

# LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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APRIL, 2017

**IN-WATER BOAT SHOW**  
**APRIL 21 - 23**  
**DOG DAYS**

**Boating**  
*Lake of the Ozarks*  
 Volume Sixteen • Issue Four • April, 2017



## NEWS IN BRIEF

### Be Prepared

Motto's not just for Boy Scouts. Pg. 17



### Root for the Home team

Get Springfield Cardinals tickets now. Pg. 24

### Bright Ideas

Students looked at ways to improve Strip. Pg. 21

### On the Road

New app helps drivers avoid traffic jams. Pg. 4

### Monthly Features



### Glimpses of the Lake's Past

Dwight Weaver's look back. Page 18



### Crossword

Fill in the blanks on: 26 Solution: 17

# Prepare for tornado season

By Nancy Zoellner-Hogland

According to data collected by USTornados.com, an average of 1,224 tornadoes touch down per year across the United States. For Missouri, "tornado season" takes place in the spring, with the highest numbers in April (with an average of 8.1 tornadoes) and May (with 12.7). Those numbers come from a 25-year average of the number of tornadoes per month from 1989 to 2013.

Ron Gentry, director of Camden County's Emergency Management Agency, has been hard at work, taking steps to make visiting and living at the Lake safer.

One of those steps is obtaining a grant that allowed him to purchase an Integrated Public Alert and Warning System (IPAWS), a mass notification system that will allow the EMA to send out emergency alerts to all social media and text messages to all cell phones but does not require any pre-registration to be included in those notifications.

"I can draw circle around an area that's under a tornado warning and activate all cell towers in that area to reach every cell phone that's pinging those towers. It's pretty incredible. This IPAWS is something the federal government set up a long time ago and the county was approved to use it but we've never had the means to purchase the program that

works with it until I was able to get this grant. We just got approval a few days ago (mid-March). I've got it ordered but we still have to get it in and set up so it won't be operational for a couple months," Gentry said, adding that the program will also allow people to sign up for other text alerts. "However, the benefit of this program is that tourists and visitors to the area – people out on the Lake having a good time – will get notified even without being signed up."

The \$5,100 grant came through the State Emergency Management Agency. He hopes that in the future he'll be able to further upgrade the system so voice alerts can be sent to landlines.

He's also asking those residents with storm shelters to register them with his office.

"Since taking the position of emergency management director, one of my concerns has been how people can get out of their shelters after a serious weather event. I'd seen stories in the news of people trapped in their shelters by fallen debris, part of a house, whatever – because they can't get the door open. People might be able to call and provide us with their address but when houses bearing those addresses and street signs are gone, how do you know where 123 Main Street is? You don't. So I started a program that allows people to register their shelters

and when they do, we put GPS coordinates on them. Then we will have the ability to send rescuers directly to them if they need help," he explained.

To register a shelter, visit the EMA office located at 12 VFW Road in Camdenton, south of the square, or call Gentry at 573-346-7108 and he will send a form either through email, fax or regular mail.

He said the one-page form asks for very basic information.

track," he said, adding that he developed the shelter search program himself. "The software existed but it wasn't built for this purpose."

To date, 19 have signed up for the program. Gentry said all information will remain confidential – the locations of the shelters will never be published – and will only be used after a weather event. In addition to being rescued in a "worse-case scenario," there's

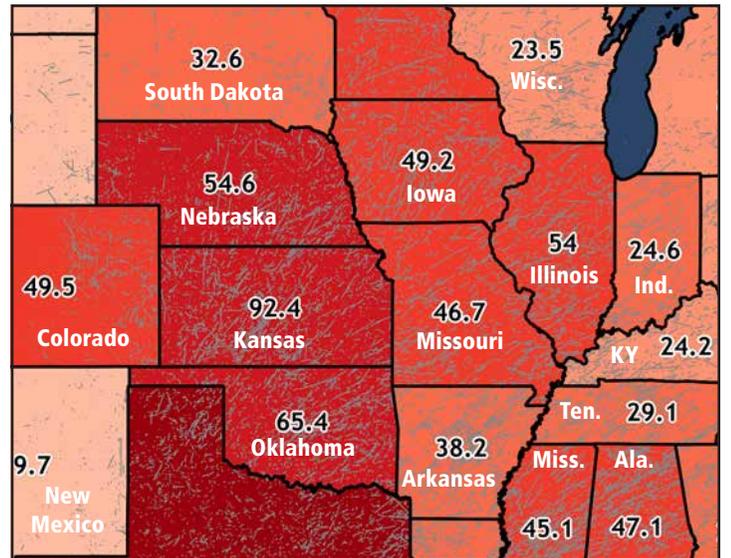


Chart provided by USTornados.com

After it's returned, a software program will be used to map the location.

"Then after a storm, I can pull that information up, overlay the track of the tornado and quickly get a location for every storm shelter that's in that

also a side benefit to registering. As long as supplies last, when people sign up, they get a free NOAA weather alert radio.

NOAA Weather Radio (The National Oceanic and Atmospheric Administration) is a

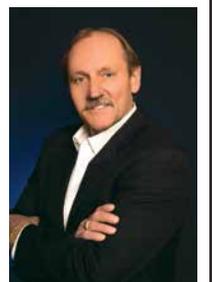
*continues on page 29*

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For the latest market stats and real estate info turn to Page 20 for this month's "As the Lake Churns"

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## Armchair Pilot

By Nancy Zoellner-Hogland

**STAYING FIT** and eating well while traveling can be as easy as downloading one of several health apps, according to Smarter Travel.com. They featured several on their site – we're sharing a few. **ATLETO** is touted as "perfect for traveling athletes," because it can be used to pair up athletes by interest, location and skill level. **MobiPT** allows users to tap into a database of personal trainers in your location. The **7 Minute Workout** app provides 12 exercises that can be completed in seven minutes or less for travelers looking for a quick workout without going to the hotel gym and **Healthy-Out** helps you find and order healthy dishes in restaurants found in 500 different U.S. cities. The **Detour** app provides narrated foot tours based on locations walked in major cities.

**PASSENGERS** on a recent Ravn Alaska commuter flight probably didn't need exercise to get their heart rate up. It was all accomplished through an announcement by the pilot that a traveler on a previous flight had left a pet snake on board – but they didn't know where it was. As it turned out, a 7-year-old boy located the 4-to-5-foot-long snake, curled up asleep on the floor near the back of the plane, covered partially by a duffel bag. A flight attendant grabbed the snake and dropped it into a trash bag held by one of the pilots. A spokesman for the airline said in a statement that the snake had not been registered by its owner for travel in the cabin. After arriving, the owner reported the snake was missing and probably in the plane. The only pets allowed to fly in the cabin are service animals.

**SNAKES AREN'T THE ONLY** thing that should get checked. Under new temporary restrictions by the U.S. Department of Homeland Security, personal electronics larger than cellphones – including laptops

and tablets – are banned indefinitely in the cabins of certain flights to the U.S. The ban is for those traveling from Istanbul, Turkey; Dubai and Abu Dhabi in the United Arab Emirates; Doha, Qatar; Amman, Jordan; Cairo, Egypt; Casablanca, Morocco; Jeddah and Riyadh in Saudi Arabia; and Kuwait City, Kuwait. The ban went into effect at 3 a.m. ET on March 21. Some expect the ban to be lifted late this fall. Homeland Security said the new ruling would affect about 50 U.S. bound flights but none were on U.S. carriers. Soon after the ban was announced, the U.K. followed suit.

**HOMELAND SECURITY** might want to look at another issue. In mid-March, 11 people were able to pass through security without being screened by Transportation Security Agency (TSA) agents. Three set off metal detector alarms. However, all 11 kept moving and reportedly boarded flights. The slip took place at a security lane that was not fully staffed, according to a government official. The Port Authority of New York and New Jersey told they were not notified of the security breach for two hours. Three of the 11 were later identified through video and were believed to have boarded a flight to California; the eight other passengers remained



unidentified.

**TALK ABOUT A HONEY** of a problem! A recent American Airline flight out of Miami International Airport had to call in a specialist to get rid of a group of "fliers" – thousands of bees that had attached themselves to the side of the aircraft. The bees were in an area where cargo was loaded, putting employees at risk, so passengers were asked to deplane while a beekeeper was called out to remove them. The flight was delayed for close to four

hours waiting for the beekeeper to arrive, then remove the bees. The airline provided snacks and soft drinks to passengers during the wait.



**DELTA PROBABLY WISHES** it had done the same on two flights out of New York's JFK Airport and two flights out of Atlanta last July. The airline was fined \$90,000 for not providing snacks to passengers delayed on the tarmac. Although water was provided during each of the JFK delays, federal investigators found that while snacks were available, they were not distributed on one of the flights and snacks were provided while the plane's door was open but not while passengers were stuck on the plane for more than two hours on another. On a delayed Atlanta flight, the airline did not have adequate provisions for all passengers on another flight and only water was made available on another. The DOT requires carriers to "provide adequate food and potable drinking water for passengers within two hours of the aircraft being delayed on the tarmac and to maintain operable lavatories and, if necessary, provide medical attention."

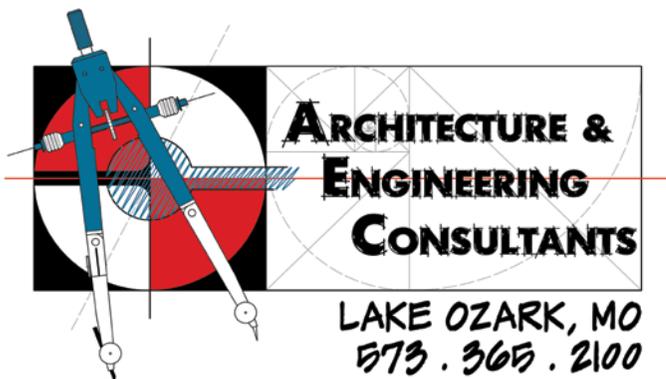


**NO TARMAC DELAYS** here! Just months after resuming commercial service to Cuba after a 50-year ban, two airlines have announced plans to withdraw from that market. Silver Airways will stop flights to nine of its planned Cuban destinations by April 22. Frontier Airlines will discontinue its Miami-Havana service on June 4.

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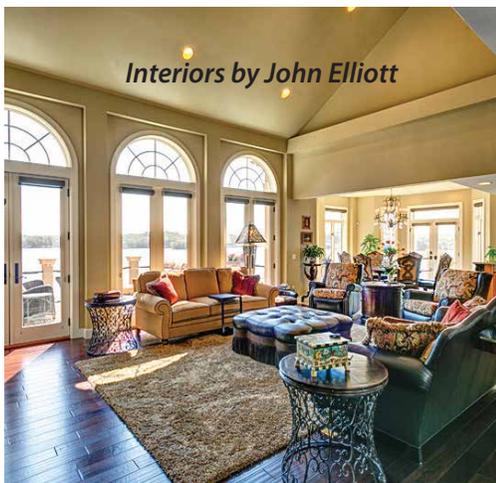
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# System allows motorists to plan, avoid delays

By Nancy Zoellner-Hogland

Do you hate getting stuck in road construction traffic? Or worse, do you hate driving your shiny new car near freshly poured asphalt?

If the answer to either – or both – of those questions is “Yes” and if you live or work on Horseshoe Bend, you’ll be happy to hear about a new text alert system adopted by the Horseshoe Bend Special Road District.

According to Kevin Luttrell, superintendent for the road district, the system allows mobile phone users to sign up for the program, then get text alerts every Monday morning to let them know where road work will be taking place.

“We’re planning to send the texts out between 7:30 and 8 a.m. We don’t want to wake people up but we want to catch them before they leave for work so they can leave a little earlier or take another route to avoid the area completely,” he said. “The texts will inform subscribers where we’re going to be and provide a brief

description of what we’re going to be doing. And we’ll only send the texts out once a week – we won’t be flooding people with a lot of messages – because we don’t want them to turn the program off.”

However, he said the alert system would also be used in case of emergencies – downed trees or possibly even bad accidents that might keep a road closed for an extended period of time.

To sign up for the program, visit <http://www.hbsrd.org> or click on the “Join Mobile Club” link on the road district’s Facebook page, which is also new.

Luttrell said they established the page to keep the community better informed and plan to regularly post pictures of the work that is being done.

In 2012, the Missouri Department of Transportation (MoDOT) added a text alert option to its “E-update” email subscription system. Like the HBSRD system, the alerts allow travelers to get road information – whether



Motorists in one area of the Lake won’t be surprised anymore by roadwork like this, thanks to a new text alert program.

weather-related or incidents – sent straight to their mobile devices. On MoDOT’s system, travelers can choose which counties, routes and regions they want to know about. Those who feel they’re getting too many texts can always opt

out of the service at any time by logging into their account and removing their cell phone number.

Visit [www.modot.org/eupdates](http://www.modot.org/eupdates) to sign up for the state service. You don’t need a smartphone – just one that can

receive text messages.

MoDOT also reminds drivers that distracted driving is a major contributor to traffic crashes and this feature should never be used while driving.

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## Building an effective web presence

with Kristina Keeling,  
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### 5 Reasons Why Your Business Should Consider Text Messaging



**Kristina Keeling**

The internet marketing world is expanding every day, and when you have a well-rounded marketing strategy, your business could grow on an even wider scale. Another great way to get your message out to your potential customers is Text Messaging! You may be thinking - how can this service benefit my company? Here are five reasons a texting campaign can work for your business.

#### Texting has Unbelievable Reach

Think about how many unopened emails you have in your personal email account. How many Facebook or Twitter posts do you just scroll on past? While email marketing has an average open rate of 22 percent and Facebook has an average organic (unpaid) reach of 16 percent, 98 percent of text messages are opened by people who receive them.

#### Texting has Lots of Users

In the United States, there are 161 million Facebook users. While that may seem impressive and you will want to reach those people, that number pales in comparison to those who use text messaging services. Within the United States alone, text messaging is used by over 200 million unique users.

#### Texting Usage Is Consistent

With over 200 million people using text message services, there are a lot of texts being sent and received daily. However, it's not just daily, it's constant! Over 170 million Americans text daily and 6.4 billion text messages are sent each day. You just can't beat the consistency and frequency of texting.

#### Texting has Frequent Engagement

How many times do you catch yourself looking at your phone as a notification comes in? Whether you are expecting a phone call, checking the time, scrolling through Facebook or playing a game, we are on our cell phones often. The average American

looks at his or her phone over 150 times a day!

#### Texting is Instant Communication

On average, a text message takes seven seconds to send and deliver. Most people also have their phones within arm's length. This means that they are more likely to open the message instantly - or at least within a short period after receiving it. Studies show that 62 percent of smartphone users check their phones immediately after waking up and 79 percent check it within 15 minutes of waking up. Texting is the way to go if you want instant communication with your audience.

You can use texting to promote specials, events, and send alerts. You can also send mobile coupons, text to win campaigns, create a loyalty program, conduct a poll, or create a scavenger hunt! The idea is to keep your message short, simple and to the point, but the key is to keep them regular. To learn more about texting or to answer any questions about texting, give us a call at 573-552-8403.

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# Ballparks of the Ozarks could be a grand slam for the Lake

By Nancy Zoellner-Hogland

The combination of America's favorite pastime teaming up with mid-America's greatest resort community has the potential of putting much more money in the pockets of business owners in the Lake area.

When it opens later this year, Ballpark of the Ozarks, located on more than 200 acres adjacent to Highway 54 just west of Camden, will have the ability to host baseball tournaments for teams of players ages 8 to 14 on nine different fields. Those fields will feature turf infields and grass outfields, allowing all-weather play. Support facilities in the first phase of the project will include batting cages, concessions, a full-service bar and one-of-a-kind seating,

restaurants and shopping, entertainment and amusement venues, as well as the Lake itself and all it has to offer, will quickly make Ballparks of the Ozarks a sure hit with those seeking a place to hold weekend and weeklong tournaments.

"We know they will be thrilled to play tournaments where they're a 15-to-25-minute drive away from hotels, a 20-minute drive from the outlet mall and a five-minute drive to the Niangua Arm," Vernetti said.

The intent is to play ball this fall. When fully operational, the season schedule will kick off March 1 and will run on weekends through October 31 and during the week from Memorial Day weekend through mid-

rect" activity includes the ripple effect of additional rounds of recirculation of the initial spectators' monies.

A study through Arkansas State University looked at the economic impact of a three-day girls' softball tournament that included 16 teams, all from out of town, and found an average of \$190 was spent per person, per day.

Using that figure and multiplying it times the number of anticipated guests, then times the number of days the park will be open results in an economic impact of more than \$48 million for a full season. And that's not figuring in the more than 100 part-time and full-time jobs that will be created at the park.

However, Ramsey said they

thrilled to be part of the project.

"We believe that American communities are strengthened by ballparks where people come together to support kids and to build relationships with one another. We applaud Ballpark Development LLC for their vision and look forward to the opening pitch," he said.

Vernetti said they couldn't be happier to be in business with the firm.

"They believed in our vision and business plan from the beginning and valued the amount of jobs our project will create. They were very easy to work with from start to finish and will be an outstanding partner for our project," he said.

Founded in 1894, the bank has 10 locations in Missouri and additional offices in Arizona, Colorado, Florida and Illinois.

BPO is also partnering with businesses around the Lake of the Ozarks as the project moves toward the first pitch. In addi-

tion and Visitors Bureau and has become a member of the Lake of the Ozarks Regional Economic Development Council, which represents the communities of Camden, Miller, and Morgan counties in efforts to promote development in the region.

"We are very pleased to be one of the hundreds of local businesses that are members of the CVB," Ramsey said. "Their website funlake.com does a tremendous job of promoting area events and we are happy to be a part of this important community organization."

"We have said from the beginning that we don't just want to be at the lake, we want to be a part of the community," said Vernetti. "Joining the CVB to help promote the area and LO-REDC to promote the lake to businesses and industry leaders was critical for us. We are thrilled to be joining those organizations."

For more information on the project, log on to [www.ballparksoftheozarks.com](http://www.ballparksoftheozarks.com) or [www.mwrbank.com](http://www.mwrbank.com). E-mail company and vendor inquiries to [info@ballparksoftheozarks.com](mailto:info@ballparksoftheozarks.com). Advertising inquiries can be sent to [media@lookoutpointconsultants.com](mailto:media@lookoutpointconsultants.com).

## More on youth sports

Do you think youth sports aren't all that popular? Think again. According to the Sporting Goods Manufacturers Association (SGMA), with team sports at an all-time peak, nearly 70 percent of children ages 6 to 17 in the U.S. are playing team sports and three out of four teenagers are now playing at least one team sport.

Over the last 20 years more specialized team sports have exploded resulting in a large number of youth specializing in one sport that competes year round.

There are strong growth trends for the "travel team" concept where teams self-organize and compete year round in local, state, regional and national tournaments. Between 2005 and 2014, the number of registered teams between the ages 9 and 18 years of age increased 62.6 percent.

The National Association of Sports Commissions reported that the emphasis on travel for competition has resulted in parents spending about \$7 billion annually on just the traveling involved with youth sports.



Left: A rendering of the main Ballparks of the Ozarks building at the facility, to be open later this year.

According to Bob Ramsey, Ballparks of the Ozarks, LLC co-owner and chief operating officer, and Jeff Vernetti, co-owner and chief executive officer, while the park may occasionally host local tournaments, the vast majority will bring teams from outside the area. Initial marketing target areas will include Des Moines, Omaha, Wichita, Oklahoma City, Little Rock, Memphis, Nashville, Louisville, Indianapolis, and Chicago.

Both men expect that the combination of a state-of-the-art ball facility and proximity to so many top-quality resorts,

August for a total of 170 playing days per year. That will equate to an average of 1,500 people at the facility each day.

A Google search for "economic impact of youth baseball tournaments" netted 375,000 responses – and the first dozen selected all agreed that youth tournaments generate of considerable amount of direct and indirect economic activity for the host region.

"Direct" economic activity includes food, lodging, gas, entertainment and shopping as well as any costs associated with the sporting event. "Indi-

believe that's just the beginning. He said they anticipate that many other new developments will spring up in the area because of the traffic the complex will bring.

"We really expect that this project will be great for everyone – ballplayers and their families as well as the community," he added.

Midwest Regional Bank will be financing the Ballparks of the Ozarks construction project, setting the stage for opening day. Michael F. Bender, chairman and CEO of Midwest Regional Bank, said they were

tion to using local contractors for construction, MSW Interactive Designs was brought in to create and maintain the Ballparks website and social media platforms, Bobby Medlin CPA will serve as the company accountant and financial officer, human resources will be handled by C. Clarity Consulting and Lookout Point Consultants will coordinate media relations.

In the meantime, as work continues on the baseball complex, the owners have been joining key lake area organizations. In recent weeks BPO has joined the Lake of the Ozarks Conven-



# Lake Regional Health System's

# Upcoming Events

## Live Well, Age Well

**10 a.m. Thursday, April 13**  
Lake Regional Hospital

This interactive session will include the following topics:

- Aging and the benefits of regular exercise
- Changing nutrition needs as we age

This free health talk will be hosted by Anita Marlay, R.D., L.D. and Jody Corpe, E.P., M.S.

## Westside Health Fair

**7:30-10 a.m. Thursday, April 27**  
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- blood chemistry profile — \$10
- complete blood count — \$5
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# New shopping options could be coming to the Lake

By Nancy Zoellner-Hogland

Development is happening in Osage Beach.

Last month, the city's board of aldermen voted to approve three technical steps that allow a proposed \$30.4-million retail shopping development to move forward. The Osage Beach Commons project is planned for some 14 acres along Osage Beach Parkway that's currently occupied by the Golden Door Motel and the now-vacant Jake's Steak and Fish restaurant and approximately 10 acres of vacant or unimproved land where two, abandoned single family homes sit.

The plans were proposed by St. Louis developer Michael Staenberg doing business as TSG Osage Beach LLC, who has applied for Tax Increment Financing. The plans call for a combined 131,000 square feet of retail space in four buildings. According to the architect's rendering, Buildings A, B and C will be connected. Building A will include 55,000 square feet, Building B will include 38,400 square feet and Building C will consist of 20,000 square feet. Building D, which is set apart, will include 17,600 square feet. The development will also include 672 parking spaces – more than what is called for under the existing C-1 General Commercial District zoning.

The first measure voted on by the board of aldermen was a resolution to send the proposal to the city's Tax Increment Financing (TIF) Commission. The resolution stated the city had received application; that the application had been reviewed and was completed as is required by the city's TIF policy; that city officials believe it's a substantial plan and that it would be referred to the TIF Commission for review and a public hearing.

"It will be at the public hearing where they will dive into all the details and the public gets to hear everything. It's at that point that they make the decision on whether to recommend to the board if they should move forward," City Administrator Jeana Woods said in a later interview. "And this is a pay-as-you-go TIF. In other words, the city will not be spending any of

its funds and we will see some immediate money because we don't let them TIF 100 percent of the new tax."

She said the public hearing is tentatively scheduled for 6 p.m. on May 11 at the Osage Beach City Hall, "And that's when the fun will begin because the plan will be outlined in detail and explained extensively to the public and to the commission. With all the rumors that have been flying around, I'm sure everyone is anxious to hear about all that's planned for the spot! It's a great location, especially since it's right next to the Outlet Mall, because retail feeds retail."

At the March 23 meeting, the board also approved the funding agreement for the Osage Beach Commons TIF plan and authorized the city to hire David Bushek, an attorney with Gilmore and Bell who will help the city with the TIF process. Gilmore and Bell has worked with the city on other TIFs.

"Per our application process, the developer is required to pay for any expenses the city incurs while moving through the process – hiring special council, crunching the numbers – anything we need to do to complete our research. Under the agreement, they are required to give us \$15,000 up front and then to replenish that amount as needed," Woods explained.

In the proposal, TSG explained why TIF was needed in the redevelopment area:

"While the revitalization of the Redevelopment Area has been desired by the City of Osage Beach for some time, there have been a number of significant impediments to private redevelopment. The costs associated with demolition of outdated buildings, environmental remediation, site preparation, and utility relocation exceed what private developers can typically pay to develop commercial property in this market. While these extraordinary development costs increase the overall project cost and resulting annual expenses, future commercial tenants will still only pay market-rate rents or sale prices. Consequently, an imbalance between expense and revenue is created that

makes the project economically infeasible unless development costs are effectively reduced by means of TIF. These economic factors represent the second component of the "but for" justification upon which this project's use of TIF is based. That is, without the use of tax increment financing, the Redevelopment Area would not reasonably be anticipated to be developed."

The proposal also stated the estimated assessed valuation of property in the area to be developed was \$615,380 in 2016. The developer estimated that, when completed, that number would jump to nearly \$5 million.

The redevelopment plan also stated estimated costs of the Redevelopment Project are anticipated to total approximately \$30.4 million. Of the total projected redevelopment costs of approximately \$30.4 million, it is anticipated that approximately \$20.2 million will be financed by the developer through a third party lender, approximately \$5 million will be funded by developer equity and approximately \$5.2 million will be interior finish costs funded by the various tenants. The

In his proposal, the developer said he also intends to create a Community Improvement District for the site, which would allow an additional 1-cent sales tax to be collected only in the stores within that development.

At the meeting, Mayor John Olivarri announced the city had just received another TIF request for Passover Properties LLC, a proposed retail and commercial development to be located at the corner of Passover Road and Highway 54 Expressway on the east side of the Expressway. A section of the 66-acre property butts up against Osage Beach City Park off Hatchery Road.

"We don't know much about the proposal yet because we just received the request but staff will start reviewing it and then at some point in the future, it will come to the board for the same three steps," Woods said, adding that because a portion of the land is not inside city limits, the developer had requested annexation.

## "Insurance Talk"

### You Covered If a Subcontractor's Work Isn't Done, Right?



Jeff Bethurem

Acme Construction, a home building company, constructed 20 homes in 2003. It hired subcontractors to perform the concrete work, plumbing, wiring, and roofing. One year later, it received complaints from two of the homeowners about cracks in their foundations. Acme notified its liability insurance company. When the homeowners eventually sued Acme, the insurance company provided legal defense and set up reserves to pay for any resulting settlements.

Fast forward to 2005 when Acme built 35 homes to meet the demands of an active housing market. Other than the subcontractor who did the concrete work in 2003, Acme hired the same group of subs to work on these homes.

When snow started melting after the winter of 2007, complaints started to come in about leaking roofs. Eventually, seven homeowners determined that they had to completely replace their roofs, and sued Acme for the faulty work.

Acme again notified its insurance company. This time, however, the company denied the claims, saying that the insurance policy did not cover them. Acme had to pay for its own legal defense and liabilities.

What changed between 2005 and 2007? The insurance company added to the policy an endorsement that created a significant coverage gap-- Exclusion - Damage to Work Performed by Subcontractors on Your Behalf.

This endorsement modifies an important exclusion contained in the general liability section of the policy. Without this endorsement, the exclusion states that the insurance does not apply to damage to the insured's work if the damage arises out of it or any part of it and if the damage occurs after the insured has finished the work. However, the provision gives coverage back if the damage arose out of work performed by a subcontractor working on the insured's behalf. In the 2005 incident, Acme had hired a subcontractor to build the foundations for the new homes. Because the subcontractor had done the faulty work, Acme's general liability policy covered the resulting defense costs and liability.

With the endorsement attached, the policy does not cover liability for damage to the insured's work and arising out of it, even if another con-

tractor performed the work. Accordingly, Acme's policy did not cover its liability for the defective roofs. Without the attachment of this endorsement, Acme would have had coverage.

An insurance company might add this endorsement to a policy in the belief that faulty construction is a business risk, not an insurable one. Accidents such as slips and falls, unintentional fires, and injuries suffered while using a product are all examples of insurable risks. Performing work improperly, mismanaging cash flow, and making poor strategic business decisions are examples of business risks. Insurance companies feel they cannot insure business risks because to do so would remove an incentive to reduce those risks. If a carpenter knows he can collect insurance if he does a sloppy job building a house, he has less of an incentive to build it well. When a company attaches this to a policy, it is transferring the risk of a subcontractor's poor performance back to the insured.

Almost all contractors subcontract at least some of their work, so this is an issue to take seriously. All contractors should review their liability insurance with their insurance agents to determine whether they have this endorsement. Since it can present a very significant coverage gap, they should discuss alternatives such as negotiating with the company to remove it or seeking another company that is willing to leave it off. Even if it means paying an additional premium, removing the endorsement may save a lot of expense in the long run.

To discuss this and other endorsement's, give Jeff a call and he will be more than happy to sit down and discuss it.

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

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### 5 Home Refinance Triggers

While most people think about refinancing a home at the Lake of the Ozarks to get a better interest rate, lower their monthly payment or shorten the term of the loan, there are other factors that can trigger the idea of refinancing. Keep reading to learn more about some of these refinance triggers. If you're in any of these situations, talk to your Lake of the Ozarks mortgage lender about your options.



#### 1. Experiencing a Divorce

In the event you and your spouse decide to divorce, and both names are on the mortgage, you'll either need to sell the home or refinance it. In certain situations, where you need to remove a name from the mortgage or title, a home refinance can be an appropriate vehicle to do so. Talk to your lender about the best options for you and your situation.

#### 2. Recovering From a Low Credit Score

Even if interest rates haven't dropped since you first applied for your mortgage, you may still be able to get a better interest rate if your credit score has improved. If your original mortgage rate was based on a low credit score and you've been working to improve that score, you might talk to a mortgage professional at the Lake of the Ozarks about what rates you might qualify for in a refinance.

#### 3. The Ability to Discontinue Mortgage Insurance

With a low enough LTV (Loan-to-Value), you can refinance your loan to remove the private mortgage insurance that was required at the time you originally obtained the loan. If your home either increased in value or you've paid your loan down enough, a refinance might save you money via a lower interest rate and the absence of the insurance payment.

#### 4. The Need to Cash Out Some Equity

If you're in need of some cash flow, whether it's for renovations or to pay off other debt, you might consider refinancing your home. Renovating wisely can actually increase the value

of your property, which is particularly important if you are considering selling your home in the near future. If you're wanting to consolidate debt, you likely won't find a personal loan with interest rates as low as your home loan rates. Talk to your lender to see if a cash-out refinance is an option for you.

#### 5. The Desire for Long-Term Savings

If you're planning to stay in your home for a long time, then a home refinance might be a great option for you. With a lower interest rate, you could save more money in the long run. However, if you're planning to sell and move soon, the upfront costs to refinance your mortgage might not be worth the investment. You won't have the home long enough to benefit from the interest savings.

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The Lake Area Chamber recently held a ribbon cutting for Vervocity Interactive. The ribbon cutting took place with LeeAnn Homberger, Business Development Manager with Vervocity, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. Their ribbon cutting was held to celebrate their new membership with the Chamber, and preceded the Chamber's monthly networking social.



The Lake Area Chamber recently held a ribbon cutting for Kilt & Clover Restaurant and Pub, at their location at 939 Premium Outlets Drive in Osage Beach. The ribbon cutting took place with several Kilt & Clover staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance.



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The Lake Area Chamber recently held a ribbon cutting for Kee I.T. Solutions, at their location at 1133 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place with owner Jeremy Kee, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated the grand opening of their new facility.



The Lake Area Chamber recently held a ribbon cutting for Hawk's Nest Lodge, at their location at 5136 Osage Beach Pkwy in Osage Beach. The ribbon cutting took place on March 10 at 11 am, with several Hawk's Nest Lodge staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance.

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## A Matter of Trust

### The Importance of Estate Planning



**Trenny Garrett, J.D., CTFA**  
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When people hear someone talk about estate planning, they often think of signing a will or, perhaps, a trust. However, estate planning encompasses much more than simply directing where your assets will go upon your death. It is just as important, if not more so, to address issues that may occur during your own lifetime. A will may direct how your assets are distributed upon death, but do you have a Durable Power of Attorney in case you are unable to manage your finances due to illness? Do you have a Power of Attorney for Health Care and a Health Care Directive to provide direction for your medical care? Are your assets titled in a manner that will limit your liability exposure? Do you have proper levels of insurance coverage, including life, property and liability? A pre-paid funeral plan will also assure that your funeral and burial wishes are met and eliminate the burden of these decisions on your family at an emotionally stressful time.

It is also critical for your estate plan to be thoughtfully coordinated. For example, you may have the best trust document for your situation, but it is meaningless if you have not changed the titling of assets to actually fund the trust. Therefore, it is important to create a thorough list of your assets to review how each one should be titled and how any beneficiary designations should be addressed. The nature of the asset, the characteristics of the beneficiaries and the goal of your wishes should all be considered. If an IRA or qualified plan is part of your total assets, and you have created a trust to benefit your minor children, perhaps it makes sense to name the trust as beneficiary of that IRA and have language incorporated in the trust agreement to specifically address the IRA distributions. Conversely, if your children are grown and self-

sufficient, you may have all your other assets titled in the name of the trust, but there are real tax benefits that can be realized by naming your adult children, rather than the trust, as beneficiaries of the IRA.

Each person's assets, family dynamics and wishes combine to create a unique situation. Therefore, one person may be able to establish an appropriate estate plan with the appointment of an attorney-in-fact and by adding beneficiary designations to asset titles. Another individual's situation may warrant a much more complicated plan, with various documents working together to address issues such as a family business or a family member with specific needs. Take the time to thoroughly review your assets, goals and wishes with an estate planning professional, who will be able to guide you through the various options and considerations for your specific circumstances.

We would be pleased to visit with you for a discussion of your needs and an explanation of how our wealth management services may benefit you and your family.

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# Program to help community prepare for the worst

By Nancy Zoellner-Hogland

Benjamin Franklin once said, "By failing to prepare, you are preparing to fail."

Ranita Jones, a resident of the Village of Four Seasons and a member of the Four Seasons Board of Trustees, couldn't agree more. That's why several years ago she started holding emergency preparedness meetings for residents of Horseshoe Bend.

This month, she'll be holding another – two actually – one at 3 p.m. and a second at 6 p.m. on Thursday, April 27 at the Four Seasons Property Owners Association Activity Center on Horseshoe Bend Parkway. The meetings are free and open to everyone – not just those who live inside the Village or POA boundaries.

"I think a lot of people just kind-of brush this topic off because they have the mindset, 'It won't ever happen here.'

But people probably felt the same way when the tornado hit Joplin or when Katrina hit New Orleans. And you can't just depend on others to show up to provide things for you. Of course, there are going to be some things that we just can't anticipate but by being prepared for a disaster, we can lessen the chaos. And that's especially important here on the Bend where we have the potential of being cut off from the rest of the world because of having one way in and one way out," she said.

Jones said she's talked to some people who don't think getting off the Bend before or after a disaster would be a problem, "but if you just look at the traffic trying to exit Horseshoe Bend during a summer weekend, then multiply that by everyone trying to leave at the same time, it kind-of puts things in perspective – espe-

cially when you realize that emergency responders could be tied up elsewhere."

At the meetings, a resident of the Bend who, at that time, lived in an area hit hard by Hurricane Katrina will share about the importance of planning ahead for disasters. She said she may also have another speaker who was affected by major brush fires.

"I'll also have information on the new apps that can be used to keep residents informed as well as information packets covering a variety of topics including Map Your Neighborhood (MYN), 911 addressing and Vial of Life," she said.

The MYN program, initially adopted by the Emergency Management Division of the state of Washington's Military Department, is premised on

the belief that knowing what to do in the first hour following a disaster, dubbed the "golden hour," may save lives, reduce the severity of injuries and reduce the amount of losses sustained. The MYN training provides a step-by-step process that groups of neighbors can work through to prepare their neighborhood for disasters – at time when emergency responders will be overwhelmed and not able to respond to every need. Since its inception in 1986, several states, including Missouri, have adopted the program.

The Vial of Life, which is used to hold such things as a list of medications or your last EKG and is to be kept in the refrigerator, is designed to speak for you when you can't speak for yourself and can make the difference between life and

death.

Jones said she will also be sharing information about her efforts to establish Village Hall as headquarters in an emergency. The building is equipped with a generator to keep the power on, a ham radio and portable antenna mast to stay in contact with the outside world in the event regular communications are cut off, and emergency medical supplies.

In the meantime, Jones said she is in the process of compiling a list of emergency contacts for all condominium complexes and neighborhood groups throughout the Bend. The list will not be shared with the public and will only be used in emergencies.

To contact Jones, email her at [rjoneslake08@yahoo.com](mailto:rjoneslake08@yahoo.com) or text or call her at 618-973-1647.

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# Route 54 to become shared, four-lane highway

By late fall, motorists who travel U.S. Route 54 west of the Niangua River Bridge should have a smoother, safer drive. That's because the Missouri Department of Transportation (MoDOT) will spend the next several months improving a 25-mile stretch of the roadway between the bridge and Route D in Hickory County.

According to MoDOT, the decision to move forward with the project was based on the increased amount of traffic on the road – as well as the anticipated growth in the area.

When fully operational, the new Ballparks of the Ozarks, located along Highway 54 in Macks Creek, is expected to draw 1,500 people – which will equate to hundreds of vehicles – per day. The facility, which will host youth softball and baseball tournaments with teams coming from all around the Midwest, is anticipated to be open and operating this fall.

The Route 54 work will including resurfacing the roadway and replacing guardrail. It will also include turning the

section of roadway between the Niangua River and Route 73 in Camden County into a shared four-lane highway, meaning the existing conventional two-way highway will be converted into alternating passing lanes. The passing lanes provide motorists with periodic opportunities to pass other vehicles without having to drive in the opposing lane.

“The shared-four lane project is part of a continuing effort to ease traffic congestion and improve safety along the Route 54 corridor,” said Central District Engineer David Silvester. “The design is similar to the shared four lane along Route 5 between Camdenton and Lebanon that was completed in 2011.”

Periodic lane closures are expected on Route 54 during the work, which is scheduled for completion on Nov. 1. Flag crews and pilot cars will guide motorists through the work zone during these closures.

Pilot cars help motorists safely navigate through work zones that might include

equipment crossings, difficult crossroads, lane changes or other obstacles. At each end of the work zone, a flagger will stop traffic until the pilot car is ready to lead vehicles through the work area. The pilot car



will then guide vehicles safely through the work zone and will pull off the road at the end of the work zone to allow the travelers to continue on their way. The car will then repeat the process, traveling in the other direction.

This is just one of several roads serving the Lake area that will be improved this year. MoDOT's 2017 construction calendar also includes widening and overlaying Routes MM, TT and F between the Lake of

two-foot widening and asphalt overlay. Three areas – Route W at W-25, Highway 5 in Greenview near Dollar General and Highway 54 west of Y Road in Linn Creek - which have seen higher-than-average numbers of accidents will get high-friction surface treatments.

Camdenton city officials are also asking that the three-lane stretch of Highway 54 from the city square to its western limits be widened to five lanes. The road has a capacity of 17,500, according to MoDOT District Engineer Bob Lynch. However, traffic counts show that number has been greatly exceeded.

For more information about the projects or other transportation-related matters, call 1-888-ASK-MoDOT (275-6636) or visit [www.modot.org/central](http://www.modot.org/central). You can also follow MoDOT Central District on Twitter (@MoDOT\_Central) or Facebook (Facebook.com/MoDOTCentralMissouriDistrict) for project updates and other transportation-related news.

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### CAVES AND SPRINGS BENEATH THE LAKE

The accompanying photo, taken in 2002 by the author, features a bluff along the shore of the Grand Glaize Arm of Lake of the Ozarks at the Arm's 5-mile mark. It features several cave openings. Seeing these kinds of cavernous features along the Lake often stimulates boater curiosity and people wonder if caves were inundated when the Lake was created. The answer is yes, a great many caves large and small were flooded by creation of Lake of the Ozarks. So were many springs large and small. One spring was said to discharge almost as much water in a 24-hour period as Ha Ha Tonka Spring. Several of the caves are said to have formations just as spectacular as those to be seen in Bridal Cave and Jacob's Cave.

I get frequent inquiries about such natural features beneath the Lake. It isn't just former town sites like Iron Town, Gladstone and Old Linn Creek that people are interested in. In several future columns I'll be

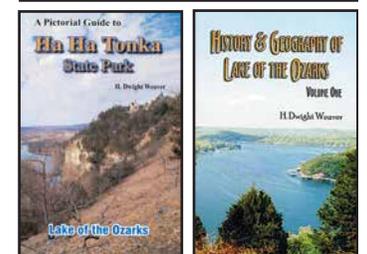
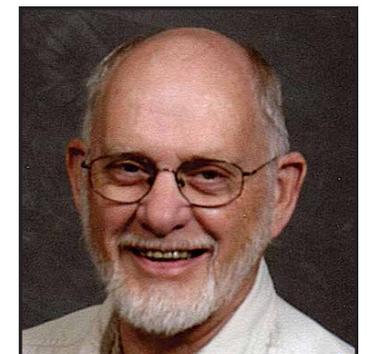
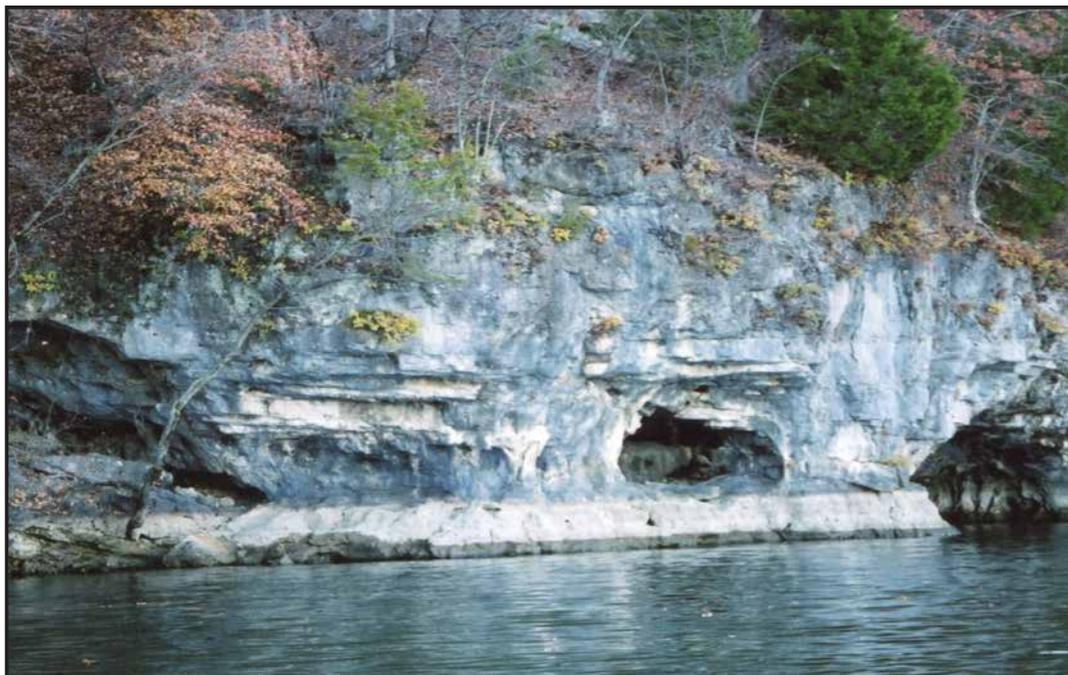
talking about some of the inundated and shoreline natural wonders. The inundated caves and springs are still there but many of them, though not all, are inaccessible even to divers. Because of this, mystery and rumor surrounds most of them. Accurate information about them is hard to come by

because the dam builders had no real interest in the caves and made no effort to explore and record most of them. As long as a cave didn't pass completely through a ridge in a way that made it possible for the cave to drain a portion of the Lake, they weren't concerned. They had no interest in protecting spe-

cies that lived in the caves and springs. It was the desire to generate electricity, create a tourist mecca and make money that motivated them.

*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](mailto:dwightweaver@charter.net) or call 573-365-1171. Visit [www.lakeoftheozarksbooks.com](http://www.lakeoftheozarksbooks.com) to obtain more information or to purchase one of his books on line.*



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The Lake Area Chamber recently held a ribbon cutting for Cochran, at their location at 905 Executive Drive in Osage Beach. The ribbon cutting took place on March 9 at 12 pm, with several Cochran staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their grand opening, and new membership with the Chamber. For more information, call (573) 525-0299, or visit their website at <http://cochraneng.com/>.

# As the Lake Churns Big Changes



*Real Estate and Lake News with C. Michael Elliott*

This is the most exciting Spring at Lake of the Ozarks that I've experienced in several years. The residential real estate market is moving along at a good pace; available inventory is still low. Lot sales and new home construction has begun to pick up and the commercial market activity is showing positive signs in both property sales and businesses remodeling, expanding and creating new locations.

In April, we'll be settling into our new office. We are moving from our current location to the opposite end of the building to double our office size to accommodate the increase in our business and several new agents joining our current team.

Kevin Wood joined us in February. Kevin is an experienced sales agent with a background in lending and title insurance. By mid-March, Kevin had already assisted five families in the purchase of a lake home. He is a perfect fit in our organization, I couldn't be more pleased and honored that he chose to work with us.

Jeff Anderson joined us in March. Jeff has several years of real estate experience and currently also operates a nightly vacation rental company. Jeff's unique niche in the vacation home market is a real asset and it is a privilege to work with him.

Stanley Spears has worked with us for over a decade and is one of the most dedicated and considerate agents I've had the pleasure of knowing. He is a great ambassador for our company and a real help in growing our business.

Maggie Dollar is the jewel of our office. She manages our listings and sales with ease and makes us all look good. With the expansion of our business, we are searching for another individual to work with her. Maggie

has worked with us for over 15 years and we are truly blessed to have such a knowledgeable and loyal individual looking out for us.

Karen Elliott manages our marketing, technology and office systems. Karen has over 30 years' experience in Lake of the Ozarks real estate. Karen is also my wife and business partner.

We are looking forward to welcoming three more future sales agents who are currently taking classes and studying for the real estate license exams. They will be joining us over the next couple of months as they each complete their courses.

Feel free to stop by our new office and meet our current and new staff. We are very excited about the direction the market is heading and to be in a position to expand our business.

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](mailto:cme@yourlake.com) View thousands of lake area listings at [\\$1 million plus homes at www.LakeMansions.com](http://www.YourLake.com) You can also view each months' article, ask questions and offer your opinion on Michael's real estate blog, [www.AsTheLakeChurns.com](http://www.AsTheLakeChurns.com)

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# Students look at ways to bring balance, activities for youth to Lake

By Nancy Zoellner-Hogland

The Bagnell Dam Strip needs more kid-friendly entertainment venues and more businesses and activities that cater to the people who live at the Lake and not just to tourists.

Those were the findings of a study conducted by students in Misti Maples' sixth-grade world geography class at Osage Middle School. They were presented last month to Lake Ozark city officials, business owners, members of the Bagnell Dam Strip Association (BDSA) and others during a special meeting held at Wilmore Lodge.

The analysis was part of a project-based learning unit where the students were challenged to find ways to make Lake of the Ozarks more of a year-round destination. They chose the Bagnell Dam Strip in Lake Ozark as their focus.

As part of the project, two classes of some 40 to 50 students researched other tourist areas with similar climates that stayed busy 12 months of the year – not just during the summer. They also took a mini field trip to the Strip, taking pictures and visiting some of the businesses and interviewing their owners.

“The students got to pick the problem, they conducted their own research, they studied the background, they interviewed some business owners – they literally worked on this all school year,” Maples said, explaining that with project-based learning, students are challenged to use problem solving skills, critical thinking, collaboration, communication and creativity to come up with a solution to a situation. “The kids loved this from the start! Of course, they

also loved it because it meant they got to go on a field trip, but they really took ownership of this project and got invested and interested right away, I think in part, because it directly affected them.”

The general consensus among students was that Lake Ozark – and the community – would benefit greatly from something like a sports arena or roller skating rink. Students also felt a safe place for young people to gather would be popular.

Because they recognize those projects could be out of reach, they decided they'd like to help organize and then run a family friendly festival on the Strip this fall – something that would include games, booths and activities – and maybe even a carnival. Maples said she plans to invite city officials and members of

the BDSA to come to her class and discuss the idea with students. If the idea moves forward, she said she plans to allow students, who most likely won't be in her class again in the fall, to sign up if they want to stay involved. Then they would have meetings throughout the summer to organize the event.

“The kids really want to see something they came up with, implemented so I'm going to do what I can to see that comes to fruition. When you do a project like this, you never know how it's going to turn out but I've been very pleased with the response. The kids really want to get involved and make a difference in their community and their ideas came from the heart – they were all things they'd love to see come to the Lake,” she said, adding that the project has also made students much

more aware of things taking place in the community.

“They're always coming in to class talking about a new business they saw opening or work that's being done. I had one student tell me, 'Ms. Maples, this is not just a project. This is our town.' And at the end of our presentation when we were wrapping things up, one of the girls, Haley Spriggs, raised her hand and asked if she could say something. I said 'Sure,' so she stood up, turned around to face this large crowd of grown-ups and she said, 'If you guys figure out a way to make any of this stuff happen, I would love to be a part of it.' To me, it's pretty impressive that a group of 11 and 12-year-olds care so much for their community and want to be involved in making it a better place to live.”

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# Trail spurred new elderly housing development

By Nancy Zoellner-Hogland

The Rock Island Trail has been a factor in a major Eldon development even before the dream of turning the former railroad right-of-way into a recreational corridor has been realized.

Developer Chris Foster and his wife Stasia purchased an old factory building next to the corridor a few years ago with an eye to redeveloping it, likely as a warehouse. Once home to a shoe company and then to a manufacturer of kiddie carousels, it had sat empty for 10 years.

However, when Eldon residents and trail enthusiasts began working toward development of the in-town portion of the right-of-way, the Fosters took another look at the possibilities. In the end, they said the potential for a level, solid-surface trail next to their property contributed to their decision to invest in elder care. Later this year, their vision will become reality when Rock Island Village, a 48-unit assisted living community, opens.

“The Rock Island Trail will be a perfect place for our residents to enjoy the outdoors and to get some exercise. They might also engage in bake sales for the passersby, activities not often available to residents of assisted living. There’s no doubt that this trail will spur other economic activity like ours,” Chris Foster said.

Rock Island Village will consist of 48 apartments. Four different floor plans will be available for the 36 assisted living units, which include kitchenettes. The 12 memory care apartments feature a specialized floor plan. The facility will also include four, one-bedroom suites for couples or for those who are seeking more space.

According to the Fosters, “assisted living” means that an individual needs a little help with some of the daily activities of life. Some areas of assistance can include dressing, bathing or administering of medications.

“Residents can get help with a plan to improve their health

through partnerships with local medical offices and in our own fitness facility. We’ll also offer scheduled transportation for appointments outside of the house—like a doctor visit, physical therapy, church, the salon

and more for those who no longer wish to drive themselves,” Stacia explained. “An added bonus is that someone else will be doing their cooking, cleaning and laundry!”

Residents will be able to en-

joy that extra time by taking part in a variety of activities.

“We believe that an active lifestyle is the key to thriving, and we take a holistic approach to each person. We built an *continues next page*



Courtesy Missouri Rock Island Trail, Inc.



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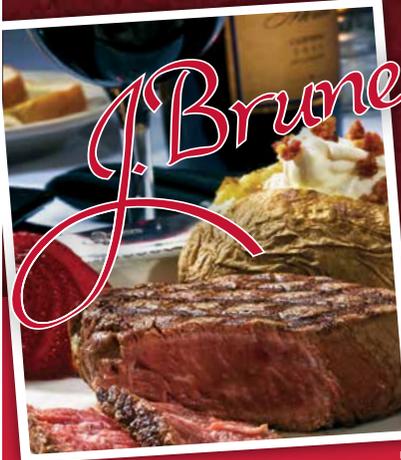
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# Elderly housing

*continued from previous page*  
entire room dedicated to crafting, so we want our residents to bring their scrapbooking supplies, their sewing machine and their model car painting kits. We'll also have raised bed gardening in the courtyard and a huge model train table in the main lounge. We want residents to help us build it up and decorate it. We'll also feature a library with a computer and a printer," Stacia said, adding that the administrator will work with schools, musicians, dance studios and more to bring entertainment in on a regular basis.

Exercise programs will encourage residents to stay active in the fitness room, featuring a view of the new Rock Island Trail. Residents will also have opportunities to take excursions to local attractions and to the Lake. And if that's not enough, the facility will also offer a chapel, conference room, private family dining space, movie screenings, a private outdoor courtyard, three separate lounge areas for reading, play-

ing games or just relaxing with the paper, jukebox and hair and nail salon. Licensed medical professionals will be on hand 24 hours per day. On-site storage will be available and residents can park their own vehicles at the property.

To top it off, all meals will be served restaurant-style in a beautiful dining room with custom made furniture specifically designed with seniors in mind. Snacks and beverages will be available all day.

"We are really encouraging the cook to be creative and to make sure residents are pleased with their meals. As someone who has had family in assisted living and nursing, we know that food is a big part of their happiness," Stacia said.

"We plan to make every accommodation for our residents to take advantage of the Rock Island Trail," Chris added. "We are huge supporters of the MORIT Rails-to-Trails project and we will help our residents to utilize the trail as much as they like. We'd love to set up a baking club so that they can sell their

goodies to travelers on the trail, and we plan to create a water station to encourage travelers to stop and visit with our tenants. Of course, residents are welcome to keep bicycles and three-wheeled trikes with us on property. And pets are welcome."

The apartments will be offered as monthly rentals. At this time, assisted living, in general, is mostly private pay, though there may be some programs for veterans and their spouses and limited Medicaid assistance.

The Fosters said they are in the process of talking to prospective residents now and should be ready to open the doors this August.

For more information, visit [www.rockislandvillage.com](http://www.rockislandvillage.com) or email [info@rockislandvillage.com](mailto:info@rockislandvillage.com).

The senior housing is just one example of the jobs – and the tax revenues – that are being created by the trail. Greg Harris, the executive director of Missouri Rock Island Trail, Inc., said the vision of a cross-state trail running through small towns from Kansas City to near St. Louis is opening doors all

along the old rail line.

"We are seeing property being purchased and plans being made all along the route. People are looking to the boom the Katy Trail brought to small towns and are investing in what we expect to be a rebirth for the old Rock Island railroad towns," he said.

MORIT is a statewide non-profit organization working toward development of the Rock Island right-of-way into a recreational trail. The line runs across the state south of the Missouri River from near St. Louis to Kansas City. A 47.5-mile stretch between Windsor and Pleasant Hill opened in late 2016, connecting the 240-mile Katy Trail to suburban Kansas City.

For more information on the trail, contact Harris at 573-202-9632 or via email at [moritdirector@gmail.com](mailto:moritdirector@gmail.com).

Eldon isn't the only city getting senior housing.

Developer Gary Mitchell has been working on Phase 1 of the 226-acre Arrowhead Centre development off Route KK in Osage Beach. That first phase contains a \$25 million state-of-the-art retirement facility that

will include 401 senior living units – an 80-unit skilled nursing facility, 90 assisted living units and independent living units. The developer said he anticipates a fall 2017 opening of the facility.

The city of Lake Ozark is also in the process of adding senior housing off Fishhaven Road. Fish Haven Estates, located off Bagnell Dam Boulevard, will include 42 two-bedroom and two one-bedroom apartments, all of which will be located in a three-story building with elevator and community space. The units will be approximately 855 square feet and will feature wide doorways and roomy bathrooms, making the units "wheelchair-friendly." Every unit will come with a parking space and will be outfitted with a washer and dryer. The project is slated to be completed later this year.

Senior housing was identified as one of the Lake area's greatest needs in an extensive housing study conducted last year by the Lake of the Ozarks Regional Economic Development Council and several partnering organizations.

# Workshop to teach real value of social media marketing

By Nancy Zoellner-Hogland

More than 1.8 billion people use Facebook every month to connect with friends and family and to discover things that matter to them. About 2.5 billion people – or just a tad fewer than one in every three people worldwide – use email to communicate. And as of the fourth quarter of 2016, the microblogging service Twitter averaged at 319 million monthly active users. And people are logging on to these and other sites everywhere and at all times of the day and night. It's estimated that nearly two-thirds of all Americans are now smartphone owners, and for many, these devices are a key entry point to the online world.

It stands to reason that marketing on social media can help small businesses find new customers and build lasting relationships with them.

On April 28, a team of experts from MSW Interactive Designs will share best practices and marketing insights you need to know in order to better market

your business in today's social media climate. The program, "Top of Search, Top of Mind, the Optimal Web and Mobile Marketing Mix to Grow Your Business," will be held in the council chambers at Osage Beach City Hall.

Workshop 1, which runs from 9:30 to 10:30 a.m., focuses on the following topics:

- Overall content marketing shift and philosophy
  - SEO – on page and off page
  - Mobile responsive necessity
  - Online reviews
  - Google My Business
- Workshop 2, planned for 10:45 to 11:45 a.m., will address:
- Social media, all channels
  - Facebook video ads
  - eNewsletters and building your list
  - SMS text messaging
  - Local business case study

The workshops are free, however, pre-registration is required. To register, call the Camdenton Area Chamber of Commerce at 573-346-2227.

The workshops are sponsored

by Lake of the Ozarks SCORE, the Lake of the Ozarks Convention and Visitor Bureau, the Lake of the Ozarks Council of Local Governments and the Camdenton, Lake West and Lake Area chambers of commerce.

According to Facebook:

·1 of every 5 minutes people in the US spend on mobile is on Facebook or Instagram.

·500 million Instagrammers use the app each month.

·On average, the Like and Share buttons are viewed across almost 10 million websites daily.

·Business owners can choose their audience for ads based on demographics, behaviors or contact information.

·40 percent of business pages on Facebook are women-owned, a number that has increased 60 percent from 2015 to 2016.

·Facebook users are 76% female (out of 100% of all females) and 66% male (out of 100% of all males), allowing business owners to effectively reach both genders.

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## Take yourself out to the ballgame

It will be a busy time of the year but the Camdenton Chamber of Commerce is still hoping for a good turnout at Lake of the Ozarks Night at the Ballpark.

They're inviting the community to head to Springfield Saturday, June 24 to watch the Springfield Cardinals play the Arkansas Travelers, the AA affiliate of the Los Angeles Angels. Gates will open at 5:10 p.m. with game time set for 6:10 p.m.

Redbird Roost tickets, for seats located on the Suite Level on the third base side, are just \$28. The ticket includes unlimited ballpark food items – brats, hot dogs, nachos with all the trimmings, popcorn – and even a small salad bar, soft drinks and more. Dugout box seats are also available at \$12 each. You must hurry to get your seats because only a limited number of tickets are available and will be

sold on a first come, first served basis.

Everyone that attends will get a voucher for a new Cardinal cap and the first 2,000 fans will get a Mercy Dry Fit Shirt. After the game, a Military Appreciation Fireworks Celebration is planned.

For more information or to purchase tickets, call the Camdenton Chamber 573-346-2227 and pay by credit card.

## Fifth Annual Cocktails & Caddies Ladies Golf Tournament

Calling all ladies! Get your 3-person team together and join us for the MOST FUN tournament at Lake of the Ozarks on Friday, April 14th at The Ridge Golf Course at The Lodge of Four Seasons.

proxy prizes on every hole, and team prizes for the top three finishers in two flights. Lunch is included and provided by Baxter's Lakeside Grille. All players receive a free mimosa, a player goody bag and a delicious bloody mary bar will be available.

Register by April 1st and receive a special \$50 per player rate. All team registrations must be completed by April 8th.

The caddies have some great

prizes lined up for the live auction. Sign up now! This is a fun way to network with some of the Lake's most influential ladies, while enjoying some delicious treats, great company and a wonderful course.

Sponsorship opportunities are still available for the tournament. To register or for more information contact the Lake Area Chamber of Commerce at (573)964-1008 or visit [www.LakeAreaChamber.com](http://www.LakeAreaChamber.com).



Each three-person team will bid on their fourth (male) player/caddie, which could either be a golf pro, or one of the fun amateur caddies with an excellent prize package! This tournament is a fun way for professional business ladies to enjoy a day out while networking and promoting their businesses.

The tournament features



## Managing Rental Property

### The Rental Season

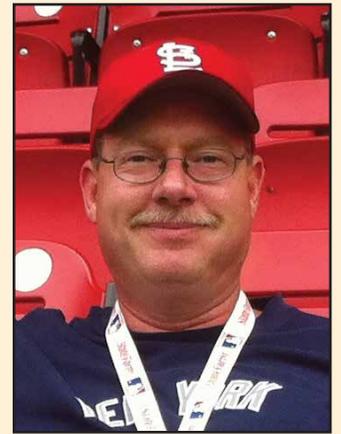
Here at the Lake of the Ozarks we have a very short rental season. Many potential vacation rental owners are very surprised when they find out that about 85% of all their rentals will occur between Memorial Day and Labor Day each year. Thus the other 15% occur during the other nine months of the year.

I had one potential owner call me and he wanted to know if he could expect 300 rental nights a year. I told him that if I could rent our properties for 300 nights a year that I could have retired a long time ago.

So when you have a limited rental season, such as we have, what can you do to increase your rental nights? You have to absolutely maximize your in season rental nights and then look at ways to attract rentals in the off season as well.

How do you maximize your summer rentals? First, if you are using your property at all, be smart about when you use it. On smaller homes and most condos you are mostly going to get weekend rentals. So avoid using your property on the weekends or use it on the slower weekends when it possibly will sit empty. Usually the first two weekends of June and the last two weekends of August are slower due to the school schedules. Secondly, during the peak season have a minimum night requirement and stick to it as long as you can. You don't want to book a two night rental for a July weekend in January. If it is two days prior to the weekend, take it, but not in January.

Another way is to realize there are only so many really good weekends available. Those weekends are typically every weekend in July and the first weekend of August. Those



Russell Burdette

are the absolute prime weekends. You want to get maximum nights and maximum price for those weekends.

How about prior to Memorial Day and after Labor Day? Most rentals have seasonal pricing where the spring, fall and winter rates are lower than the summer rates. But beyond that you can create packages of pay for so many nights and get a free night or some other type of discount. Just remember that most guests can only stay two to four nights in the off season.

One additional way to attract off season rentals is to offer something different, a hot tub, game room, indoor pool, tickets to a show, mall discounts, restaurant discounts, gift cards, golf discounts, etc. Something that sets you apart from other rentals or that adds value to the rental. If the price is the same but you are offering additional discounts or amenities, then you will probably get the rental.

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

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## Let's Go Boating!



## What A Yacht Broker Can Do For You

If you are interested in selling your boat, the right broker can help speed up the process, reduce stress, save you time, and make the transaction smooth and painless. Selling a boat is similar to a real estate transaction—it's usually too complex and involves too much value to risk doing it on your own.

**Exposure.** There are several advantages to using a broker, the biggest of which might be exposure. A broker can promote your boat on their own website as well as a number of worldwide sites that only brokers can list boats on. In addition, most brokers have a network of clients and work with a team of salespeople who will actively try and sell your boat.

**Price.** An experienced broker has a very good idea of what a boat will sell for and can price it accordingly. Brokers have access to what similar boats have sold for in the local area and will prepare a listing with photos and an enticing description. Brokers will also be able to schedule surveys and recommend services to improve the look and marketability of your boat.

**Accuracy.** Brokers can also help you navigate some of the more confusing aspects of selling such as loan payoffs, bills of sale, and other documents needed for transferring ownership. Brokers can also help a buyer obtain financing, insurance and USCG documentation.

**Time.** Selling a boat without a broker yourself means you are responsible for keeping the boat in top condition and being available for showings. Think of the weekends waiting by the phone, waiting for appointments that never show, wasting time with dreamers and unqualified lookers. Listing your boat with a broker allows you to enjoy your normal routine and spend time with your family and friends.

Finally, like many others, you may simply dislike negotiating.

If you're ready to sell your boat or yacht, a key decision you'll need to make is whether to sell it yourself or through a yacht broker. Fundamentally, if you sell the boat yourself, you won't need to pay a broker's commission, but without assistance, it will often take you longer to sell the boat and you may have to settle for a lower price.

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# When you 'think spring,' think 'native'

By Nancy Zoellner-Hogland

Do you want good value for your gardening dollar? Go native. And let the Lake of the Ozarks Watershed Alliance (LOWA) help you do it.

The organization, dedicated to protecting and preserving the quality of the Lake, will be holding its annual spring plant sale this month. Top-quality plants native to Missouri will be available at wholesale prices through the program.

According to plant sale organizer Joann Bilington, these are beautiful, healthy perennials that grow stronger each year they are in your landscape.

"We order our plants through Prairie Hill Nursery and people can only get what's on the list. For those who don't order ahead of time, we'll also have about 150 extra plants available for sale that day. The benefit of pre-ordering is you get exactly what you want, of course," she said. "In the past, we've had a few people place their order a little late and Prairie Hill has been really good about adding those plants and bringing them. I just don't want to guarantee that will be available."

For a list of available plants, which includes everything from wildflowers, grasses and sedges to shrubs, trees and vines – and even some aquatic plants – email [billington47@gmail.com](mailto:billington47@gmail.com).

The plants will be available for pick-up between 3 and 6 p.m. Saturday April 20 at Southwest Stone Supply, located at 6386 Osage Beach Parkway, in Osage Beach.

Plan to come a little early because at 2 p.m., a native plant seminar will be presented by JoAnne Gitchell, a master gardener and a Missouri master naturalist. She will discuss the do's and don'ts of native plants – when to plant them, where to plant them and why to plant them. She'll also teach what plants are good for butterflies, what plants are good for bees and how to help Monarchs.

Gardening experts will also be available to answer questions.

A display demonstrating how to make your own rain bar-

rel will also be available throughout the afternoon. LOWA will have a limited amount of supplies to build your rain barrel and everyone will get a set of free instructions that will allow them to build their own barrel at home.

"We hope everyone will come out and support LOWA and our efforts to not only keep our waterways clean but to also support our environment by establishing pollinator plots as well as flyways for the Monarch butterfly," said Donna Swall, LOWA executive director.

According to the Audubon Society, there are many reasons to use native plants in landscapes:

- Once established, native plants generally require little maintenance.

- Many native plants offer beautiful showy flowers, produce abundant colorful fruits and seeds, and brilliant seasonal changes in colors from the pale, thin greens of early spring, to the vibrant yellows and reds of autumn.

- Lawns and the ubiquitous bark-mulched landscapes are notorious for requiring profuse amounts of artificial fertilizers and synthetic chemical pesticides and herbicides. The traditional suburban lawn, on average, has 10x more chemical pesticides per acre than farmland. By choosing native plants for your landscaping, you are not only helping wildlife, but you are creating a healthier place for yourself, your family, and your community.

- Because native plants are adapted to local environmental conditions, they require far less water, saving time, money, and perhaps the most valuable natural resource, water.

- In addition to providing vital habitat for birds, many other species of wildlife benefits as well. The colorful array of butterflies and moths, including the iconic monarch, the swallowtails, tortoiseshells, and beautiful blues, are all dependent on very specific native plant species. Native plants provide nectar for pollinators including hummingbirds, native bees, butterflies, moths, and bats. They provide pro-

ductive shelter for many mammals. The native nuts, seeds, and fruits produced by these plants offer essential foods for all forms of wildlife.

- Native plants are quick-growing, super tough, and long-lived, which means you'll rarely have to buy replacements. Natives grow in sync with local conditions and can withstand regional climatic changes, be it drought, flood, frost, or blizzard. Native perennials, vines, wildflowers, and groundcovers rapidly fill out garden areas, either by re-seeding or spreading, and are easily divided to create free plants for starting new gardens. Thanks to their healthy and weighty structures, native trees, evergreens, and shrubs double as screens that provide privacy and hide eyesores in the landscape.

- Equipped with natural protections, native plants are resistant to disease, drought, and pests and grow happily without the need of pesticides. They also need very little (if any) fertilizing or watering once established. They cover ground quickly to crowd out weeds, which translates to less time spent weeding. Even the most aggressive native plants can be kept in check with strategic thinning and pruning.

- Native plants' growth habits keep soil in place, store water where it's most needed, and stop storm water from running off into waterways. Their dense forms, lush foliage, and plentiful flowers break the fall of plummeting raindrops, causing rainwater to drip into (rather than flood) the soil; the plants' extensive, deep root systems siphon off moisture and prevent soil from eroding.

- Planting natives allows you to build natural habitats custom-designed to accommodate local fauna. Native plants are naturally programmed to produce fruit, nectar, seeds, and nuts at the times they are needed by year-round inhabitants and passing-through critters. Surrounding your home with native plants guarantees you'll benefit from close encounters with beavies of birds, butterflies, insects, and mammals seeking food and shelter.

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# Crossword Puzzle

Solution page 17 THEME: ROMANTIC MOVIES

**ACROSS**

1. Bunch of VIPs?
6. Parents + teachers, acr.
9. Sour milk sign
13. Meltable abode
14. Oui
15. Jessica Rabbit's true love
16. Fix a program
17. Hi-\_\_\_\_\_
18. Assuage
19. \*Where Tom Hanks was sleepless
21. \*Cary Grant and Deborah Kerr's liaison
23. Jack Kerouac, or \_\_\_\_\_ Paradise
24. Medieval domain
25. Roll of bills
28. Inauguration event
30. Like olden day toy
35. Bypass
37. Encore!
39. Blood line
40. Collier's office
41. Deflect
43. Indigo user
44. Petri dish medium, pl.
46. "At \_\_\_\_\_, soldier!"
47. Hindu wrap
48. Everyday
50. Ego's main concern
52. Bad-mouth
53. Schooner pole
55. Corn unit
57. \*"Shakespeare \_\_\_\_\_"
60. \*What Audrey Hepburn had in Rome
64. Clive Bixby to Phil Dunphy
65. Plays for pay
67. Harry Potter's antagonist
68. Neopagan religion
69. \_\_\_\_\_ Aviv
70. Say something
71. \*"The \_\_\_\_\_ House" with Keanu Reeves
72. \*Affleck's character chased her
73. Waxing crescent, e.g.

**DOWN**

1. Auction actions
2. S-shaped molding
3. \*"Valentine's Day" actress
4. Disorderly crowds
5. Battlefield ID
6. Combustible heap
7. Golf starting point
8. Allegro \_\_\_\_\_ in music, Italian
9. RC or Pepsi
10. Tangelo
11. Back seat
12. Brut, as in champagne
15. Basket-making fiber
20. Camel's kin
22. Marines are this and proud?
24. Where Japan is
25. \*Pretty one
26. Friend from Mexico
27. Iraqi money
29. \*It actually happens
31. Nonverbal O.K., pl.
32. Tree nymph in Greek mythology
33. First cradles
34. \*"Midnight in \_\_\_\_\_"
36. Four years to a President
38. Gaelic
42. Ma Bell, e.g.
45. Indian restaurant appetizer
49. Head or john
51. Collapse a chair, e.g.
54. Mordane in "Game of Thrones"
56. Occasion for pink or blue balloons
57. One of the hipbones, pl.
58. \*Male lead in "The Prince of Tides"
59. Pretty undergarment fabric
60. Has divine power
61. Subject of stats
62. Single pip cards
63. Yesteryear
64. Hole punching tool
66. "Losing My Religion" band

CROSSWORD														
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# Ways to bring out the human side of your small business on social media

Submitted by Bruce Mitchell, Lake of the Ozarks SCORE

Social media gives small businesses an interactive way to connect with prospects and customers, yet many businesses still struggle with building relationships via the platforms they're using. They fail to make their brands "human" on social media.

According to nationally known social media professional, Rachel Strella of Strella Social Media, "People relate more to other people than to a logo or brand image. This can give small businesses and solopreneurs an advantage over bigger businesses."

Taking the human approach is successful for the simple reason that relationships are built on trust.

"For a small business, customer loyalty is often tied to the people who work in the business—the people who give that business's products and services their staying power,"

Strella explained.

As a small business owner, you and your employees are your business.

Here's how your small business can leverage that advantage to facilitate relationships via your social media efforts:

·Personally ask friends, family, and industry connections to follow you on your business's social media channels. They know you, so they'll probably be happy to do that for you.

·Post bios of your team members. People love to learn more about the people working in a business. Make the bios fun, not just a reiteration of their job description.

·Share your back-story to create an emotional connection. Has a personal experience or cause prompted you to start your business? Even if you've shared it on your "About" page of your website, not everyone might be aware of it.

·Show some personality. Write your posts so they sound

conversational rather than stilted and stiff.

·Add some humor—but be careful! What's funny to one follower might be offensive to another.

with images tend to gain more attention than those without; according to the Buzzsumo blog, Facebook posts with images get 2.3 times more engagement than posts that don't have



·Post images and videos, not just text-only posts. Photos of your team collaborating or doing a good deed will allow people to see what's going on behind the scenes. And posts

images.

·Celebrate customers' successes. With permission, of course, craft posts that share how your products or services have helped a customer solve a

problem or achieve a goal.

·When responding to followers' comments on your business social media channels, sign them with your first name. It adds a personal touch, and reminds followers that there are real people interacting with them from behind your logo.

For more insight about social media and connecting with customers, attend a free workshop on social media on Friday, April 28, 2017 at the Osage Beach City Hall. For more information about the workshop call the Camdenton Chamber at 573-346-2227.

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

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# Tornado season

*continued from page 1*  
service provided by the United States Department of Commerce and consists of a national network of transmitters that broadcast continuous weather information directly from National Weather Service offices in selected areas.

Gentry said, storm shelter or not, he highly recommends that everyone purchase a weather alert radio and then keep it with them wherever they go.

“Outdoor early warning systems are just that – they’re for people outdoors. If, for instance, you’re indoors and vacuuming the carpet, you’re probably not going to hear them. However, a weather alert radio is loud enough that you will hear it,” he said, adding that technology has improved that 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.

An online check found that radios range from \$29.88 for a basic model from a local discount department store to one selling for \$94.99 that has four charging methods: built-in hand-crank, built-in solar panel, optional AC adapter or USB from a PC.

The radios would also come in handy when those sirens aren’t activated, as was the case on Monday, March 6. Although a tornado warning was issued by the National Weather Service, because of an oversight, the Camden County Sheriff’s Office dispatch, which activates the sirens for the Village of Four Seasons and the cities of Camdenton and Linn Creek, failed to activate the system in the Village. Officials said that prompted Camden County to establish a storm siren policy to be followed in the future when severe storms are headed toward those areas. In the meantime, Communications Supervisor Linda Clemmons said they will use the National Weather Service as their guide.

“If they say there’s an immediate danger for any of those cities – if they’re in the direct path of a tornado - that’s when we’ll set the sirens off,” she

said.

In the meantime, Gentry is also advising people to look for a safe spot to go to in the event a tornado warning is issued – and he’s looking for locations that would serve as public storm shelters if and when needed.

“There are virtually no public storm shelters in Camden County so I tell people ‘Get to know your neighbors.’ Somebody in your neighborhood is going to have a basement or a shelter and if you can get to know them well enough so you can trust each other, you’ll have a place to go. If you live in a mobile home court, look outside your area to find someplace close enough that you can get there in a hurry,” he advised, adding that he would like to hear from anyone – any church or other facility – that would be willing to open their doors to the public during severe weather. “If it’s advertised as a public shelter, you have to have someone with a key available to open the doors 24-7, 365 days a year. There are a lot of considerations but I’m hopeful that people will step up because we have a lot of people without any safe place to go.”

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.

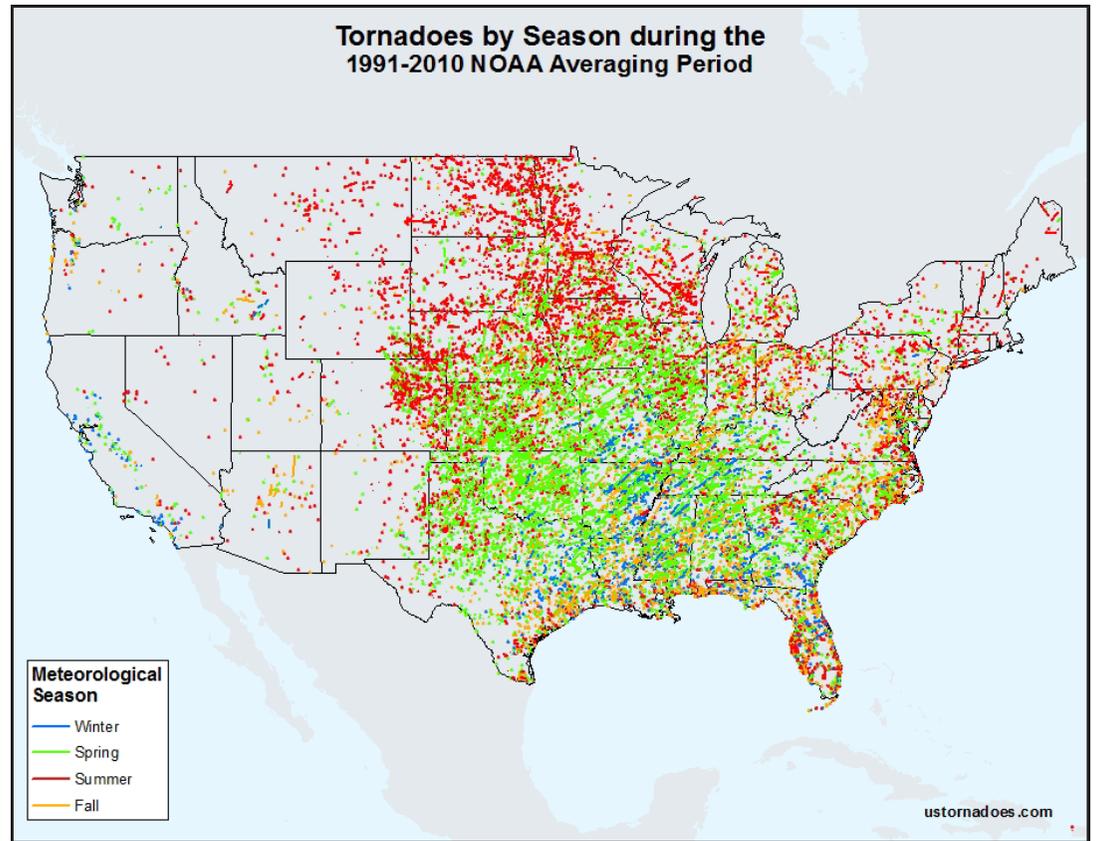
•The average tornado moves Southwest to Northeast, but tornadoes have been known to move in any direction.

•Tornadoes are most likely to occur between 3 and 9 pm, but can occur at any time.

•To be safe, pick a safe room in your home where household members and pets may gather during a tornado. This should be a basement, storm cellar or an interior room on the lowest floor with no windows.

•Mark clearly where your first-aid kit and fire extinguishers are located. Make sure the first-aid kit is properly stocked with medical supplies.

•Teach your family how to



administer basic first aid, how to use a fire extinguisher, and how and when to turn off water, gas, and electricity in your home. Mark clearly where the utility switches or valves are lo-

cated so they can be turned off – if time permits – in an emergency.

•Learn the emergency dismissal policy for your child’s school.

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

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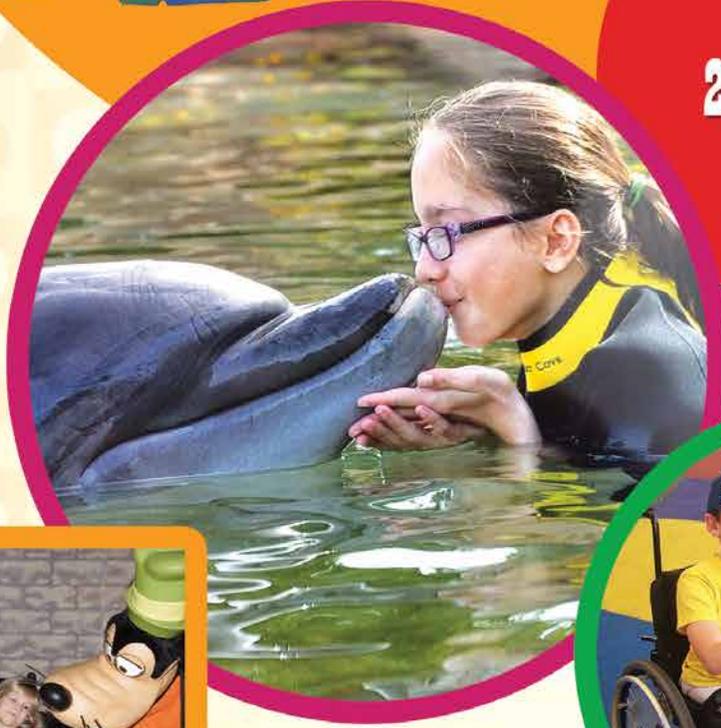
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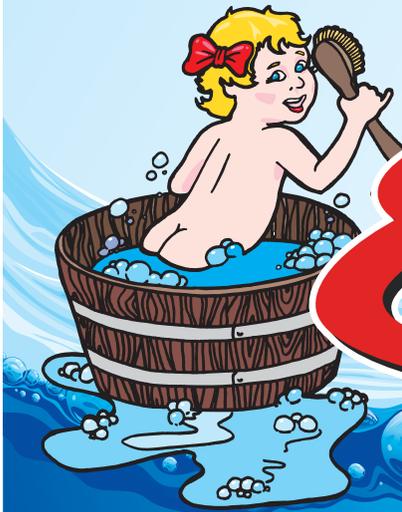
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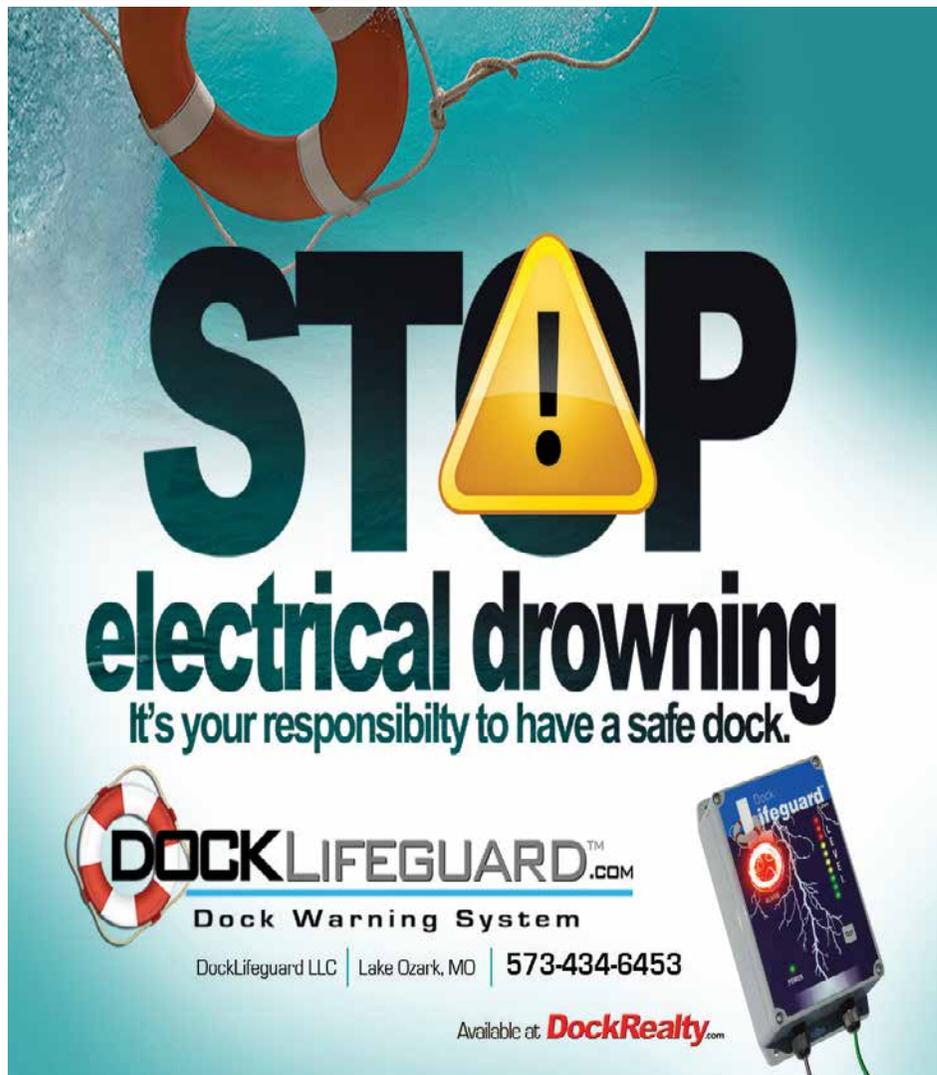
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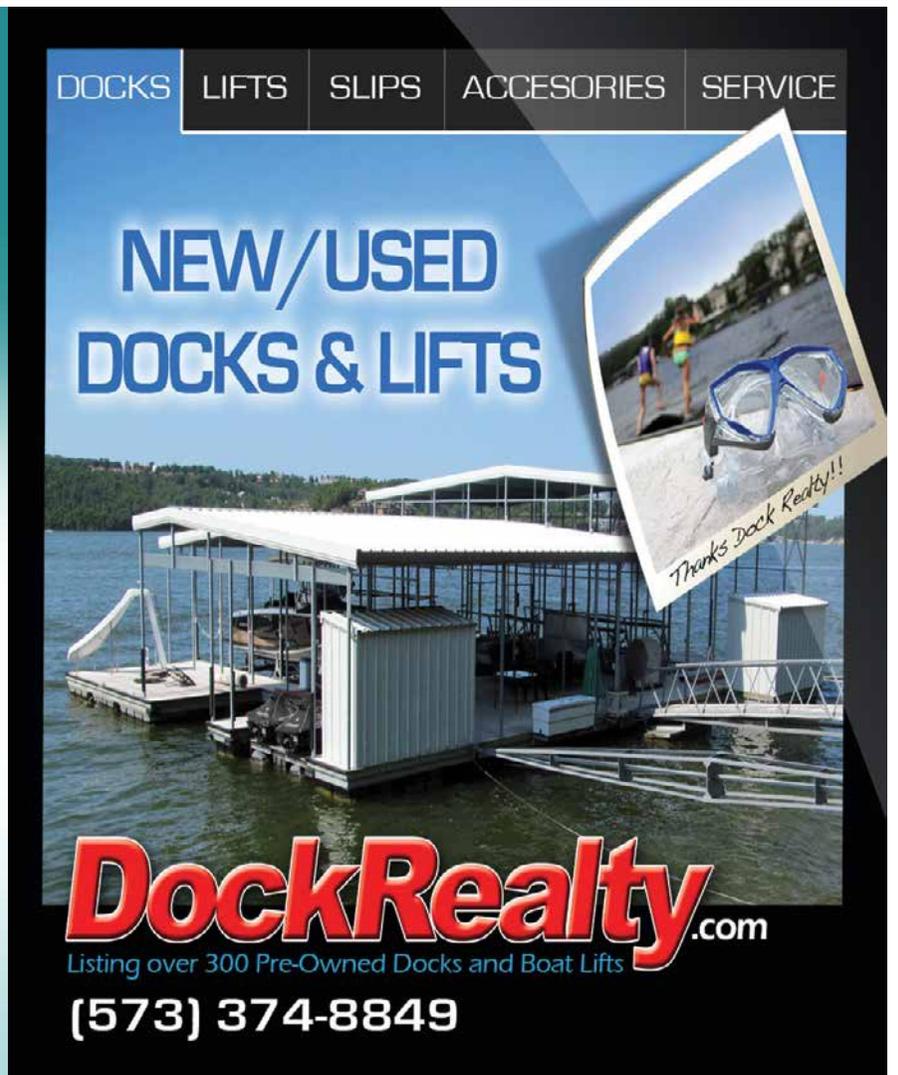
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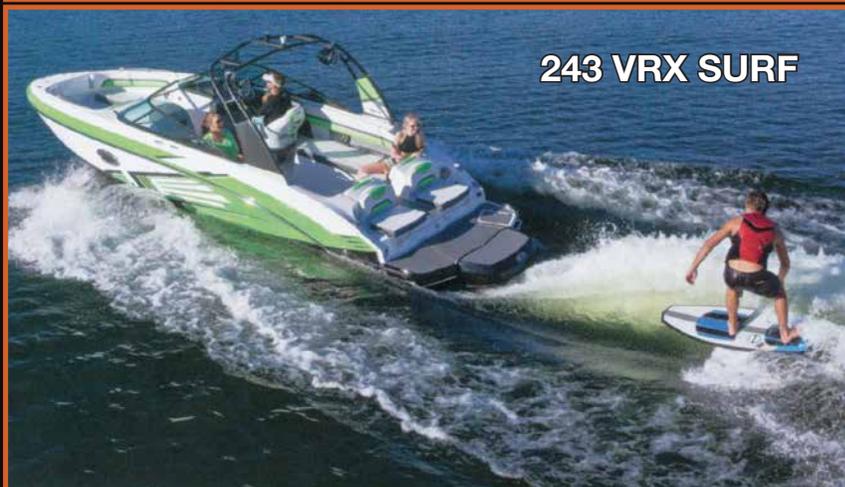
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# LAKE OF THE OZARKS

## April 22-23

## October 7-8



*THE LARGEST  
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IN THE MIDWEST*



**SPRING BIG BASS BASH**

**APRIL 22-23, 2017**

**OVER \$210,000 TOTAL PAYOUT**

**BIG BASS OF THE EVENT WINS \$70,000 CASH**

1st: \$70,000

2nd: \$20,000

3rd: \$10,000

4th: \$5,000

\$97,500 IN BI-HOURLY PAYOUTS

OVER 280 PLACES PAID OUT

**FALL BIG BASS BASH**

**OCTOBER 7-8, 2017**

**OVER \$220,000 TOTAL PAYOUT**

**BIG BASS OF THE EVENT WINS \$70,000 CASH**

1st: \$70,000

2nd: \$20,000

3rd: \$10,000

4th: \$5,000

\$107,000 IN BI-HOURLY PAYOUTS

OVER 280 PLACES PAID OUT

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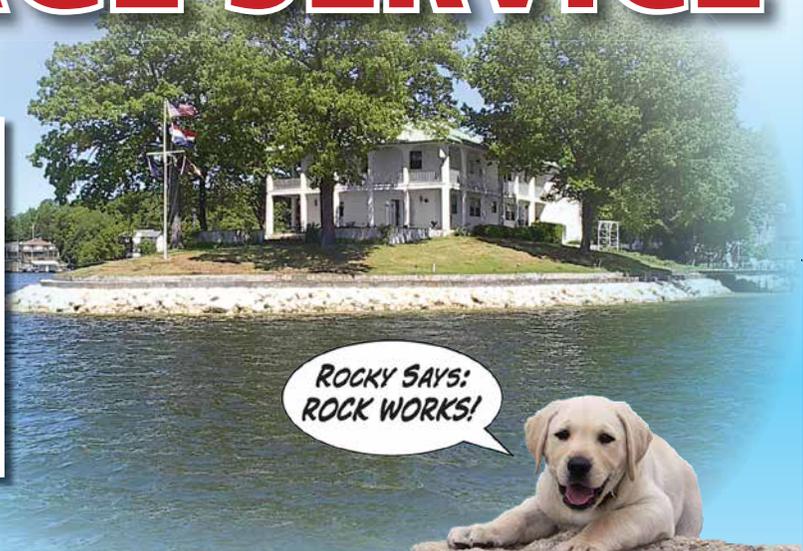
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The Lake of the Ozarks Marine Dealers Association

2017

APRIL

# IN-WATER BOAT SHOW

APRIL 21ST - 23RD

# Dog Days

Bar & Grill @ 19 MM

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**For Further Information Visit [www.OzarkBoatShow.com](http://www.OzarkBoatShow.com) or you can simply Text **BOATS** to **22828** for updates**

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Friday, April 21, 1pm-7pm

Saturday, April 22, 10am-7pm

Sunday, April 23, 10am-4pm

ADMISSION: \$6.00 FOR ADULTS

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**IN-WATER BOAT SHOW APR. 21-23 DOG DAYS**

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**Volume Sixteen • Issue Four • April, 2017**

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