, or CPA may have client records, many of which will contain confidential information.

Other Digital Assets. In this category are items such as domain names, blogs, loyalty program benefits (e.g., frequent flyer miles, credit card rewards, and business discounts or vouchers), and gaming property (e.g., virtual money, avatars, or other assets earned when playing online games).

So, why is it important to include digital assets in your estate plan?

When individuals are prudent about their online life, they have many different usernames and passwords for their accounts. This is the only way to secure identities, but this devotion to protecting sensitive personal information can wreak havoc on families and fiduciaries upon incapacity and death as their rights to access digital assets are



Trenny Garrett, J.D., CTFA
Senior Vice President

often unclear. Proper planning may make this process less complicated.

In addition to needing access to online accounts for personal reasons and closing probate, family members need this information quickly so that a deceased's identity is not stolen. Until authorities update their databases regarding a new death, criminals can open credit cards, apply for jobs, and get state identification cards under a dead person's name.

Failure to plan for digital assets upon death and disability could cause financial loss to your estate. Electronic bills for utilities, loans, insurance, and other expenses need to be discovered quickly and paid to prevent cancellations. For example, without power, the furnace may not run and keep pipes in the house from freezing, or the security system may not work if the residence is burglarized.

Finally, many digital assets are not inherently valuable, but are valuable to family members, who extract meaning from what the deceased leaves behind. Historically, people kept special pictures, letters, and journals in albums, scrapbooks, or shoeboxes for future generations. Today this material is stored on computers or online and often is never printed. Personal blogs and Twitter feeds have replaced physical diaries, and e-mail messages have replaced letters. Without alerting family members that these assets exist and without telling them how to get access to them, the story of the life of the deceased may be lost forever.

If you have ignored this part of your estate planning, now would be a good time to start paying attention to it. Our estate planning professionals are always happy to assist you whether your assets are on paper or in the cloud. **Contact Trenny Garrett today at (573) 302-2474 or at trenny.garrett@centraltrust.net.**



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As the Lake Churns Market Trends and Indicators



Real Estate and Lake News with C. Michael Elliott

Last year in September I compared the sales YTD to the previous year of 2015. At the time, we were seeing a 2% overall increase in the number of properties closed. However, there was 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.

Compiling the data to compare this year to 2016 shows an overall increase of 13.3% in the number of properties closed. Most property types have an impressive increase in the number of closed sales with the sales prices showing a modest uptick in the residential market.

Lakefront home sales increased by 33.5% compared to 2016 and the average sales price rose 3.8%. Non-Lakefront homes saw a 8.6% increase in the number sold and a 13% increase in average sales price.

Condominium resales increased by 20.3% while their average sales price increased 1.7%. New construction of condominiums has picked up over the past couple of months and I expect 2018 to see a big increase in the sale of new units. Right now, the supply is very limited and there have been 18 new units sell in 2017. These primarily represent units that were still available when the bottom dropped out.

Lakefront land sales increased 40% in 2017 and saw a 14.2% decrease in average sales price. This is the first time in over a decade that lake lot sales have shown a substan-

tial increase.

Non-lakefront land sales have been increasing steadily year over year but took a hit this year with a 29.6% decrease in the number of sales as well as a 13% decrease in the average sales price.

Lake area sales data has been obtained from the Lake of the Ozarks MLS based on all property type sales over the time frame from January 1, 2015 to September 25, 2017 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.LakeMansions.com You can also view each months' article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLakeChurns.com

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Ameren upgrades power distribution lines in Village

By Nancy Zoellner-Hogland

Many of the underground power lines serving the Village of Four Seasons were installed by Union Electric in the late 1960s.

At the time it wasn't common practice to encase the cable in conduit, according to Jennifer Hagen, communications specialist for the Ameren Corporation.

"While folks have a tendency to think if the lines are underground, they're protected, that's only partially true. They are protected in one way but there are still critters, water and wear that cause wear and tear on the lines," she said.

After tests found that some of the Village lines needed replacement, the area was included in Ameren's Reliability Project for Jefferson City and Central Missouri. As part of that project, Ameren is replacing more than 8,000 feet of wire in the Village with wire that will be encased in conduit, and adding switch gear, which will enable the provider to "back feed" power from a different direction in the event of an outage.

"If power is coming in from one direction, and we locate an outage, we could possibly bring power to that area from another direction," Hagen explained, adding that if people were experiencing outages, this work will mean they'll experience fewer of them and power shouldn't be out as long as it had been in the past. "Outages shouldn't have been a problem, however, because we are always doing testing to find corrosion or other issues and we try to replace the lines before any problems start occurring. That's what we're do-

ing in this case."

According to representatives with ADB Utility Contractors, hired by Ameren to do the work, by rerouting and looping the power lines, Ameren can also do away with some of the old power lines that run under Lake of the Ozarks. One such line is at the end of Cornett Branch.

"We have to dig down, or bore through the ground when we're going through front yards, then run the conduit, then feed the new wire through it," said Rod Krueger, an operator with ADB.

He said property owners, some unhappy about the work that's been taking place in their front yards, have been surprised to learn that 20-foot-wide utility easements run behind the road right-of-way.

"We've been running the line as close to the right of way as possible and we're trying to leave things the way we found them but in some areas, the trees had to be cut down," he said, adding that they're also adding underground concrete boxes to house the switch gears and 10-foot-deep underground concrete manholes to access the wire, which will eliminate the need for digging in the event of future problems.

"If a line goes bad, they can simply come in, cut it, pull it and replace it," Krueger explained.

When the work is completed, new pad-mount transformers – forest green metal boxes – will be mounted on the concrete squares.

Krueger and others said the terrain has made the job more difficult and required them to employ the hydro hammer to break through the limestone bedrock that lies just below the

surface.

Hagen said Ameren is constantly upgrading service not only to accommodate past growth in communities but also to support projected potential growth that could be happening in the future.

According to the power company, the Village is just one of several Reliability Projects in the mid-Missouri area. Ameren also:

- Invested almost \$800,000 to make power more reliable by replacing switchgear at their St. Louis Road substation and by installing 48 sets of "smart fault" indicators throughout Jefferson City. These fault indicators will help identify problem areas so Ameren can restore service more quickly in case of an outage.

- Completed a \$270,000 project designed to improve the dependability of electric service for the Villa Marie senior housing community and the surrounding Jefferson City community.

- Relocated overhead power lines on Monroe Street and Stadium Boulevard to support improved traffic flow around Capital Regional Medical Center.

- Completed a \$2.6-million upgrade of the Tisdale Substation in Boonville, improving service reliability and accommodating growth in Boonville, Prairie Home, Jamestown, Franklin and New Franklin.

- Invested approximately \$15 million to install a state-of-the-art, 660,000-pound transformer and make other system upgrades at the Bland Substation, improving service dependability for customers in Franklin, Gasconade, Osage, Maries, Miller and eastern Camden counties.

- Added six "smart" switches along area power lines serving customers in Hermann, Berger and Eldon, making service more dependable.

According to the Ameren website:

- On average, an Ameren Missouri customer experiences fewer than one outage a year.

- That reliability has placed Ameren in the top 25 percent among utilities in the U.S.

- Electric rates for Ameren customers are 19 percent below the Midwest average and 20 percent below the national average.



According to Rod Krueger, operator with ADB Utility Contractors, several transformer pads like this one will be added along Cornett Branch and connecting streets after the new power lines are run. Anthony Busby has been spending his days operating the Doosan Hydro Hammer, which chisels away the bedrock. Nancy Zoellner-Hogland photos.

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

OZARK DEER FARM/ ANIMAL WORLD

Tourists coming to the Lake in the 1950s, 60s and 70s on U.S. Highway 54 encountered a variety of roadside entertainments between Eldon and Bagnell Dam. Just past El Rancho of the Ozarks at the junction of 54/52 was Nickerson Farms Restaurant and Stuckey's Pecan Shop. Adjacent to the Pecan Shop was Max Allen's Zoological Gardens and adjacent to the Gardens was the Ozark Deer Farm, an animal attraction that was established about 1951 by Bill Krueger.

By the 1960s the Ozark Deer Farm was owned by the Fedojan family who were originally from Germany. Advertising for the attraction said they featured more than 50 live deer that included White Fallow deer from Africa and northern Europe, Black Fallow deer from Sweden and the Southern Alps, tiny midget Japanese Sika deer from Japan and Korea, and the American Whitetail deer. Visitors could actually feed the deer which were characterized as "professional beggars." In addition, the Farm

featured ornamental birds like pheasants and peacocks, as well as buffalo, goats, midget cattle and a live 5-legged Ox. The Farm was much like a petting zoo and appealed to families, children in particular. (The accompanying photo shows the Ozark Deer Farm entrance building, circa 1960.)

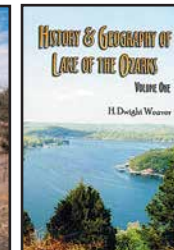
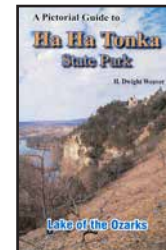
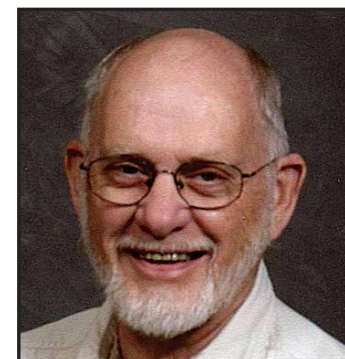
In the 1970s, Hwy. 54 was upgraded to a divided, 4-lane highway that by-passed most

of these attractions. The old stretch of highway became Midway Road and because the Deer Farm occupied property fronting both the old and new highways as well as a connecting road, they simply relocated their entrance. By this time the Fedojan family's daughter Sonya and her husband Doug Campbell operated the attraction, which was renamed Animal World. Upgraded, the entertainment

featured trained animal shows and many more animals including monkeys, ostriches and bears. Today, almost no vestiges of these once thriving, educational attractions exist except a few obscure ruins along Midway Road.

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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MoDOT launches statewide survey for Long Range Transportation Plan, safety changes to Lake Ozark

By Nancy Zoellner-Hogland

With 1,800 lane miles, 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. Commissioners are struggling to find a way to increase funding in order to divert a crisis.

With 10,403 bridges and

33,873 miles of highways - the seventh largest transportation system in the country, but ranking 47th in revenue per mile - the Missouri Department of Transportation (MoDOT) finds itself in the same predicament. Missourians pay one of the lowest fuel taxes in the country - 17 cents per gallon.

In a prepared release, MoDOT officials stated that they feel balancing the preservation and maintenance of the current system with new demands and infrastructure priorities requires strategic decision-making that can only be accomplished with insights from the public and stakeholders. To solicit input about the vision for the state's transportation priorities, the state's transportation department recently launched a statewide survey. That results will be used as a guide to develop a Long Range Transportation Plan (LRTP), a federally required process that sets the state's 25-year vision for transportation.

"Our long range planning process is a critical time for our department to assess the needs of our system and hear directly from our customers - the citizens of Missouri - to ensure our priorities match the needs of our people," said MoDOT Director Patrick McKenna. "As we work to be good stewards of taxpayer dollars, the LRTP gives us the ability to

review public and stakeholder input and address those customer needs."

Missouri's current plan was approved in February 2014, but new federal laws and regulations require additional content, including system performance metrics and targets. As MoDOT updates its LRTP, the department will review the goals established in 2014, including preservation, safety, economic development, and connections and choices. In addition, this year's plan will be the first time Missouri examines how to prepare for autonomous and connected vehicles.

As part of the survey, MoDOT asks participants to rank by importance the four goals from the current LRTP. The public can also leave a comment for each goal, or use that space to suggest something else.

The survey will remain open through Wednesday, Oct. 11.

According to MoDOT District Engineer Bob Lynch, in July a new interchange at Highway W in Lake Ozark was added to the transportation department's five-year plan.

"The long range plan is what MoDOT should be looking at over the next 25 years for transportation in Missouri. The five-year plan, which is updated yearly, is specific on projects like this interchange or a new bridge," he explained,

adding that while the specifics of the interchange design have yet to be determined, the signal will be eliminated and there will be on and off ramps. "We're looking to have this underway in late 2019. We look at this as a safety project because we're eliminating that signal where there have been fatalities so we'll be using safety funds to make up the money that's going to be needed to build this interchange."

Take the survey by visiting <https://modotlrtp.metroquest.com/> on a computer, smartphone or tablet. MoDOT encourages those who need access to a computer to visit their local public library or MoDOT District Offices, which will also have paper copies of the survey available.

The final plan will be available for public comment in the spring and will be presented to the Missouri Highways and Transportation Commission for review and consideration for approval at its May 2018 meeting.

The 2014 LRTP can be viewed by visiting <https://archive.org/details/2014MODOTLongRangeTranPlan>.

Additional questions about the survey and the long range planning process can be addressed by calling customer service centers at 1-888-ASK-MoDOT (275-6636), or by mail to Transportation Planning, P.O. Box 270, Jefferson City, MO 65102.

Let's Go Boating!



Protect Your Investment

Professional winterization services are the best way to protect your boat and promise fun for next year.

Some boat owners think that sloshing in some fuel stabilizer, draining the engine and adding anti-freeze is all it takes. The truth is winterization is a methodical process that runs from bow to transom, and it's likely the single most important maintenance duty that you'll have to perform as a boat owner living in colder climates.

As the boating season begins to wind down, you want to be prepared and protected. Winter weather can wreak havoc on a vessel that's not suitably prepared for hibernation. But, when winterized correctly, very little work is needed to prepare the boat ready for use in the spring. Proper winterization can also extend the life of your boat and its engine(s) by protecting the components from freezing, corrosion and lying idle for months at a time.

Specific winterization services will vary, but a MarineMax winterization will protect your vessel's engine(s), generator, freshwater system, head system(s), air-conditioning system, washer/dryer, seawater washdown, heat exchanger, shaft cooler(s), transmission oil cooler(s), icemaker and sea strainer(s).

Other recommended products and services that go hand-in-hand with boat storage include oil changes, engine impeller changes, lower unit fluid changes, anti-mildew bags,

odor and moisture absorbing products, gas or diesel treatment and stabilizer, full mooring covers.

What You Can Do To Protect Your Investment And Prep For The Next Boating Season:

- Make sure your holding tanks are empty and fuel tanks are $\frac{3}{4}$ -full before winterization is performed.
- Remove all perishable and freezable items (food, beverages, etc.) from your boat before storage.
- Remove any valuable items, including portable electronics.
- Open all lockers, drawers and compartments and clean thoroughly.
- Open and clean the refrigerator and freezer.
- Consider purchasing a mildew-free product to protect against moisture and mildew.

- Turn your cushions on edge to allow air to circulate around them, or take them home and clean and store them in a climate-controlled space.

- Inspect your lines, fenders and other mooring gear for wear and tear, and replace as necessary.

- Inventory all safety equipment — PFDs, fire extinguishers, flares.

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Camden County youth to celebrate National 4-H Week

For the 75th consecutive year, millions of youth, parents, volunteers and alumni across the country will be celebrating National 4-H Week during the first full week of October. Camden County 4-H will leverage National 4-H Week this year by showcasing the incredible experiences that 4-H offers young people, and will highlight the remarkable 4-H youth in the community who work each day to make a positive impact on those around them.

In Camden County, more

than 46 youth and 16 volunteers from the community are involved in 4-H.

"The Camden County 4-H program provides an excellent chance for youth to develop leadership, citizenship, and community service opportunities. These opportunities may include equine, robotics, shootings sports, as well as many other local, regional, and state projects and events." Said Sam Lower, 4-H Youth Development Specialist.

One of the most anticipated

events of National 4-H Week is National Youth Science Day, in which hundreds of thousands of youth across the nation take part in the world's largest youth-led science challenge. The theme for this year's challenge is "Incredible Wearables."

On Oct. 4, youth will use the engineering design process to build a prototype wearable technology that will gather data to help solve a real-world problem. To learn more about National Youth Science Day, visit 4-h.org/nysd.

Crossword Puzzle

THEME: HOLLYWOOD

Solution page 6

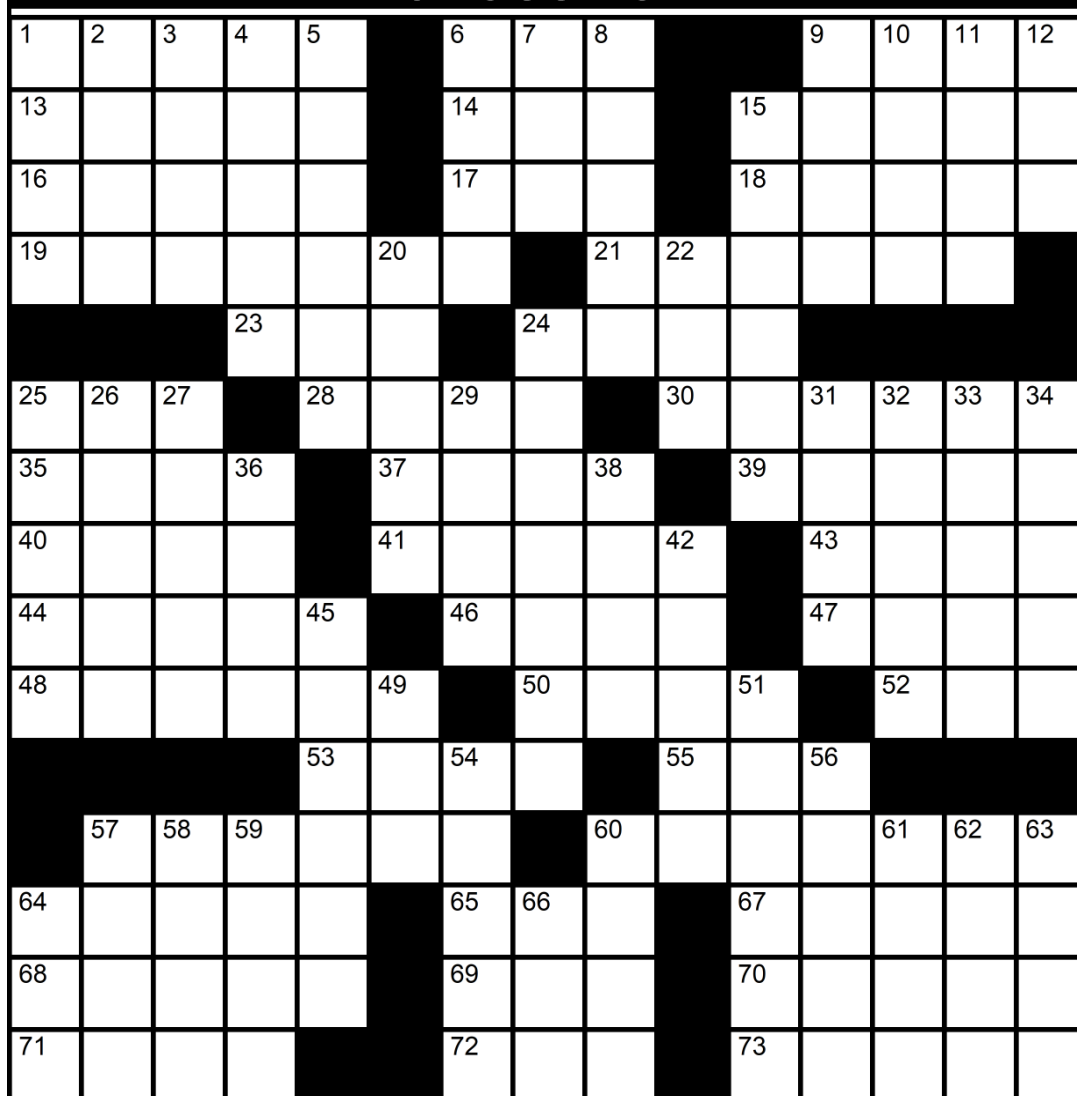
ACROSS

1. *_____ Jessica Parker
6. Bag, in Paris
9. Diplomat's forte
13. Opposite of cathode
14. *"Chinatown" sequel: "The _____ Jakes"
15. Chocolate tree
16. Considering everything
17. Pro vote
18. Sleep spoiler?
19. *Famous filmmaker Cecil
21. *"The Jazz Singer" was the first one
23. "To Kill a Mockingbird" recluse
24. *Cary Grant in "His _____ Friday"
25. FedEx competitor
28. Family room staple
30. *Hollywood, a.k.a. _____ town
35. Not kosher
37. Perfect houseplant spot
39. Mother-of-pearl
40. Tiny amount
41. _____ Island, NY
43. Pre-college school
44. Opposite of rappel
46. *Japanese American actor with star on Hollywood Blvd.
47. Religious offshoot
48. Trojan hero
50. Superbright
52. Pilot's deadline
53. "_____ we forget"
55. Ballerina's support
57. *Famous boulevard
60. *Grauman's _____ Theatre
64. A mood disorder
65. Before
67. Did not smell good
68. Discrimination against seniors
69. Immeasurable period
70. Fear-inspiring
71. *Scorsese and De Niro flick
72. "_____ the wild rumpus begin!"
73. Goes down

DOWN

1. Aforementioned
2. *Hathaway or Bancroft
3. Knock about
4. Impromptu
5. How-do-you-dos
6. Eye affliction
7. Leave speechless
8. Raccoon's South American cousin
9. *Feature film actors first did it in the 1920s
10. Antioxidant-rich berry
11. Kind of package
12. *Director Ford or actor Hanks
15. Summon one to enter
20. *Clint Eastwood's "Every Which Way but _____"
22. *Motion picture, a visual _____ form
24. Dandy
25. Carthage's ancient rival
26. Proletarian, for short
27. Become established
29. *The industry
31. Takes a siesta
32. Rocks at mountain base
33. Upright
34. Former Greek coin
36. *Walk of _____
38. Facebook button
42. Truth, in the olden days
45. Type of fir
49. "Savvy?"
51. Made noise
54. Stainless stuff
56. *Bruce Lee's "_____ the Dragon"
57. *"Hollywood _____" by brother of 19 Across
58. Computer operating system
59. Inconclusive
60. Copper coin
61. Eurozone money
62. Edward Scissorhands' sound
63. Augments
64. Dojo turf
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Email marketing rules every small business owner needs to know

Submitted by Bruce Mitchell,
Lake of the Ozarks SCORE

According to the Direct Marketing Association, the typical return on investment (ROI) for email marketing is about 4,300 percent. With that kind of effectiveness, it's definitely a marketing activity worth considering for your small business. But before you blast out your first message, you need to know the rules. There are laws to protect people from unwanted email solicitation—you need to abide by the CAN-SPAM Act, the Federal Trade Commission's rules and regulations for commercial marketing.

According to the FTC's compliance guide for businesses, "It covers all commercial messages, which the law defines as 'any electronic mail message the primary purpose of which is the commercial advertisement or promotion of a commercial product or service,' including email that promotes content on commercial websites. The law makes no exception for business-to-business email. That means all email—for example, a message to for-

mer customers announcing a new product line—must comply with the law."

If you fail to comply, you might find yourself paying a lofty fine. Each individual email in violation of the rules could penalize you up to \$16,000.

Here are the FTC's main re-

false or misleading information in the "To," "From," and "Reply To" fields. Routing information (such as the domain name in the originator's email address) must also be accurate so recipients know who is sending them the message.

Do not use subject lines that are deceptive. You can be cre-

be something other than what it is.

Make sure that people know what you're sending is an advertisement or a promotion if that's what it is. In other words, don't use a subject line like, "An Update On Your Account" or something similar that would lead recipients to believe you're sharing information relevant to their accounts when instead you're promoting a new product line.

Provide your physical postal address (street address, P.O. box, or mailbox through a commercial mail service that follows U.S. Postal Service regulations.

Let recipients know how they can stop receiving future emails from you. Include a direct and clear explanation of how they can opt out of your email list, and give them a return email address or another easy electronic way (like an unsubscribe link) to inform you that they don't want to receive any more email messages from you.

Act on opt-out requests as quickly as possible—you have

10 business days to honor recipients' wishes.

Make sure others doing marketing on your behalf are complying with the law. If you contract another company to manage your email marketing, you both bear legal responsibility for complying with the law.

Those points cover the main requirements of the CAN-SPAM Act, and we recommend you read the FTC's compliance guide for more details to make sure your small business follows the rules.

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



quirements to keep in mind every time you create and launch an email marketing campaign:

Do not try to disguise who is initiating the message by using

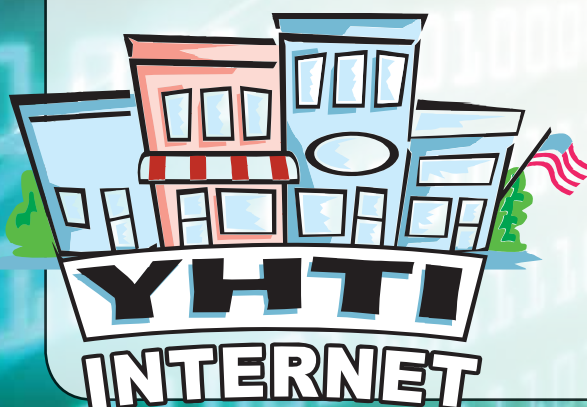
active with subject lines to make them interesting, but don't attempt to trick readers into opening your email by making them think the contents will

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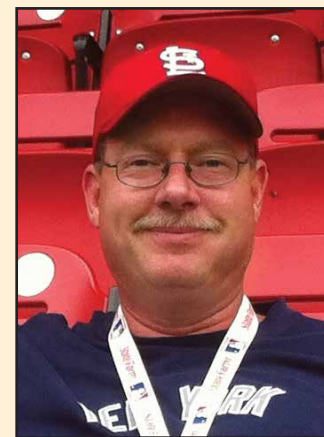
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Managing Rental Property Insurance



Russell Burdette

Insurance is one of those things that we hate to pay for but are glad that we have it when we need it! If you are going to rent your home or condo to the vacationing public you definitely want to make sure that you have your property properly insured.

One of the first things that I tell new owners that are joining our vacation rental program is to let their insurance agent know that they will be renting their property to vacationers. If there is a claim situation that is not the time to let your agent know that you have been renting your property. You don't want any surprises when it comes time to make a claim.

Some insurance companies offer rental property insurance and some don't. So it is very important to check with your current company and not just assume that you will be covered if something happens. Also different companies will have different limits on their policies. You may need to shop around to ensure that you can get the coverage you need. Some agencies won't go above \$500,000.00 in coverage while others will go up to \$2,000,000.00.

Also in addition to letting your agent know that you are renting your property, you will want to ensure that you are now covered for loss of income. While some homeowner policies would cover you in a rental situation, they may not provide for loss of income. We had this happen to one of our owners this past year when the unit above had a water leak. It took three months for all the repairs to be completed and he lost income in May, June and most of July. He was able to collect because he had the proper policy.

Ask if there are any policy exclusions and exactly what is covered and what is not covered. Again you

don't want to find out that you are not covered when you need it most.

If you go with an out of town insurer, make sure they know your market. For instance they may assume that property values are similar when they could be quite different. Also if your property is a condo you may only be responsible for the interior and your association would be responsible for the exterior, so you may only need coverage on what you are responsible for replacing, any upgrades (and contents) and not the entire value (sale price) of your condo.

If you are thinking of renting your property and have questions about insurance, ask an expert! Two great local agents that we deal with are Chris Wagner of Farmers Insurance 573-302-0001 and Nathan Reid of American Family Insurance 573-348-5451. Either one of them would be glad to speak with you about your vacation rental insurance needs.

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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Upcoming Events

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7:30-11 a.m. Thursday, Oct. 19
Elks Lodge, 5161 Osage Beach Pkwy.

- blood chemistry profile — \$10
- complete blood count — \$5
- hemoglobin A1c (diabetes) — \$10
- prostate cancer (PSA) screenings — \$15
- thyroid stimulating hormone (TSH) — \$15

Many free screenings available. Flu shots available for \$35 or will bill Medicare for eligible participants.

Registration is not required. *Some screenings require fasting 12-14 hours in advance.*

For more information, call **573-348-8222** or visit www.lakeregional.com/events.

Lake Regional Cares for Kids Festival

10 a.m. Saturday, Oct. 21
Lake Regional Hospital

There will be a free hot dog lunch, helicopter and ambulance tours, an obstacle course for kids, pumpkin painting, car seat safety checks and much more.

Come join the fun! Free t-shirt given to the first 200 kids.

Coping with Grief During the Holidays

2 p.m. Thursday, Nov. 9
Lake Regional Hospital

This commemorative event is for those who have lost a loved one and are wondering how they will get through the holiday season. Whether your loss is recent or happened years ago, we invite you to attend. Register at **573-348-8222**

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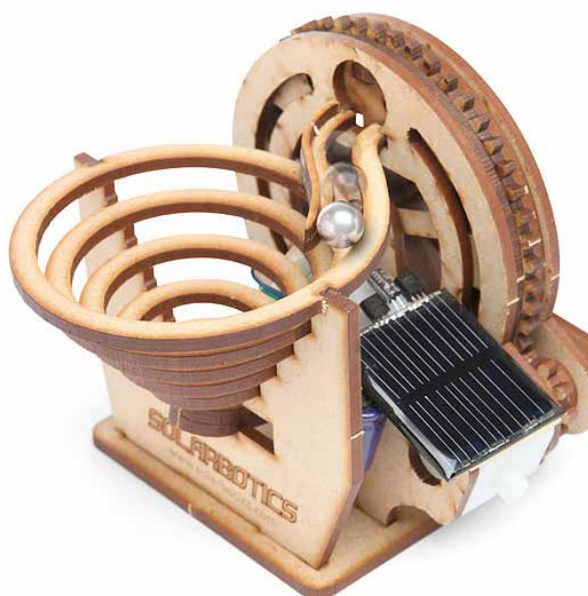
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Google's Pixel 2 and 2XL

The Google Hardware Event in San Francisco featured the introduction of many new devices. Of greatest interest were the Pixel 2 and Pixel 2 XL smartphones, second generation Pixel devices. LG's Pixel 2 XL boasts a new six-inch display, while HTC's Pixel 2 appears much the same as the original. Both phones however, now have stronger waterproofing—they're now able to remain watertight in five feet of water for 30 minutes. Consumer's major disappointment with the first generation Pixels was the limited water resistance when compared to Galaxy and iPhone models. Pricing for the much-improved duo? Pixel 2 starts at \$650, while the Pixel 2 XL is \$850.



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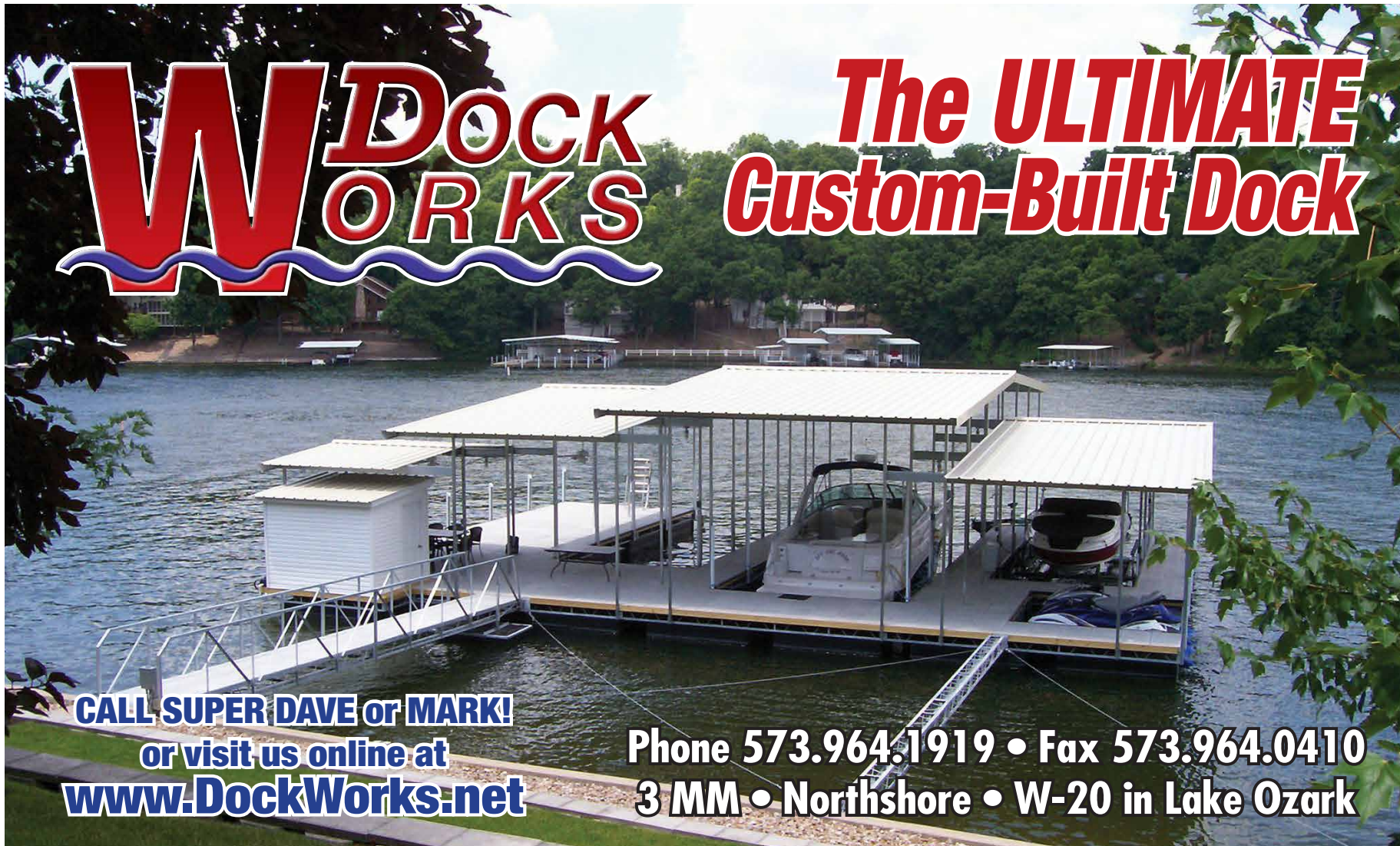
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2005 REGAL 3350 5.7 GXIDP 300HRS.....	\$59,900
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2015 YAMAHA VXR.....	\$9,900
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2007 YAMAHA FX110.....	\$5,800
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1999 FOUNTAIN 47 FEVER T 500 TRL 150HRS.....	\$109,900
2007 REGAL 2665 SPORT CRUISE 350 MAG.....	\$49,900
2007 REGAL 4460 COMMODORE 8.1 GXI 110HRS.....	\$239,000
2004 SEA RAY 450 EXPRESS BRIDGE 480CE.....	\$179,900

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2007 REGAL 2665 SPORT CRUISER 350 MAG.....	\$49,900
1998 SEA RAY 29 SUNDANCER.....	\$39,900
2006 3360 WINDOWS EXPRESS 270HRS.....	SOLD
2005 RINKER 342 350 MAG MPI B3 425HRS.....	\$89,900
2007 REGAL 4460 COMMODO 8.1 GXI 110HRS.....	\$239,000
2004 SEA RAY 450 EXPRESS BRIDGE 480CE 145HRS.....	\$179,900

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2013 BENNINGTON 2874 QCW/I/O 5.7GXIDP 130HRS.....	\$65,900
2007 2574 GL 159 FOUR STROKE 275 HRS.....	SOLD
2016 BENNINGTON 28 RSRX1 350 VERADO 95HRS.....	\$89,900
2005 BENNINGTON 2575RL 150.....	\$27,500
2016 BENNINGTON 24SL 150 25HRS.....	\$41,900
2011 2874 RCW I/O 77.7HRS.....	SOLD
2015 SS 230 LOWE 150 MERCURY 85HRS.....	SOLD
2015 BENNINGTON 25 QXW/I/O V8270 50HRS.....	\$65,900
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2013 REGAL 2700 ES 5.7 GXI DP 210HRS.....	\$69,900
2014 REGAL 2500 BOWRIDER V8 300 DP 80HRS.....	\$59,900
1998 REGAL 2850 7.4 MERC 810HRS.....	\$21,500
2014 REGAL 2700 ES V8 380 DP 80HRS.....	\$74,900
2004 REGAL 2900 LSR 455 HRS.....	SOLD
2003 CROWLINE 288 BR 496 326HRS.....	\$39,900
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2002 MAXUM 230 5.7A1 353 HRS.....	\$17,900
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2007 YAMAHA FX110.....	\$5,800
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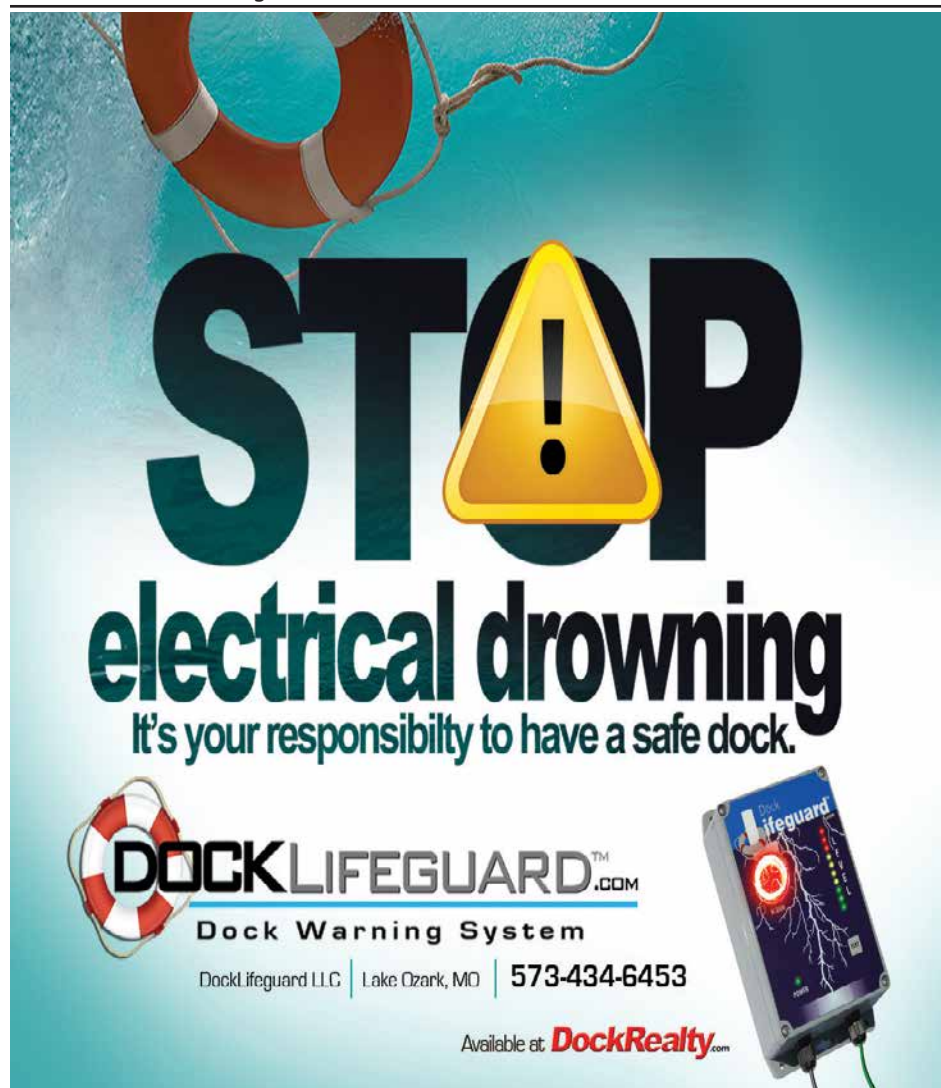
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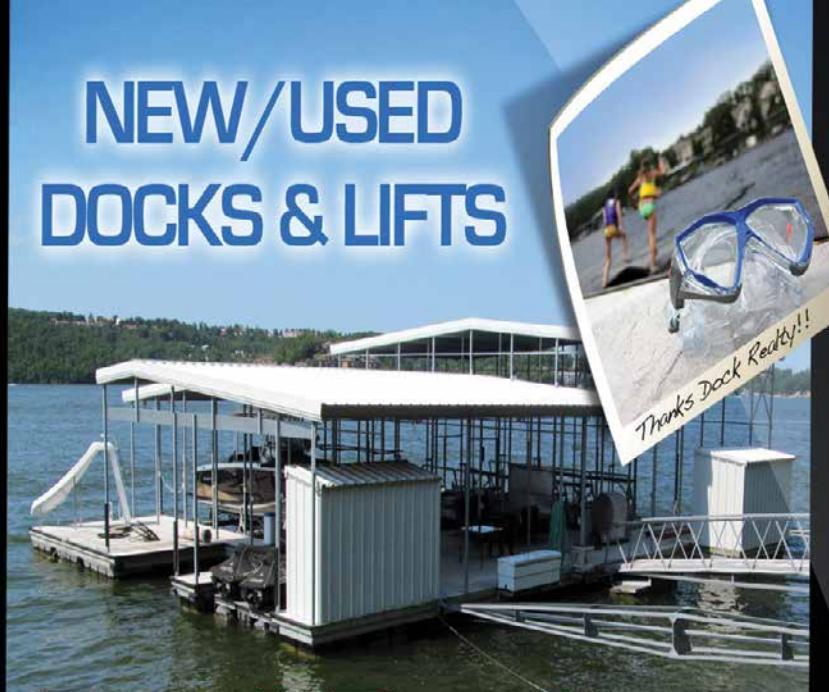
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