

# LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 15 -- ISSUE 3

MARCH, 2019

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**Boating**  
 Lake of the Ozarks  
 Volume Nineteen • Issue Three • March 2019

**NEWS IN BRIEF**

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### Crossword

Fill in the blanks on: 22 Solution: 14

## Making sure your 'safe space' is safe

By Nancy Zoellner-Hogland

The thought of getting trapped in the tight quarters of a storm shelter can be as scary as the fear of getting caught in a tornado. And it's a distinct possibility. During a tornado, trees can be uprooted and homes can collapse, causing debris to fall on the storm shelter door and preventing it from being opened from the inside.

Googling "Trapped in storm shelter" netted numerous responses, including one incident that involved a Missouri family trapped in their shelter for an extended period of time after a tree fell on the door.

Ron Gentry, director of the Camden County Emergency Management Agency, is trying to keep that from happening by asking Camden County property owners to register their shelters with his office.

"What worries me most are the shelters built inside garages. If the house goes down, chances are it's going to fall on the door. If no one knows you're in there – or even knows that you have a shelter – it could be days before you're found. However, we have a program that can keep people in Camden County from suffering that fate," he said.

Gentry said after property owners register their shelters with his office, he will enter that information into a computer software program that is kept off-site and not shared with anyone.

"It is password protected

and secure," he promised, explaining that when a property owners registers his or her shelter, he enters the information, along with an aerial photo of the property with GPS coordinates from Google Maps,

it's going to be very difficult to find you. But with GPS coordinates, they'll be able to enter them into their phone and walk right up to the spot."

Gentry said he started the program soon after taking the

denton Square, call the office at 573-346-7108 or go online to [www.emacamdenmo.org](http://www.emacamdenmo.org), scroll down the page and then click on the "Register your shelter" link. To complete the form, people are asked to enter



into the program. In a severe storm event, he will go into the program, enter the path of the storm and the program will pull up the information on every shelter located in that path. "We would then give that information to emergency responders who would go out and locate the shelter to make sure no one is trapped inside. After a tornado goes through, homes, street signs, landmarks can be knocked down. If your address is on your mailbox and your house, but they're both gone,

director's position in 2015 and hearing a story about an Oklahoma woman who drowned in a storm shelter after being trapped inside as it flooded with rain water. Although he's been promoting the program since that time, to date, only 29 property owners have registered their shelters. "And I have to believe there are more shelters in the county than that," he said.

To register, visit the EMA office at 12 VFW Road, off Highway 5, south of the Cam-

den County Emergency Management Agency, their names, addresses, general location of the shelter and information about the type of shelter they have on their properties.

According to Camden County's Deputy Assessor Byron Willis, approximately 63 percent of the 40,619 stick-built, single-family homes in Camden County have some form of basement. However, there are also 5,248 mobile homes in the county that don't have basements. Gentry also said

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*For the Latest Market Status and Real Estate Info, turn to Page 18 for this month's "As The Lake Churns"*

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## Armchair Pilot

By Nancy Zoellner-Hogland

**AVIATION ENTHUSIASTS** rejoice! The long-awaited TWA Hotel, located on the grounds of New York's JFK Airport, began taking reservations on Valentine's Day. Rooms currently start at \$249 per night and the first available bookings are May 15, when the 512-room hotel will hold a "soft opening." A grand opening celebration will be held in the fall. The hotel includes two six-story towers on either side of the old TWA terminal, which is in the process of being converted into a 200,000-square-foot lobby, and will offer six restaurants and eight bars. One of the bars will sit inside a refurbished Lockheed Constellation aircraft. Reservations must be made by visiting the hotel's website, twahotel.com.

**IN THE WAKE OF DRONE** attacks at London Gatwick Airport in December, airports are being urged to act proactively and invest in measures to stop drones before they can be used to take down a plane. In addition to expanding buffer zones, the London airport has invested in technology that will detect drones and prevent them from getting too close to the airport. Other airports around the world have enacted a variety of measures that allow them to scramble radio signals or even take over control of the drone. The military was able to thwart the Gatwick attack, however the identity of the pilot has not yet been discovered. According to experts, a collision between an aircraft and a drone could be catastrophic.

**FIREARMS**, loaded or not, are not allowed in carry-on bags. Apparently not everyone got that memo because a record-setting 4,239 firearms were found in bags at 249 airport checkpoints around the country in 2018. That's a 7 percent increase over 2017. According to the Transportation Security Administration's Year in Review report, 4,255 – more than 86 percent – were loaded and 1,432 - 34 percent - had a bullet in the chamber. At the top of the list was Hartsfield-Jackson Atlanta International Airport, with 298 firearms (253 loaded). Dallas – Fort Worth International ranked second with 219 (193 loaded), followed by Phoenix Sky Harbor Interna-

tional Airport, where 129 (120 loaded) were found, Denver International Airport with 126 (95 loaded) weapons found and Orlando International Airport, where 123 (112 loaded) were found. Laws vary by state but the TSA has the authority to impose fines of up to \$13,333 per violation.



**ADDITIONAL TRAVEL RECORDS** were broken in 2018. According to the TSA's report, 813.8 million passengers and crew members passed through TSA screening, with record-breaking screening numbers during the spring, Thanksgiving and summer travel periods. That's more than 2 million travelers a day – a 5.5 percent increase over 2017.

**ARE YOU** exploration-obsessed? *Afar* travel magazine developed a list of jobs that allow you to get paid while doing what you love. Of course, pilots and flight attendants top the list, but there are lots of other ways to merge work with travel. *Afar* suggests first finding out if you can take your current occupation "on the road." Doctors without Borders, traveling nurses, photographers and writers can fall into that category as can tour guides, scuba or ski instructors or even yoga teachers. English teachers are also in high demand. Although a four-year bachelor's degree and an English as Second Language teaching qualification will be needed, job listings can be plentiful on sites like Teach Away, Transitions Abroad, ESL Base, and Dave's ESL Cafe. Working as captain of a cruise ship or boat can also keep you traveling but you'll need a marine captain's license, multiple certifications and you'll have to pass a test issued by the U.S. Coast Guard. Do you have extensive knowledge of world his-

tory and geography, U.S. government and economics, and American culture? A foreign service officer with the U.S. State Department might be the job for you. If you're single, young and have no children of your own you can always consider a gig as an au pair - a professional babysitter. Au Pair World has some 2,000 listings in more than 150 countries.

**HOW LONG** would your ideal vacation last? *Flyer Talk* said a study conducted by researchers at the University of Tampere in Finland found eight days is the perfect length for a vacation – that the average traveler gets bored if it lasts any longer. Unfortunately, the positive effect of a vacation doesn't last even that long. In fact, researchers found the length of the vacation has no impact on overall mood once the trip is over and the traveler has returned home to work and reality.

**SOUTHWEST AIRLINES** is taking heat for not using scale weight of each checked bag that is loaded onto its planes. According to a report in *Flyer Talk*, the airline multiplies the pre-calculated average weight of a typical piece of luggage and then multiplies that weight by the number of bags loaded on the plane. According to the report, that resulted in inaccuracies of from "a few dozen pounds to more than 1,000 pounds in excess of what the paperwork indicated." After a change was demanded by the FAA, Southwest began using scale weights in three different airports and said it will eventually upgrade to a scanner-based weight and balance process system-wide.

**IN A HURRY** for tea and crumpets? Fly Virgin. A recent Atlantic flight broke a record by hitting 801 mph while traveling from Los Angeles to London. The flight actually surpassed the speed of sound, which is 767 mph. According to a story in the *Washington Post*, the Boeing 787-9, which has a regular cruising speed of 560 mph, got a boost from a naturally occurring jet stream, a "high-altitude air current" that allowed the flight to arrive 48 minutes ahead of schedule. If you're going to try for record-fast travel, you better do it soon because jet streams this strong only occur in the winter, when temperature differences between the north and south are at their highest.



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# Osage Beach grapples with regulating new industry

By Nancy Zoelner-Hogland

Now that medical marijuana is legal, like many other municipalities around the state, Osage Beach is asking what steps will be required before it can be sold to the public.

Amendment 2, which got “Yes” votes on more than 65 percent of the total votes cast in the November 6 general election, legalizes growing, manufacturing, selling and consuming medical marijuana and medical marijuana products at the state level. The products sold are to be taxed at a rate of 4 percent with proceeds earmarked for veterans’ health-care.

City Administrator Jeana Woods said although there are still many details to be worked out, the Missouri Municipal League is providing some answers.

“We sat through a live webinar on February 21 and learned the state is only going to approve a set number of applications; the state wants the dispensaries dispersed across the state in different congressional

districts; the state will allow only so many dispensaries per a certain number of people; there are four different types of applications and four different types of facilities and you can’t be one and the same,” she said, adding that the webinar also discussed planning and zoning, the law enforcement side of medical marijuana and employment guidelines, “Like how this will affect your employment if you’re a drug-free workplace?”

“Working for the government is a little different but Missouri’s law specifically states that we can fire employees if they have marijuana in their system. They will not be protected by ADA (Americans with Disabilities Act). In fact, we might have to be a drug-free workplace since we get federal funds and under federal law, marijuana is still illegal. And we cannot have a police officer under the influence. That’s non-negotiable,” she said. “It’s the same with our public works employees who have a CDL license and are operating heavy

machinery. They can’t do their jobs if they are using marijuana – whether medically approved or not.”

She said the webinar also dispelled some of the myths that have been circulating since the law was adopted.

“One of those rumors is that every dispensary will have a doctor in the back room writing prescriptions for people who will just step up to the counter to get them filled. But

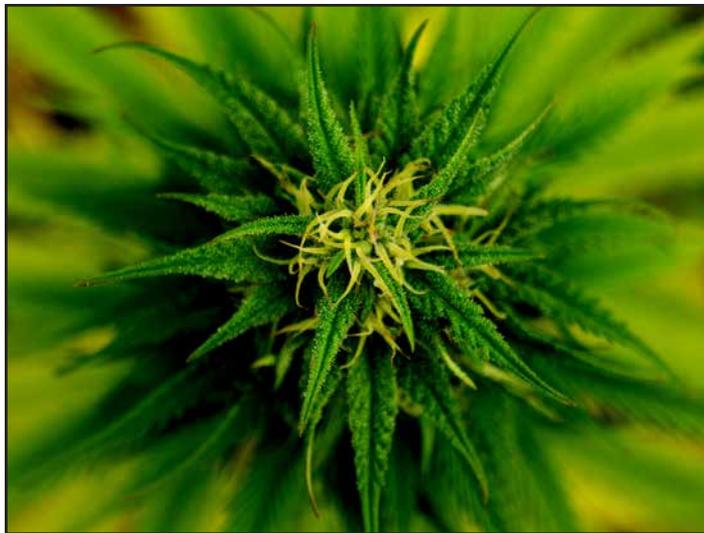
after listening to the attorneys who presented the webinar, my understanding is it’s just the opposite – doctors will not be allowed to operate at the same facility offering the pharmaceuticals – and everything will be highly regulated by the Department of Health and Senior Services,” Woods said. “This isn’t like the 60s and 70s when people were growing it, rolling it and smoking it. People will be growing and processing 60, 70

or 80 different types of plants to make medicine or to put in different types of products. It will be a pharmaceutical operation.”

Woods said although they’re still learning the state regulations governing marijuana dispensaries, she does know that once an application has been approved by the state, setting up shop in the city will simply be a matter of coming in to city hall to get a business license, “And it will be granted as long as zoning is correct and they meet the same requirements met by every other business – but applicants won’t have to go before the board or get any further approval. In fact, a portion of Amendment 2 bars officials from adopting ordinances that ban or place undue burdens on medical marijuana facilities in their areas.”

Because a dispensary can’t be closer than 1,000 feet from schools and churches, Woods said they will soon be mapping the city and getting a clear definition of how the distance is to

*continues on page 8*



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# Safe

*continued from page 1*  
he doesn't know of any public shelters in the area.

## Get prepared as spring storm season approaches

Data collected by the University of Missouri Extension shows that in the Midwest, peak tornado occurrence is in mid-March through late June. Missouri is considered at high risk from tornadoes and is in "tornado alley," which places the state in the top five for tornado activity. On average, Missouri experiences around 30 tornadoes a year with most occurring between noon and midnight.

To help businesses prepare for a tornado, the Occupational Safety and Health Administration (OSHA) created guidelines for employers to follow. The list includes developing an emergency plan that includes details on suitable places to take shelter, and adopting policies to ensure all personnel are accounted for and procedures for addressing any hazardous materials that are on-site.

Businesses should also

adopt accountability measures that:

- Develop a system for knowing who is in the building in the event of an emergency

- Establish an alarm system to warn workers and test that system frequently

- Develop plans to communicate warnings to personnel with disabilities or who do not speak English

- Account for workers, visitors, and customers as they arrive in the designated shelter area, which should be marked with signs

- Use a prepared roster to take a head count

Because employers are charged with ensuring the safety of its workers, OSHA suggests assigning specific emergency response duties in advance; creating checklists for each specific responsibility and designating and training alternates in case the assigned person is not there or is injured.

Zurich Insurance advises business owners to also think about how they can maintain business continuity in the event of a tornado or other disaster. Planning should address:

- How employees will communicate, and where they will work

- How manufacturing and other critical business operations will continue until a damaged building is repaired or replaced

- How data and information technology will be restored

- How supply chain logistics will be maintained

Gentry said every business and individual should own a NOAA (National Oceanic and Atmospheric Administration) Weather Radio which broadcasts continuous weather information directly from National Weather Service offices in selected areas. The radios can be programmed to broadcast weather alerts in one county, in neighboring counties or even to broadcast weather information within the service area of the transmitter, when traveling.

He also advised signing up for emergency alerts, which can be received via text message and email. To sign up, text your zip code to 888777 or use the registration box on the Camden County EMA page ([www.emacamdenmo.org](http://www.emacamdenmo.org)).

Second-home owners who want the alerts have to enter a zip code from Camden County. Zip codes for the county can be found by visiting [www.zip-codes.com](http://www.zip-codes.com).

According to the National Weather Service, a tornado watch is issued when tornadoes are possible in your area. Sirens are not sounded for watches, however, everyone should remain alert for approaching storms. A tornado warning is issued when a tornado has been sighted or indicated by weather radar. Sirens are sounded for warnings, indicating it's time to move to your pre-designated place of safety.

Several municipalities, including Lake Ozark, the Village of Four Seasons, Osage Beach, Linn Creek and Camdenton have installed early warning systems. However, in an earlier interview, Gentry said outdoor warning systems are "for people outdoors. If, for instance, you're indoors and vacuuming the carpet, you're probably not going to hear them."

From Missouri Storm Aware:

- Tornadoes cause an average of 70 fatalities and 1,500 injuries in the U.S. each year.

- The average forward speed is 30 mph but may vary from nearly stationary to 70 mph. The strongest tornadoes have rotating winds of more than 250 mph.

- Tornadoes can be more than one mile wide and stay on the ground for over 50 miles.

- Tornadoes may appear nearly transparent until dust and debris are picked up or a cloud forms within the funnel.

- The average tornado moves Southwest to Northeast, but tornadoes have been known to move in any direction.

For more information, visit <https://stormaware.mo.gov/>.

## Joplin changed a lot of things, including building codes

After conducting a detailed study of the May 22, 2011 tornado that hit Joplin, the National Institute of Standards and Technology reported that 135 of the 161 deaths were a result of building failure. And there was a lot of failure. More than 8,000 homes and commercial buildings were destroyed by the EF-5 tornado. Lives were lost in a variety of structures.

Based on findings from its studies, the NIST developed 16 recommendations that would

improve on how buildings and shelters in tornado-prone areas are designed, constructed and maintained. Those recommendations were approved at the 2018 International Code Council meeting.

According to a report by the NIST, the new guidelines require enhanced protection for "new school buildings and additions to buildings on existing school campuses, as well as facilities associated with schools where people regularly assemble, such as a gymnasium, theater or community center. Under the updated codes, storm shelters must be provided that protect all occupants from storms with wind speeds of 400 kilometers per hour (250 miles per hour), representing the maximum intensity category EF-5 on the Enhanced Fujita Scale." The area covered by the upgraded codes stretches from northern Texas to central Minnesota and from western Oklahoma to western Pennsylvania and includes "Tornado Alley" and "Dixie Alley" regions of the Midwestern and southern United States, respectively.

The improved storm shelter requirements were published in ICC's 2018 International Building Code (IBC) and 2018 International Existing Building Code (IEBC), which are used as the basis for building and fire regulations enforced by state and local jurisdictions.

Charlie Misenheimer, building inspector for the Lake Ozark Fire Protection District, said he will soon start the process of reviewing the new set of codes for adoption; they will go into effect in mid-2019 or early 2020.

"We're currently under the 2012 version of the IBC. Typically, we update every six years. It takes quite a while to go through the codes and review them to see to what needs to be changed or amended for our area," he explained. "When the new code is adopted, it will only apply to new structures. It wouldn't apply to anything existing unless 50 percent or more of the building is damaged or the type of use is changed from one business type to another."

Misenheimer said the new codes won't be used to guide construction of the new school on Bagnell Dam Boulevard because it was designed under the existing code.



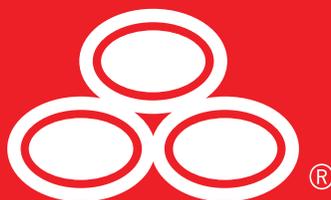
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# Regulating new industry

*continued from page 4*  
be measured.

At least one person has expressed an interest in operating a dispensary in the city. L. Leatherbery posted on Facebook that she and her husband purchased the Osage Cigar building between Walmart and the Osage Beach Outlet Marketplace with that intention.

She wrote that they had prepaid their fee to the state and met with city officials to discuss their plan.

"We believe people should have a choice in their medication. We plan to be a mom and pop store and hire locals. We also applied for our grow license. So we hope to have several good paying jobs for as many as possible... The name of our dispensary is Greenside Apothecary. Greenside is a family name on my mom's side and just seemed to fit," Leatherbery said, adding that they planned to open in the fall to help people with getting their medical cards and provide education on products they plan

to carry. However, that may be a slightly ambitious time schedule. Amendment 2 guidelines state the DHSS will make applications for licenses and certifications available to the public in June and will begin accepting applications the following month. They have until the end of 2020 to announce approvals.

Woods said although several people have expressed concern that the medical marijuana cards will be so easy to obtain that everyone will have one, statistics show that even in states that allow recreational marijuana, just 2 percent of the population signs up for the cards.

"The state's population is 6.1 million so 2 percent would be 122,000. Spread throughout the state, that's not many people. Whether we like it or not, it is what it is so the best thing we can do now is learn everything we can to make sure we do everything right. We also want to inform the public so around the end of March, we

plan to hold a public forum and may bring it up then to let people express their views and ask questions," she said.

Amendment 2 specifically authorizes medical use of marijuana for treatment of nine qualifying conditions including cancer, chronic pain, debilitating psychiatric disorders, epilepsy, glaucoma, human immunodeficiency virus, migraines and any terminal illness or other medical conditions which, when treated with regular prescription medications, could lead to drug dependence. The law also allows leeway for authorized physicians to prescribe it for other conditions they feel may be helped by its usage.

Individuals must be 18 years old to get a prescription. Parents or guardians must give consent for those under 18 and they must supervise administration and purchase the medical marijuana on behalf of the child.

To be prescribed marijuana, patients or their caregivers will have to obtain an identifi-

cation card from the Missouri Department of Health and Senior Services, which will oversee medical marijuana operations in the state. The DHSS will also be responsible for licensing and certifying medical marijuana cultivation facilities, dispensaries, testing sites and all physicians issuing medical marijuana prescriptions.

The identification cards, which will cost \$25 and must be renewed annually, will allow patients to get up to 4 ounces of marijuana per month unless two licensed physicians provide a reason why more is necessary. Patients can possess up to a 60-day supply at any one time. Those who violate the rule by possessing up to twice their legal amount of marijuana could have their card suspended for up to one year. Those who possess more than twice the legal amount can be fined up to \$2,000 and sentenced to a year in a county jail.

Qualifying patients or caregivers can grow up to six flowering marijuana plants at home in a secure, locked facility, but must obtain a separate

identification card from the DHSS at a cost of \$100. Home-growers can possess up to a 90-day supply at any one time.

Cultivation comes with several rules, including one requiring that all marijuana products prescribed in Missouri must be cultivated in Missouri. One marijuana cultivation facility will be allowed for every 100,000 state residents for a total of 61 facilities; the facilities cannot be located within 1,000 feet of schools, daycares or churches; and they must meet strict security guidelines. Amendment 2 also regulates the size of cultivation facilities and the number of plants that can be grown.

Nothing about Amendment 2 is inexpensive. The license application fee for marijuana cultivation facilities is \$10,000 and must be renewed every three years for \$5,000 per renewal. In addition, owners of the facility will be charged \$25,000 annually. Dispensaries must pay a \$6,000 application fee and if approved, must pay a \$3,000 fee every three years. Dispensary owners are also charged a \$10,000 annual fee.

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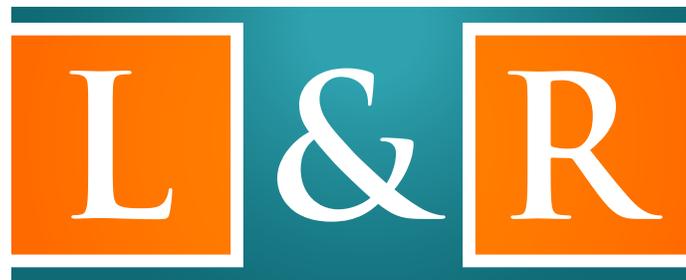


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## A Matter of Trust

### Q & A

**Dear Bart:** The stock market has been so crazy lately. Is it time to look at selling or should I continue to hold?

You're right. The markets have been extremely volatile the last several months. It has become common for the DOW to swing hundreds of points in a single day. So what is an investor to do?

**Meet With Your Financial Advisor.** When was the last time you reviewed your investments with your advisor? Your advisor should proactively reach out to you to discuss your portfolio, but if it's been more than six months set up a meeting now. In times of market volatility it is very important that you know how you are positioned and what the downside potential is for your particular asset allocation. Your advisor should be able to communicate their thoughts on the economy and what that might mean for your particular investments. Ask what the advisor is recommending to other clients with your objectives and risk tolerance and how they are compensated for those recommendations.

**Re-evaluate Your Risk Tolerance.** Although 2018 was a down year, for most investors in the stock market, the last 10 years have been very strong. Will the bull market continue on indefinitely? Absolutely not. Markets are cyclical and many investment professionals agree that we likely are late in the cycle. Therefore, it is a good time to seriously reassess your current tolerance for market declines. As one moves closer to retirement, tolerance for risk often decreases. Make sure your investments are aligned with your time horizon and work with your advisor to determine the right asset mix to meet your desired returns and ability to withstand loss.

**Rebalance.** If you currently do not have a plan in place to periodically rebalance your investment portfolio, please consider it. At least annually, your advisor should be meeting with you to review your allocation and determine if adjustments should be made. It is common to take a buy and hold approach. However,



**BART SCHULTE, MBA, CWS®**  
Vice President & Portfolio Manager

for many investors this approach has resulted in an over allocation to equity investments over the last several years of positive stock market returns. Perhaps you invested money ten years ago when you felt that a mix of 50% stocks and 50% bonds was appropriate. Due to stock growth you may now find your investment portfolio is nearing 70% stock at a time when you are ten years older and ten years closer to retirement. Of course asset allocation is particular to the individual but it is always a good idea to know how your money is invested, what type of risk is associated with your allocation and to rebalance and review where you are on a regular basis.

Central Trust Company offers a free Second Opinion Service for those with investable assets over \$500,000. This includes a comprehensive analysis of your current investments including fees, tax efficiency and risk. We provide a consolidated report of all of your investment and retirement accounts. In addition, we will review your current estate plan, identify key issues and discuss ways to ensure a smooth transition to future beneficiaries. Contact Bart Schulte at 573-634-1397 or bart.schulte@centraltrust.net to schedule your complimentary review.

The information in this article is not presented as personal, financial, or legal advice and should not be relied upon as a substitute for obtaining advice specific to your situation.

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# Childcare training to be offered in Camden County

Child care provider training is being offered in University of Missouri Extension. Each session is worth two hours credit. Preregistration is required.

Classes will be held from 6 to 8 p.m. at the Camdenton Chamber of Commerce at 739 W. Hwy 54 in Camdenton.

The following training will be offered:

Monday March 25 Eating Well/ Childhood Obesity

Monday April 15 Setting the Stage/Healthy Habits for

Life Thursday May 9 Moving and Learning

Eating Well – Basic Nutrition for Kids and for You. This workshop gives an overview of basic nutrition facts and introduces “MyPlate” as a tool to choosing healthy foods.

Childhood Obesity and Missouri’s Eat Smart Guidelines for Child Care. This workshop discusses the current childhood obesity epidemic and how it relates to child care.

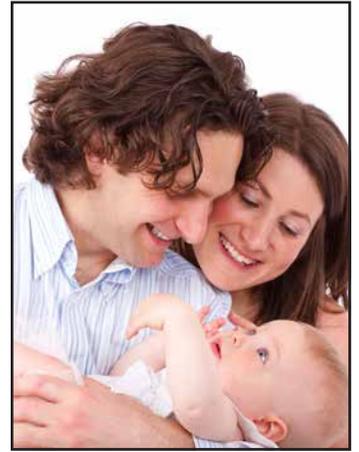
Setting the Stage for Eating Well – The Nutrition Environment. This workshop discusses why and how to create a child care environment that encourages children to eat well and practice healthy eating habits.

Healthy Habits for Life – Teaching Nutrition to Preschool Children. This workshop discusses the importance of nutrition education and physical activity in the preschool curriculum. Participants receive teaching

resources and share ideas.

Moving & Learning - Leading Physical Activity in Child Care (2 hour workshop). This workshop discusses the importance of moderate to vigorous physical activity and how to incorporate it into daily classroom activities.

Register by contacting Amy Bartels at 573-346-2644 or emailing her at bartelsa@missouri.edu.



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# Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

## Seasonal Living at the Lake of the Ozarks

Living at the Lake of the Ozarks provides many wonderful opportunities, and they are not just in the summer! As full-time residents, as well as business professionals, we know how wonderful it is to be a part of this community. Now is a great time to buy a home at the Lake of the Ozarks, and Team Lasson would like to assist you. If you have been thinking about relocating to the Lake of the Ozarks, here are a few things you can expect to love during every season.

### Winter

Winter at the Lake of the Ozarks is a great time to enjoy some relaxation and rest. It is also a great time to get involved in the community! There are fun events planned almost every weekend of the season where you can get out and meet people, support local community groups, and invest in the area. From golfing events on the nice days, to fishing tournaments on the cool days - there is always something to do, even during the Winter months.

Of course, one other thing to consider for the Winter is that if you do not have a vacation home at the Lake of the Ozarks, NOW is a great time to get started. Team Lasson would be honored to help you get a mortgage for a vacation home at the Lake of the Ozarks.

### Spring

This is when the Lake area begins to bloom. The whole place comes to life as the trees and grass start to change from brown to green. The water starts to sparkle under the warming sun, and the evenings are cool with the sound of birds singing everyone to sleep. As this season starts to wake up the dead of Winter, you will find people spending more and more time on the water. Spring vacationers will be coming back, and weekend vacation homeowners at the Lake of the Ozarks will be taking advantage of their vacation home. Spring is a wonderful time to enjoy the Lake area, take advantage of outdoor activities, and even get in a few rounds of golf at the Lake of the Ozarks.



### Summer

The BIG season here at the Lake is SUMMER! The Lake starts hopping, and this is a great time to enjoy as much time in your vacation home as possible! Get that boat out, pack up the cooler with beverages and start hopping to all of your favorite restaurants. With thousands of vacationers during the Summer season, hundreds of events and activities, and a wonderful vacation home - what more could you ask for?

### Fall

Things may start to relax a bit in the Fall season, but there are still people finding plenty of reasons to get out on the water and enjoy the Lake lifestyle. Golfing and fishing at the Lake of the Ozarks are two activities you will see increasingly through the Fall season. Of course, you cannot forget the colors! The Lake of the Ozarks was voted the second best place to see the Fall colors by USA Today, and we could not agree more. We also boast of two Missouri State Parks, so if you enjoy hiking through the Ozark hills, you will find the Fall season amazing.

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

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# The reality of running a small business

Submitted by Bruce Mitchell, Lake of the Ozarks SCORE

Starting a business isn't for the faint of heart. Being your own boss offers rewards—and plenty of challenges as well. Transitioning from working for someone else to running your own company brings changes that not only you need to navigate, but that your family and friends also need to adjust to.

"Realistic expectations are required by both the entrepreneur and close family. It must be a 'team sport,'" explained SCORE mentor Bruce Mitchell.

As you prepare to start your business, keep these things in mind so you—and your loved ones—can more easily transition into the brave new world of entrepreneurship.

## Income might be unpredictable at first.

Without a steady paycheck coming from an employer, you might find it challenging to keep up with expenses both professionally and per-

sonally. When you're starting out, revenue from your business will take time to ramp up. It takes time to build a network of connections and clients.

## You may need to forego some luxuries.

Prepare to make some personal sacrifices when self-employed. A daily caramel latte and Friday dinners out at your favorite five-star restaurant probably won't be in the budget for a while.

## Working from home requires discipline.

If you decide to run your business from an office in your home, you'll face a whole new set of distractions that can threaten your productivity. Tuning out the personal to-do list and spontaneous requests from friends to meet up for coffee during the workday demand concentration—and the strength to say "no."

## Expect to work really hard.

Starting a small business requires a significant

amount of time and effort. Many new entrepreneurs find themselves working harder and for longer hours

need a variety of help and advice.

"You will need to form relationships with profession-



than when they worked for an employer. Finding ways to maintain a comfortable work/life balance might be challenging in the beginning, but it's necessary for the well-being of you, your family, and your business.

According to Mitchell, entrepreneurs must realize that their new business will

als you may not have needed to collaborate with before. To better your chances of success, consider creating a business development board comprised of legal, accounting, banking, and industry experts who will agree to provide pro bono guidance as you begin," he advised. "Having a team to guide you

can help you prepare yourself—and your family—for what to expect from running your own business."

SCORE mentors, with their breadth of experience, are often willing to serve on business development boards. Also consider talking with other entrepreneurs in your community who have walked the same path and can offer valuable insight and experience about the realities of entrepreneurship.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 12,000 business experts. For more information about contacting a mentor or volunteering contact the SCORE Lake of the Ozarks Chapter at [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441. Serving Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.

## TECHNOLOGY AND LIFESTYLE

### Cool Gadgets and Gizmos for the Geek in All of Us



## Furbo Dog Camera

Can't bear to leave little Fido behind when you go to work? The Furbo treat-tossing, full HD Wi-Fi pet camera is designed for dogs and compatible with your Alexa device. A free app for iOS or Android gives you control of the device, allowing you to see little Fido and throw him a treat. But it will also give you livestream video to see what he's up to. The barking alert tells you when he's being noisy, and you can talk to him to calm things down. Sound good? It's just **\$250**.



## PhoneSoap Sanitizer

According to the manufacturer, there is 18 times more bacteria on your cellphone than a public restroom. If that is indeed the case, there's no time like the present to sanitize and disinfect yours. The PhoneSoap 3UV "cell phone sanitizer and universal cell phone charger" purportedly kills 99.99% of bacteria with UV light. The patented design completely sanitizes your phone while it charges. It fits all phones including the large ones like 'iPhone 8 Plus' according to the maker. They also say it will "Clean whatever fits" -- including pacifiers, smart watches, headphones and more. **Just \$60** from various online retailers.



## Moxie 1-Spray Showerhead

For just over a Benjamin, all you shower serenaders can sing along with your favorite hits while you wash away the day's cares. The Kohler Moxie 1-Spray 5 inch Showerhead with wireless speaker connects to your existing plumbing and will wirelessly play your music over Bluetooth from any enabled device. Available in white and three additional brushed metal colors, it fits into existing bathroom decor. The speaker is removable for recharging but the shower arm and flange are not included. Brushed nickel will set you back another \$60. **\$115 at HomeDepot.com**



# Building an effective web presence

with Karen Horman, MSW Interactive Designs LLC

## Make Your Business SHINE Online

It's easier than you think to make your business stand out from the competition with your online marketing. This month, MSW Interactive Designs has 5 ideas to help your business SHINE online!

### Think About Your Consumer's Habits

Find where your customers spend time and make sure your message is present on that platform. Online is where consumers spend a big chunk of their time. If your message isn't in front of them, you may be missing out big time! As our internet marketing company knows, an online presence is vital for all businesses. But just being online isn't enough -- have a purpose with every message you put out there!

### Maximize your exposure on multiple social media platforms.

Facebook is the king of social media (for the time being) but that can change at any time. It's important to spread your message among other social media platforms. This strategy can help your message reach the most viewers possible. Each platform has a unique audience and your message can touch a variety of viewer demographics by being on multiple channels.

### Reach customers with regular email newsletters.

If you collect customer emails (and we suggest you do), a newsletter is a great way to reach them! Many times, you have email addresses for people who you've already done business with and this is a fantastic tool to reach them again with your message. Consumers like to do business with someone they've already had a positive experience with, and you can feature other services they may be in need of!

### Promote specials with regular text messages.

Reach your customers in a place they can't ignore - their phones. An



Karen Horman

astonishing 98% of text messages are read within 2 minutes of sending. That's a QUICK way to reach your customers with your message. The key to a text is to keep it short and to the point. Get the message into the hands of your potential customers, fast!

### Keep your online business information accurate.

With all these marketing platforms and online directory services available, it's important your business info (Name, Address, Telephone) is exactly the same. Any variance in this information can impact your search results in a negative way and lead consumers to contact you in a way that isn't accurate. That's why it's vital to ensure your information is accurate across the board!

Give your business the best shot at great exposure by reaching your customers on a variety of platforms. It's an effective strategy to keep your brand top of mind and keep reminding consumers why you're the best! The key to reaching people on various platforms is to keep it consistent. Make an effort to send out regular messages on each platform your business utilizes to maximize your reach!

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# Extension to offer short course for agriculture land owners

The Building It from the Ground Up program addresses the needs of landowners looking to improve their property as well as their outputs and profitability over the long run of the agricultural operation. This program will help those individuals trying to make sound economic decisions about their operations.

The course targets part-time operations or hobby farms and both new and old land owners or operators who are looking to run up to 50 to 75 breeding cows, 100 stockers, 50 to 75 breeding goats and/or sheep, or a small registered livestock operation, on farms ranging from 20 to 160 or more acres.

The course is not only about making a living on the farm, but about living on the

farm, raising children on the farm, and enjoying the rural way of life. The farm just needs to pay for itself and if it makes a little money along the way - great!

## Sessions include

·Sheep and Goat production: This class is designed to introduce new farmers to the world of sheep and goat production as it is found in Southwest Missouri. Topics of discussion may include but are not limited to the economics of an operations and marketing practices; the selection of the right breed for your operation; culling the heard; fencing and equipment needed; sheep and goat nutrition; parasite control and management; hoof trimming and its importance, and other related topics. The class will be held on Thurs-

day, March 14.

·Economics of the livestock business: This class will cover market trends, highs and lows, best time to sell at what weight, economics of hay production, and more. This class will be held on Monday, April 8.

The cost is \$15 per session. Both classes will run from 6 to 9 p.m. and will be held at the Camdenton Area Chamber of Commerce Office, located at 739 West US Highway 54 in Camdenton.

Pre-registration is required. For more information or to register for the program call the MU Extension in Camden County Office at 573-346-2644 or email camdenco@missouri.edu.

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## "Insurance Talk"

with Ron Hall of  
Golden Rule Insurance

### Long-Term Care Insurance 101

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

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

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

#### Reasons to Consider Long-Term Care Insurance

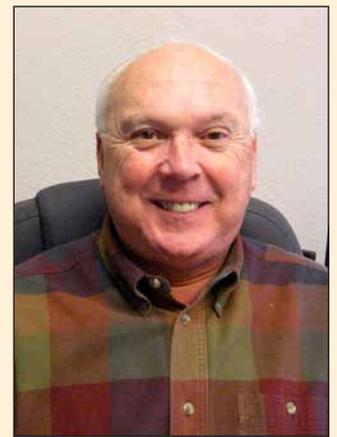
In addition to sparing your family the expense of caring for a long-term disability, long-term care insurance can keep you from draining your savings and ending up fully or partially on Medicaid. That's a good thing because, while there's no out-of-pocket cost for Medicaid, the benefits are not extensive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

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

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

#### How Exactly Does It Work?

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



Ron Hall

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

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

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

#### Do You Need Long-Term Care Insurance?

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

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

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

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# As the Lake Churns

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, 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.As-TheLakeChurns.com



Real Estate and Lake News with C. Michael Elliott

2015-2018 Comparison Lake of the Ozarks						
Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%
<b>Residential, Villas &amp; Townhomes Waterfront</b>						
2015	789	\$246,207,754	150	\$312,050		
2016	773	\$255,427,282	142	\$330,436	-2%	4%
2017	967	\$325,646,002	130	\$336,759	25%	27%
2018	883	\$319,464,844	120	\$361,795	-9%	-2%
<b>Residential, Villas &amp; Townhomes Offshore</b>						
2015	865	\$115,454,127	146	\$133,473		
2016	970	\$134,677,515	139	\$138,843	12%	17%
2017	1033	\$155,504,087	128	\$150,536	6%	15%
2018	1100	\$169,099,213	114	\$153,727	6%	9%
<b>Waterfront Lots</b>						
2015	62	\$9,051,650	263	\$145,994		
2016	64	\$9,167,451	248	\$143,241	3%	1%
2017	95	\$11,131,250	222	\$117,171	48%	21%
2018	86	\$10,583,050	208	\$123,059	-9%	-5%
<b>Other Lots &amp; Lands</b>						
2015	180	\$8,311,160	190	\$46,173		
2016	210	\$8,114,295	205	\$38,640	17%	-2%
2017	178	\$6,618,754	150	\$37,184	-15%	-18%
2018	251	\$8,540,948	184	\$34,028	41%	29%
<b>Condos &amp; Timeshares</b>						
2015	659	\$105,583,653	141	\$160,218		
2016	726	\$113,574,652	148	\$156,439	10%	8%
2017	895	\$141,244,805	132	\$157,815	23%	24%
2018	850	\$139,893,152	119	\$164,580	-5%	-1%
<b>Commercial Properties</b>						
2015	70	\$15,300,957	234	\$218,585		
2016	82	\$23,408,101	228	\$285,465	17%	53%
2017	59	\$16,619,484	294	\$281,686	-28%	-29%
2018	77	\$19,706,018	322	\$255,922	31%	19%
<b>Farm</b>						
2015	22	\$4,769,684	186	\$216,804		
2016	13	\$3,780,400	133	\$290,800	-41%	-21%
2017	21	\$5,152,795	86	\$245,371	62%	36%
2018	21	\$6,574,000	99	\$313,048	0%	28%
<b>Homes Over a Million</b>						
2015	22	\$34,091,300	134	\$1,549,605		
2016	21	\$29,953,500	145	\$1,426,357	-5%	-12%
2017	29	\$42,609,670	143	\$1,469,299	38%	42%
2018	28	\$47,553,900	237	\$1,698,354	-3%	12%

Totals By Year	Year	Total	Volume
	2015	2647	504,678,985
	2016	2838	548,149,696
	2017	3248	661,917,177
	2018	3268	673,861,225

Based on information from the Association of REALTORS® (alternatively, from the Bagnell Dam Association of REALTORS® MLS and Lake of the Ozarks Board of REALTORS® MLS) for the period January 1st through December 31st of 2015, 2016, 2017, 2018. The data collected for this report is information that was reported to the MLS as of January 10th, 2019.



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## Managing Rental Property

### Small Change, Big Difference

Spring is just around the corner and this month we will look at how to get the most out of your money when it comes to redecorating and updating your home or condo. Use these easy tips to help make your property look better without breaking your budget or the bank.

The bedroom is a great place to start. New bedding can change the entire look of your bedrooms. The rooms will look fresh and appear updated with minimal effort and your cost will be around \$100.00 per bedroom. Just be sure to coordinate your new bedding with your current colors. When in doubt, keep it neutral and simple.

Lamps and artwork. The next step is to look at your lamps to see if they are dated, need new shades or if they even work properly. Sometimes new shades will do the trick (yellow, pleated or stained shades are definitely out of date) or you can replace the entire lamp for \$25.00 to \$50.00 per lamp. Artwork, especially the frames can become dated if not changed out periodically. Avoid 80's brass frames and find something that looks nice and fits the space. Wood frames are usually a good option. New artwork can be found in the \$30.00 to \$60.00 per piece price range.

Nothing right now makes a home or condo look more dated than old box televisions. Everyone has flat screens now and you look cheap and dated by not having them in every room. The bedrooms should have around a 32" and the living room a minimum of 40" to 55". You can now get a 32" for around \$120.00 and the 40" to 55" in the \$200.00 to \$400.00 range. Get smart tv's to truly take advantage of your internet connection and today's improved technology.



**Russell Burdette**

**Bathrooms.** Change out that dated shower curtain with a new rod, hooks & curtain for less than \$50.00!

**Interior Painting.** This can be economical if you can do it yourself. If unsure on colors get some advice from friends, neighbors or peruse the internet for ideas.

**Unclutter.** It's time for a garage sale or maybe the dumpster for the following items; anything with 80's brass, box televisions, VCR's and anything prior to 2000. Also dust catching fake greenery and floral arrangements are not in anymore. Keep your accessories simple and to a minimum.

So for a two bedroom condo you can spend around \$950.00 to \$1500.00 plus tax and you would have updated bedrooms, flat screen televisions, new lamps and artwork! A couple of extra rentals per year due to your updating would pay for your new décor. Taking just a little bit of money, you can make some small changes that will make a big difference!

*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 a vacation rental market analysis or 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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Lakebusjournal@gmail.com**

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

## Dealing with shoplifters only part of the problem locally

By Nancy Zoellner-Hogland

In February, officers with the Osage Beach Police Department were dispatched to deal with "suspicious activity" taking place at Dick's Sporting Goods. Store employees called police because they suspected two women were shoplifting, according to Lt. Michael O'Day, public information officer for the OBPD.

While in route, the officers were advised that the women had taken several items without paying for them and were leaving the parking lot in a small, grey SUV.

"They were gone by the time we got there but the store had video of them so we were able to give a good description," he said, adding that officers spotted the vehicle at the Osage Beach Outlet Marketplace and tried to stop the women as they exited the mall parking lot. However, instead of stopping, the driver sped up, running multiple red lights before heading east on the Expressway.

O'Day said because the driver was reaching speeds of more than 100 mph and using the shoulders of the highway to pass other vehicles, officers decided it was too dangerous to continue the pursuit, and backed off at Highway 54 and Midway Road in Miller County.

The story doesn't end there, however. The Missouri State Highway Patrol put a spike strip down on Highway 54 between Eugene and Brazito and terminated the pursuit. The women then attempted to flee on foot but were captured moments later and were taken to the Camden County Jail. The driver, Janay Nicole Clark, was charged with felony stealing of \$750 or more, felony resisting, careless and imprudent driving and other traffic violations. Te'jia Aki Caffey was charged with felony stealing of \$750 or more.

Although the majority of shoplifters don't lead police on a high-speed chase, with an average of 15 reports of shoplifting each week to the OBPD, investigating those incidents has become commonplace. O'Day said in this case, Dick's

employees did exactly what they should have done – they let police handle it.

"Employees should contact the police department immediately to let them know what they suspect. They should also try to provide a good description of the people if they're leaving the store," he said. "Video cameras are good tools, but if retailers invest that kind of money, they should keep placement and background in mind. You can have a good system and mount it with a good angle but if that camera is facing a dark wall, and the suspected shoplifter is wear-

are the most popular days for shoplifters, especially in the afternoon and on weekends. Summers and holidays are often high-alert times for theft as well.

•Keep your shop clean - A messy, unorganized store makes it easier for shoplifters to steal without being noticed.

•Greet customers as they enter – That way, they know you're aware of their presence.

•Build relationships – The better you know your customers and your employees, the less likely they are to steal from you. Employees who feel appreciated will be happier



ing dark clothing, it's going to be very hard to see what that person is doing. It also makes it harder for us to get a description. Unfortunately, we see that a lot."

Fortunately, when shoplifters are caught red-handed, retailers typically get their merchandise back after it's photographed and logged. That was the case in the recent theft from Dick's, where 18 items from that store and several other items from Justice were recovered in the vehicle.

#### What You Can Do

According to the National Retail Federation, shoplifting costs the retail industry \$45 to \$50 billion each year. Shopkeep and Shopify, blogs for small businesses, said although there's no way to keep your shop 100-percent free of shoplifters, there are steps owners and managers can take to reduce the risk.

•Be aware of the times - Wednesday through Saturday

and will look out for the business rather than do it harm.

•Watch for loiterers – Those who appear to be hanging around with no intention of buying could be trouble.

•Run a Tight Ship – When employees are watchful, customers are less likely to try stealing.

•Watch for warning signs – Oversized purses, especially baggy clothing, shoppers who spend long periods of time in the same aisle can mean trouble. Consider adopting a policy that requires large bags to be left at the counter and then post signs to that effect.

•Take a thief's perspective – When arranging your store, look for opportunities to steal. Put easily stolen items in visible, hard-to-reach locations.

•Think about hiring more help – Having an extra set of hands – and eyes – around could actually save money.

# Businesses asked to partner to assist less fortunate

By Nancy Zoellner-Hogland

LAMB House needs help.

Over the years, the ecumenical food pantry and thrift shop has seen an increase in the number of people who need assistance. But lately, that need has jumped dramatically. In January 2019, LAMB House paid \$4,400 in electric bills alone. Guidelines allow a maximum of \$100 per household to be paid one time in a 12-month period on electric, only after the resident has received a disconnect notice.

In all of 2018, they spent nearly \$30,000 to keep the electric on in 300-some homes, \$5,000 to keep the water on, more than \$3,300 in natural gas and propane and \$10,000 on prescriptions. And nearly \$11,000 was spent on non-perishables –in addition to all the canned goods donated through the Can-Do Challenge, the deer meat that comes in through Share the Harvest and the other food items assigned to partnering churches.

At their last meeting, board

members discussed several different options, including capping the amount given out each month. But they felt that went against the basic tenets of the organization, established nearly 40 years ago to provide emergency assistance to those who needed it.

During that discussion, the board learned that a local real estate office was making a \$1,500 grant available to use strictly on prescription meds. That got members thinking about asking other businesses to partner with LAMB House in the same way.

That's where you come in. If you own a business, if you know someone who owns a business or if you work for a business that serves residents of Camden County the board is asking you to consider pledging money – or talking to others about pledging money – each month to help them help others. Any amount - \$25, \$50, \$100 – or more - per month – will be applied to whatever fund the donor selects. Because LAMB House is a 501c3

organization, all donations are tax deductible. And donors can be confident that their money is being used wisely and as directed.

LAMB House employs only a part-time manager, who works from 8 a.m. to 1 p.m. Monday through Friday; the rest of the work is done by volunteers who belong to a dozen different area churches. Those volunteers stock the shelves of the pantry, fill food orders, and shop for food when donations aren't sufficient. They also man the thrift store five to six days a week, sort items donated to the thrift store and price them to sell, and stock and organize the Brady Crisis Closet, which is filled with household goods that are provided free-of-charge to those who find themselves starting over with nothing.

And LAMB House operates strictly on donations and local grants – the ministry gets no government assistance of any kind. It does facilitate the Camden County Senior Citizen Tax Fund, which provides



LAMB House is careful about how it spends money. The thrift store and food pantry are run by volunteers. Nancy Zoellner-Hogland photo

food vouchers for Camden County seniors, but it does not receive any compensation for the time or work involved.

In January alone, they served 1,046 Camden County residents with food, clothing and help with electric, propane, water and prescriptions. In all of 2018, more than 10,000

people received assistance.

For more information or to make a donation, call LAMB House manager Pat Woodward at 573-346-2168 during normal operating hours or stop by for a tour of the facility, located at 93 Morgan Street in Camdenton.

## GLIMPSES OF THE LAKE'S PAST *With Dwight Weaver*

### ZEBRA/OSAGE BEACH POST OFFICE

In this column last month we looked at the interesting Zebra post office postmark. Zebra was the original name of Osage Beach and it went by Zebra from 1886 to 1935 when Mrs. A. B. Kennedy, a new business owner

led a campaign to change the name to Osage Beach. I stated in my article that I knew of no other community in the United States with a post office by that name but I have since learned there was one other Zebra post office and it was in Fulton, Arkansas. But while the one in the Lake of

the Ozarks area was operational for 49 years, the one in Arkansas had a short life of only three years -- 1880 to 1883.

Many post offices, especially in rural areas, come and go and move around, especially if they have to rent their building. Even after the Osage Beach post

office was renamed in 1935 it was housed in several different buildings at different locations in Osage Beach for different periods of time until recently, and several of the prior buildings it used have already been demolished and those sites are now occupied by new structures housing new businesses.

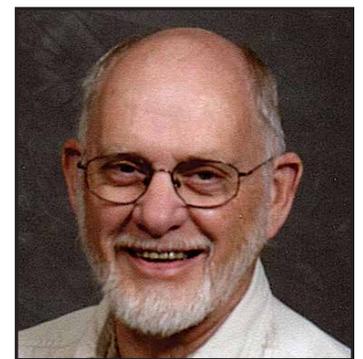
Featured in the photo is what is believed to be the very first building housing the Zebra post office. The building in this rare photo from the author's collection appears to be abandoned and in bad condition. Fortunately, someone took a photo of it before it was demolished by the men clearing the basin for Lake of the Ozarks because it is said to have been built in 1886 and was located near the Osage River boat landing in the floodplain of the Grand Glaize River.

For more on Zebra see the author's book: Images of America, Osage Beach, published by Arcadia in 2012.

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.lakeoftheo-zarksbooks.com](http://www.lakeoftheo-zarksbooks.com) to obtain more information or to purchase one of his books on line.



192-5 Post Office, Zebra, Missouri  
Pub. by Montgomery Photo Service, Kansas City, 8, Mo





11:30 a.m. – Registration & Lunch at Lake Valley Country Club 1:00 Shot Gun Start Awards Following the Tournament Hole in One Prizes Proxies & On Course Events Register before May 31, 2019 online at [www.lakeoftheozarksshootout.org](http://www.lakeoftheozarksshootout.org).

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<b>Hole Host:</b>	<b>\$75.00</b>	Limited to 18 and must provide a giveaway for each golfer ( <i>est. 120</i> )
<b>Hole Sponsor:</b>	<b>\$100.00</b>	Includes recognition at a designated hole
<b>Bronze Sponsor:</b>	<b>\$400.00</b>	Includes recognition at a designated hole, one player entry fee, one Shootout hat, one Shootout t-shirt and recognition on sponsor board
<b>Silver Sponsor:</b>	<b>\$600.00</b>	Includes recognition at a designated hole, two player entry fees, two Shootout hats, two Shootout t-shirts and recognition on sponsor board
<b>Gold Sponsor:</b>	<b>\$1000.00</b>	Includes recognition at a designated hole, four player entry fees, four Shootout hats, four Shootout Polos and recognition on sponsor board

**For more information on sponsorships call Pam at 573-317-8126.**

*Proceeds benefit 8 Lake Area Fire Departments and 32 local Lake Area Charities.*



# Crossword Puzzle

THEME: MARCH MADNESS

Solution page 14

## ACROSS

1. Trunk extension
5. Dojo pad
8. \*Villanova \_\_\_\_ at end of each half in '18 championship
11. Away from port
12. Windmill blade
13. Key material
15. Hefty competitor
16. European sea eagle
17. Walnut \_\_\_\_, MN
18. \* \_\_\_\_ Sunday
20. Smelling tainted, as in meat
21. Soft and sticky
22. Giant bird of "One Thousand and One Nights"
23. \* \_\_\_\_ -elimination
26. Making sounds like Babe
30. Beatle wife
31. Not absorb, nor repel
34. Twelfth month of Jewish year
35. Batman to Bruce Wayne
37. Elizabeth Gilbert's " \_\_\_\_ Pray Love"
38. Cubic meter
39. Ghost of Christmas \_\_\_\_
40. P in POI
42. Make work
43. Puffed up
45. \_\_\_\_ and effects
47. Mont Blanc, e.g.
48. Oddball's attempt?
50. Tropical tuber
52. \*Penultimate NCAA round
56. Like cornflakes leftovers
57. Slavic version of John
58. Tangerine plus grapefruit
59. Chased up an elm
60. Blow off steam
61. Tear violently
62. Da in Russia
63. Before of yore
64. Pasturelands

## DOWN

1. Falls behind
2. Archipelago unit
3. Square one?
4. Good-for-nothing
5. Nobel Prize winner Curie
6. Bug
7. High school student
8. Rumpelstiltskin's weaver
9. Green-eyed monster
10. Tie \_\_\_\_
12. Ruled against, as President can
13. Prod
14. \*Fill-in-the-blanks
19. Pepsi and Coke
22. Part of human cage
23. Daytime entertainment, pl.
24. Spouse's parent
25. Neil Diamond's "Beautiful \_\_\_\_"
26. Tiny leftovers
27. Intestinal obstruction
28. N in RN
29. Mirths
32. \*1 or 68, e.g.
33. Crew tool
36. \*Automatic vs. \_\_\_\_
38. Creepy one
40. \*Coach's locker room talk
41. Similar to sextant
44. Andrew \_\_\_\_ Webber
46. \*Hang a banner, e.g.
48. Abraham Lincoln bill, slangily
49. Lacking sense
50. Ruptured
51. Ice, dark, and middle
52. \*Twelve's opponent
53. Type of molding
54. Forearm bone
55. Purges
56. Slovenly abode

CROSSWORD														
1	2	3	4			5	6	7		8	9	10		
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15						16				17				
18					19					20				
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[www.LakeOfTheOzarksShootout.org](http://www.LakeOfTheOzarksShootout.org)



# Local developer is heading west

By Nancy Zoellner-Hogland

Developer Gary Prewitt is planning to build another shopping center anchored by a Menard's home improvement store, but this one won't be at Lake of the Ozarks. Instead, it will be in Joplin.

The project, to be called Boomtown Central Shopping Center, is slated for a 40-acre tract on East 32nd Street. The land was part of the John Q. Hammons Trust holdings. The Prewitt family's development company, Arapaho LLC in Eldon, has asked Joplin to establish a Tax Increment Financing (TIF) district to help fund the proposed \$80-million development, which will be split into two construction phases.

According to Prewitt's spokesman, Menard's is currently the only retailer committed to locating in the first phase. However, Prewitt is also in discussion with a multiscreen movie theater, a grocery store, restaurants and other retailers for Phase 2.

The spokesman also said it

will take about three months for the city to finalize the TIF. The projected timeline for the Boomtown Central Shopping Center shows construction starting this year with completion of both

Another 225 jobs will be created in Phase 2, when it is completed. The project is expected to see sales of approximately \$102 million a year, resulting in some \$3.7 million in new sales tax revenue



phases of the project in 2024, if all goes as planned. Prewitt's plan estimated the total construction cost, which included site work and streets, at more than \$80.3 million with approximately \$21.5 million reimbursed by the TIF.

The TIF application states Phase 1 will create an estimated 160 jobs – mostly at Menard's

a year.

According to the Missouri Department of Revenue (DOR), establishing a Tax Increment Financing (Local TIF) district permits the use of a portion of local property and sales taxes to assist funding the redevelopment of certain designated areas within the community. Areas eligible for a TIF must contain prop-

erty classified as a "blighted", "conservation" or an "economic development" area, or any combination thereof, as defined by Missouri statutes.

Prewitt's application states, "The proposed TIF area is most definitely blighted. An expert will be hired to examine the property and complete a full blight analysis to confirm blight on the property. A portion of the property is currently being used as a trash dump and another portion of the property is being used as a homeless encampment."

Under state law, a property also can be declared blighted when it is not producing optimal tax revenue.

The DOR website explains that a TIF may be used to pay certain costs incurred with a redevelopment project. Such costs may include, but are not limited to:

- Professional services such as studies, surveys, plans, financial management and legal counsel;
- Land acquisition and demolition of structures;
- Rehabilitating and/or repairing existing buildings on site;
- Building necessary new in-

frastructure in the project area such as streets, sewers, parking, lighting; and

· Relocation of resident and business occupants located in the project area.

· Supported by Local Tax Incremental Revenues

The DOR also explained that the idea behind a TIF is that property and/or local sales taxes (depending upon the type of redevelopment project) will increase in the designated area after redevelopment, and a portion of the increase of these taxes collected in the future (up to 23 years) may be allocated by the municipality to help pay the certain project costs.

Prewitt has built two shopping centers at Lake of the Ozarks using TIFs – Eagles' Landing in Lake Ozark, which includes a Menard's, Kohl's, CVS, Marcus Theaters and Buffalo Wild Wings; and Prewitt's Point in Osage Beach, with several stores including Lowe's and Target. Prewitt also owns Shady Gators and the adjacent Lazy Gators, as well as Backwater Jack's on Lake of the Ozarks.

## J.T. Gerlt of KS95.1/Benne Media honored as the Business Person Of The Year

J.T. is a lifelong resident of Versailles and started working at KS95.1 radio in June 1989.

He started hosting the morning show in 2012 when Benne Media purchased the radio station from Jay Fisher. He now oversees the day to day operations KS95.1.

At the presentation, it was said of Gerlt, "With as much as J.T. does at KS95.1, you would wonder how he has the time for anything else ... he is President of the Morgan County Fair Board, a member of the Versailles Lions Club, MU Extension Council, and the Polar Plunge for Special Olympics. He also volunteers for the Apple Festival, Hillbilly Fair, Give 'Em the Bird 5K, and the Hope Ray Dunklee 5K. J.T. is a great example of what it takes to be an outstanding role model for other business people in the area. He is able to use his radio platform and his talents to give back to the Versailles community."

Laura Piercy was honored as Educator of the Year.

Piercy has been employed by the Morgan County R-II School

District for 24 years. She serves as the District Wellness Coordinator, varsity cross country coach, and middle school girls track coach. Throughout her career with R-II, she has worked as a third-grade teacher, physical education teacher, and coach.

At the presentation, it was said of Piercy she "always finds time to attend every event and juggle everyone's schedules, often putting her own needs last. ... Laura is always willing to help in any capacity and does so with enthusiasm, love, and a smile."

Piercy makes sure athletic teams receive meals before games and often purchases food items with her own money. She volunteers her time assisting with MCAC athletic groups, Tiger Nation, and coordinates Family Fun Nights for the school district. She started a walking club and every spring she assists with planning the elementary Tiger track meet.

Donna Chapman was honored as Volunteer of the Year.

At the presentation, it was said of Donna Chapman she "has dedicated her life to supporting

her community in its efforts to increase education, to promote healthy behaviors and to reach out to all segments of Morgan County's diverse population." She was in education 34 years as a teacher, summer school director, principal, and Title 1 coordinator.

In retirement, she served as grant coordinator of the CLEAR coalition, with the goal of reducing risky behaviors in youth. Additional prevention activities included SADD (Students Against Destructive Decisions) and Tobacco Free Youth of Morgan County.

She has served the Morgan County Retired Teachers and School Personnel organization; MCAT (Morgan County Agency Team); Citizens for Health and Wellness; Katy Trail Community Health Center; and Food for Morgan County. She was recognized for her work by the Missouri House and Senate, U.S. Senator Clair McCaskill, and ACT Missouri. She received the Osage Community Elks Lodge Distinguished Citizen award.

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# City to tighten restrictions in entertainment ordinance

By Nancy Zoellner-Hogland

Lake Ozark is trying to establish a balance between the city's commercial and residential areas. To do that, a bill was introduced to the board of aldermen that sets time limits on outdoor music.

City Administrator Dave Van Dee explained.

"We were updating the special event application and as part of that discussion, we talked about loud music from the bars being the biggest source of complaints we get – but it's the time of day that we get them that we're looking at," he said. "Most people understand that loud music is going to be part of the type of businesses we have on the Strip, but they also feel that from Sunday through Thursday, 11 p.m. is a reasonable cut-off and on Saturday, midnight would be a good time to shut down outdoor amplified music. Indoors, it can play until closing. I had someone say they had overhead doors so I told them they could play music until we get a complaint. Then they can close the doors or turn down the volume – their choice. I can't fault either side in this. We want to promote our businesses any way we can but at the same time, we want to offer a good environment in which to raise a family. We think this is a good balance for both."

Aldermen and the public must have agreed. The matter was brought before the board at their February 12 meeting and got unanimous support from the aldermen and no complaints from the public. The ordinance, which also prohibits any form of amplified entertainment before 7 a.m. any day of the week at establishments that sell intoxicating beverages, will go into effect immediately after adoption. The bill will go before the board for a second reading at their February 26 meeting, after this issue of the "Lake of the Ozarks Business Journal" went to press.

At that same meeting, the board will also vote on the second reading of a bill that modifies the city's special event permit application.

Under the revised ordinance, the fee is increased

from \$125 to \$250 for the first day and is upped from \$25 to \$35 for each additional day.

the applications are filled out correctly and all information is provided, applications must



**Under a proposed ordinance, organizers will have to be more diligent when filling out permit applications. Nancy Zoellner-Hogland photo.**

Civic organizations may request a waiver of the fee, but the fee will not be reduced to less than \$125. If the ordinance is approved as written, the city will also collect a refundable deposit of \$1,000, which will be used to "cover any expense deemed necessary by the city such as, but not limited to, clean up after the event or excessive overtime incurred." Civic organizations can request a waiver of this deposit.

"It's not our intention to make money off the deposit. Instead, we felt it would encourage organizations to do everything they say they're going to do – like clean up," Van Dee explained, adding that under the new form, they will also require applicants to provide more details in the permit applications. "Historically, we've had people write 'NA' in several sections but 'NA' isn't good enough any more. For instance, we want to know if you have a plan if there's a storm. We want to know who your contact person is because if things happen, we want to be able to reach out to these people."

In the future, events will also be required to provide their own traffic cones, and any traffic barricades required will be provided by the police department with a \$100 fee. That's because people have walked off with several and they're expensive to replace. Organizations will also be required to provide proof of insurance in the future.

In addition, in order to allow enough time to check to see if

be submitted at least 12 business days prior to the last date they can be approved by aldermen but not more than 90 days prior to the scheduled event. And if road closures will be required, a detailed plan must be attached to the application and applicants are required to meet with the chief of police not less than 30 days prior to the event. Van Dee said a few other changes will also take place.

If the applicant anticipates itinerant vendors will be participating, applications must be submitted at least 20 business days but not more than 90 business days before the start of the event. The application must include a list of those vendors – their names, addresses and phone numbers – and that list must also be provided to the Missouri Department of Revenue. Vendors without sales tax numbers will not be allowed to participate.

"We're trying to tighten things up so the city doesn't lose money while still being reasonable. A couple folks have come in and said that Osage Beach donated \$5,000 to help promote their event and they want to know why Lake Ozark won't do the same. I tell them I actually donated more because I paid \$6,000 in overtime to city employees who helped with their event," he laughed. "We like hosting events because they bring customers to our businesses but at the same time, people have to realize we can't afford to lose money every time an event is held here."

# Quartermania Is Back!

Make plans to attend the 6th annual QuarterMania Auction Sunday, March 24, 2019 at the Inn at Grand Glaize.

QuarterMania is a fundraiser for the Heart of the Ozarks Professional & Business Women. Doors open at 1 p.m. and the auction starts at 2 p.m. Tickets are \$15 in advance (\$20 at the door) and includes an appetizer buffet and a paddle for access to bidding in the quarter auction. More than 100 items are expected to be up for grabs from golf packages to gift baskets and certificates to Lake area businesses. A cash bar will be provided.

To place a bid, participants will drop a quarter in a bucket for a chance to win the item. Upgrade and purchase a Rock-

want to bid on that item you will drop the appropriate amount of quarters in the bucket, hold up your bidding paddle and if the number is drawn that matches your paddle you win the prize. If you don't have a bunch of spare change lying around, you can purchase quarters to play with at the event. More details and how to play will be announced at the event.

Event sponsors and donations are currently being sought. A table sponsor is \$150 and includes 8 tickets. A \$75 sponsor will receive four tickets. A regular paddle is included in ticket price. Quarters are needed for bidding.

For more information, to purchase tickets, or to donate items for the auction, contact Amanda at 660-342-4713 or email [faganaj@yahoo.com](mailto:faganaj@yahoo.com) or Charis at 573-480-2206 or email [lakeoftheozarksyoga@gmail.com](mailto:lakeoftheozarksyoga@gmail.com).

The Heart of the Ozarks Professional & Business Women raises money to award non-traditional scholarships for women in the lake area going back to further their education as well as six Lake Area charities that support women and families. The charities are Citizens Against Domestic Violence, Kids' Harbor, the Hope House, The Community Foundation of the Lake, Share the Harvest, and the Lamb House. For more information about PBW, go to [www.pbwlakeoftheozarks.org](http://www.pbwlakeoftheozarks.org).



star Paddle for \$50 and get unlimited bidding on items with no need to drop a quarter in the bucket. A limited number of Rockstar Paddles will be sold, so reserve yours today! Each auction item will have a "quarter value." When an item is up for bid the "quarter value" of the item will be announced. If you



**The Lake Area Chamber and Camdenton Chamber recently held a joint ribbon cutting for New Spring Wellness Center at 5525 Osage Beach Pkwy in Osage Beach. The ribbon cutting took place on January 11th, 2019 at 11:30 am. Attendees included New Spring Wellness Center staff members, as well as several Lake Area Chamber staff, board members, and volunteers. For more information, visit their website at [www.newspringwellnesscenter.com](http://www.newspringwellnesscenter.com) or call (573) 693-1977**



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# HBSRD tells motorists to be prepared for delays

By Nancy Zoellner-Hogland

Those who regularly travel Horseshoe Bend Parkway have had fair warning that work on that road will start this month. The Horseshoe Bend Special Road District (HBSRD) has had an electronic sign flashing that message since early February.

According to Kevin Luttrell, superintendent of the road district, they wanted to make sure everyone knew they should allow extra time for travel.

“Since this is going to be such a big job and since everyone that comes on the Parkway will be affected, we thought it was best to give them a warning so they could plan ahead. We don’t want anyone upset because they’re late for work due to traffic,” he said, adding that the work will be done by Magruder Paving LLC, the low bidder on the project.

If the weather cooperates and temperatures stay above 45 degrees, Luttrell said road crews should be out early Monday, March 11, to set up cones on the Parkway beginning at the entrance to the Blue Heron restaurant. To keep prices as low as

possible, Magruder will be milling the portion of the Parkway that has curbs and gutters – the portion that runs from Bagnell Dam Boulevard to Bittersweet Road – and then recycling what

the millings will be cleaned and processed before being incorporated into the new asphalt that will be used in the paving process.

Luttrell said the plant has the



**Horseshoe Bend Special Road District Superintendent Kevin Luttrell (standing) rented an electronic sign to warn inform motorists about upcoming road work that will cause traffic delays.**

they remove under a process called mill-and-fill.

Pavement milling removes at least part of the surface of a paved area - in this case, the top 2 inches of the existing roadway. The asphalt millings will then be trucked directly to the asphalt manufacturing plant, set up off State Route 242 just across Bagnell Dam Boulevard. There

capacity to make approximately 230 tons per hour, “So trucks will be going in and out pretty much continuously while they’re working. I hope I’m not jinxing myself but we’re hoping to get the Parkway done in one week.”

For the first time, they’ll be using a quick-drying topcoat called “trackless tack,” which is not supposed to splash up on

vehicles and is supposed to allow traffic to return to the road faster.

In addition to paving the entire length of the Parkway to Bittersweet, Magruder will also be overlaying Horseshoe Bend Road to its end by Wrenwood Condominiums, Terry, Ivy, Daisy Salem, Concord, Goldenrod, Bittersweet, and the Bittersweet Hiking and Biking Trail.

Luttrell said the trail, which will be the second-to-last project to be completed, will get delineators – white posts spaced about 100 feet apart – the length of the trail.

“We’re got to find a way to make that path safer,” Luttrell said in an earlier interview, adding that he originally planned to add a rumble strip to separate the path from the road, but changed his mind after seeing a strip that had been overlaid. “You’ll never get compaction again.”

After the trail is completed, Magruder will start on Bittersweet.

Although the HBSRD planned to resurface the Bittersweet Hiking and Biking Trail and Bitter-

sweet Road as well as Terry, Ivy, Daisy and Goldenrod roads, in 2018, they were pushed off to 2019.

Luttrell explained that they put the 2018 paving jobs out to bid in early spring but Magruder didn’t bid because they were working on a large project out-of-town and didn’t pick up enough work in the Lake area to justify opening a plant here. He said that left just one company – Capital Paving - but their bid was higher than what they had budgeted.

According to Luttrell, using that mill-and-fill method brought the cost for materials to \$68.26 per ton for the Parkway to Bittersweet. Milling is \$1.35 per square yard. The material to be used on the rest of the roads will cost the district \$73 per ton. Luttrell said \$55,918 of the total will be paid by the Village of Four Seasons for the hiking trail and adding delineators

In 2020 the road district plans to resurface Cherokee Road, Anemone Court, Dixon Drive, Restful Lane, Navajo Road, Navajo Court, Mohawk Court and Summer Street.



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The Lake of the Ozarks Marine Dealers Association  
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LAKE OF THE OZARKS  
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SEPTEMBER  
**BOAT SHOW**  
CLEARANCE  
**Captain Ron's**  
SEPTEMBER 20TH-22ND, 2019  
Lake of the Ozarks [www.OzarkBoatShow.com](http://www.OzarkBoatShow.com)



2020  
**Overland Park**  
**BOAT SHOW**  
January 23-26th 2020  
OVERLAND PARK CONVENTION CENTER  
[www.OverlandParkBoatShow.com](http://www.OverlandParkBoatShow.com)

Lake of the Ozarks Marine Dealers Association  
P.O. Box 2235 Lake Ozark, Missouri 65049  
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2007 Regal 2665 \$39,900

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2003 SEA RAY 290 350 MAG .....	\$38,900
2011 REGAL 2500 310.....	\$49,900
2014 SEA RAY 270 SLX 496 B3 .....	\$79,900
2005 LARSON 206 BR TRL 5.0L.....	\$14,900
2010 REGAL 2700 ES 5.7 GIDP .....	\$52,900
2009 REGAL 2700 ES 5.7 GXIDP .....	\$52,000
2002 COBALT 262 8.1 .....	\$35,900
2014 REGAL 3200 V-8 300 .....	\$159,000
1998 RINKER 272 350 .....	\$20,900
2000 SEA RAY 280 BOW RIDER 7.4.....	\$24,900

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2016 BENNINGTON 2552 QXCWT I/O V8 380 DP..	\$89,900
2012 BENNINGTON 2874 QCW 250 VERADO .....	\$69,900
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2008 BENNINGTON 2575 RLI F250TXR.....	\$35,900
2008 PREMIER 250 SUNSATION LTD DF175 .....	\$29,900
2010 BENNINGTON 2575 RLI 225 .....	\$43,900
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2008 FOUR WINNS 338 VISTA 5.7 GXIDP.....	\$104,900
2004 REGAL 3860 COMMODORE 8.1 GXI.....	\$129,900
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2016 REGAL 35 SC 5.7 .....	\$249,000
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1977 BERTRAM 31 SPORT FISH 454.....	\$44,900
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2009 REGAL 3350 5.7 GXI .....	\$89,900
1999 CHAPARRAL SUNESTA 233 5.7 BRAVO III .....	\$12,500
2014 MASTERCRAFT X46 MV8 6.0 V-DRIVE.....	\$69,900
2008 PREMIER 250 SUNSATION 200 EFI.....	\$35,900
2011 HARRIS 250 GRAND MARINER 350 MAG B3	\$46,900
2009 PREMIER 250 SUNSATION 225 E-TEC.....	\$39,900
1998 MONTEREY 296 CRUISER 5.7 A1 .....	\$26,900
2007 REGAL 2665 TRL 350 MAG B3.....	\$39,900
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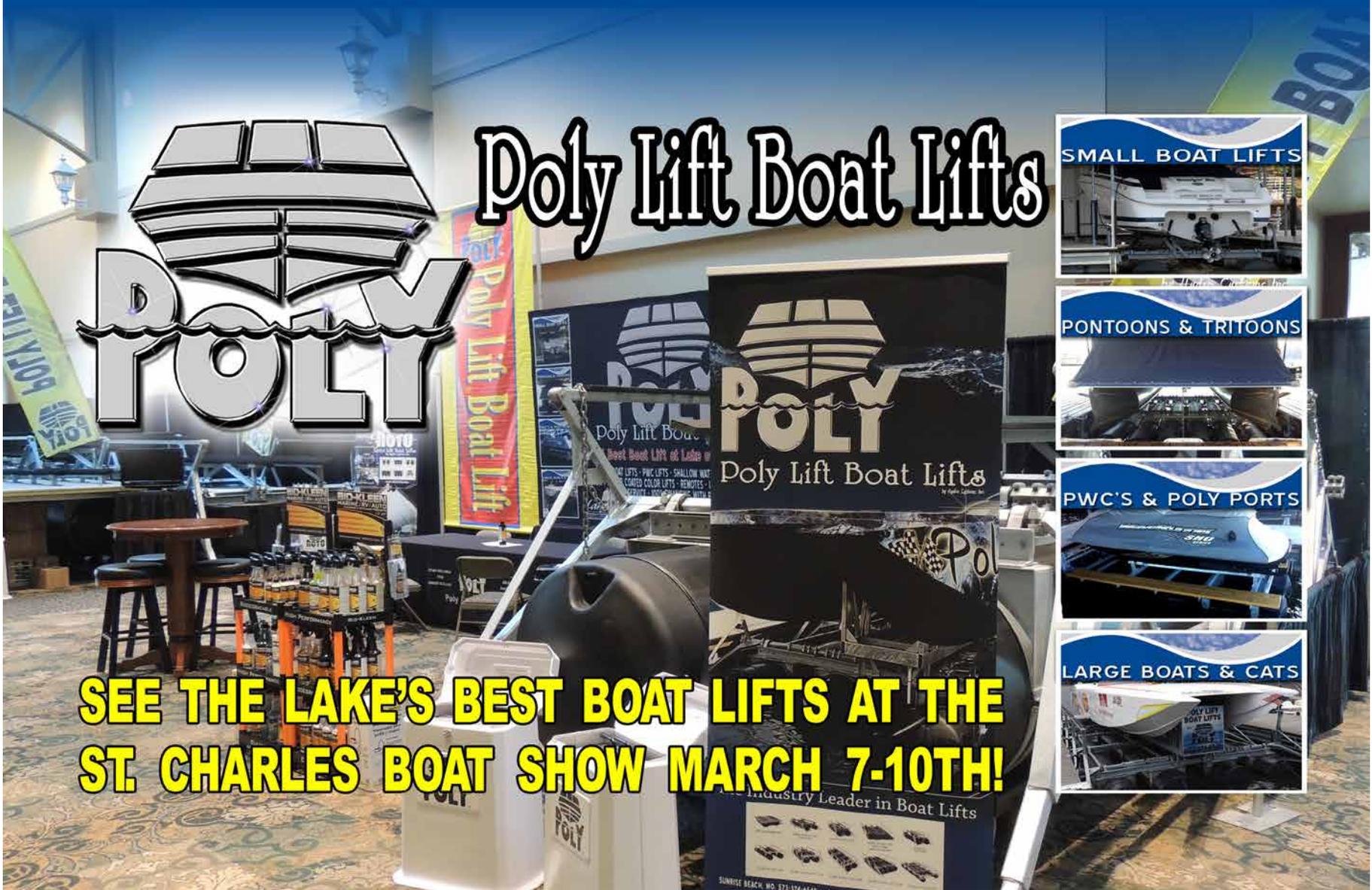
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# Boating

## *Lake of the Ozarks*

Volume Nineteen • Issue Three • March 2019



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