

# LAKE OF THE OZARKS BUSINESS JOURNAL



**BOATING ON BACK**

**RE/MAX 20-23**

**NEWS IN BRIEF**

**Turn Around, Don't Drown**

Many roads in Missouri underwater. Pg. 21

**Relax, De-stress**

Try new mode of Lake transportation. Pg. 8



**Digging in the Dirt**

Lifelong resident gets change of scenery with change of job. Pg. 13



**Anchors Aweigh**

Old Navy coming to town. Pg. 6



**Glimpses of the Lake's Past**

Dwight Weaver's look back. Pg. 25

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**Crossword**

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 15 -- ISSUE 6

JUNE, 2019

## Local 'American-made' hero honored

By Nancy Zoellner-Hogland

Evan Williams Bourbon, the second largest selling brand of Kentucky Straight Bourbon Whiskey in the world, recognizes veterans who protect the American spirit. They do that by honoring six outstanding veterans each year for their heroic acts of service both in the military and in their communities. Those veterans are presented with a \$10,000 check for the charity of their choice and their stories are featured on a custom American Hero Edition labeled bottle of Evan Williams Bourbon. The first personalized bottle is presented to the recipient.

This year the bourbon maker honored Mike Waggett who formerly served as a colonel in the U.S. Air Force, ROTC scholar, fighter pilot and Pentagon officer and who, with his wife Sandy, own MSW Interactive Designs, a Lake Ozark company that designs websites and other online media for business owners. He was chosen from the more than 5,500 nominations that were submitted this year.

"I'm humbled by the award and extremely thankful that I was chosen. But you also need to read the stories of the five other people who were also chosen because they're all pretty amazing," he said, adding that when he got the first call telling him about the award, he thought it was a prank. "I really did! I just told them 'Send me an email,' thinking it was



phony. Then somebody from the company reached out to me and said it was legit."

Evan Williams summarized Waggett's service in a release which read, "Mike Waggett was raised in Rochester, NY, where his parents instilled in him a strong desire to always

give back and help the less fortunate. He attended Syracuse University on a full ROTC scholarship with the U.S. Air Force, and at age 22, became a combat ready F-111 fighter pilot serving with NATO in the United Kingdom.

"After 11 years of active duty,

Michael joined the Air National Guard full time, and refocused his career on leadership and education training. He earned three master's degrees in Education, Military Operations, and National Security Strategy, and spent the rest of his 24-year

*continues on page 25*

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## Armchair Pilot

By Nancy Zoellner-Hogland

**IF GETTING INTO VACATION** mode has left you less than relaxed, take a look at these tips provided by Jetsetter.com. Begin with visualizing. A wellness expert interviewed by the travel magazine suggests that about a week before leaving on their trip, travelers should imagine a smooth trip ahead, including as many details as possible. "By picturing everything going perfectly ahead of time, you're one step closer to making it happen," suggested Gwen Gaydos. Travelers should also eliminate or at least decrease the amount of sugars and caffeine they consume because both can cause irritability and inflammation while also affecting the quality of sleep. Replace those with foods with essential fatty acids like avocados, salmon, coconut oil and chia seeds. Deep breathing, meditation and aromatherapy can also reduce stress and decrease tension.

**HEADING TO FLORIDA** for vacation? Newly adopted legislation allows law enforcement to pull over and ticket motorists who are texting while driving. Per a news report a first offense will be punishable by a \$30 fine, with a second costing \$60. Court costs and fees also would apply, and points will be added to licenses. The law takes effect July 1, but only warnings will be given until January, when officers can begin writing citations.

**TIRED OF DRAGGING** a too-heavy bag overloaded with things you won't wear or use? Jetsetter.com put together a list of tips to help you pack lighter. First – always use the appropriate-sized bag. It will help you stick with the essentials. When packing, lay out all the outfits you'd like to bring, then cut out half. Choose accessories to change the look, pack neutral-colored items that can be mixed and matched to change up the look without adding to the load. Only pack comfortable items you normally wear. Instead of packing an outfit for each day, take along travel sink packets to get clothes clean from the comfort of your hotel

room. Keep the bulkiest items – sweaters or jackets, boots or sneakers – out of your luggage by wearing them on the flight. Choose multi-use toiletries, stack clothes in compression packing cubes which allow you to squeeze the extra air out and above all – adopt a minimalist mindset. "Travel is about experiences, not material things so bring the essentials, and get ready for the memories—packing lightly is one of the best ways to ensure an amazing trip," JetSetter recommends.

**AIRPORT LOUNGE ACCESS** passes can mean free food, alcohol, WiFi, quiet spaces for calls and meetings and charging ports for travelers' devices. But they can be pricey. According to JetSetter magazine, Priority Pass charges \$99 annually for its Standard Pass, which grants access to more than 1,200 Priority Pass lounges worldwide, plus an additional \$32 for each visit and each guest visit to priority pass lounges. The Prestige Pass costs \$429 a year, though all personal visits are free (each guest visit is still \$32). Those planning to visit more than 13 lounges over the course of a year will find that the pass pays for itself versus the Standard Pass. A cheaper alternative for less frequent fliers may be Lounge Pass (owned by the same company), which offers single-visit rates for over 500 lounges worldwide starting at just \$19. With these passes, travelers can only stay in the lounge up to three hours, so they're best suited for shorter layovers. International travelers might also consider Plaza Premium, which offers day passes of varying price points for lounge locations in 30 airports worldwide like Changi Airport in Singapore and London Heathrow.

**JUST BE NICE.** That's the message flight attendants hoped passengers would take away after watching a video called "How to Treat Flight Attendants, According to Flight Attendants." In the movie, four veteran flight attendants shared tips on etiquette – both in the air and in general – in order to have a better flight and life experience. The list of "Dos" were shared on Flyertalk.com and include Do say hello, do know where you're sitting, do have everything you need for the journey prepared, do

pay attention when your flight attendant walks by with the drink or food cart, and during safety demonstrations and do take off your headphones during the safety demos. What not to do: Don't ever touch your flight attendants to get their attention, don't be inappropriate, don't walk into the bathroom without shoes or socks, don't take photos of your flight attendant and definitely don't take your clothes off. One flight attendant in the video asks travelers to, "Wear your shoes, flush, wash your hands."

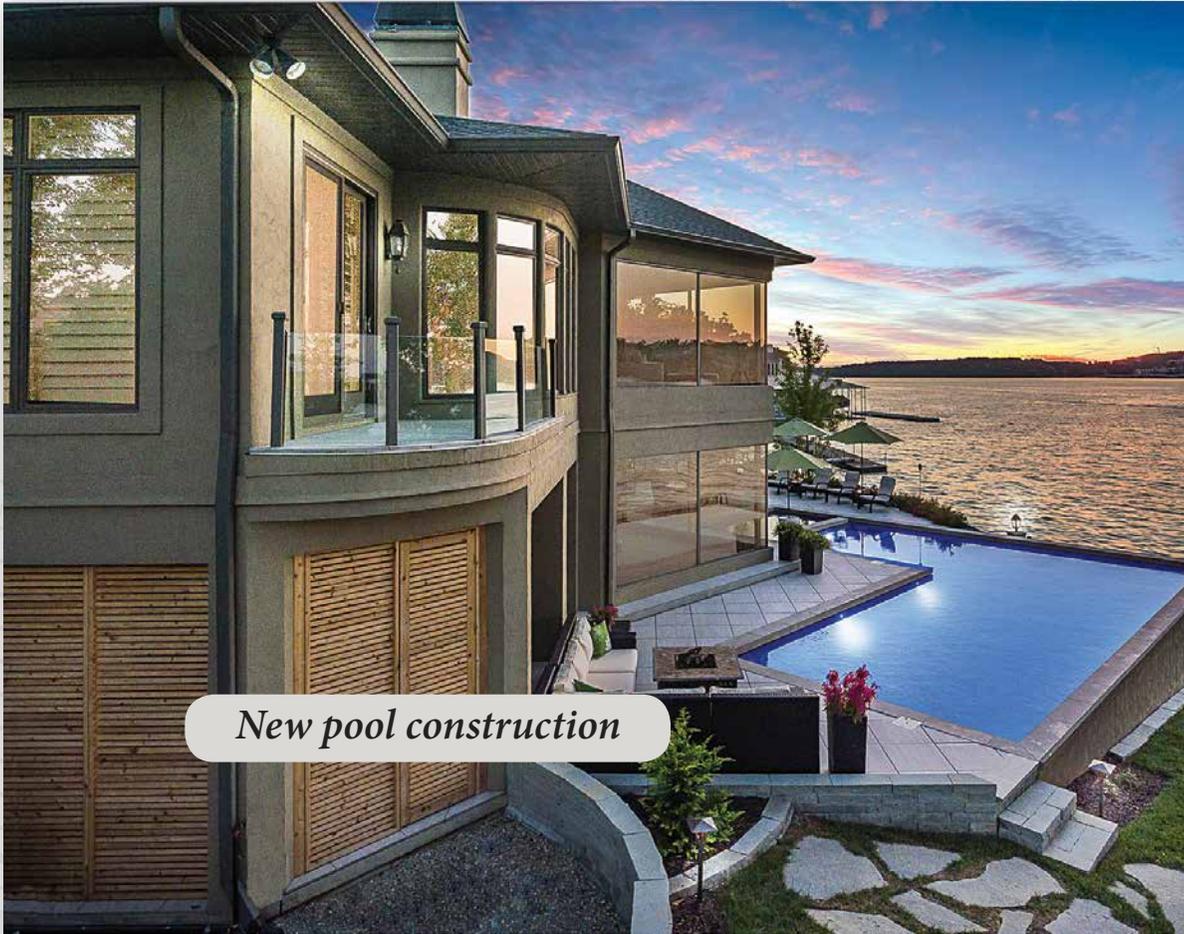
**FLIGHT ATTENDANTS** on a flight in China probably wished their passenger knew some of those tips after he had to be restrained by security staff and cabin crew. According to a newspaper report, the passenger onboard a Fuzhou Airlines Flight began acting strangely as the plane prepared to land. The man, who was wearing blood-stained clothing, began speaking irrationally and pacing when he was told he couldn't call loved ones. He finally had to be restrained after stomping on the floor and trying to open the cabin door and break out a window. He was turned over to police after the plane landed.

**SOUTHWEST DOESN'T PENALIZE** a customer for wanting to alter departure time or cancel a flight altogether, according to a recent article on Flyertalk.com. But the airline takes that policy one step further. They also allow travelers to rebook a flight if the price of that flight drops. Flyertalk provided the steps to do that: "Step 1: Purchase a flight on Southwest. Step 2: Monitor the prices leading up to your date of travel. If you see a lower price, cancel the existing reservation and rebook." Your flight can be replaced with the exact same flight as long as you change it while the price is lower than what you paid. To rebook, go to My Trips in your Rapid Rewards account and click on either "Change flight" or "Cancel flight." A list of new flight options will display the difference between the current reservation and the new one you're about to make. Then simply select the flight you want and confirm your choice. The number of changes is unlimited, and you can keep changing your flight until the cost hits the lowest number you've seen.

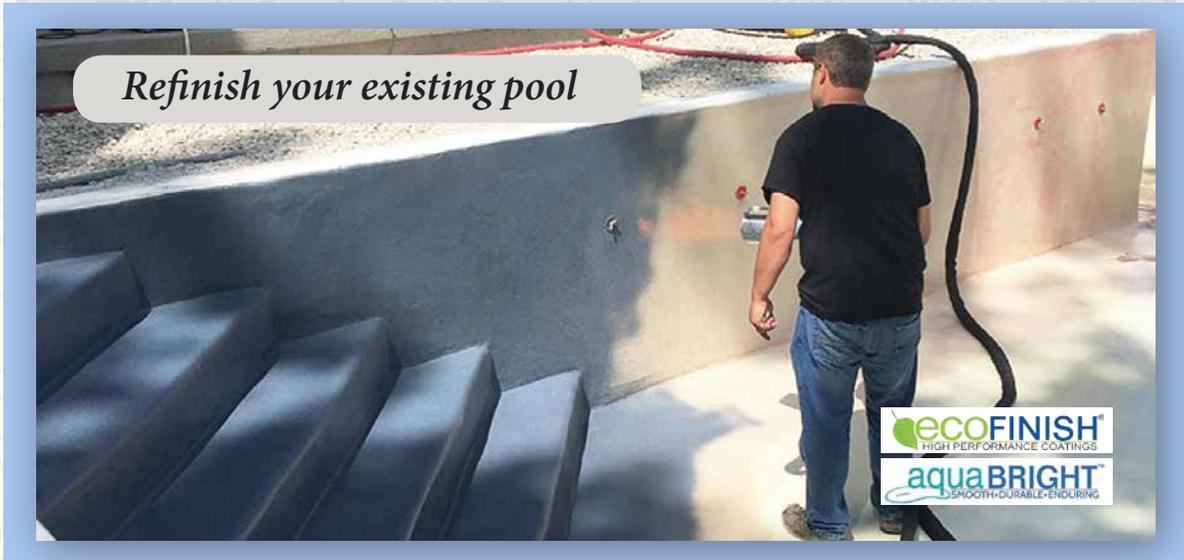


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# Businesses should prepare for disaster

By Nancy Zoellner-Hogland

According to the Institute for Business and Home Safety, an estimated 25 percent of businesses don't open again after a major disaster.

The Lake of the Ozarks business community is strong and dedicated to helping others succeed so that percentage may not be as accurate for businesses in the Eldon area that were affected by the May 22 tornado. However, the storm should serve as a reminder that it's always important to plan for the worst while hoping for the best.

The Internal Revenue Service encourages taxpayers to safeguard their records as part of that plan and offers other steps that can help taxpayers and businesses protect financial and tax records in case of disasters:

- Take advantage of paperless recordkeeping for financial and tax records. Many people receive bank statements and documents by e-mail, which is a good way to secure financial records. Other important tax records such as W-2s, tax returns and other paper documents can be scanned then backed up and stored in a safe place.

Making duplicates and keeping them in a separate location is also a good business practice.

- When choosing a place to keep those important records, convenience to your home should not be your primary concern. Remember, a disaster that strikes your home is also likely to affect other facilities nearby, making quick retrieval of your records difficult and maybe even impossible.

- Photograph or videotape the contents of your home and/or business, especially items of greater value, then store the photos with a friend or family member who lives away from the geographic area at risk.

- Employers who use payroll service providers should ask the provider if they have a fiduciary bond in place. The bond could protect the employer in the event of default by the payroll service provider.

The IRS has disaster loss workbooks for individuals (Publication 584, Casualty, Disaster, and Theft Loss Workbook) and businesses (Publication 584-B, Business Casualty, Disaster, and Theft Loss Workbook) that can help owners compile a room-by-room list of belongings or business equipment to help recall and prove

the market value of items for insurance and casualty loss claims.

The Federal Emergency Management Agency (FEMA) offers an emergency preparedness checklist and toolkit that's available online.

The Small Business Administration also provides preparedness tips for specific emergencies.

## Before the Tornado:

- Make sure you have a means of receiving severe weather information; if you have a NOAA Weather Radio, put fresh batteries in it. Make sure you know what you should do if threatening weather approaches.

- Collect and assemble a disaster supplies kit. Include a portable generator.

- Have a weather alert radio in the office and develop a plan to provide emergency notification (warning system) to all employees, clients, visitors and customers in an emergency.

- Put your crisis management plan in writing and give it to all employees.

- Conduct drills regularly to prepare employees for the real thing and include an evacuation plan with a central point of contact for all employees to ensure you know where your people are lo-

cated.

- Establish a timeline for workplace preparation and closure that allows employees to prepare their families and take care of personal matters as well.

- Identify critical employees, and make sure they understand what is expected of them during a disaster. For example, you may need certain employees responsible for IT functions to work during a disaster to protect and reestablish your technology systems. If you need those employees to work remotely, make travel, hotel, and meal arrangements in advance, and ensure they know what equipment and support they will need to perform their duties.

- Develop a plan to allow your payroll, benefits, and HR functions to operate during a disaster, after a disaster, or during any period in which access to your workplace is restricted.

- If employees will be required to return to the workplace to assist in the recovery process before all services are restored, obtain an adequate supply of water, nonperishable food, first-aid supplies, generators, cleaning supplies, batteries, flashlights, and other necessities.

- Update your employee contact information regularly and at the beginning of any season during which natural disasters are more likely.

- Communication following a disaster is critical. In advance, establish a communication plan that will work regardless of the nature of the disaster and make sure you have all employees, vendors, and client contact information on hand.

## During the Tornado:

- Mobile homes/ work trailers, even if tied down, offer little protection from tornadoes and should be abandoned.

- Go to a pre-designated shelter area such as a safe room, basement, storm cellar, or the lowest building level. If there is no basement, go to the center of an interior room on the lowest level away from corners, windows, doors, and outside walls. Put as many walls as possible between you and the outside. Get under a sturdy table and use your arms to protect your head and neck. Do not open windows.

## After a Tornado:

- Ensure the site is safe for re-entry. A third-party inspector may be necessary to achieve proper safety protocol.

- Notify all critical people of next steps, based on damage.

How quickly your company can get back to business after a disaster often depends on emergency planning done today. All agencies advise reviewing emergency plans annually and updating those plans when new employees are hired or when there are changes in how your company functions.

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# Another store comes on board at Prewitt's Point

By Nancy Zoellner-Hogland

While some retailers have been hitting rough waters lately, it seems Old Navy, which focuses on trendy but affordable clothing, is seeing nothing but smooth sailing. The popular clothing store recently announced they will be opening a new store in Prewitt's Point next spring. It's one of 60-some openings planned for locations across the U.S.

Prewitt's Point representative Andy Prewitt said construction on the local 12,500 square-foot, built-to-order store will begin over the summer. The new building will occupy the plat of land next to Target.

"We are excited to add Old Navy to our retail mix," Prewitt said. "They are a solid company with a big following so we expect there are a lot of people around the lake who will be excited as well."

If the hundreds of comments posted on Lake-area news-sharing sites are any indication, the news has created a lot of excitement.

According to a company



File photo/Willman

spokesperson, the Lake's growing population and annual influx of approximately 5 million visitors convinced them there would be plenty of traffic.

"They know they have a static population and six months out of the year – especially on rainy

days – they're going to have a full store," he said, adding that many of those tourists hail from areas where the Old Navy brand is well-known. "Studies have shown that people prefer to shop familiar brands, especially when they're shopping in

an unfamiliar location, so it's a win-win situation."

Osage Beach City Administrator Jeana Woods said she and others were thoroughly pleased when they got the news.

"Since the mall is established, the addition was completely developer driven. The city didn't have anything to do with it – but I can tell you that it made a lot of people in our city happy," she laughed, adding that although bonds used to build Prewitt's Point were being repaid with Tax Increment Financing (TIF), the TIF would end in 2023. At that point, all sales tax collected would go to the taxing entities.

"Prewitt's Point has obviously had its ups and downs over the years but retail traditionally goes through changes. The fact that the mall survived the downturn in the economy, that it's doing well and that Mr. Prewitt has been able to attract another new store – a significant new store – is a good sign that things are only going to improve. Osage Beach is a retail hub and Old Navy coming in will not only be good for that area, it will be good for the city," Woods said.

Old Navy, which is named after a bar in Paris, was founded in 1994 by Millard Drexler and has enjoyed international success with more than 1,000 Old Navy stores operating worldwide. Three are located in mid-Missouri – one in Springfield, one in Jefferson City and another in Columbia. Old Navy

has several more stores in the Kansas City and St. Louis metropolitan areas.

In 2018, parent company Gap Inc. announced in March that it would break into two companies. One will contain Old Navy, while the other will consolidate Gap, Banana Republic, and other brands including Athleta and Hill City. As part of the move, the company will be closing approximately 230 Gap specialty stores within the next two years, with the majority closing by the end of the 2019 fourth quarter. According to a story in *The Wall Street Journal*, Old Navy accounted for nearly half of Gap Inc.'s total 2018 sales of \$16.6 billion.

In the meantime, Dressbarn, which has a store at Osage Beach Premium Outlets, announced in late May that it would be closing all 650 of its stores because the company had "not been operating at an acceptable level of profitability in today's retail environment." In February, Payless ShoeSource announced it would be closing its nearly 2,600 stores in the U.S. and Canada by the end of June. Payless filed for bankruptcy in February, citing a "challenging retail climate" as the reason.

According to a story in *USA Today*, 2019 has been a tough year for retailers with more store closings announced than in all of 2018. Including the Dressbarn and Payless closures, more than 7,000 closings have already been announced for 2019.



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THE CHOICE OF A LAWYER IS AN IMPORTANT DECISION AND SHOULD NOT BE BASED SOLELY UPON ADVERTISEMENTS.

# It's time to slow down and plan a kayaking trip

By Nancy Zoellner-Hogland

After driving across any of the bridges that span Lake of the Ozarks – especially on a sunny Saturday afternoon – it would be easy to assume the only way to travel the waterway is in a big, fast boat with a big, fast motor. However, each year more and more people are opting for a dramatically different, definitely slower mode of transportation: the kayak – especially since the Lake of the Ozarks Watershed Alliance (LOWA) began sponsoring Kayak Meet-Ups at Ha Ha Tonka State Park.

Those who are interested in learning more or trying their hand at kayaking just show up at the Ha Ha Tonka Springs between 8:30 a.m. and noon on the second Saturday of every month from May to September. Members of the LOWA Paddlers will be on hand to instruct and assist those new to the sport and to answer questions. And you don't have to invest money in a kayak just to see if you like it. U.S. Bank donated money to the Paddlers to purchase kayaks, which can be used free of charge. In addition, many of the

regulars bring extras to loan.

"Since starting this about 10 years ago, we've introduced kayaking to about 3,000 people, and our group just continues to grow. Each month, we have new people show up," said Donna Swall, executive director of LOWA. "The whole premise of this was to help LOWA develop demonstration sites so we could show what we were doing to keep the Lake healthy, but we wanted people to have fun while learning about the im-

portance of water quality. We were focusing on the benefits of riprap at the time so we worked with the park to put riprap in at Ha Ha Tonka," she said.

However, because it can be difficult – if not impossible – to walk around on riprap to clean up the shoreline when the water is down, they built stone steps through the riprap.

"My next thought was 'How are we going to get people here to see it – to see how beautiful it can be and how it can protect

the shoreline?'" So next we built a kayak launch and started our free kayak meetups for those who might not even know what LOWA was doing. Other than swimming, how much closer can you get to the water than by kayaking?" Swall said, adding that the response has been phenomenal with 50 to 80 people showing up each month.

Many tell her they've never enjoyed the Lake as much as they did while kayaking. Because they have several dif-

ferent types of kayaks to try – lightweight, heavyweight; sit in, sit on – paddlers can experiment to find what feels most comfortable.

The first event in May, was rained out. Dates for future meetups are June 8, July 13, August 10 and September 14. They're all free and no registration is required except for the September 14 meetup, which will include a potluck lunch at noon. Visit <http://www.lowawatershed.com/lowa-paddlers.html> to sign up.

Those who decide they want to get more of the sport are invited to sign up for the Osage Howler Full Moon Race, set for June 15. Registration deadline to guarantee a T-shirt and medal is June 5.

Paddlers can choose a 14-mile fun run or a 30-mile race on the Osage River below Bagnell Dam. The registration fee for 30-mile race is \$75 per person. Registration for the 14-mile fun run is \$40. Last year only those who participated in the long race got a medal, which features a depiction of a wolf howling at the moon on the front and the inscription "Paddling for a healthy Lake of the Ozarks Watershed" on the back. This year, everyone will get one.

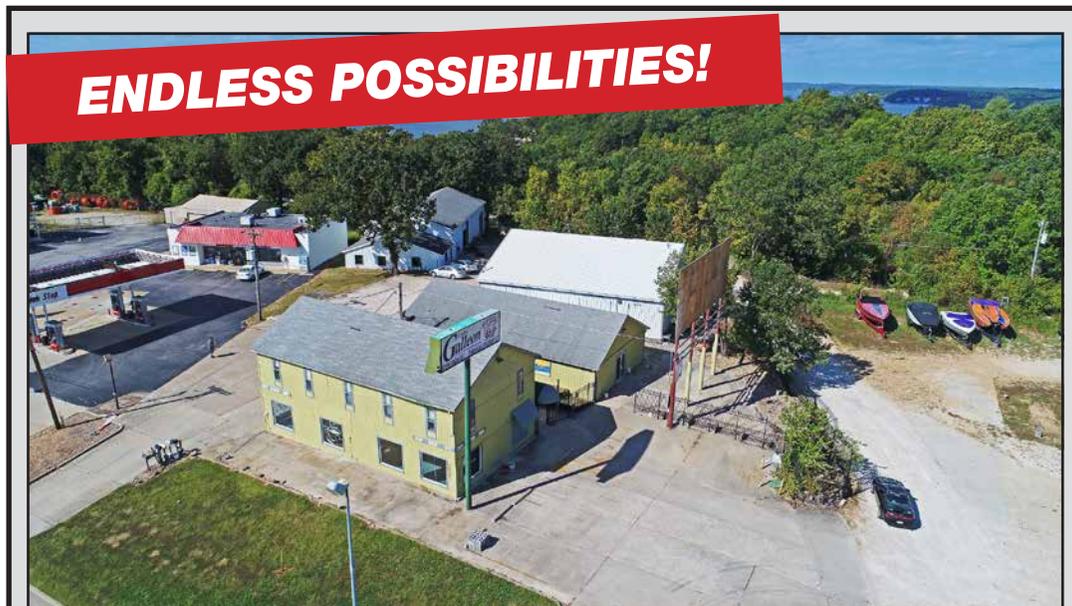
Swall said the short recreational run will start at St. Thomas and end at Pike's Camp. "We've gone from a 60-mile race to a 30 so the starting point for the long race will be at Osage Tavern. People will have a time limit to get to St. Thomas and if you're not there by a certain time, you can either be taken out there when you do arrive or you'll be on your own," Swall said, adding that the last of the racers should be at Pike's Camp by 2:30 to 3 a.m. "Follow boats" will stay behind the last paddler on each event to keep track of everyone and a powerboat will be stationed at St. Thomas in the event of an emergency.

People will bring their kayaks to where they plan to begin. They will then drive their vehicles to Pike's Camp, where they will be met by LOWA volunteers who will shuttle them back to the starting point. Volunteers will be posted at both ends of both courses to watch over belongings.

Any type of watercraft is welcome as long as it's not motorized. All participants are required to have a white light on board and everyone is required to wear a Coast Guard approved life jacket. Swall suggests everyone bring plenty of drinking water. Lighted checkpoints will be posted along the way to keep track of kayakers, who are asked to call out their numbers as they pass by. Snacks and drinks will be provided at the end of the race. There is no rain date. If river levels make it unsafe to race, the money will be put toward the 2020 event.



Thousands have been introduced to the sport of kayaking over the past 10 years that the Lake of the Ozarks Watershed Alliance has been hosting meetups. Photo provided.



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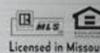


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# Kids fishing derby planned for June 8

The Osage Community Elks Lodge #2705 has partnered with the Missouri Department of Conservation to hold a kids' fishing derby on Saturday, June 8. The derby will be held at the Gravois Mills Public Access Area on North Highway 5 in Gravois Mills.

Registration begins at 8 a.m., fishing starts at 9 a.m. and the derby ends at 1 p.m. Lunch will be provided at 11:30 a.m. for all contestants and accompanying adults. Trophies and prizes will be awarded at the conclusion of the derby.

All boys and girls ages 6 through 16 years of age are eligible and there is no entry fee. However, an entry form must be completed for each contestant and a parent or guardian must accompany contestants during the derby. Each child is responsible for bringing his or her own fishing equipment – rod, reel and line – and a life vest for all boaters. Some bait, hooks, sinkers and bobbers will be provided.

Participants also need to bring their own blanket or chairs to sit on.

Trophies will be awarded for the following categories: Most Fish Caught, Total Weight of Fish Caught, Largest Fish Caught and Casting Competition Winners.

In case of cancellation due to bad weather, the event will be held on Sunday, June 9 at the same times and location. Any postponement or cancellation will be announced on KS95 FM.

Entry forms must be signed by a parent or guardian and can be mailed to: Elks Lodge #2705 Kids Fishing Derby, 174 Elks Lane, Laurie, MO 65037. Entry forms will also be accepted the morning of the contest

Legal Minimum sizes for fish are as follows:

- Bass – 15" – limit 6 – all bass
- Crappie – 9" – limit 15
- Catfish – no length minimum, limit 10 Channel, 5 each Blue or Flathead, new slot limits apply
- Bluegill, sunfish, etc – no limits
- Walleye – 15" – limit 4

• All others, check with registration or boat captain

All Missouri Department of Conservation rules and regula-

tions will be observed.

Fish presented for weigh in must be caught by the boy or girl registered, at or adjacent to the

Gravois Mills Public Access Area or from a boat provided by the Elks. Fishing from other boats will not be allowed.

## Elks Lodge Fishing Derby for Kids

*Cut out and submit the following form to the address above to pre-register:*

**Entry forms will also be accepted the morning of the contest**

I hereby give permission for the child named below to participate in the ELKS Lodge #2705 Kids Fishing Derby and to have their picture taken, reproduced and printed. Furthermore, I release the Lodge, participating members and guides from any and all liability in connection with this event.

I would like to fish from a boat if possible. YES \_\_\_\_\_ NO \_\_\_\_\_

Name of child (please print): \_\_\_\_\_

(circle one) Boy Girl

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Phone: ( \_\_\_\_\_ ) \_\_\_\_\_

Age: \_\_\_\_\_

School: \_\_\_\_\_

Signature of parent or guardian: \_\_\_\_\_

Date: \_\_\_\_\_

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# Five benefits of hiring a diverse workforce

*Submitted by Bruce Mitchell, Lake of the Ozarks SCORE*

Not only is variety the spice of life, but it also holds a lot of value for small businesses. Hiring a diverse workforce—a staff that’s inclusive of people from different cultures, capabilities, religions, ages, educational backgrounds, political affiliation, sexual orientation, and personalities—can bring new perspectives and insight to your company.

## Advantages of diversity in your business

Diversity means more than and has benefits far beyond being legally compliant with hiring processes that don’t discriminate based on age, race, gender, national origin, and disabilities.

### Greater degree of creativity and innovation

When you have a team of individuals who come from different frames of reference, you gain fresh ideas. That can help

spark innovation in product development, customer service, marketing, and sales.

### Enhanced productivity

A diverse team can help improve your business’s efficiency. Employees that feel included and happy in their roles will naturally focus better and produce quality work. Also, when staff members embrace each other’s individual strengths and collaborate on ways to pool them to improve processes, your company can get more done in less

time.

### Positive public image

While a number of factors will influence how the public at large views your business, positive P.R. from being known as an inclusive organization will further enhance your brand reputation.

### More attractive to top-notch talent

Attracting high-quality employees is another advantage of being known for a company culture that embraces diversity. And employees that feel welcome and comfortable in their workplace have greater job satisfaction and loyalty.

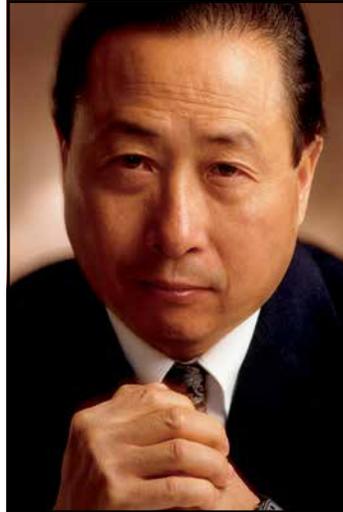
### Expanded market

With communities more diverse than ever and because technological advances have made it more feasible to do business globally, a diverse workforce can open the door to new opportunities. Having people who know different languages and understand different cultures can position your business to serve variable demographic and geographic markets more successfully.

## Where should you turn for help?

As you aspire to build a diverse working environment for your small business, contact SCORE to talk with a mentor. SCORE volunteers have experience in and knowledge about all aspects of starting and running a business. Besides offering valuable guidance and feedback, they can connect you with human resources professionals that can help you in your efforts to create an inclusive workplace.

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



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with Michael Lasson of First State Bank Mortgage

## 5 Locations for Your Vacation Home at the Lake of the Ozarks

The Lake of the Ozarks is a unique place to own a vacation home because there are so many different areas to choose from. Looking for a small fishing cabin at the Lake of the Ozarks nestled in the Ozark woods on a quiet arm of the lake? No problem! Maybe you're looking for a large and luxurious lake-front mansion at the Lake of the Ozarks, located on the main channel with lots of activity and close to all of the excitement with all of the amenities? We've got some of that too! With several different towns to choose from, there is something for everyone. Let's introduce you to the Lake area communities to help get you started!



as great shopping locations, fun activities, and more. Osage Beach is a great place to own a vacation home at the Lake of the Ozarks, from a large home to a vacation condo. You'll also find our mortgage office at the Lake of the Ozarks right in Osage Beach - we'd love to see you when you're in town next!

### Sunrise Beach

Sunrise Beach is located on the Western side of Camdenton and has that quaint small-town feel. If you're looking for the quiet vacation life with nearby amenities, a few grocery stores, and several fantastic restaurants to eat out at - this may be the place for you. However, there are also some luxury locations within the boundaries of Sunrise Beach, such as the Porto Cima private club. With its beautiful golf course, lovely homes, and many amenities, it can be the perfect combination of quiet and deluxe.

### Ready to Get Started?

Team Lasson feels that NOW is the perfect time to buy a home at the Lake of the Ozarks. As your mortgage experts, we are ready to assist you with the purchase of your vacation home at the Lake of the Ozarks. No matter where you choose to settle, we are ready to help. Visit our website to learn more about us, or to start your application. We are excited to work with you and help you buy a home at the Lake of the Ozarks!

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

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Michael Lasson

Senior Loan Officer

NMLS #: 493712

4655 B Osage Beach Parkway

Osage Beach, MO 65065

Direct: (573) 746-7211

Cell: (573) 216-7258

e-Fax: (866) 397-0318

Email: mlasson@fsbfinancial.com

Website: www.YourLakeLoan.com

### Lake Ozark

Lake Ozark is a prime spot for those either looking for excellent family homes or large luxury dwellings. It's located North of Osage Beach, and boasts of several communities within that are a great place to either settle down or keep as a vacation home. Many amenities will be close by when you buy a home in Lake Ozark, MO, such as when you buy within the boundaries of Four Seasons. Pools, golf courses, activity centers to rent out and more - it can be a wonderful place to buy a home.

### Osage Beach

This is a town that feels like it's in the center of it all. Osage Beach offers many places to play and dine, from shopping and hiking to five-star dining. It also has many attractions like for all ages, as well



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# From Sewers to Singletracks



By Nancy Zoellner-Hogland

Lake of the Ozarks native transitions to trail building

Lake resident Kevin Sellers, better known as “The Sewer Dude” to many, has been riding bicycles recreationally since around 1998. In the early 2000s he discovered mountain biking and since that time, has logged numerous hours pedaling across smooth and packed - and rocky and loose - terrain. Recently, with the exception of occasional consulting, he stepped away from his sewer installation business to install singletracks – mountain biking trails that are approximately the width of the bike – for Rock Solid Trail Contracting, the largest trail-building contractor in the U.S. The company is based in Copper Harbor, Michigan, but also have a full-time office and machinery yard in Rogers, Arkansas.

Although the opportunity to work at what he loves seemed to have happened by

chance, everything he’s done over the past 20 years has prepared him for this day.

“In the early 2000s the local bike shop, Oz Cycles, was owned by a guy named Tim Gobber. At the time, I biked the Four Winds Trail on the north side of the park, which is heavily eroded and has a pretty demanding terrain. That makes for a tough ride so it was over the handle bars right away,” laughed Sellers, who grew up in Montreal and attended school at Camden. “Then in 2005 or 2006, Tim organized a rag-tag bunch of us into a club and through a partnership with the EarthRiders, a mountain bike club out of Kansas City, we all went out together to the south side of the Lake of the Ozarks State Park and put in like 13 miles of nice, conventional, through-the-woods mountain bike trails at Honey Run.”

They had purchased a couple pieces of machinery to help make the bench cuts - flat, lev-

el treads into the side of a sloping hillside. However, because the equipment didn’t work well with the rocky terrain, they ended up cutting most of the trail by hand. Since that time, he and his wife Jade have spent a lot of time riding that trail as well as several others. Sometimes their 6-year-old daughter Imogen, who recently mastered a peddle bike, accompanies them.

It was on a biking trip to Eureka Springs that his wife met a member of Rock Solid’s trail building crew. While chatting, she shared that her husband had been operating machinery for 20-plus years and riding bikes for just as long. The crew member told her they would soon be hiring and said her husband sounded exactly like what they were looking for.

He applied, was hired and started this spring.

Since that time, among other projects, he’s helped build an 8-mile loop at Mount Nebo

State Park in Arkansas. The crew also took what Sellers described as a “cow path next to a road” in Bella Vista, Arkansas and turned it into a beautiful trail with numerous features that he said is “so much more fun to ride.”

Sellers said because his company works closely with Walmart heirs Tom and Stuart Walton who are both avid mountain bikers, NWA Trailblazers and the Arkansas Parks and Recreation Foundation, they hope to have trail work in Arkansas for years to come.

“I didn’t know this until I started working for the company but over the years the Walton Family Foundation has spent a lot of money developing trails for state parks and municipalities in Arkansas. They pay Rock Solid to come in and build the trails, and then after they’re done, they turn them over to the managing authorities. For instance, the cities of Bentonville and Eureka Springs both have magnificent trail systems, courtesy of the foundation,” he said.

Sellers said there’s a lot more work that goes into building a trail than what meets the eye – which is exactly the way they like it – and described the process:

The “trailblazer” goes in first with a mini excavator and decides the best way to go in and out of the area. He then starts the clearing and does the bench cut. Another machine follows behind and puts lifts on the jumps and completes the rollers and grade reversals to “make everything look as pretty as is possible from the seat of a machine,” he said, adding that they try to harvest the river slate when doing the bench cuts, then use it to plate the trail in areas where they know the drainage will be severe, to negotiate obstacles such as stream crossings, or to build features. “A crew of two or three handworkers come in last and groom things out to make the trail look like it has been there for centuries and like we were never there.”

The job certainly provides a lot more adventure than installing septic systems. Rock Solid provides overnight accommodations but sometimes they work in areas so remote, the only option is to camp near the trail. His first three nights with the company were spent

camping at the top of Mount Nebo in Dardanelle, Arkansas during a thunderstorm – something he hopes to never relive. Crews will work in Arkansas until it gets hot, he said. Then they’ll head north to trail projects in the upper Midwest.

Although the self-proclaimed “mountain bike gypsy” said he loves that he gets paid to bring his bike to work to check out his craftsmanship and be among the first to ride newly constructed trails, a part of him will miss his former occupation.

“Right after leaving the Army, I went to work for a friend who owned a construction company. It was at the beginning of onsite wastewater regulations in Missouri so all this was new for everybody. We all learned together and figured out what was sustainable and what wasn’t. In 2000 I stepped out on my own to start Professional Sewer Installers LLC. I wandered away from that line of work during the recession but got back into the

*continues on page 19*  
*continued from page 16*

because of demand,” he said, explaining that many projects around the Lake have limited access and require “alternative digging methods – namely a shovel. There aren’t a lot of people willing to do that so I got licensed by the Missouri Department of Health through the onsite wastewater program and quickly gained the reputation of being the fool with the shovel willing to get out on the hillside and do what needed to be done.”

Sellers also admitted that he enjoyed having the reputation of being a perfectionist.

“You’re burying something in the ground that hopefully will be there for the lifetime of the home. For that reason, you need to do it right because if people need to replace what you’ve done, you’ve failed. It’s kind of bittersweet for me because I enjoyed being in the business but it’s nice to be someone else’s employee – to show up for work, do what I love and get a paycheck at the end of the week. Aaron Rogers, the owner, also encourages us to participate in races and festivals to the point that he will pay us a day’s wages to go out and represent the company at the events. That’s hard to beat!”

# Facility strives for excellence in care, quality of life

By Nancy Zoellner-Hogland

Rock Island Village, one of only two Level 2 assisted care communities in the Lake's tri-county area, once again received no deficiencies on its state inspection.

The Department of Health and Senior Services (DHSS) inspects state licensed residential care and assisted living facilities. State law requires that DHSS inspect each long-term care facility twice in a fiscal year which runs July 1 through June 30.

Before an inspection, the DHSS survey team reviews the facility's previous compliance history, including complaint investigations. The team then conducts an unannounced visit to evaluate resident quality of care and quality of life, environmental services, dietary services, and fire safety. The inspection process involves observations; interviews with residents, residents' family members and facility staff; and record review of documentation.

Inspectors may cite the facility with one or more deficiencies if the facility it is not in compli-

ance with federal and/or state regulations and those deficiencies are assigned a scope, which indicates how many residents are affected, and severity, which indicates the level of harm.

According to Patty Hineman, administrator of Rock Island Village, although the regulations for assisted living facilities are less strict than those for nursing homes, because she came from a skilled nursing background, she follows those stricter regulations, "And that way we ensure that we're providing the best and safest care possible. Rock Island is classified as 'Assisted Living 2,' which means we are also able to provide a higher level of care than assisted living. We also provide memory care. In assisted living, residents must be able to maintain a pathway to safety. If the fire alarms go off, they have to be able to get up and ambulate out of the building. Assisted Living 2 means we can take people with a higher level of need and we ensure that they will be able to get out of the building safely."

Hineman said the initial survey conducted by the state in-

spectors includes a review of all personnel records – things like criminal background checks, drug screens and even reference checks.

"While I prefer employees with experience, I also look for employees that have a history of longevity. I don't want someone who bounces around from job to job because I want someone who plans to be here long-term," she explained, adding that inspectors also check nursing records to make sure there isn't a high number of medication errors and those medications are being handled out in the timeframe allotted by regulation and as they are prescribed.

Inspectors also check to make sure patients' privacy rights are being protected and they look at life safety issues.

Is everything up to fire code? Is the kitchen properly maintained? Are regular fire and tornado drills conducted? Does the facility have exit plans in place, are charged fire extinguishers readily available and do sprinkler systems and alarm systems work?

"We don't know when they're

coming but if you're running a building right, you won't need to worry about when they're going to show up. We have zero citations on our survey because we are very, very diligent about providing the very best level of care for our residents," she said.

But Rock Island doesn't just look at quality of care. They also strive for the best quality of life for their residents.

Licensed for 58 but currently housing 42 residents, Hineman said Rock Island provides the best of both worlds.

"We have a group of ladies who like to go shopping so when we don't have any doctor appointments booked, the driver takes them shopping

and then they go out to lunch. On holidays, we have live music and families are invited in. On Easter, for instance, we had 120 people here. We prepared a huge meal but we also had a lot of people who bring dishes in – and everyone loves that," she said.

Meals are not pre-packaged, they are freshly made and many are made to order.

According to the DHSS, Missouri is home to approximately 1,165 long-term care facilities with more than 81,100 beds. Of these facilities, there are 504 skilled nursing facilities, 24 intermediate care facilities, 369 residential care facilities, and 268 assisted living facilities.



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## Crosswords Solution

Puzzle on page 26

E	I	S	N	S	H	D	P
S	K	O	I	S	T	N	A
P	R	S	C	R	A	P	M
M	S	S	U	P	R	G	T
A	L	E	R	O	B	R	R
R	T	L	L	T	R	O	R
K	T	R	E	P	O	L	E
C	R	O	T	H	R	A	H
A	I	N	A	L	A	R	A
N	S	O	N	D	A	M	S
D	O	O	D	G	O	S	I
Y	F	W	U	R	G	S	B
G	N	O	A	L	O	N	A
R	E	R	C	A	T	E	R
E	D	E	B	A	T	A	N

# “Insurance Talk”

## Inland marine insurance: Do you need it?



**Jeff Bethurem**

Don't let the term "inland marine" confuse you. Unlike "marine insurance," which covers products when transported over water, inland marine insurance covers products, materials and equipment when transported over land—by truck or train, for example—or while temporarily warehoused by a third party. Collisions and cargo theft are the two most frequent causes of inland marine losses.

For many businesses, the property insurance provided by your business owners policy may be sufficient. In general, this type of insurance covers property housed at a specific location, but tools and equipment that travel with employees to nearby job sites also may be covered.

However if your business frequently ships products or equipment, you may want to consider purchasing inland marine insurance. This type of coverage is especially important if you ship high-value products or materials, which are often excluded from basic property coverage. Inland marine insurance can cover a wide range of specialty equipment and products, including:

- Computers, everything from servers to laptops
- Communications and networking equipment
- Construction and contracting equipment
- Medical and scientific equipment
- Photography equipment

When weighing the need for inland marine insurance, consider the nature of your business and operations. Inland marine insurance isn't just for companies that ship products to retailers and customers. For example, if you have a valuable tradeshow booth that is frequently shipped around the country and stored offsite by a vendor, you may want the protection provided

by inland marine insurance. In addition, if someone else's property is temporarily in your possession, inland marine insurance can provide coverage against the loss of this property. Special inland marine coverages include:

- **Bailee's Customer Coverage**—Protects clients' property that is left in the care of your business; for example, if you operate a warehouse or repair shop.
- **Builder's Risk**—Protects structures and materials during new construction projects or renovations.
- **Exhibition and Fine Art Coverage**—Keeps valuable items protected while on exhibit, in transit or on loan.
- **Installation Floater**—Covers materials from the moment they are loaded onto a truck until they are put to use or installed.
- **Motor Truck Cargo Coverage**—Keeps clients' goods protected while your business transports and delivers them.

Your insurance professional can help you determine whether or not purchasing inland marine insurance makes sense for your business. If you opt for this type of coverage, your insurer may provide services to help you evaluate and minimize your inland marine risks and control losses.

*For more information, please contact Jeff Bethurem at Golden Rule Insurance at 573-348-1731 or jeff@goldenruleinsurance.com.*

## Position: Senior Clinical Instructor I

Department: Nursing  
Location: Osage Beach, MO  
Type: Full-time

Columbia College seeks an energetic and proactive Full-time **Senior Clinical Instructor I** at our Lake Ozark location. This position reports to the Program Director/Department Chair of Nursing, and works closely with the Lake location ASN Program Coordinator. Primary job responsibilities include guiding, teaching and evaluating ASN students' performance in clinical and laboratory settings, and partnering in effective communication efforts in the instructional setting, throughout the program, within the institution, and across clinical placement sites.

The Columbia College Nursing Department serves close to 150 pre-licensure students in ASN and traditional BSN programs. A cohort of up to 20 students is accepted annually at this location. The ASN is a 14 month program, delivered year-round in 8 week sessions. The associates program has ACEN candidacy and the baccalaureate programs are CCNE accredited. RegisteredNursing.org recently ranked Columbia College as the third best school for RN programs in Missouri, based on analysis of the NCLEX-RN pass rates of 54 schools. The department boasts state-of-the-art facilities on main campus, downtown Columbia, and the Lake of the Ozarks, MO locations.

Requirements include: 1) a Master's Degree with a major in Nursing; 2) an unencumbered Missouri registered nurse license or eligibility for licensure in Missouri; 3) minimum of three (3) years clinical experience immediately prior to appointment; 4) flexibility to travel to various clinical agencies or between campuses.

Preferred qualifications: 1) previous clinical instructor experience supervising and evaluating nursing students

Founded in 1851, Columbia College is a private, nonprofit liberal arts and sciences college located in Columbia, Missouri.

Columbia College has a traditional campus, in addition to its Columbia College Global (CCG) branch. CCG has more than 30 venues nationwide, an evening program in Columbia, Missouri, and an online program. The college serves approximately 20,000 students annually.

### Benefits Summary

Columbia College values its employees and is committed to offering benefits designed to help enhance their health and well-being. Columbia College views the benefits offered to its workforce as an important component of the overall compensation package made available by the College. We strive to offer our employees comprehensive and affordable benefits that make Columbia College an even more attractive place to work.

- The College offers generous benefits to eligible employees that include:
  - Health, Dental, and Vision insurance
  - Basic life insurance and AD&D insurance
  - A Health Savings Account contribution by the College of \$1,000 per year to eligible employees

A 403(b) Retirement Savings Plan, to which the College contributes 8% of an employee's annual compensation that vests at 20% a year after the employee satisfies a one year waiting period, is at least 21 years of age, has worked at least 1,000 hours in a Plan year

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Participation in Tuition Exchange programs that allows full time employees to send their non-emancipated children to other member institutions with no or significantly reduced tuition charges

Application review will begin June 17, 2019 and continue until position is filled.

The offer of employment and assignment to duties is contingent upon a satisfactory criminal background check.

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Columbia College is an Equal Opportunity employer. For further information refer to our Non-Discrimination and Equal Opportunity Policy. In compliance with College policy and Federal and State laws, qualified applicants are considered for positions without regard to race, color, religion, gender, nationality, ethnicity, age, sexual orientation, marital or veteran status, the presence of a non-job-related medical condition or disability, or any other legally protected status.

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## Building an effective web presence

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### Don't Forget About Your Online Presence When Selling Your Business

When you decide to sell your business, it's easy to forget about the online presence you have built. The online presence you've worked so hard to build and maintain is a huge asset for your venture. This type of asset can help increase the value of your business and make it more attractive for prospective buyers. Don't overlook the added value your online presence can offer.



**Karen Horsman**

#### Social Media

Your social media is hopefully a huge part your business marketing strategy. These social media accounts can have many established fans/followers and can be a great asset when it comes to selling your business. When you decide to sell, you'll need to make the decision as to what will happen to your social media accounts. If you plan to include the accounts along with the sale of the business, ensure a smooth transfer to the new owner by having the details spelled out ahead of time.

When selling your business, it's important to know the value of your online assets and consider including them in the sale of the business. This can not only increase the overall value of your business, but it's typically something the new owners would like access to since it is likely tied to the business marketing strategy. If you're thinking about selling your business that has an online presence, ensure you know what to do with the online elements you own and check in with the buyers to see if they want that ownership in the sale. Getting the details lined out ahead of time can help ease the business ownership transfer.

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#### Website

Your website is the center of your online universe and likely a great asset for your business. If you choose to include your website with the sale of the business, you will want to iron out the details of the transaction ahead of time. If the individual purchasing the business is keeping the website hosted in the same place, the billing information will need to be updated. If the buyer chooses to change hosting companies, you will want to get your website host involved in the transaction.

#### Email

Your email accounts associated with your business is also important. If customers or clients reach out via email, the buyer will likely want access to this information. Also, any existing emails with customer information may be helpful for the new owner to conduct business as usual.

#### Domain

Your website domain is likely how people find and learn about your business. This can be an important asset for a new owner to have access to. Just like your website, if you plan to sell your domain along with your business, you'll want to have a plan in place to transfer ownership of your domain to the buyer.

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# Missouri Legislators 'come through for kids'

The first session of the Missouri 100th General Assembly closed on May 17. In a release, Missouri KidsFirst said it was delighted to share that in the final week, the General Assembly came through for kids.

"Legislators passed a number of our priority bills, including an omnibus education bill that contained Missouri KidsFirst's language related to addressing and preventing child sexual abuse in schools. Additionally, a child protection omnibus passed that included a handful of bills we supported. Finally, appropriations for our priority programs were maintained in the Fiscal Year 2020 budget which also included an increased spending authorization for Victims of Crime Act funds of \$18 million over FY 2019 levels, bringing the total funds to \$63 million. We are very grateful to Missouri lawmakers and our fellow child advocates for their hard work this year and look forward to supporting the implementation of these new laws," said Jessica Seitz, director of Public Policy for Missouri KidsFirst.

Priority legislation that was Truly Agreed and Finally Passed (TAFP):

Education Omnibus (SS #2 SCS HCS HB 604). Our top priority, HB 739 sponsored by Representative Rocky Miller (R-Osage Beach) passed as a part of a floor substitute to HB 604 on the final day of session. HB 739 was a comprehensive bill designed keep children safe from sexual abuse in schools. We worked extensively on this legislation throughout session and are very pleased with the final language. The bill contains five key provisions:

- Requires full disclosure between school districts about a former employee regarding any confirmed violation of a board policy related to sexual misconduct with a student. Also requires school districts, before offering employment to a teacher, to contact the Department of Elementary and Secondary Education (DESE) to obtain employment history and then to contact their most recent employer.
- Requires school board members to receive training on identifying signs of sexual abuse of children and danger signals of potentially abusive behavior between adults and children.

- Requires students in grades six and up to receive trauma-informed developmentally-appropriate sexual abuse prevention training. Guidance and training materials to implement this section will be developed by DESE and the Missouri Task Force on the Prevention of Sexual Abuse of Children, a task force established in statute and chaired by Missouri KidsFirst.

- Requires comprehensive background checks on school volunteers who have regular contact alone with children including coaches, tutors, mentors and chaperones.

- Closes a loophole in Missouri's definition of child abuse regarding relationships between children and school personnel to clarify that abusive behavior that occurs outside of school hours or off school grounds is included in the definition.

Child Protection Omnibus (CCS SS SCS HCS HB 397) contains multiple child-focused bills drawn from 11 separately filed bills, including several supported by Missouri KidsFirst including:

- Allows an affirmative defense to the charge of prostitution to be offered by anyone younger than 18 who can also demonstrate coercion. Those young people would be hotlined to Department of Social Services as a victim of abuse (child sex trafficking).

- Allows for the expungement of prostitution convictions for persons convicted of the offense when they were younger than 18

- Modifies provisions related to record confidentiality in child fatality review panels (HB 877/SB 305)

"Nathan's Law" which limits the number of children who could be cared for by unlicensed in-home child care providers to six (with no more than three children under the age of two) (SB 336):

- Allows DHSS to deny an application for a child care facility license if it will be located within 1,000 feet of a place where a registered sex offender resides or receives treatment (HB 826/SB 386)

- Fixes a glitch to ensure access to health insurance for children in foster care until age 26 (HB 1067/SB 514)

- Removes protections for websites promoting online prostitution (FOSTA) (HB 882/SB 37)

## APPROPRIATIONS

The House and Senate passed the 2020 Fiscal Year state budget (July 1, 2019-June 30, 2020) and the two budget bills of highest priority to us—House Bill 10 (Department of Mental Health & Health and Senior Services) and House Bill 11 (Department of Social Services)—contained the following

programs:

- Child Advocacy Centers funded at FY2019 levels: \$2.95M

- Victims of Crime Act (VOCA): \$63.7 million, an \$18 million increase from FY2019 levels. The Senate also added language requiring grants to be awarded competitively.

- Maintained funding for SAFE-CARE at FY2019 levels, including renewal of the \$250,000 to implement a regionalized medical response to child abuse, provide daily review of cases of children under four and provide medical forensics training to medical providers and multi-disciplinary team members

- Missouri Children's Trauma Network funded at FY2019 levels: \$500,000

- Evidence-based mental health trauma treatments for abused children (Medicaid supplemental case management fee): \$1.25M (\$430,000 General Revenue & \$820,000 Federal)

For a full list of legislation supported and monitored by Missouri KidsFirst this year, including summaries and links to the bills, check out 2019 Legislative Tracker at <http://www.missourikidsfirst.org/wp-content/uploads/Legislative-Tracker-2019-Session-FINAL.pdf>.

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Are you a shower serenader? In case you don't already have a water-resistant shower speaker (we hesitate to say 'waterproof'), VicTsing has this 5 watt unit with a hang hook and removable suction cup. And, you can leave your phone outside the bathrooms' steamy atmosphere and connect via Bluetooth. The built-in mic and controls let you answer calls and switch tracks or adjust volume easily. Available in 5 colors, runs for up to 6 hours on a charge. **\$20** online.



### Tile Pro Item Finder

If you're one of those people-- and I know I am -- that misplaces their keys, phone, wallet, etc., here is the Tile Style 2 pack that will make life easier. Get this -- if you can't find your phone, click the tile on your keyring twice and your phone will ring -- even on silent mode. Can't find the keys? Your app shows you where you left them and rings the Tile on your keyring. The 2-pack lets you find another item as well. The easily replaceable battery lasts about a year. Around **\$50** online.



### Alexa Fire TV Cube

It might not be much to look at, but the Fire TV Cube may quickly become the best thing in your living room. Alexa hides inside this non-descript box, letting you ask her to do all sorts of things, including turn on the TV, dim the lights, pull up your favorite romance movie-- all hands-free. Search, fast-forward, pause, raise or lower the volume-- and more. Its built-in speaker allows you to check the weather, listen to the news, and control compatible devices even with the TV off. Compatible with Netflix, Prime Video, Hulu, HBO, Showtime, more. **\$80. Amazon.com**

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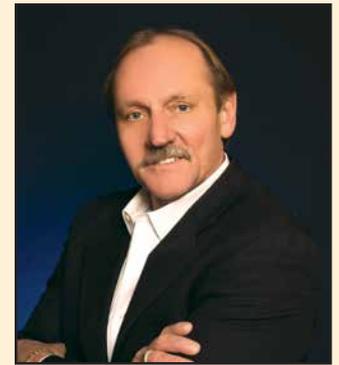
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# As the Lake Churns 2019 First Quarter Sales



Real Estate and Lake News with C. Michael Elliott

Following is the breakdown of 2019 first quarter sales compared to the previous 3 years. Sales are still slowing due to an extreme lack of inventory. Based on data from Association of Realtors for January 1 thru March 31 all years shown.

2016-2019 Comparison Lake of the Ozarks				
Year	# Trans	Volume	Avg. DOM	Avg. Sales Price
<b>Residential, Villas &amp; Townhomes Waterfront</b>				
2016	113	\$41,833,996	157	\$370,212
2017	162	\$59,567,495	159	\$367,701
2018	140	\$47,487,513	138	\$339,197
2019	128	\$42,234,850	115	\$329,960
<b>Residential, Villas &amp; Townhomes Offshore</b>				
2016	189	\$26,015,030	142	\$137,646
2017	197	\$26,881,912	145	\$136,456
2018	210	\$29,435,891	135	\$140,171
2019	182	\$29,377,625	128	\$161,416
<b>Waterfront Lots</b>				
2016	9	\$1,040,200	264	\$115,578
2017	18	\$1,502,000	229	\$83,444
2018	28	\$3,873,000	246	\$138,321
2019	9	\$683,500	271	\$75,944
<b>Other Lots &amp; Lands</b>				
2016	61	\$2,437,805	176	\$39,964
2017	35	\$1,050,101	194	\$30,003
2018	55	\$1,735,601	203	\$31,556
2019	65	\$2,090,974	146	\$32,169
<b>Condos &amp; Timeshares</b>				
2016	110	\$18,003,703	157	\$163,670
2017	131	\$20,592,852	153	\$157,197
2018	150	\$25,430,635	130	\$169,538
2019	134	\$22,354,461	112	\$166,824
<b>Commercial Properties</b>				
2016	19	\$4,106,801	294	\$216,147
2017	11	\$3,214,499	235	\$292,227
2018	20	\$5,623,700	173	\$281,185
2019	24	\$7,716,000	189	\$321,500
<b>Farm</b>				
2016	4	\$1,074,900	149	\$268,725
2017	0	\$0	0	\$0
2018	3	\$624,000	155	\$208,000
2019	5	\$1,347,600	232	\$269,520
<b>Homes Over a Million</b>				
2016	3	\$4,825,000	158	\$1,608,333
2017	9	\$12,692,500	155	\$1,410,278
2018	3	\$5,931,500	345	\$1,977,167
2019	1	\$1,030,000	64	\$1,030,000

Based on information from the Association of REALTORS® (alternatively, from the E of the Ozarks Board of REALTORS® MLS) for the period January 1st through March for this report is information that was reported to the MLS as of April 9, 2019.

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 would like to work with Michael in the sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway. View thousands of lake area listings at www.YourLake.com.

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# Ribbon Cuttings



**Lake Area Chamber Holds Ribbon Cutting for Split Arrow Boutique.** The Lake Area Chamber recently held a ribbon cutting for Split Arrow Boutique at 1296 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on May 14th, 2019 at 4:30 pm. Attendees included Split Arrow Boutique staff members, as well as several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated their new membership with the Lake Area Chamber. For more information, visit them on Facebook or call (573)-552-1515.



**LakeExpo, the Lake of the Ozarks' news website since 2007, recently celebrated their move to a new, larger office with a ribbon cutting and open house.** The Lake Area Chamber helped LakeExpo celebrate with a ribbon cutting at their office, at 2820 Bagnell Dam Blvd in Lake Ozark, on May 10, 2019 at 11:30 a.m. Attendees included LakeExpo staff, friends and family, as well as several Lake Area Chamber staff, board members, and volunteers. For more information, visit [www.lakeexpo.com](http://www.lakeexpo.com) or call (573)-693-1990.

## Trico Dock Center Purchased

Patrick and Britten Mclaughlin, owners of Open Water Dock Company at The Lake of the Ozarks, have recently purchased Trico dock center. Plans are to consolidate both companies and operate as one called Trico Open Water Docks.

Patrick Mclaughlin said, "We are thrilled with the success of Open Water docks and are looking forward to continuing to deliver quality residential and commercial docks under the Trico banner".

As the Trico Open Water Docks company moves forward, they will continue to offer quality construction, dock relocation, repairs, renovation and also disaster response. The company will also continue to offer their "Dock Watch" program to their customers. Trico Open Water Dock Company

knows that most homeowners are not at their lake location during the winter, and when bad weather hits, traveling to the lake and checking your dock can be impossible. Trico's Dock Watch Program can assist you by monitoring your dock and contacting you if it needs immediate attention.

The new company will also offer a "Same Day Call-Back Guarantee". Mclaughlin goes on to say, "When someone needs help with their dock, they need it now. We get that, and we want to be the first company they call because of our reaction time and quality of our service."

You can now contact Trico Open Water Docks at 573-348-2737 or 573-280-8299. Online presence is being consolidated to one website and should be active in only a couple of weeks.



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# Caring people sharing with those less fortunate

By Nancy Zoellner-Hogland

When checks were presented last November to the charities that assisted with the 2018 Lake of the Ozarks Shootout, the Sharing and Caring (S&C) Foundation received a check for more than \$19,000. The amount of money was based on the number of hours that were worked by volunteers at various Shootout fundraising events.

This is their fourth year working with the Shootout. The first two years, they handled both the silent and live auctions but last year and again this year, they will focus their efforts on the silent auction both for the Shootout and the Lake Valley Shootout Golf Tournament.

The S&C group, a 501 c(3) established in 2005, is funded entirely through donations and completely run by volunteers so 100 percent of all monies raised goes directly back to the Camden, Miller and Morgan county communities. No one gets a salary.

Jenna Bishop, president of the organization, said a good portion of this year's Shootout proceeds was used to pur-

chase beds for Lake-area children through their Winkin' Blinkin' and Nod program.

"We buy beds, pillows and bedding for kids don't have beds or who are sleeping on unsafe or dirty beds - maybe children who are being removed from households and going to another family member. Every situation is thoroughly vetted - the referrals have to come through a school counselor or CADV or some other organization - and the kids have to be under 18," she said, adding that since the subchapter was started in March 2015, they've given away several hundred beds. "Sometimes we can take beds for granted but over Christmas, we were able to provide them for four children who had been sleeping on pallets on the floor. Mom was in tears because one of her children had told her all he wanted for Christmas was his own bed to sleep on. That really touched all our hearts and made us even more determined to press forward and try to raise more money this year."

But beds aren't all they provide. S&C also spreads an-

other \$10,000 or so around to other organizations that they feel are doing important work in their communities.

"Previously, we accepted grant requests from organizations. Then board members would review the requests and choose those which they felt fit our mission. However, we decided to stop doing that a while back because it seemed like the same groups were getting money year after year," Bishop explained. "Today, board members are asked to suggest programs to support. It can be a program their church is doing, it can be a need they learned about through school - we're just trying to reach out to other groups because we know there are numerous programs and we want to help as many people as possible."

This year, the group presented checks to the Buddy Backpack program in Camdenton, the LAMB House Shoe Program, Bottom Dollar Bootyque, Medical Missions for Christ, Shop with a Cop, the Lookin' Cool For Back to School Program and

the Smile Box Foundation.

Bishop said they're also in the process of forming another subchapter that will help older youth with transportation costs to get to and from work and school.

"They'll have to be in school and again, they will have to be referred through school counselors or work. We're still working out the details but we've learned it's a big need," she said.

Although it hasn't been publicized lately, a portion of S&C's funding comes through employee direct deposits. Currently most of those are from

employees in the Camdenton-R-III School District and Lake Regional Health System however the group would like to encourage more people to participate.

"It's really a painless way to give and if everyone would just donate \$5 from each paycheck, there would be so much more to spread around. And believe me - the need is great at the Lake," she said.

For more information or to invite Bishop to speak to your employees about the direct deposit program, email her at Jenna.bishop05@gmail.com.



Sharing and Caring Foundation Board of Directors members are Johna Stanfield, treasurer; Terry Sullivan, secretary; Betty Boushie, vice president; and Jenna Bishop, president. As part of this year's gifting process, Sharing and Caring presented checks to the Buddy Pack program in Camdenton, LAMB House Shoe Program, Bottom Dollar Bootyque, Medical Missions for Christ, Shop with a Cop, Lookin' Cool For Back to School Program (not pictured) and Smile Box Foundation (also not pictured). Photo provided.

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# Flooding disrupts traffic around the state

April showers may bring May flowers but May's showers and tornadoes are bringing numerous disruptions to traffic. On May 25, the Missouri Department of Transportation (MoDOT) closed Route 94 in Callaway County, north of Jefferson City, because wa-

ter was over the road east of the Route 63 interchange.

Flood waters had been rising in the area since the Missouri River crested early Friday, May 24. Because flooding was expected to continue MoDOT said they were not sure when they would be able to reopen the roadway. In the meantime, travelers were advised they should use an alternate route and never drive through flooded roads.

But there were also many other roads completely or partially closed due to flooding and/or storm damage. Signs and barriers are in place alerting motorists to not cross the flooded roadway and to seek an alternate route. Closures will also be posted on the MoDOT Traveler Information Map.

The Missouri River Runner Trail Service was also suspended due to flooding. Passenger service has been moved to busses.

According to the National Weather Service, each year, more deaths occur due to flooding than from any other thunderstorm related haz-

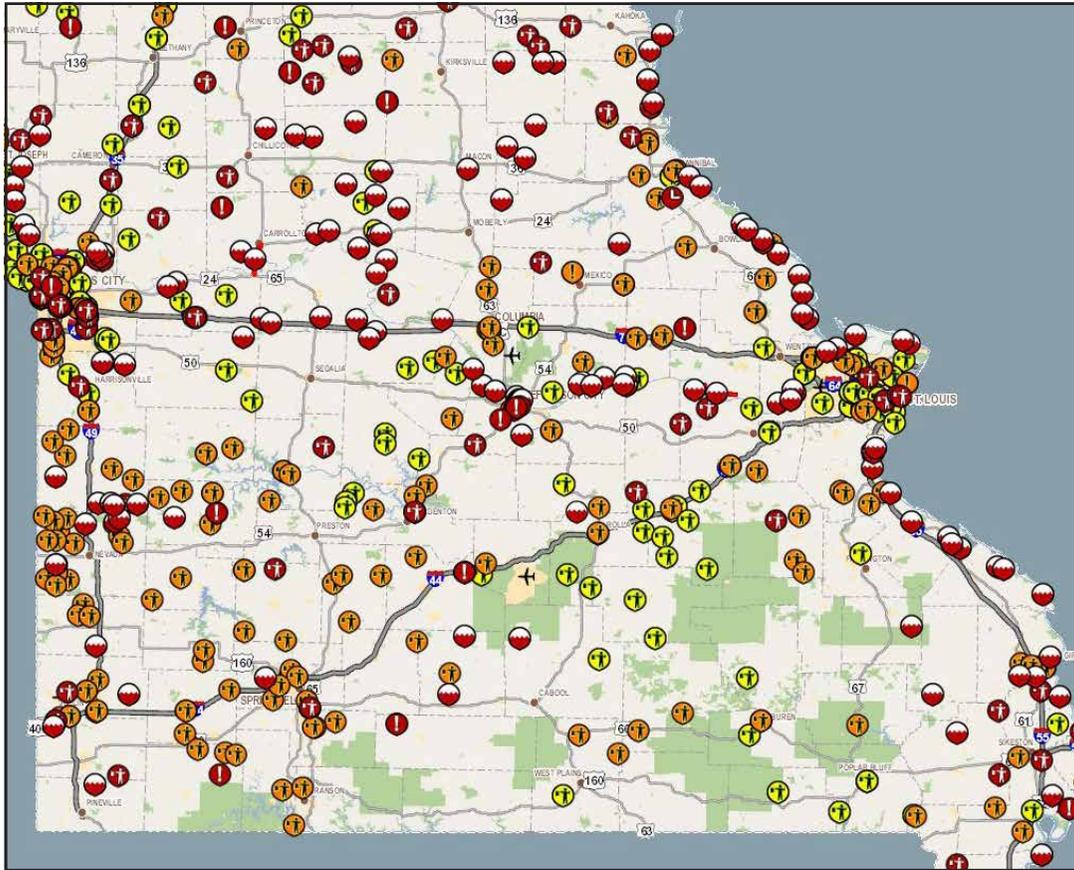
ard. The Centers for Disease Control and Prevention report that more than half of all flood-related drownings occur when a vehicle is driven into hazardous flood water. The next highest percentage of flood-related deaths is due to walking into or near flood waters. People underestimate the force and power of water.

Many of the deaths occur in cars swept downstream - and many of the drownings are preventable.

It is NEVER safe to drive or walk into flood waters. It takes just 12 inches of rushing water to carry away most cars and just 2 feet of rushing water can carry away SUVs and trucks. A mere 6 inches of fast-moving flood water can knock over an adult.

Never drive around the barriers blocking a flooded road. The road may have collapsed under that water.

Motorists can find all closed roads in the Central District and other flooding information at [modot.org/central-district-flooding-information](http://modot.org/central-district-flooding-information), on the MoDOT Traveler Information Map, or by calling 1-888-ASK-MoDOT (275-6636).



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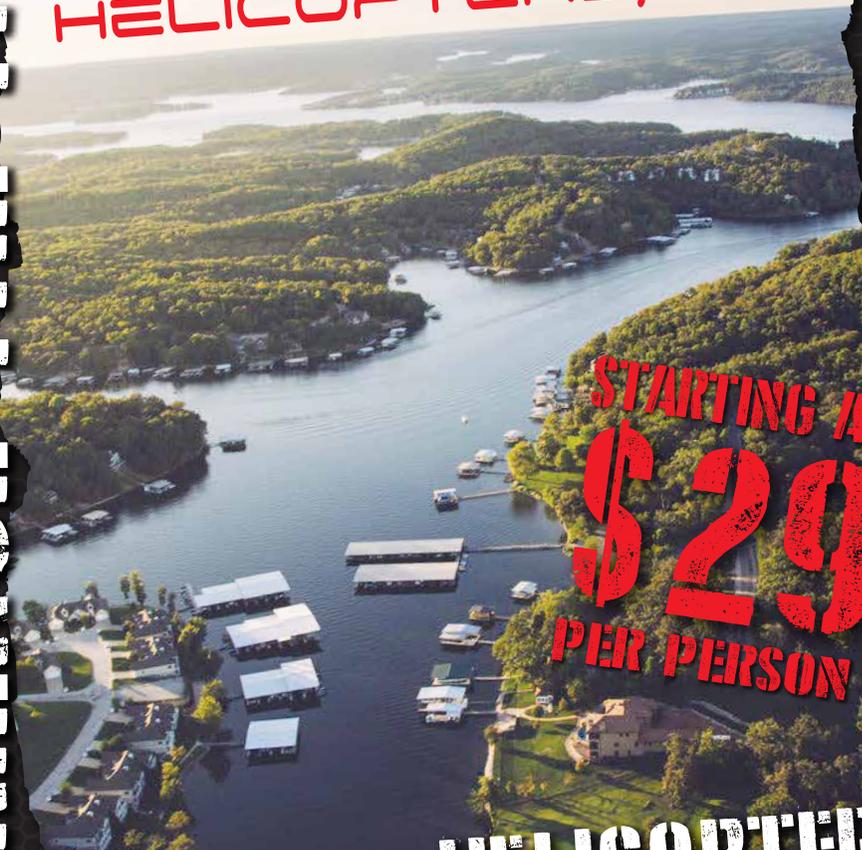
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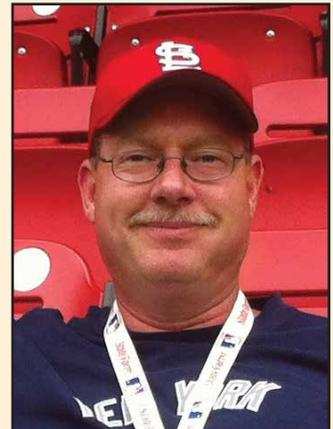


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### Managing Rental Property

#### Rent a Condo or Home



Russell Burdette

It's summer and you are visiting the Lake of the Ozarks. Maybe you are staying at a hotel or a resort, but did you know that you could have rented a private waterfront home or condo? Over the last ten years vacation rental properties have become one of the most popular accommodation options for travelers in the United States and around the world.

Here at the Lake there are many fine hotels, resorts and bed and breakfasts which offer nice rooms, a pool and maybe a playground or other amenities. But more and more people are choosing a private home or condo for their vacation. At the Lake of the Ozarks there are now more than a thousand vacation properties available for rent. You can find anything from a one bedroom condo up to a seven or eight bedroom home or larger.

There are times when a hotel is the perfect place to stay (like a short business trip) or you might prefer the resort experience (with on site dining, activities and more, if so check out the newly remodeled Margaritaville) or you might want the bed and breakfast experience for just the two of you, where you can be pampered (one of the best at the Lake is the award winning Inn at Harbour Ridge).

However if you want a place right on the water, with a private boat dock (where you can park your boat and swim), a deck overlooking the water (complete with a gas grill), a full kitchen where you can save some money by eating some of your meals at home and a living room where you can relax in front of a large flat screen t.v., then you may want a vacation rental property. But you will definitely want to try some of the local cuisine like Wobbly Boots

Roadhouse, Pappo's Pizzeria, Sergio's Mexican Taqueria, Zen Asian or if you want a great sandwich try Phat Sal's on the strip in Lake Ozark.

The cool thing about having a private home is that you can rent a large house that accommodates 8-20 guests. Everyone can eat together and the water is just a few steps away! Or rent a private condo and enjoy a swimming pool (indoor and outdoor at some places), tennis courts and a playground. Convenience is key and with a condo you can usually park pretty close to your unit or with a home you can park right in the driveway.

Many homes have pool tables, fooseball or other game tables, huge flat screen t.v.'s with game systems, hot tubs, etc. You can fish from the dock, swim or just enjoy the sunset. Cook out on the deck, relax playing games or watch a movie. So next time plan on renting a private home or condo and give yourself the vacation you deserve!

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

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# Local 'American-made' hero honored

*continued from page 1*  
career training a new generation of pilots and officers to be successful and effective leaders. In 2009, he retired from the Air Force as the 8th commander of The I.G. Brown Training and Education Center in Knoxville, Tennessee."

His life of service didn't end there, however. Since coming to the Lake, he has served as president of the Kiwanis chapter which has helped meet the needs of thousands of children in the area, and on several community boards including the Community Foundation of the Lake and March of Dimes; he has organized fundraisers for nearby Fort Leonard Wood; he and his wife serve on the board of directors for the local chapter of Big Brothers Big Sisters; and he has been recognized with the Missouri Lieutenant Governor Peter Kinder Veterans Service Award.

However, Evan Williams wrote that they felt the biggest contribution of all was through MSW Interactive Designs. In addition to building

more than 30 websites for non-profits free-of-charge, they give their employees paid time off each week to volunteer," the release stated.

Waggett said he felt that is what garnered him the award.

"I think Evan Williams recognized our teamwork. It's in our DNA that we give back to the community and help everyone we can, so we allow our team members to pick a charity – something they want to get involved with – and we pay them one or two hours a week while they volunteer. Last year that equated to 700 or 800 hours of paid time off. It's the right thing to do and we hope to set an example. I also think our employees enjoy it and get a lot out of it," he said.

At the presentation, he quipped that "MSW" stood for "Mostly Sandy Waggett."

"And that's the truth. She founded the company 20 years ago and although working with your wife was something that took me a while to get used to – I almost didn't pass the interview – a lot of my suc-

cess is due to Sandy. And she contributes just as much to the community as I do," he said.

Waggett, who was nominated for the award by employee Keith Lucas, also praised the VFW, saying that he was overwhelmed when he learned that the award also meant the company was providing \$10,000 for a charity of his choice.

"These guys (from the VFW) are great! Post 5923 is in Camdenton and they do some amazing things. They help veterans navigate the VA system, they provide programs that help with post-traumatic stress syndrome and suicide awareness, and they provide scholarships but what they really do is provide veterans with help. If they need help with an electric bill or need help with whatever crisis they're going through, they provide them with a hand up. I hope this \$10,000 will help a lot of people" he said, adding, "And while I think it's important to remember our veterans, I think it's equally important to keep in our thoughts and

prayers the folks that today are serving our country and putting themselves in harm's way. It's great that Evan Williams does this but I also want you to remember we have a lot of people doing things today to protect the American way of life."

## Additional information about the American-Made Hero Program

Evan Williams is named after Kentucky's first distiller who founded his distillery in 1783 and embodies the American spirit as an American-owned and American-made brand. Evan Williams values the leadership and sacrifice of all veterans to protect the American spirit in which the brand thrives. That's why they recognize American heroes through their exceptional stories of honor and bravery.

This year some 400,000 bottles were produced and distributed nationwide, with each bottle featuring one of the six 2019 veteran's stories of sacrifice and dedication to protecting the American spirit.

If you would like to nominate a hero for 2020, the nomination period began May 13. Simply submit a story about your own American-made military hero on the microsite and explain what Evan Williams can do to help celebrate them. Evan Williams will select heroes from the pool of stories and send 50 veterans a \$200 honor – items like an iPad, a flight, premium headphones, etc. – in celebration of their patriotic contribution.

The special American Hero Edition bourbon will be available for a limited time only at HyVee, Dierbergs and Wood's grocery stores.

To learn more about the work that VFW Post 5923 is doing in the Lake of the Ozarks region, visit <http://www.lakevfw.org>.

To read about the other heroes featured visit <https://american-madeheroes.com/our-heroes.php>.

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### WILD WEST WAX MUSEUM

It used to be that the Bagnall Dam Strip featured a diversity of small-time non-alcoholic entertainments that appealed to families and children with a mix of adult attractions for the excursion, boating and fishing crowd. Today there are so many establishments on The Strip catering to the drink-

ing and partying crowd that there is little room for and interest in small attractions. As one merchant with a quiet non-drinking business said to me "I think between the dam and HH there are 14 places that serve booze." In the 1930s and 40s The Strip had a reputation as a Honky Tonk town because there were so many bars

and dancehalls. We may be headed that way again. But then the demographics have changed and today The Strip attracts car shows and motorcycle clubs. That seems to be where the money is for merchants and they must consider the bottom line.

Among the many small-time attractions we once had was the

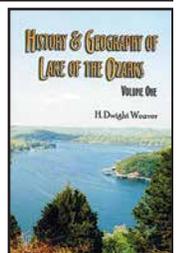
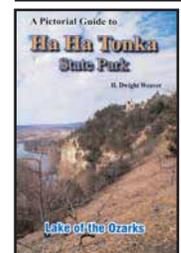
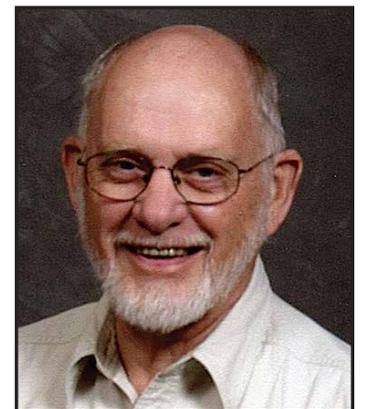
Wild West Wax Museum. It was in a building that contained small "display rooms" that had sets featuring characters of the old West cast in wax. Among them were displays featuring Jesse James, Bob Ford, Wyatt Earp, Doc Holliday, Belle Starr, Cole Younger, Judge Parker and the Hangman, Calamity Jane and Wild Bill Hickock. Hickock and Calamity Jane are featured in the postcard image (circa late 1960s) with this article. The card was produced by Panorama Publishers of Springfield, MO. There has been a resurgence of interest in new biographies of Old West characters over the past several years. Even now at the local bookstore is one on Wild Bill Hickock by Tom Clavin. Internet technology, improved research techniques, more abundant newly discovered resource material and new authors are bringing forth a lot of good reads for the lazy days of summer.

*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.



# Crossword Puzzle

THEME: FAMOUS CATS

ACROSS

1. Des Moines native
6. \*Cool \_\_\_\_\_
9. Bid, past tense
13. Tire in the trunk
14. Eastern title
15. Provide food
16. Avian talker
17. Freight weight
18. "\_\_\_\_\_ came a spider..."
19. \*Calvin's best friend
21. \*Internet celebrity \_\_\_\_\_ Cat
23. Urge Spot to attack
24. Not naughty
25. Smoker's lung residue
28. \*Lioness of "Born Free"
30. Sweet dark purple plum
35. Sean Penn's "\_\_\_\_\_ Am \_\_\_\_\_"
37. Wrong
39. Hawaiian veranda
40. Be charitable
41. Synagogue read
43. Officer-training program
44. Bodily swelling
46. Skier's balancer
47. Hiker's journey
48. Pierre-Auguste of Impressionism
50. Switzerland's folk hero
52. Encouraging word
53. Choir attire
55. Actress Thompson
57. \*Cat of the Hundred Acre Wood
60. \*T. S. Eliot's "Old \_\_\_\_\_'s Book of Practical Cats"
63. Last European colony in China
64. Female reproductive cells
66. Junk yard stuff
68. Oak fruit
69. "\_\_\_\_\_ the season ..."
70. Pigpen sounds
71. Small body of water
72. He is
73. One born to Japanese immigrants

DOWN

1. Philosopher's study
2. Moonfish
3. Chip and Joanna's hometown
4. Omani and Yemeni
5. Inexperienced newcomer
6. \*Andrew Lloyd Webber's Tony winner
7. Before now
8. T in NATO phonetic alphabet
9. \*Pain-relieving Tiger \_\_\_\_\_
10. At the apex
11. Refuse to accept
12. Energy unit
15. Relating to a tail
20. "Bravo! Bravo!"
22. "Maggie May" singer
24. Strangling device
25. \*Siegfried & Roy feline
26. Comment to the audience
27. Three-Eyed \_\_\_\_\_ in "Game of Thrones"
29. An equal exchange
31. Kwik-E-\_\_\_\_\_ on "The Simpsons"
32. Accidental laughter accompaniment
33. Cowboy movie
34. \*Little \_\_\_\_\_, famous cat clone
36. Boss' communique
38. New Haven University
42. \*\_\_\_\_\_ Kitty
45. Pneumatic weapon
49. Beluga yield
51. Tutor's offering
54. Soup component
56. Binary digits code
57. Meal in a shell
58. Painting in Orthodox Church
59. Pont du \_\_\_\_\_, ancient Roman aqueduct
60. Flirtatious move
61. Coffee dispensers
62. Manufacture
63. Picture in atlas
65. Contend
67. Tire measurement

CROSSWORD														
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Solution: Page 16

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# A Matter of Trust

## Investing In Your Future: Are You Prepared?



**Bart Schulte, MBA, CWS®**

*Vice Pres. & Portfolio Manager*

Successful investing is never haphazard. An orderly, disciplined approach is necessary for the successful management of your investment assets. It requires a step-by-step process, starting with the assessment of your goals and needs.

**Assessing Your Investment Needs and Goals.** An important first step is to take a thorough personal financial inventory of your investment assets, looking beyond your taxable investment portfolio to your tax deferred retirement plan assets, real estate, life insurance and other assets. By taking inventory of what you currently own, you will be able to better determine the direction that your investing should take.

The next step is to define your goals and needs. This process involves some introspection, asking yourself a series of questions such as "What are the short- and long-term financial objectives that your investment portfolio needs to meet?" "What is the time horizon associated with your objectives?" "What circumstances make your situation unique?" "Do these circumstances affect how much current income you need from your portfolio?" "What portion of that income, if any, should come from tax-exempt investments?"

**Risk Factor.** Once your goals are established, there's a wide range of investment options from which you may choose. The next step you must take is to determine whether a particular investment is appropriate. Several factors will come into play. One of the most important is the risk associated with that particular investment and the risk of the overall portfolio (sometimes stated as standard deviation and/or Sharpe Ratio)

Are you the kind of investor who is at ease with upswings and downswings in the market? Or are you the kind of investor who is apt to spend nights worrying when the market makes a sudden downturn? In other words, you must determine your investment "comfort level." Further, it is critical that you stick to the plan even in times of extreme volatility.

**Structuring Your Portfolio.** Finally, you must develop an appropriate mix of investment assets that satisfy your tolerance for risk, and that is in harmony with your objectives and needs, your time

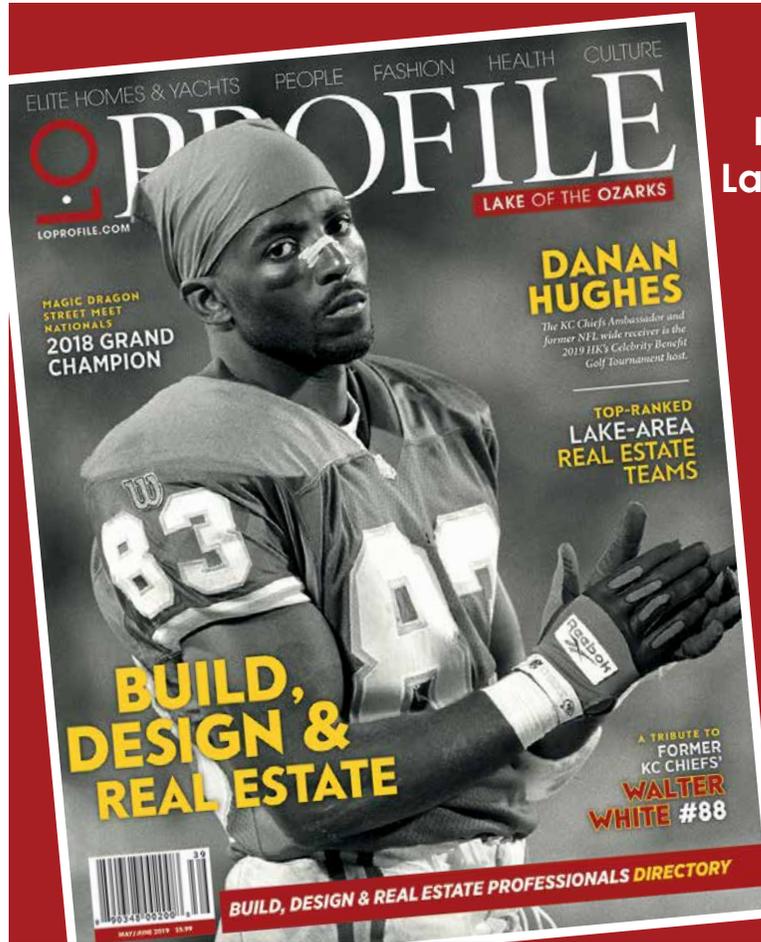
horizon, income needs and plans for tax efficiency. This is a balancing process that includes an analysis and measurement of the risk and returns of different classes of investments that you might choose, as well as a projection of the potential interactions of risk among those classes. This analysis is critical to structuring your portfolio effectively.

This process will help you develop a diversified portfolio by mixing different asset classes in varying proportions. The process is a dynamic one. Further, you must keep a vigilant eye on your portfolio, ascertaining that the rates of return relative to the investment mix, fall within the range that you have established. Continuing research for new investment opportunities also plays an important part in the monitoring process. What's more, a review and rebalancing of your portfolio may be called for when personal circumstances (e.g. marriage, loss of a spouse or retirement) dictate.

**Should I Invest Alone?** It is our experience that the more customized your portfolio, the more likely you are to see the results that you expect. Often, this customization and discipline is found by utilizing a professional fee-only financial advisor or wealth management firm.

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



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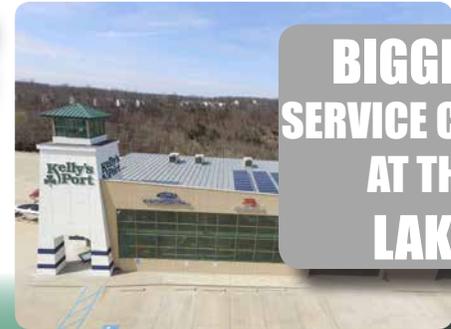
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1997 CROWNLIN 266 BR MERCUISER 7.4 MPI B3.....	\$17,900.00
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2007 BENNINGTON 2550 RL HONDA 225.....	\$32,900.00
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2009 SEA RAY 310 SUNDANCER MERCUISER 350 MAG.....	\$109,900.00
2008 REGAL 3360 VOLVO PENTA 5.7 GIDP.....	\$84,900.00

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2014 REGAL 3200 TWIN VOLVO V8 300 JOYSTICK.....	\$159,000.00
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2017 REGAL 3200 TWIN VOLVO V8 300 JOYSTICK.....	\$179,900.00
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2007 FOUR WINNS 240 HORIZON MERCUISER 350 MAG.....	\$29,900.00
2005 SEA RAY 290 BR MERCUISER 496.....	\$49,900.00
1992 COBALT 252 CONDURRE VOLVO PENTA 7.4L.....	\$14,500.00
2004 COBALT 250 BR MERCUISER 496 B3.....	\$39,900.00
2009 CROWNLIN 300 LS MERCUISER 496 B3.....	\$69,995.00
2006 CROWNLIN 270 BR MERCUISER 350 MAG MPI.....	\$39,985.00
2012 CHAPARRAL 284 SUNESTA MERCUISER 496 MAG.....	\$76,900.00
2003 REGAL 2900 LSR VOLVO PENTA 5.7 GXIDP.....	\$29,900.00

**OTHER**

1996 RINKER 24 FLOTILLA MERCUISER 4.3L.....	\$9,900.00
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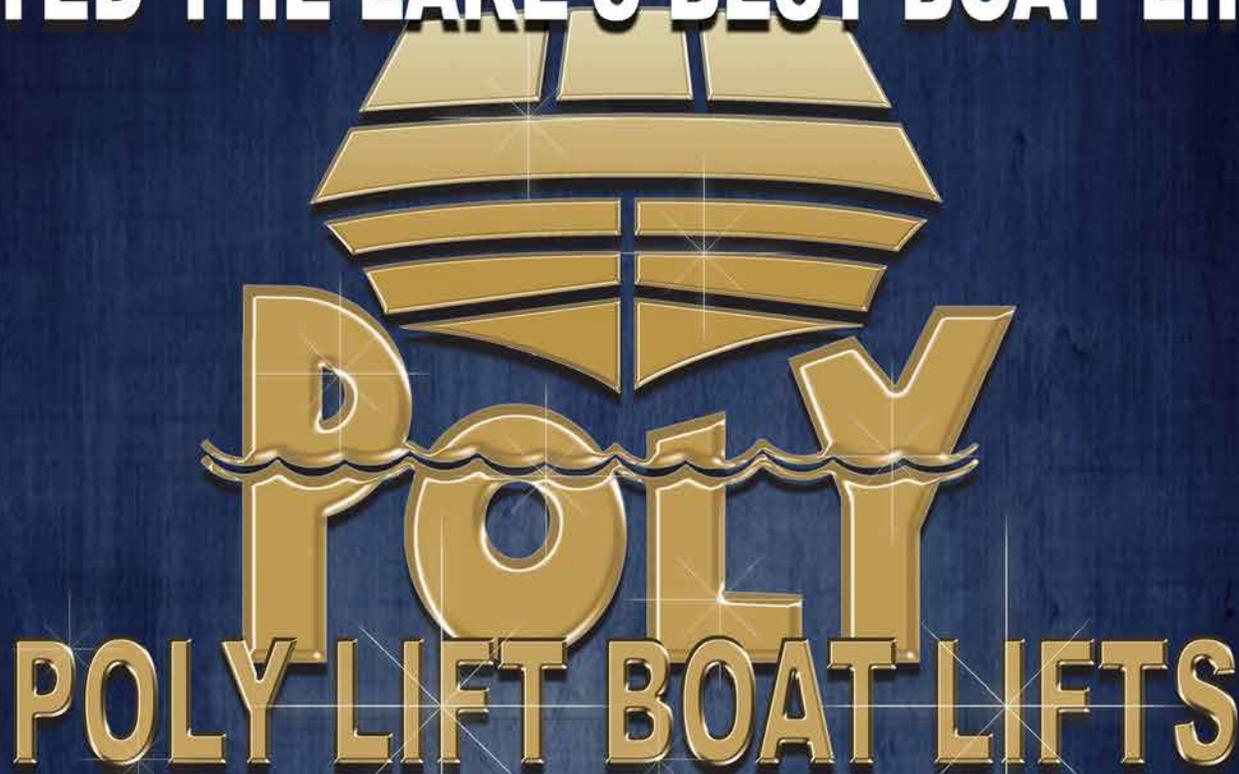
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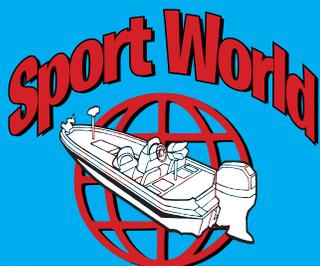
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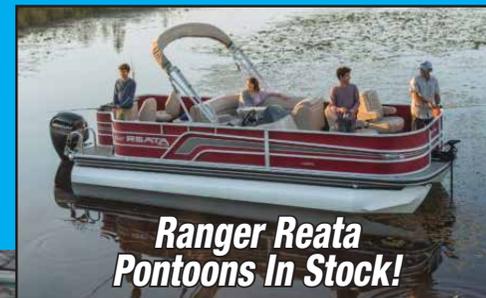
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