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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 12 -- ISSUE 7

JULY, 2016

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Volume Sixteen • Issue Eight • August, 2016



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NEWS IN BRIEF

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Crossword

Fill in the blanks on: 26 Solution: 24

Fire district seeks safer condominiums

By Nancy Zoellner-Hogland

Last August, a boy and three girls, all between the ages of 2 and 5, died in a fire at Compass Pointe Condominiums in Osage Beach. The father of one of the children escaped and firefighters were able to rescue two people from the third floor with a ladder, but the fire was too hot to get to the fourth floor, where the children were. After the fire was knocked down, and crews were able to get into the apartment, they found the children and immediately put them in ambulances, where they were pronounced dead.

Jeff Dorhauer, chief of the Osage Beach Fire Protection District, said it was an experience he and his firefighters hope to never relive. That's why he and the board of directors formed a committee in October 2015 to research ways the district could reduce the number of fires in condominium complexes. Currently, the district is home to more than 90 complexes that include more than 400 structures and 4,300 individual units.

The committee included Chairman Keith Miller with Columbia Associates; Tony Otto - Otto Construction; Dan Mills - Architect and Engineer Consultants; Ron White - building official with the city of Osage Beach; Karen Bowman - general manager Property Management Group; Aaron Ellsworth - McDorman and Ellsworth Law Office; Rick Goedde - director OBFPD; Eddie Nicholson - fire



A fire in 2015 that killed four young children prompted the Osage Beach Fire Protection District to develop a list of fire-safety measures for condominiums. Photo provided.

marshal/code enforcement OBFPD; and Dorhauer.

The group met seven times over the past several months to develop the list of recommendations they felt would make life safer for those living in condominiums. According to the chief, the committee looked at changes that could be legally enforced and that could be implemented at condominium complexes without a lot of expense. He also said that while many of the recommendations were not specific to the fire on August 4, 2015 at Com-

pass Pointe Condominiums, the committee believes that by being pro-active, they can either prevent future fires or have an impact on the outcome on future fires.

"It's important to remember that none of these changes would affect single-family homes or duplexes. The measures we were looking at would affect only multi-family dwellings," Dorhauer said. "It's also important to remember that none of these recommendations will be implemented without board approval. And the

board has several options. They can choose to adopt none of these proposals, they can adopt a portion of the proposals or they can adopt all of them, but even if that's the case, they'll have to be put in ordinance form and voted on. At the very minimum, nothing will happen before 30 days but I expect it will be longer. The recommendations could even be phased in over time."

The recommendations were shared at two public meetings - one held in February and

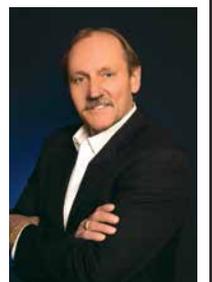
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Who's representing YOU
at the negotiating table?

For the latest market stats and real estate info turn to Page 27 for this month's "As the Lake Churns"

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Janet Dabbs

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Armchair Pilot

By Nancy Zoellner-Hogland

IF INSOMNIA SETS IN the moment you board a long-haul, overnight flight, you're not alone. However, several airlines recently have adopted some relaxing new perks that just might lull you to sleep. Delta Airlines will be adding super-soft bedding from Saks Fifth Avenue later this year in its Polaris Business Cabins. Late-night fliers on Virgin Atlantic can spritz themselves with a mist of lavender and eucalyptus and United is offering lavender pillow spray. Boeing's new Dreamliner will be outfitted with "mood lighting" designed to regulate circadian rhythm to help passengers fall asleep more easily and some airlines are even offering relaxation videos in their in-flight entertainment selection.

AND SPEAKING OF IN-FLIGHT entertainment, Delta recently announced that beginning July 1, all inflight entertainment would be free on 90 percent of flights. Streaming Wi-Fi on some 1,000 planes will allow travelers to be entertained on their own laptops, iPads and other devices; 400 planes will offer seat-back screens. Live television shows will be available on some flights. Soon after Delta made the announcement, United said they too will make free streaming video available over Wi-Fi. United has fewer planes outfitted with seatback entertainment systems.

IF YOU'RE PLANNING A TRIP to the beach and want to take cool action shots without ruining your iPhone, you might want to consider purchasing and Optrix underwater phone case. The case, made to fit certain iPhone 5 and 6 models, recently was reviewed by Smart Travel and according to the reviewer, it protected his phone not only on strenuous land activities, it also kept the phone dry on snorkel excursions. According to the review, the phone case has been drop-tested and promises your phone will survive a drop of 20 feet. The water-tight case is also said to protect phones submerged up to 33 feet. Check Amazon.com for the best price on both the case and additional lenses and accessories.

IF ONE OF THOSE "beach trips" includes Cuba, travelers will be happy to learn that the Department of Transportation recently gave approval for six

carriers – American, Frontier, JetBlue, Silver Airways, Southwest and Sun Country – to begin service to nine cities in Cuba – Camaguey, Cayo Coco, Cayo Largo, Cienfuegos, Holguin, Manzanillo, Matanzas, Santa Clara and Santiago de Cuba. The flights could begin as early as this fall. The U.S. cities to serve Cuba are Miami, Fort Lauderdale, Chicago, Minneapolis/St. Paul and Philadelphia. The airlines still must get approval from the Cuban government before launching the service and a maximum of 20 daily roundtrips are all that are allowed under the current agreement. In addition, travel is still restricted to 12 categories – family visits; official business of the U.S. government, foreign governments, and certain intergovernmental organizations; journalistic activity; professional research and meetings; educational and/or religious activities; public performances, clinics, workshops, athletic and other competitions, and exhibitions; support for the Cuban people; humanitarian projects; activities of private foundations or research or educational institutes; exportation, importation, or transmission of information or information materials; and certain authorized export transactions. Carriers have yet to be approved for service to Havana, Cuba's capitol.

WHETHER VACATIONING at home or abroad, the Centers for Disease Control and Prevention (CDC) is urging everyone to employ several strategies to avoid mosquito bites. The World Health Organization has declared the Zika virus, which is transmitted by Aedes mosquitoes, an international public health emergency. In response, Consumer Reports tested products containing a variety of ingredients including chemicals and natural plant products and released their findings to the public. They found the most effective products against the Aedes mosquitoes were Sawyer Picaridin, ranked best overall because it also repelled the mosquitoes that carry West Nile disease and deer ticks, and Natrapel 8 Hour, which each contain 20 percent picaridin. Off! Deepwoods VIII, which contains 25 percent deet, also was picked as one of the most effective. All three kept mos-

quitoes from biting for about 8 hours. Tests also showed Ben's 30% DEET Tick & Insect Wilderness Formula kept Aedes mosquitoes away for 7.5 hours and Repel Lemon Eucalyptus, containing 30 percent lemon eucalyptus, stopped them for 7 hours. The CDC advises skipping most products made with natural plant oils because they either didn't provide protection for more than 1 hour or didn't work at all.

FLIERS REJOICE! Lines are airport security stations are about to get substantially shorter. At least, that's the plan. In June, Congress approved a \$28-million shift in funding for the Transportation Security Administration. The funds will be transferred from accounts where the money wasn't needed to accounts where it can be used on day-to-day operations, including hiring additional security officers. According to a spokesperson, a portion of the money will be used to convert nearly 3,000 part-time officers to full-time. In addition, an additional 600 officers will be hired before the end of September. In May, a \$34-million shift allowed the TSA to begin hiring an additional 768 officers by mid-June and pay more overtime to existing workers, which is already shortening lines. Public outcry probably influenced the move. Earlier this year, check-in lines stretched to two or more hours at the nation's busiest airports, causing thousands to miss flights and get stranded overnight. Airlines created a hashtag for Twitter and a website for ihatethewait.com, so travelers could draw attention to the long lines.

AT LEAST ONE person decided to take a stand against the long wait lines. Hooman Nikizad, whose 90-minute wait in a long security line at the Minneapolis-Saint Paul International Airport caused him to miss a flight, has filed a lawsuit in federal court against the TSA and the airport. Nikizad, a resident surgeon with the University of Minnesota, said although he showed up for his flight two hours ahead of time and his flight was 9 minutes late taking off, he still couldn't make it. The surgeon is seeking \$506.85 in damages. He said that amount would cover the cost of another ticket, additional ground transportation expenses and the \$75 court fee to file his claim.

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Camden County once again battling over land code

By Nancy Zoellner-Hogland

A plan to avoid spending more money on legal fees backfired for Camden County, which once again finds itself in court over code compliance.

The latest battle began in

remodel a home he had just purchased in foreclosure, using virtually the same footprint.

“He’s putting the deck right back where it was but instead of it just being a deck, he’s turning half the deck into a room

1980s, with narrow lots containing houses built right up against the seawall. Because the subdivision has central sewer, there are no issues with lateral lines,” he explained. “He’s not going to be on Ameren’s property and it’s not inside going to be in the flood zone. It just happens to be inside a 25-foot setback mandated by the county on a lot that’s only 130 feet deep.”

Hasty said the county’s Unified Land Use Code includes specific regulations that say if a building is getting a 50-percent remodel that building has to be brought into compliance with the code.

“Because of the technicalities of the code, the BOA had no other choice but to deny his request,” Hasty said.

After meeting with the commission, Loraine then filed a lawsuit in Circuit Court against Camden County. Hasty said to avoid spending any more money on lawsuits – especially one the county wouldn’t be able to win – the commission instructed the attorney not to attend the April 13 hearing. Because the county wasn’t present to argue its case,

Judge Stan Moore entered a default judgment in favor of Loraine.

However, the BOA, which had a slightly different take on Loraine’s request, took exception to the commission’s decision and asked the county to appeal the judgment by default.

“Mr. Loraine requested a variance of 23 feet from the required 25 foot lakefront setback for a new lakefront setback of 2 feet, and a variance of 5 feet from the required 10 foot side setback for a new east side setback of 5 feet to construct an addition to an existing home and a walkway to existing stairs,” the BOA wrote in a letter to the commission. “According to the Planning and Zoning Code, the BOA does not need a reason to deny a variance, as a variance is very simply a request to build outside of the code requirements. We are within our rights to deny all variance requests. However, in all cases that come before the BOA, our members give the applicant ample opportunity to state the merits of their case and why they should receive special consideration to build outside of

the boundaries of our code requirements. In the case of Bradley Loraine, the BOA members gave Mr. Loraine a fair hearing. The board unanimously denied Mr. Loraine’s request. Members are not required to give a reason for the denial of the request and each member votes according to their best judgement as to the merits of the case.”

The letter also summarized some of the reasons they denied the request, saying that as a contractor, Loraine should have been aware of the building envelop on a lakeside lot and if he wanted to add square footage to the home, he had other options which would have stayed within the required setbacks.

The BOA also took the commission to task for not consulting with them before making any decisions.

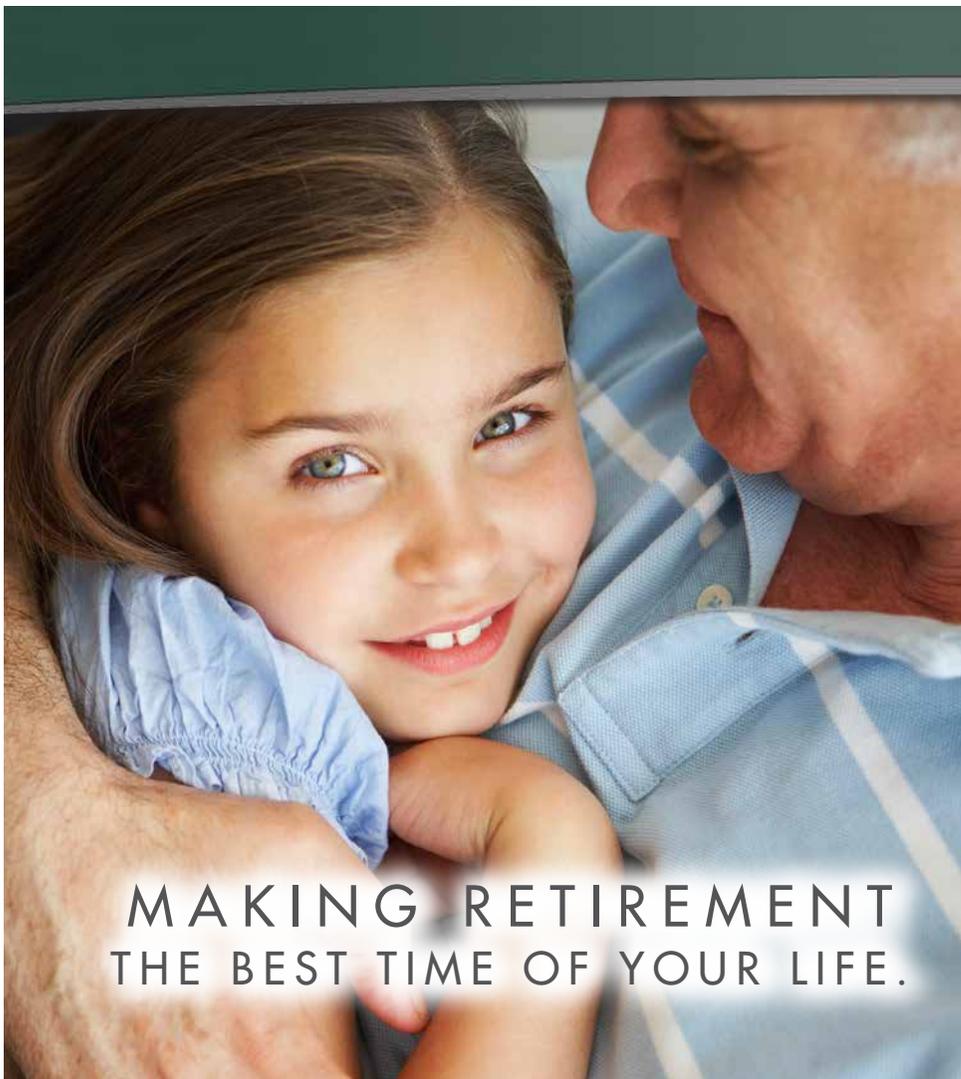
“It is the understanding of the BOA that the commissioners met with Mr. Brad Loraine and his father, attorney Tom Loraine. While the Loraines were permitted to state their case to the commissioners as to why the variance should have been

continues on page 21



September 2015, when developer Brad Loraine went before the Camden County Board of Adjustment (BOA) to ask for a variance on property located on Ginger Road on Horseshoe Bend. According to Camden County Presiding Commission Greg Hasty, Loraine planned to

with some glass in it because this house doesn’t have any view looking out at the Lake. He wasn’t doing anything that wasn’t part of the original development and any different than every other home in there. The home is in an older subdivision, developed in the late 1970s and



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Gator's dampens noise

By Nancy Zoellner-Hogland

In the early 1970s, the Rolling Stones put out a song "Can You Hear the Music?"

Neighbors of the Shady and Lazy Gators entertainment complex might not be familiar with the tune but during recent years, they've probably said the lyrics numerous times: "Can you hear the music, can you hear the music? ... Sometimes I wonder why we're here. ...When I hear the guitar, makes me want to move."

However, they may no longer be saying that song now that sound abatement measures, including landscaping

and a double-wall fence on top of a concrete barrier, have been completed on the property. According to Camden County Planning Administrator Kim Willey, she didn't get a single complaint about the music over this past Memorial Day weekend. The wall was built on the north point of the property facing Imperial Point, where many of the property owners who complained about the music in the past live.

"I haven't been out to the property yet to inspect everything but since I didn't hear from the neighbors, I'm thinking that the sound abatement measures

are probably working," she said, adding that her office hadn't received any noise complaints this season on the Lazy Gators complex.

Since 2007, developer Gary Prewitt and Glacier Park Investments, LLC had been attempting to get rezoning from R-1 to B-2 general commercial on the 1.3-acre parcel that houses Lazy Gators. On May 21, 2015, Camden County Presiding Commissioner Greg Hasty and Associate Commissioner Cliff Luber voted to approve the request to rezone the property, located in 7 Mile Cove and off Bittersweet at the end of Horseshoe Bend. Associate Commissioner Beverly Thomas voted against the proposal.

The consent brought with it a Conditional Use Permit (CUP), which allowed Prewitt to add a stage and outdoor music. Up to that point, Prewitt had been operating the venue as a private party under a caterer's license. The CUP required Prewitt to provide Willey with a contract from a sound abatement company and then put a portion of the systems in place within 45 days of approval. Prewitt immediately installed baffles around existing speakers. The rest of the mea-

asures had to be installed prior to opening this past Memorial Day.

In addition, in return for the rezoning, Prewitt also agreed to limit the waterfront venue's hours of operation to from noon to 11 p.m. on weekdays, from noon to midnight Friday through Sunday, and from noon to 1 a.m. on holiday weekends. He also promised to work with the county on all future development at the site.

Although the sound issues may have been addressed, the lawsuit by a group of neighbors continues.

Soon after the commission approved the rezoning, a group of neighbors hired attorney Michael G. Berry to file a lawsuit against Camden County. The plaintiffs originally named are Larry A and Patricia E. Vincent; Mark Abel; Linda Bailey; William W. Jr. and Betty Cook; Rick Hinzpeter; Charles A. and Janet A. Karlin; Allen and Lee King; Dan Lynn; and Edward F. and Connie L. Matecki, who, according to the suit, own residential property that is either adjoining, confronting or near to Lazy Gators.

In addition to questioning the validity of the rezoning, the suit states the plaintiffs are aggrieved by the rezoning and what they

described the "unlawful uses of the parcel." The suit also states that the uses which they intend to make of the property under the new zoning will directly impact the plaintiffs in the use and enjoyment of their property. "The plaintiffs are impacted adversely by the creation of more noise, congestion, car lights, parking problems, traffic, intoxicated drivers, general crime against persons and property, decline in livability in the neighborhood, and the corresponding adverse impact on the values of their residential properties, all caused by these defendants' business operations on the parcel and by patrons of these defendants using the parcel."

Among other claims, the suit also stated there was no evidence that the rezoning was for the public good and instead was purely for the private good of Prewitt and Glacier Park and that it was "arbitrary, capricious, inconsistent and unreasonable in that it bears no substantial relationship to the public health, safety, morals or welfare."

Although the plaintiffs requested an injunction prohibiting operation of the business, there has been no further action on the case since it was filed.



Lazy Gators was required to install a sound-deadening fence and landscaping by Memorial Day. Photo provided.

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OB begins to revitalize west end

By Nancy Zoellner-Hogland

Osage Beach is another step closer to a comprehensive redesign of the Osage Beach Parkway corridor west of the Grand Glaze Bridge.

In late June, aldermen approved a motion to confirm HDR as the consultant for the corridor study and direct staff to negotiate a contract for Phase I services. Once completed, that contract will be brought back to the board of aldermen for approval.

At that meeting, Cory Imhoff and Christopher Kinzel of HDR outlined a plan for that initial phase.

“Our approach will be divided in two pieces – understanding where we are and how we got there and then evaluating our alternatives. To establish a baseline, we’ll be collecting data on such things as population, employment, transportation, traffic flows, how trends have changed over the years, how things have changed since the Expressway was put in and economic data and how does

what’s happening in Osage Beach compare with the rest of the area,” Kinzel told the board.

Once they’ve collected that information from different entities including the Lake of the Ozarks Regional Economic Development Council, he said they would be holding three public workshops to set goals and narrow the focus of the plan. Several times throughout his presentation, Kinzel stressed that this would not be HDR’s plan – it would be a plan developed by the community.

He also said because the plan could go in a number of different directions, with everything from engineers to economists on staff, his company would be well equipped to advise the city.

“The important thing on this project is we’re going to be doing a lot of listening. We won’t be coming in with a cookie-cutter answer. When we interviewed, we proposed this would be a process – a process where we work hand-in-hand with the community to figure out what the community actually wants.

We’ll bring our expertise and we’ll be creative – think outside the box – to determine what will work here in Osage Beach,” he said.

The first meeting will allow participants to share ideas and develop goals they’d like to accomplish. At the second public meeting, Kinzel said they would look at the goals established in the first meeting and start looking at ways they could be accomplished. At the third workshop, HDR will bring back a variety of solutions and allow the public to provide input. Handheld clickers will allow participants to anonymously rate the ideas brought to the table. Online comments also will be allowed so that people who can’t attend the workshops can still be a part of the process.

“We want to craft a plan that’s unique to Osage Beach,” Kinzel said.

He also said much of the success depended on the public’s participation and support.

“To move to the next level, *continues on page 25*

A Matter of Trust

with Trenny Garrett,
Central Trust Company

A Roadmap through Your Estate Plan

Planning your estate takes a considerable amount of time and effort. First, you must inventory what you own and decide how to divide your assets among your loved ones. Then you meet with your advisers—attorney, accountant, trust officer, insurance agent—to formalize your plans.

Because you are conscientious, you review your estate plan regularly, keeping up with changes in family circumstances, your personal finances and the tax laws. When it becomes necessary, you revise your plans. Everything dotted to the “i” and crossed to the “t.” Or so you believe.

But despite your clear intentions and your careful planning, your family could still wind up spending a great deal of time and money trying to see that your wishes are carried out—unless you take two simple, but very important, steps.

The first step is to provide for the safekeeping of your estate planning documents.

Should you keep the originals of your will, trust, durable power of attorney at home? Put them your safe deposit box? What about your attorney’s office? While all of these are options, each come with different risks that could create a hassle for accessing your will after your death.

If you name a trust institution to serve as an executor or trustee, you can deposit the original copy with the institution, keeping signed copies with your attorney and in your personal records for future reference.

The second step is to create a document locator.

This detailed list that gives your family access to all the information they will need to see that your estate plan is carried out. The locator should include the names, addresses and phone numbers of all the important financial players in your life. Also, be sure to specify the location of your estate planning



Trenny Garrett, J.D., CTFP

and other important documents (tax returns, Social Security information, business agreements, estate deeds). It’s also a good idea to note where your safe deposit box is and who has access to it. Provide an inventory of its contents.

Think of this document as a road map that will guide your family or executor through your final plans and wishes. It is important to be as thorough and detailed as possible.

Be sure that you have made multiple copies of your document locator. A copy should be given to your executor and appropriate family members. You may want to keep one in your safe deposit box as well.

Finally, remember to update the document locator once a year to ensure its accuracy. If you haven’t started the process, Central Trust Company offers a document that is a great tool for getting the process started.

Trenny Garrett is senior vice president at Central Trust’s Lake of the Ozarks location. You can contact her at 573-302-2474, or visit central-trust.net.

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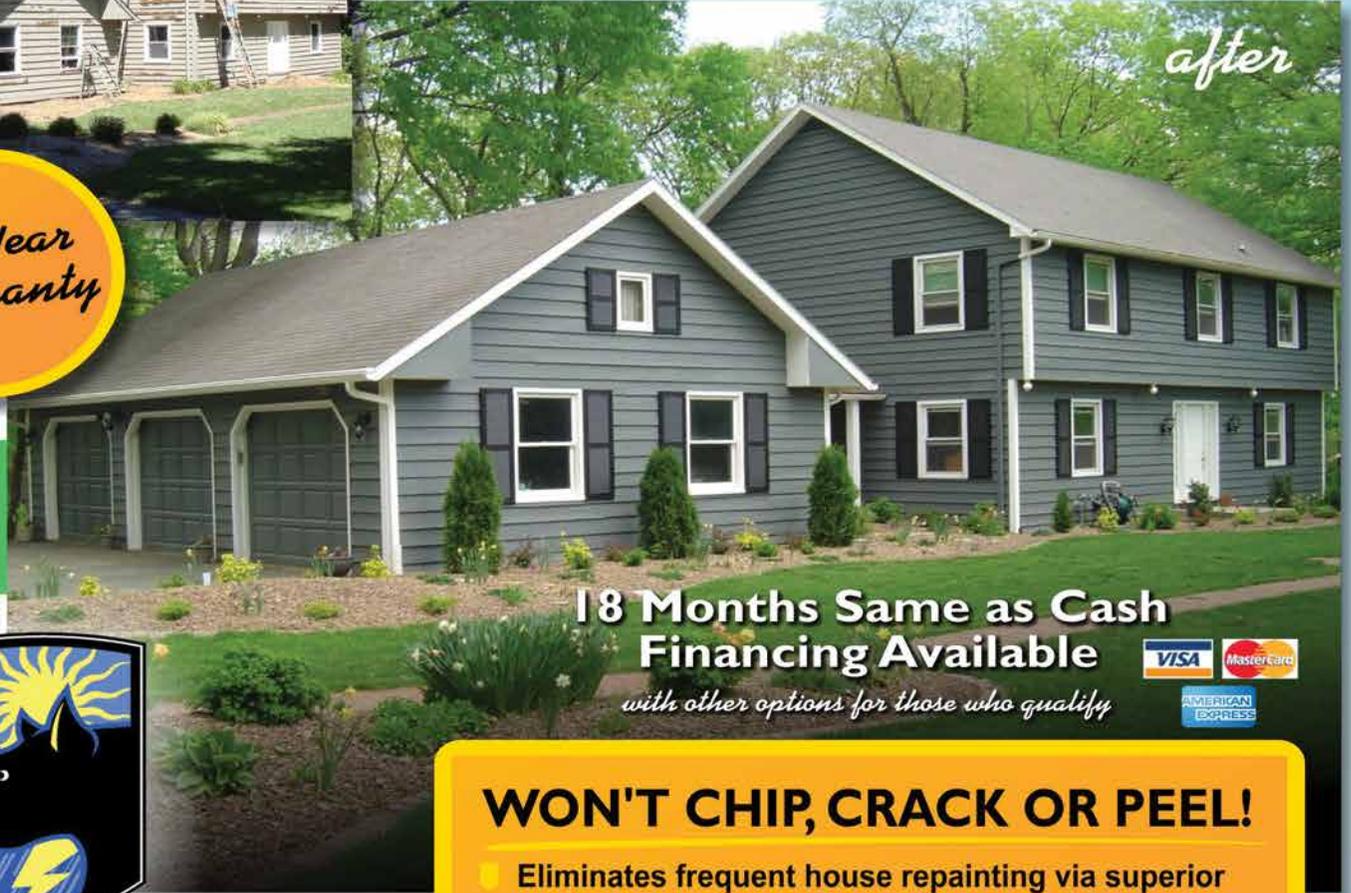




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Honor bestowed on Lake Ozark

The city of Lake Ozark was recently proclaimed a Purple Heart City. Members of a veterans group out of Springfield, Missouri presented Mayor Johnnie Franzekos with a plaque recognizing the designation, made in recognition of the Purple Heart recipients who live in the city. Signs noting the designation will be posted along the roadways in Lake Ozark, adding the roadways to the extensive Purple Heart Trail road system.

Franzekos said he was hap-

py to honor the citizens who gave so much.

To date, 168 Missouri cities and counties have received the designation. Versailles was named a Purple Heart City in April of this year, Camdenton received the designation in March, 2015 and Osage Beach was recognized in November 2014.

According to the website PurpleHeart.org, the Purple Heart is a combat decoration and the nation's oldest military medal.

It was first created by General George Washington in 1782 and was known as the Badge of Military Merit. It was first awarded to three soldiers in Newburgh, N.Y. The Badge of Military Merit was made of cloth and it is the predecessor of the Purple Heart medal.

The current Purple Heart medal was developed by General Douglas MacArthur in 1932. The new design was created by Miss Elisabeth Will, an Army heraldic specialist in the Office of



Lake Ozark joined the growing list of communities recognized for the efforts of their veterans. Nancy Zoellner-Hogland

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the Quartermaster General. The revived form is of metal, instead of cloth, made in the shape of a purple heart bordered with gold, with a bust of Washington in the center and the Washington coat-of-arms at the top.

The Purple Heart is awarded to members of the armed forces of the U.S who are wounded by an instrument of war in the hands of the enemy and posthumously to the next of kin in the name of those who are killed in action or die of wounds received in action.

The Purple Heart Trail was established in 1992 by the Military Order of the Purple Heart. The original idea for the trail came from Patriot Frank J. Kuhn, Jr., a member of Chapter 1732 in Virginia. His idea was carried to the national level by another and the idea was adopted through a resolution in 1992.

The purpose of the Purple Heart Trail is to create a symbolic and honorary system of roads, highways, bridges, and other monuments that give tribute to the men and women who

have been awarded the Purple Heart medal. The Purple Heart Trail accomplishes this goal by creating a visual reminder to those who use the road system that others have paid a high price for their freedom to travel and live in a free society. Signs placed at various locations annotate those roads and highways where legislation has been passed to designate parts of the national road system as The Purple Heart Trail. The actual format and design of the signs varies from state to state. There are currently designated sections in 45 states as well as Guam.

In addition to the cities and counties that have received the designation, Missouri has several hundred other honorary entities including schools and universities, bridges and even a professional baseball team — the St. Louis Cardinals. Interstate 70 and a portion of Interstate 44 are recognized as national Purple Heart Trail highways.



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FEMA agrees to redraw floodplain maps

By Nancy Zoellner-Hogland

After paying premium prices for flood insurance for six to seven years, many of those with lakefront property on the Niangua and Little Niangua rivers, the Grand Glaize River and Linn Creek and Gravois Creek should see their premiums greatly reduced – if not eliminated altogether.

That's because the Federal Emergency Management Agency (FEMA) conducted a new hydrologic study that removed hundreds of homes from flood zones.

According to Camden County Presiding Commissioner Greg Hasty, it was a long and arduous process to get the change, but it was well worth the effort.

"The elevation changes will be substantial. Getting a fix on these maps is a big, big deal because the maps now reflect the reality of what a 100-year flood looks like and what a 1-percent flood looks like in areas like the Niangua Arm. Of course, it affects other portions of the Lake, but for Camden County,

the Niangua Arm and the Little Niangua Arm are primarily affected because the maps for those areas were grossly incorrect," he said.

Hasty said the change came about after FEMA received a "broad series of complaints" about the inaccuracies of the maps and after they were contacted by U.S. Congressman Blaine Luetkemeyer, who serves Missouri's Third Congressional District; U.S. Congresswoman Vicky Hartzler, who serves Missouri's Fourth Congressional District; and U.S. Senator Roy Blunt.

"We had meetings with our elected officials and shared information about the 1986 event, which most definitely could be defined as a 100-year flood, and also about Union Electric's hydrologic study in the 1920s. That's how Union Electric came up with the elevations and how they originally determined how far up to take easements. Under the revised FEMA maps, adopted a few years ago, in some cases they had those flood lines drawn

5, 8 and in some cases, 10 feet higher than what the 1920s hydrologic study and way higher than the 1986 event," he said.

Hasty said with the legislators' help, he was able to share that information with Rich Leonard, FEMA Risk Analysis Branch chief, and other members of his team in a series of meetings. Hasty said although FEMA originally was reluctant to make any changes, he and others "just kept pushing."

As a result, the agency finally agreed to conduct a comprehensive review of the maps for the entire Lake of the Ozarks region.

"FEMA conducted a new hydrologic study and the result of that hydrologic study reflected elevations almost exactly what was shown in the Union Electric 1920s study – and what we had been saying all along. So we've got new maps coming and I'm confident that they're very accurate – and that they'll save people a ton of money," Hasty said.

He said a community meeting to discuss the findings is

supposed to be held in July but a date was not available as of deadline of this issue of the "Lake of the Ozarks Business Journal."

A 90-day appeals period will follow where appeals can be submitted if it can be shown that the map is incorrect. After that appeal period ends, FEMA will send a letter of final determination declaring the final map changes. Once that letter is sent, there will be a six-month compliance period before the new maps become effective.

"Depending on the number of appeals, we expect these new FEMA maps will become effective sometime in late 2017," Hasty said, adding that once those maps are adopted, property owners previously located in flood zones should consider getting a new survey to determine if they can lower their premiums or even stop carrying flood coverage altogether. "This should also be good news for the real estate industry because a lot of houses that were deemed 'un-

marketable' will now be able to be sold."

Because of the maps redrawn in 2010-2011, many property owners also were required to obtain Letters of Map Adjustment (LOMA) to secure financing. According to a representative with an engineering firm, in the past, when a flood determination company looked at a property, they looked at the structure. If it was above base flood elevation, it was determined to be out of floodplain. Now, however, because they're looking at this differently, flood insurance is required for many buildings sitting on land that touches the floodplain. The insurance, which can run anywhere from a few hundred dollars to a few thousand dollars, is mandatory for any property financed with a federally backed mortgage that is deemed to be in a floodplain.

Several blamed the changes on Hurricane Katrina, which caused mortgage and insurance companies to lose hundreds of millions of dollars on properties devastated by floods that followed the hurricane.

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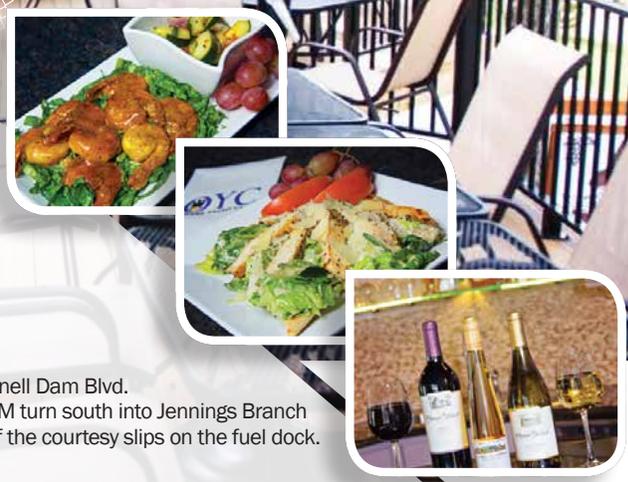


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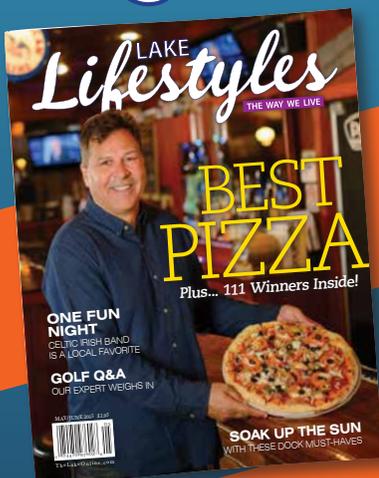
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Four Seasons to study building department shortfall

By Nancy Zoellner-Hogland

The Village of Four Seasons Building Inspection Department's goal is to be financially self-sufficient so that the building inspection fees cover the cost of operating.

However, Robert Davis, head of that department, said the fee scale used by the Village won't allow him to even come close.

"For homes under \$250,000 construction cost, we charge \$35 per inspection point, and on new homes, there are 21 points of inspection. One point of inspection, for instance, is rough-in plumbing. Imagine all the plumbing that's in a house - there might be more than 100 joints in one house - and we look at every joint, every fitting, to see that it's made correctly and that there are no leaks. Otherwise, a new homeowner might live there a month or so and all of a sudden notice there's a wet spot on the dry-wall. And then they have a really big problem getting it fixed," he said. "Our cost of inspections is around \$39 to \$41 per hour and because of the amount of work, some inspections can take more



than two hours. That's why we're not even coming close to breaking even."

Points of inspection also include things like concrete footings and walls; framing, which requires inspection of the lum-

ber used; the roof and electrical, which presents a same challenge similar to plumbing.

"Again - we charge a \$35 fee for electrical inspection but you can't imagine how much wire is pulled for a house - and how

many switches and fixtures and plugs there are to inspect. And if we miss something on that inspection and there's a problem, the house can burn down. I'm not saying the builders do sloppy work or that they aren't paying attention but there are so many things to consider that sometimes, some things can get accidentally missed.

We are a second set of fresh eyes to go in and inspect every single aspect of every stage of the building process to make sure it's all done right," Davis said. "We have the same problem with dock inspections, which also can take more than an hour to complete."

Although every new house permit also has a \$100 base fee tagged on that's designed to cover equipment costs, that fee, too, falls short, according to Davis, who said, for instance, they go thru two, \$400-to-\$500 cameras per year.

"A camera can take about 5,000 shots before the shutter wears out and we take hundreds of photos at each house and thousands and thousands of photos throughout the year.

Then we have our trucks, our phone system, our offices expenses.

He said once they move into homes with construction costs of more than \$250,000 they're in a better situation financially. Then the fee scale is \$895 for the first \$250,000 and for every \$1,000 above the \$250,000 mark, it's \$4.50.

"When you have a home that's 7,000 or 8,000 square feet, we're looking at inspection fees in the range of \$4,000 to \$5,000 and finally pays for itself," he said, adding that he plans to discuss the issue at the next Four Seasons Board of Trustees meeting, scheduled for 5:30 p.m., Wednesday, July 13.

He said in the meantime, he will be working with Trustee Dave Purdue, a Lake-area developer, to put together several different scenarios for the board to consider.

"I'd like to look at what we'd see if we increased our fees by \$5 per inspection point. I'm looking at every inspection we conducted in the past year to put together some hard number for the board to look at," he said.

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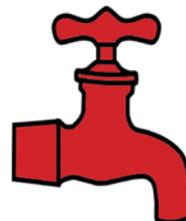
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Judges attend annual courts conference at Lake

More than 325 judges assembled at the Lake of Ozarks in late May to attend the Missouri Municipal and Associate Circuit Judges Association's (MMACJA) 51st Annual Courts Conference. The attendees included municipal judges, both lawyer and non-lawyer, and associate circuit judges, who all are a part of Missouri's unified court system. The municipal and associate circuit divisions hear the greatest majority of the cases heard by the Missouri judiciary.

The MMACJA has been long recognized by the citizens of Missouri for thoughtfully and responsibly carrying out its objectives:

- To encourage the adoption of uniform practices and procedures in the municipal and associate circuit court of the State of Missouri;

- To maintain the highest possible judicial standards in the courts;

- To assist the judicial, administrative and legislative bodies of the municipal and state governments by making available to them information obtained

from the experience and studies of the MMACJA members

- To keep its membership informed on all subject matter of

importance to municipal and associate circuit courts, including the laws pertaining to the courts.



A volunteer board of directors elected by the membership sets the agendas for the large conference and regional seminars annually. Topics typically include ethics training and updates on new laws passed by the legislature, important decisions of the Supreme Court and the courts of appeals, as well as developments and changes in rules of court. Attending the meetings allows the judges to satisfy the requirements for continuing legal education and judicial training so they may continue to serve.

Municipal judges serve independently to ensure Missouri's citizens see their constitutional rights are protected. Although many of the association's member judges serve in only a part-time capacity, they are well trained on the importance of serving the interests of justice for all citizens who come before them in court. This year's sessions included updates on recently enacted and pending state laws, implicit bias training, professionalism, bond reform, alternative sentencing and case

law updates.

The 26th judicial circuit which serves Camden, Morgan, Miller, Laclede and Moniteau counties is expected to add an additional circuit judge with the passage of Senate Bill 578, sponsored by District 4 Sen. Joseph Keaveny (D-St. Louis). A House version was sponsored by District 124 Rep. Rocky Miller (R-Lake Ozark). The final version of the bill was passed Tuesday, May 10 and was delivered to Gov. Jay Nixon Wednesday, May 25. The governor has 45 business days from the end of the legislative session, which ended Friday, May 13, either to sign or to veto the bill. If he does neither by Friday, July 15, it will automatically become law Sunday, Aug. 28. Although the governor is expected to sign the bill, he had not done so by Monday, June 20.

The bill was presented last year after a Cole County judge released a man accused of sexually abusing and raping his daughter in Miller County on the grounds that his right to a speedy trial had been violated.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

BY-GONE LAKE ATTRACTIONS - PART 2 PHANTOM ACRES: THE MYSTERY SPOT

Among the attractions that opened on the Bagnell Dam Strip in the 1950s was Phantom Acres promoted as the "Mystery Spot." It opened for the 1955 tourist season and was located between Dogpatch and Ballenger's Road. In the period Sept 4, 1955 to June

21, 1957 it received a good bit of publicity with articles appearing in the Jefferson City News & Tribune, the St. Louis Globe Democrat, the Eldon Advertiser and the Fort Wood News. The attraction consisted of a modest-sized nondescript wooden building in which water appeared to run uphill at a 45 degree angle, where a ball tossed into the air would sail away from you and then re-

turn to you, where a free swinging weight took twice as much power to push away from you as the other, and you could walk up a particular wall as if you were weightless.

Literature for the attraction maintained there were no tricks involved. Guides who conducted visitors from room to room sometimes demonstrated the attraction's peculiar aspects and

also let the visitors participate in them as the photo (photographer unknown) accompanying this article reveals. The attraction maintained that the place defied the "Law of Gravity." The attraction was owned by Mr. & Mrs. Al Lechnir.

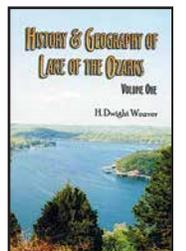
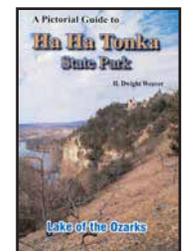
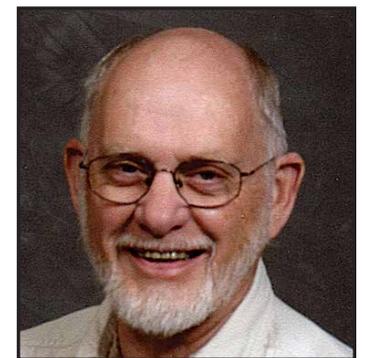
While Phantom Acres was a novelty for the Bagnell Dam Strip during the 15 or so years that it survived as an attraction, there have been others in the Lake area, such as the Mystery House near Gravois Mills. These "illusionist" attractions always show up where people, especially tourists, congregate. Such attractions where popular in the 1950s and went by a variety of names, all of them claiming to defy gravity. It was an attraction suitable for the midway at a carnival and good for laughs. ■

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. Weaver's

book "A Pictorial Guide to Ha Ha Tonka State Park" contains more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.

Contact him at: dwight-weaver@charter.net or call 573-365-1171. Visit www.lakeoftheozarksbooks.com to obtain more information or to purchase one of his books on line.



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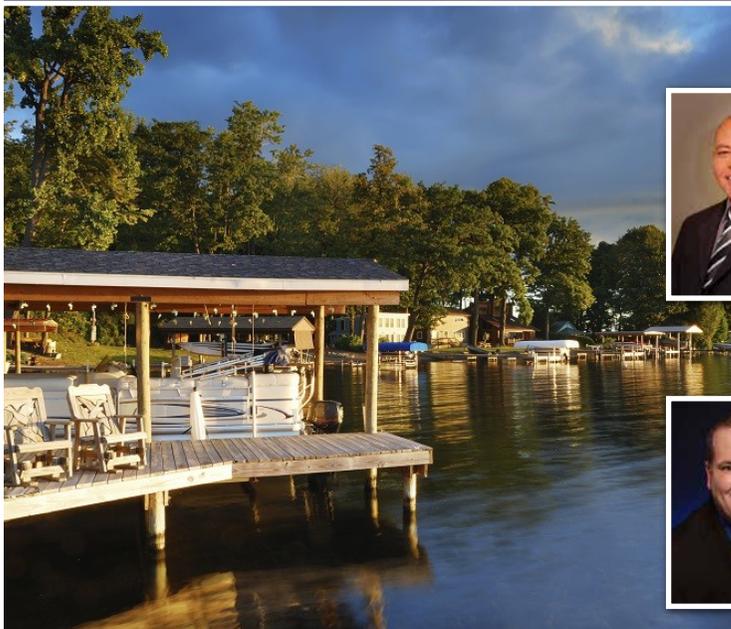
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Mortgage Sense

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9 VA Loan Myths Debunked

When it comes to purchasing a home, VA loans are one of the most valuable benefits available to veterans. Unfortunately, many veterans and military members are missing out on the benefits of VA loans due to the many myths and misconceptions about the program. As your trusted mortgage lender at the Lake of the Ozarks, we're here to debunk a few of these myths and set the record straight.



Myth #1: You need a perfect credit score to qualify for a VA loan.

You don't need to have a perfect credit score to qualify for a VA loan. VA loans were created with more flexible and forgiving credit lines in order to help veterans and military members who've sacrificed for our country, to make it easier for them to obtain a home loan at the Lake of the Ozarks. However, while the VA doesn't require a certain credit score, the private lender you choose to work with will set his or her own requirements.

Myth #2: Veterans only have one chance to use their VA loan benefit.

Veterans can use their benefit multiple times throughout their life - there's no limit. The benefit can also be used for refinancing of a home, not just for new home purchases.

Myth #3: VA loans cost more than other types of loans.

VA loans don't inherently cost more than other types of loans. In fact, the VA limits what lenders can charge in closing costs. In addition, while these loans require no downpayment, they also come with no mortgage insurance requirement. VA buyers do have to contend with an upfront funding fee, which is where the confusion and this myth comes from. When you do the math though, a VA loan is often cheaper than FHA and conventional loans!

Myth #4: VA loans take forever to close.

VA loans have long had a reputation for being slow and choked with red tape. However, the process has become considerably more efficient over the past 15 years. VA appraisals, on average, come back in under 10 business days, which is right on par with other types of loans. There's also little difference between VA and conventional loans in the time it takes to close.

Myth #5: Veterans have to be discharged or retired in order to use their VA loan benefit.

You do not have to be discharged or retired to get a VA loan. Active service members get full access to the VA loan benefit too!

Myth #6: Military members deployed overseas cannot get a VA loan.

Military service members who are away

on active duty can obtain a VA loan if they intend to return home within a year or have a spouse who will occupy the property in the interim. In addition, deployed military members can sign a power of attorney designating a spouse or someone else to sign on behalf of the VA eligible borrower.

Myth #7: Members of the Reserve or National Guard are not eligible for the VA loan benefit.

Members of the Reserves or National Guard are eligible for the VA loan benefit too, after 6 years of honorable service.

Myth #8: Widows or Widowers of veterans are not eligible to receive the VA loan benefit.

Widows of fallen veterans who died on active duty or as a result of a service-connected disability are eligible for the VA loan benefit. In addition, surviving spouses are exempt from paying the VA funding fee.

Myth #9: Veterans are guaranteed a VA loan.

No one, not even veterans, are "guaranteed" a home loan. Many buyers think military service entitles veterans to a "no strings attached" VA loan. While VA loans make it easier for those veterans and military service members to obtain a home loan, they still have to go through the home loan process just like everyone else.

If you're a veteran or active military and are thinking about purchasing a home at the Lake of the Ozarks, give me a call at 573-746-7211 today. I'll answer your questions and go over your options with you. I'm here to help you with all your Lake of the Ozarks home financing needs, from new home purchases to refinancing, and I'll back it up with the first class service you deserve!

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Governor signs bill to beef up Missouri's industry



According to a release from Gov. Jay Nixon's office, in late June, the governor signed legislation benefiting Missouri farm families and agribusinesses across the state. The governor joined Missouri Agriculture Director Richard Fordyce at the Missouri State Fairgrounds to sign three measures that will strengthen the state's beef cattle industry, promote the use of fuels from the farm and cut red tape for farmers.

"Agriculture is Missouri's number one industry, and that's why we work hard to help family farms by cutting red tape and promoting the sale and success

of Missouri grown products," Gov. Nixon said. "I also appreciate the work of the General Assembly and Missouri producers to enact legislation strengthening our beef industry. This is an area we identified for growth, and today we're following through on those efforts."

Missouri currently ranks third in the nation in the number of beef cows, but nearly all those animals leave Missouri before they're full-grown and are finished and processed in other states. That means Missouri is missing out on more than \$1 billion in value every year. In 2015, Gov. Nixon

brought together hundreds of producers, scientists, packers, corn and soybean growers, legislators and other industry leaders from around the state to develop a plan to keep more of Missouri's cattle value in the state, where it can strengthen rural communities. Senate Bill 665 is a result of this effort.

Senate Bill 665 re-authorizes the existing Qualified Beef Tax Credit until 2021 and changes the tax credit amount to 10 cents per pound for sale weights under 600 pounds and 25 cents per pound for sale weights over 600 pounds, not to exceed \$15,000. This legislation also creates the Meat Processing Facility Investment Tax Credit for taxpayers who construct, modernize or expand their meat processing facility in the amount equal to 25 percent of the amount the taxpayer paid, not to exceed \$75,000. Senate Bill 665 also re-brands the Farm-to-School Program as the Farm-to-Table Program and expands eligibility of the program to connect Missouri farmers with correctional facilities, hospitals, nursing homes, long-term care facilities

and military bases.

Senate Bill 657 will promote the installation of blended fuel pumps at more gas stations throughout the state by ensuring that the liability insurance gas stations are already required to have under state law will also provide coverage for the release of blended fuels from incompatible storage tanks. Gov. Nixon currently serves as the 2016 chairman of the Governors' Biofuels Coalition, a 33-state bipartisan organization founded more than 20 years ago to increase the use of ethanol-based fuels, decrease the nation's dependence on imported energy resources, improve the environment and stimulate the national economy.

Senate Bill 664, a proposal from Secretary of State Jason Kander, cuts red tape for farmers by waiving the requirement that an authorized farm corporation or family farm corporation file an annual corporate registration report with the Missouri Secretary of State when there has been no change to the corporation's reported information. According to the Mis-

souri Secretary of State's office, out of the 765 farm corporations in Missouri, only around 10 percent have a change to the reported information in any given year.

"As I've traveled across the state, farmers and ranchers across Missouri tell me what all small business owners do - one of the best things government can do is keep rules and regulations consistent from year to year," Secretary Kander said. "That's why I'm pleased my proposal to cut red tape for hundreds of Missouri's family farms was signed into law today, giving farmers more time to grow their family business and less time spent filling out paperwork for the government."

In addition to the three agriculture-related bills the governor signed at the State Fairgrounds, he also signed Senate Bill 655, which makes revisions relating to the administration of Missouri's fertilizer laws, including setting timeframes in which fertilizer samples taken for inspection must be analyzed and the results communicated.



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TRINITY POINTE



LANDS' END



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TCLA approves funding for Lake West sign project



Several people were on hand for the presentation: Larry McAfee-The Lodge of Four Season, Michael Spriggs-Point Randall Resort, Jim Divincent-Tri-County Lodging Association, Larry Jones-Osage Beach RV Park, Sue Westenhaber-Inn at Harbour Ridge B&B, Mark Shellenberg-Laurie Enhancement Committee, Dexter Whitney-Camden on the Lake, Bill Johnson-Eagle's Nest Resort Properties, Herb Keck-Laurie Enhancement Committee, Sherry Shippee-Crystal Water Villas, Fred Dehner-Tan-Tar-A Resort, Bob Renken-The Lodge at Old Kinderhook, John Peters-Cross Creek RV Park, Russell Burdette-Your Lake Vacation. Photo provided.

prove \$2,000 for the sign and a check was presented to Mark Shellenberg and Herb Keck of the Laurie Enhancement Committee. Sue Westenhaber, chairman of the TCLA Board of Directors she was happy the TCLA could work with the Laurie Enhancement Committee on the construction and installation of the new welcome sign.

"After being voted the 'Best Recreational Lake in the Nation,' by USA Today readers, it's wonderful to see our local communities embracing projects to welcome our visitors," she said.

Shellenberg the committee was thankful for TCLA's support of the project.

"Upon completion, the sign will welcome our guests as they pass through the west entrance of the Lake. TCLA's funds will greatly expedite the completion of the sign. Not only do we appreciate TCLA's investment in our project, we appreciate the outstanding service TCLA performs in their mission of promoting the Lake of the Ozarks," he said.

At a recent board meeting, the Tri-County Lodging Association (TCLA) approved funding for the Lake of the Ozarks West

Side Sign Project.

This project encompasses the construction of a "Hollywood" style sign similar to the

east side "Lake of the Ozarks" sign located in Lake Ozark. This sign will be placed on Highway 5 North in Laurie. The city of Lau-

rie Enhancement Committee requested funds from the TCLA in April at their monthly board meeting. The board voted to ap-



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“Insurance Talk”

with **Belinda Brenizer of Golden Rule Insurance**

What is A Flood?

In the past month, we have had firsthand experience in the lake area of what flood waters can do to businesses as well as homes. We see daily on the news the flash floods with homes, cars and property going down the rivers. We have had calls from clients that didn't understand that lakes rising out of their banks is a flood, just like a river flooding. It is devastating to watch and know that most people do not have insurance for this disaster.

The definition of flood is (1) generally & temporary condition of partial or complete inundation of 2 or more acres of dry land or 2 or more properties from (a) overflow of inland or tidal waters (b) unusual & rapid accumulation of surface water (c) collapse or subsidence of land along the shore of a lake or body of water.

Flood is not covered by your standard homeowners or business insurance. Coverage must be purchased separately and most flood coverage is written through an insurance company that represents the “National Flood Insurance Program” (NFIP). This year we are seeing claims on flood and NFIP is backed up with claim across the country. Unfortunately, a lot of these claims are not covered. Flood is not back up of sewers/drains unless they back up due to flooding.

Flood coverage is available on structures/buildings as well as contents/personal property. It can be purchased on replacement cost basis or actual cash value (depreciated). They do not offer guaranteed replacement cost like some homeowners markets do and they are not “valued” policies. They do not have to pay policy limits unless it is proved



Belinda Brenizer, CIC

to be totaled. On the contents, they do require receipts and inventory list so be sure and keep these with a backup system.

Flood policies do not cover things like coins, stocks/bonds, metals or outside property like fences, wells, septic tanks, pools or seawalls. It also does not offer business interruption insurance or additional living expenses for temporary housing. Also it won't cover 4 wheelers, golf carts or things self propelled nor autos.

The average flood policy is \$700 a year depending on flood zone, type of structure as well as lowest elevated floor. They do offer multiple deductibles to help on costs. Flood policies are required by Lenders that are federally regulated in high risk zones and they can offer “forced place flood” but at a higher cost. There is a 30 day waiting period for coverage to be in effect but there are some circumstances it can be waived.

We strongly encourage you to check out your potential for a flood and get coverage in place.

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

Camden County

continued from page 3
 approved, the BOA members and (Planning and Zoning) administrator Kim Willey were not afforded the opportunity to give an explanation as to why the variance request was denied. In discussions with Mrs. Willey and her office staff, it has come to our attention that there was no request for documents concerning Mr. Brad Loraine's case, nor a request for the audio recording of the hearing, nor the minutes of the meeting. Because you, the commissioners, did not take even the most basic step of verifying the original case documents, Mr. Loraine was free to explain his case in a light that favored his case,” the letter reads. “The commission not appearing in court to defend a decision by the BOA on a case that was seeking a large, 23 foot variance sets a precedent for future cases. In fact, immediately following the default judgement on the Loraine case, the BOA received a second appeal to Circuit Court. ...We are concerned that the Loraine case may be used as precedent in this and future cases, effectively undermining any

BOA decision to deny a variance request.”

However, Hasty said although the commission has decided to file an appeal, he doesn't expect the judge to rule any differently because “it's pretty obvious, based on the information provided to us that day that the developer has sufficient and substantial grounds to successfully argue the fact that he's putting this thing back almost exactly where it was. Technically, we don't have a leg to stand on. We're trying to shoehorn these rules to a development that was built before these rules went into effect. Every other home in this subdivision could never be brought into compliance if the home was more than 50 percent rebuilt. Therefore, that lot would become worthless in terms of redevelopment. The only way that subdivision could ever be brought in compliance would be to bulldoze them all, re-subdivide the lots to make bigger lots and fewer homes.”

Hasty said there are thousands of other homes in the same situation. That's why he feels a major rewrite of the codes is in order.

“Here's my point of view on

this. We have an issue in regard to affordable housing at Lake of the Ozarks. As long as they have central sewer, why do we, as a county, require a 25-foot setback from the waterfront? There's no safety issue involved whatsoever. All that is effectively doing is reducing the size of the space allowable for construction. That, in turn, means developers have to expand the size of the lot which increases the cost, thereby pricing certain people - particularly younger people - out of the market. This is just one of the things we have to look,” he said. “That's why I will be making a series of logical proposals of changes to the codes later this year that, I believe, will help reduce the cost of development in Camden County. The attorneys will have a preliminary set for review in September. The process will start at the Planning and Zoning Commission and then we'll begin a public hearing process. I don't plan to cram this down anyone's throat but I've talked to dozens of realtors, developers, builders - many people in the industry - and they've outlined all these same changes. They're problems that have to be addressed to allow more affordable housing.”

Village directional signs correction

A story about the newly installed signs on the Expressway pointing the way to the Village of Four Seasons was incorrect. The Four Seasons Property Owners Association did not

agree to split the \$5,700 cost of the signs. They were paid for by the Horseshoe Bend Special Road District, the Lodge of Four Seasons and the Village of Four Seasons. We regret the error.

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SCORE regularly hosts LIVE webinar on a variety of business topics. Two such online workshops are scheduled for July.

If your business is like most, it already has a presence on Facebook, Twitter, YouTube and other social media platforms. But does your business experience the maximum benefit from the time, energy and investment it makes in social media? Moreover, are you satisfied it's worth the effort?

If your answer to either of these questions is "Maybe!", "Probably not!" or "No way!" then the July 7 SCORE webinar, "The Top 10 Benefits of

Social Media Marketing." will be both insightful and useful. Presenter Brad Smith, the CEO of BARQAR Marketing and a former SCORE mentor, covers the 10 biggest benefits of social media marketing for small businesses, and then offers advice on how to make sure your company makes the most of the alluring -- yet often times perplexing -- world of social media.

Are you facing competition from online retail "giants?" Then you'll want to register for the July 21 SCORE workshop: Retail Revelations: How Local Businesses Can Compete -- and Win -- in the Amazon Era.

In this webinar, Ritchie Sayner, a SCORE mentor and retail consultant, offers ways local retailers can increase in-store sales and run more profitable businesses. With so many customers gravitating to lower prices offered on the internet, it's paramount for

local retailers and specialty stores to nurture customer loyalty with fabulous in-store shopping experiences and to prudently manage their mark-ups, inventory and turnover. Those tips can help you succeed, despite competition from goliaths such as Amazon, Zappos, and other online markets.

To register, visit <https://www.score.org/take-workshop>.

SCORE offers a wealth of small business-related information, resources, and training, plus free, confidential counseling with more than 11,000 business experts. For more information contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441.

Building an effective web presence

with Mike Waggett, MSW Interactive Designs LLC

Basic Google Analytics Terms Explained

Many businesses recognize the power of using Google Analytics to examine how their website is doing, but much of the information available may seem like "Greek" to business owners. We will explain some of the top terms and information available to help you navigate Google Analytics a little better.

"Page Views" and "Sessions"

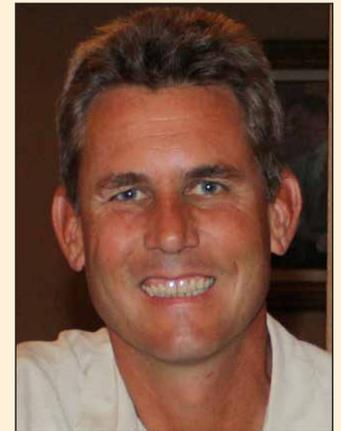
"Page Views" are the total amount visitors you have had to the website over a specified period of time. A better number to look at can be "Unique Page Views." This is the number of first time visitors to the website. A "Session" is the amount of time that a visitor active engages with your website. If there is no activity from the visitor after 30 minutes, the session resets. This can tell you whether you have an engaging website, or if you need more content, or better content.

"Bounce Rate"

According to Google's definition, "Bounce Rate" is the percentage of single-page sessions (i.e. sessions in which the person left your site from the entrance page without interacting with the page). In other words, a visitor comes to your website, does nothing else, and then leaves. A high bounce rate can indicate that you may not be showing visitors what they expect to see. A website that keeps people on the website with a lot of interaction has "sticky" content.

"Clicks" and "Clickthrough Rate" (CTR)

The clicks metric is a way you can setup your analytics to monitor how you are doing in Google searches -- it will tell you the number of times a visitor has clicked on a URL to reach your website in search results. This does not count paid clicks on AdWords. "Clickthrough Rate" is determined by dividing the number



Mike Waggett

of clicks to your site by the number of impressions (how many times it was seen) and multiplying it by 100. You will have insight on the proportion of how many people actually click to your website once they see you on a search. Higher is better!

"Landing" and "Exit" pages

This is just like it sounds. Google Analytics will show you page(s) that visitors are going to first, and also what page(s) on the website that they are leaving from. Your home page may not be the highest landing page. If you operate an e-commerce website and they leave from a page during checkout, you can gain some insight on things to consider changing.

If you would like help deciphering other Google Analytics terms, give us a call. We have 17 years of experience working with small businesses to maximize their internet marketing presence, and we have concrete ideas on how to improve your Google Analytics results and your sales!

Source: www.searchenginewatch.com/2016/04/11/google-analytics-a-guide-to-confusing-terms

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2 lb. Shell-on Gulf Shrimp, thawed

Whole garlics, lemon chunks

1 cup Chef Paul Shrimp Seasoning

2 lb. Cajun Sausage, cut in bite size pieces

8 small new potatoes, cut in half

2 lb. Black Mussels

1lb littleneck clams

3 lb. Alaskan Snow/King Crab frozen, broken in joints

5 ears of sweet corn, broken in half

1/2 gallon beer and/or water

DIRECTIONS: Place beer and/or water and seasonings in pot. Wait to boil then add the potatoes and sausage, cook for 2 minutes. Add in layers add the corn, crab, shrimp, cook for 2 minutes then add mussels and clams at the very last. Turn heat down & put the lid on it and let it be for 5-8 minutes or until clams and mussels are open. Check your shrimp and crab for doneness. When the food is ready, lift out the basket, and spread your boil down the middle of the newspaper-covered table. Clean up: Start at one end of table and roll up newspaper throw it away and you are done!

July At The Reef

- Gulf of Maine Lobster Tails 4 oz\$6.99 ea
- Mahi Bites - Bacon wrapped Mahi stuffed w/Mango Cream
- Krab Poppers - Bacon wrapped jalapeño stuffed w/Krab & Cream Cheese
- Pacific Mahi Mahi, 4 oz \$2.00 ea
- Alaskan Cod Loins, 4 oz \$2.00 ea
- Alaskan 1/2 lb Snow Crab Clusters..... \$11.99 lb
- Complete Gulf Shrimp Boil, feeds 3-4..... \$39.99 ea
- Blue Point Oysters frzn 1/2 shell..... \$1.50 ea
- Fresh Gulf Oysters in Shell
- Extra Jumbo Frog Legs \$4.99 lb
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Managing Rental Property

The Edge of Your Seat

While the topic of seating at your vacation rental may not be the most exciting topic to discuss it certainly can play a major role in securing rentals for your property. This is one of those items that gets overlooked, especially in larger homes or condos especially those owned by someone with a small family.

This may seem like common sense to most people but you should have dining seating and deck seating for the number of guests that your home or condo sleeps. For instance, if you have a two bedroom condo and it sleeps six guests, then you should have dining seating (including the breakfast bar) for a total of six guests. If you have a large home that sleeps 16, then you need dining seating for 16 guests.

You would not believe the number of large homes or condos that I have seen in the past 13 years that were just a little short on their dining and deck seating. Picture yourself arriving to a three bedroom home with your eight guests and you walk into a home that had no dining table and only 3-4 bar stools at the breakfast bar. In this true life situation, I had to persuade the owner of the home that he really needed a table, in addition to his breakfast bar. His family only had four people so it never really crossed his mind that he needed extra seating for his rental guests.

This same thought process should also extend to the living area. You should be able to seat most of your guests in the living area. If you sleep eight then you need to think about seating at least five to six guests in the living area. If your living area doesn't look inviting and is not able to accommodate the number of guests that could po-



Russell Burdette

tentially stay in your home or condo, then your potential guest may look for a property that has more seating so that they will be more comfortable.

And ditto for the deck. Guests love to relax outside by the water or on a deck overlooking the water. You should have plenty of deck seating, a table and a few lounge chairs that together will seat at least the number of guests that your home or condo will sleep.

Guests like to dine and relax together and you need to ensure that this item has not been overlooked. Having the proper seating arrangements can give you an edge over your competition.

Russell Burdette is the owner/broker of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. Russell serves as the vice-chairman of the Tri-County Lodging Association, is past president of the Lake of the Ozarks Vacation Rental Association and sits on the board of directors for the Lake of the Ozarks Golf Council. 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.

Revitalize west end

continued from page 6
we'll need champions – folks from the board, people from the staff – but also people from the community who will be willing to pick things up, to commit to the long-term vision and run with it," Kinzel said.

The three public meetings will be held later this year.

Osage Beach City Planner Cary Patterson said he was looking forward to the process, describing HDR as a "breath of fresh air."

Last fall, the city began looking at way to revitalize the west end of the city, which has suffered an economic downturn since the opening of the

Expressway. Alderman Jeff Bethurem got the ball rolling by suggesting that aldermen look at redesigning the section of the Parkway between the Grand Glaize Bridge and Lazy Days Road. He said after hearing presentations about similar projects at a Missouri Municipal League conference, he felt a "boulevard-style" roadway with more green space, decorative landscaping and bike lanes would reflect the more residential tone of the west side and would also attract more boutique-type businesses and residential-service businesses to that area. The board agree and last December, voted to

spend up to \$70,000 on a study that would evaluate options and to form a committee to steer the project.

Soon after, the Osage Beach Parkway West Committee sent a Request for Qualifications (RFQ) to several engineering firms. HDR was chosen based on scoring that looked at things like qualification, background, experience, knowledge of the area, according to City Administrator Jeanna Woods.

At the June 23 meeting, aldermen also approved a contract for \$455,287 with Hessling Construction Inc. for construction of a sidewalk that will extend from the entrance to Arby's restaurant to Case Road, which is Phase 4 of the city's sidewalk improvement project.



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Crossword Puzzle

Solution page 24 THEME: GREAT POETS

ACROSS

1. Angry walk
6. Bell and Barker, e.g.
9. Fields and Basinger
13. Donny's singing sister
14. *T.S. Eliot poem, " ____ Wednesday"
15. Loosen laces
16. Glorify
17. *Theodor Geisel, ____ Dr. Seuss
18. Daughter of a sibling
19. *Wordsworth or Shakespeare
21. *He hears America singing
23. Pig's digs
24. Discharge
25. Exchange for money
28. Grey, of tea fame
30. Like oxen put together
35. Second-hand
37. Sainly glow
39. Theater play
40. Ancient Scandinavian symbol
41. Pinch to save
43. F.B.I. operative
44. Nathaniels, to their friends?
46. Fencing weapon
47. Fail to mention
48. Swell
50. Unforeseen obstacle
52. Pub offering
53. *Cyrano de Bergerac had a big one
55. Cathode-ray tube
57. *Famous Russian poet
61. *"The Canterbury Tales" poet
65. Ernest, to mommy
66. Tarzan's mom
68. Famous nurse Barton
69. Decorate
70. * ____ McKuen, poet and songwriter
71. *"The Waste Land" poet
72. Lubricant
73. ATM extra
74. Slow on the uptake

DOWN

1. Eurasian duck
2. It made Danny DeVitto a star
3. Word of mouth
4. Paper plants
5. The smallest, at the clothing store
6. "Howdy, ____!"
7. Pose a question
8. Medieval oboe
9. Make with needles
10. Individual unit
11. Flexible mineral
12. " ____ but not heard"
15. Like the States
20. Nursemaids in India
22. Battleship game success
24. Oval
25. *"Auld Lang Syne" poet
26. "Round up the ____ suspects!"
27. Yiddish shrew
29. Garden ____
31. Jason's vessel
32. ABBA's " ____ Mia!"
33. Not your grandmother's mail
34. *"Divine Comedy" poet
36. Like Mariana Trench
38. Bad luck predictor
42. *"Do I dare to eat a ____?"
45. Like RMS Titanic
49. Person of interest, acr.
51. Honored with presence
54. Chow down voraciously
56. Ballerina's skirt fabric
57. Ring like a bell
58. Pakistani language
59. Prig or snoot
60. Engage for service
61. Surrender territory
62. Jealous biblical brother
63. *" ____ & Psyche" by Robert Bridges
64. Goes with interest
67. *"The Raven" poet

CROSSWORD															
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As the Lake Churns Off-water lots and non lakefront continue to rise



Real Estate and Lake News with C. Michael Elliott

Last month I reported that the number of properties sold this year are holding steady compared to 2016. Non lakefront properties are the only categories that have seen increases with sales of off water homes up 8.8% and off water lots up 39.3%. Aver-

age days on the market and sales prices continue their upward trend in most cases. Below is a breakdown comparison of sale for the past 3 years.

YEAR	2014	2015	2016
Lakefront Homes			
Total Sold Transactions	253	289	290
Average Sold Price	\$291,983	\$294,686	\$342,357
Average Days on Market	156	170	147
All Homes not Lakefront			
Total Sold Transactions	319	351	382
Average Sold Price	\$120,492	\$129,126	\$136,073
Average Days on Market	166	154	144
Resale Condominiums			
Total Sold Transactions	191	263	263
Average Sold Price	\$156,685	\$151,197	\$153,808
Average Days on Market	144	149	142
Lakefront Lots and Land			
Total Sold Transactions	26	27	22
Average Sold Price	\$91,288	\$168,024	\$93,950
Average Days on Market	308	224	298
All Non-Lakefront Land			
Total Sold Transactions	78	89	124
Average Sold Price	\$32,826	\$43,250	\$36,830
Average Days on Market	238	222	202
Commercial			
Total Sold Transactions	31	36	35
Average Sold Price	\$243,077	\$218,489	\$326,080
Average Days on Market	235	230	256
Farms			
Total Sold Transactions	5	13	7
Average Sold Price	\$192,595	\$212,283	\$340,343
Average Days on Market	99	181	147

Sales data obtained from the Lake of the Ozarks Board of Realtors data from January 1 to June of 2014, 2015 and 2016.

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, contact him at 573.365.SOLD or cme@yourlake.com View thousands of lake area listings at www.YourLake.com \$1 million plus homes at www.LakeMansions.com You can also view each months' article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLakeChurns.com

Introduction to Quickbooks

A training class on the popular QuickBooks Pro accounting software will be offered by University of Missouri Extension on Wednesday, July 6, 2016 at Seven Springs Winery in Linn Creek, MO. The class, which is open to everyone, will run from 9:30 a.m. to 4:30 p.m.

The introductory level class is targeted at business/organizational representa-

tives with some or little experience with QuickBooks. The class will focus on setting up a company or companies in QuickBooks, establishing a chart of accounts, navigating through QuickBooks, setting company preferences, entering transactions, paying bills, writing checks, user guidelines and shortcuts.

The fee to attend the class is \$109.00 per person. That

fee also includes lunch at Seven Springs. Because class size is limited, pre-registration is required. To register for the class, or for further information, contact the Camden County University of Missouri Extension Center at 573-346-2644; or register on-line at <http://tinyurl.com/IntroQB-7-6-16>.



LAKE OF THE OZARKS BIKE NIGHT



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• August 18th • September 15th

5:30 P.M.

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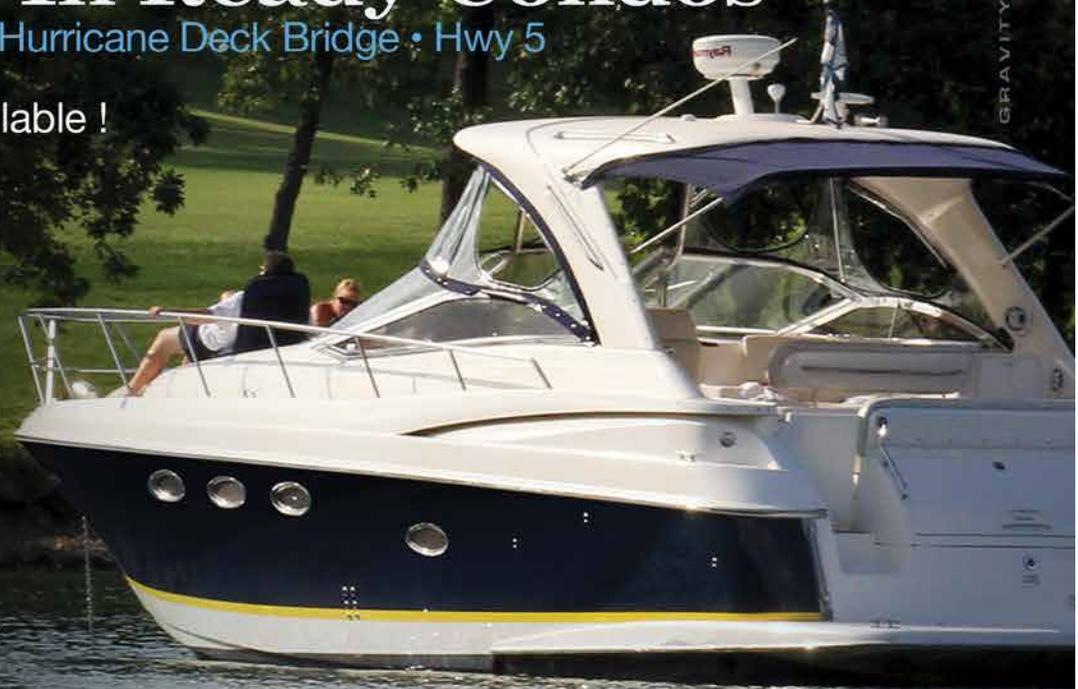




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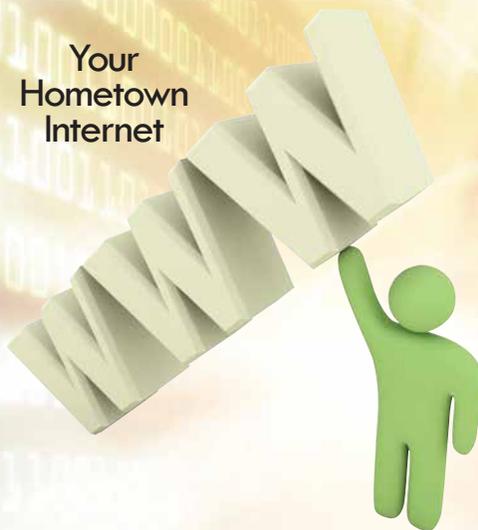
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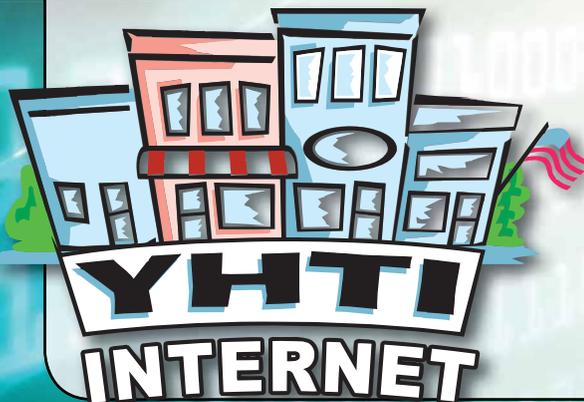
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Ribbon Cuttings

The Lake Area Chamber recently held a ribbon cutting for O'Brien Insurance Agency at the Willmore Lodge, located at 1 Willmore Lane in Lake Ozark. The Ribbon Cutting took place on Monday, May 9th at noon, with agent Shelly Steinkamp, and several Lake Area Chamber members and board members. For more information about O'Brien Insurance Agency, contact Shelly Steinkamp at (217) 224-7474 or visit their website www.obrieninsure.com.



The Lake Area Chamber recently held a ribbon cutting for Children's Learning Center at their location at 88 Third Street in Camdenton. The Ribbon Cutting took place on Wednesday, May 11 with Susan Daniels, executive director of the Children's Learning Center, staff and board members, students and several Lake Area Chamber staff and board members in attendance. For more information about Children's Learning Center, their programs, or their upcoming fundraising events, call (573) 346-0660. You can also visit their website at clcforkids.org, or find them on Facebook.



The Lake Area Chamber recently held a ribbon cutting for Paradise Upholstery and Canvas at their location at 1124 Spring Valley Road in Osage Beach. The opening celebrates the fifteen-year anniversary of the business. The ribbon cutting took place on June 16th at 11 am, with owners Pam and Pete Zimmerman and several staff members, as well as several Chamber board members, staff members, and volunteers in attendance. Paradise Upholstery and Canvas is open Tuesday - Friday, 7:00am - 4:30pm, Saturday, 7:30am - 11:30am, and by appointment. For more information, please call (573) 216-7214, or visit their website at www.paradiseupholstery.com.

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FAMILY MATTERS.

Safer Condominiums

continued from page 1
 another held in June. About 75 people attended the first meeting. About 100 people – some residents of the OBFPD and some who lived in other areas of the Lake – attended the second. The biggest concern expressed by the public at the latter meeting was the recommendation to prohibit open-fire grills on private decks. Some said the ban would destroy the market value of condominiums; other

said it would result in people vacationing elsewhere. However, of the 20 or so who spoke out against that recommendation, just a handful actually live in the Osage Beach Fire Protection District, according to Dorhauer.

“We’re not suggesting that grilling be banned – we’re just recommending that complexes establish a common area for grilling that’s away from the buildings, which actually is not

uncommon. About 50 communities in Missouri and the entire state of California have already adopted this. When you travel, you generally don’t find grills on condominium decks,” he said. “Unfortunately, until something happens, some people won’t support this change. We lost four lives in a fire but the fire wasn’t caused by a barbecue pit. Until we lose lives because of a barbecue pit, people will be up in arms over that change.”

According to statistics from the National Fire Protection

Association and the U.S. Fire Administration’s (USFA’s) National Fire Incident Reporting System:

- Each year an average of 8,900 home fires are caused by grilling

- Grill fires on residential properties result in an estimated average of 10 deaths, 100 injuries and \$37 million in property loss each year.

- More than a quarter (29 percent) of home structure grill fires started on an exterior balcony or open porch

- Almost half (49 percent) of grill fires on residential properties occur from 5 to 8 p.m.

- Over half (57 percent) of grill fires on residential properties occur in the 4 months of May, June, July, and August.

Although grilling was a major topic of discussion, the committee also addressed several other concerns.

The first set of recommendations are, if approved by the board, rules the fire district would enforce.

They include:

- Emergency lighting and signs posted outside of units in exit paths and stairwells

- Public education for property managers and HOA

- Fire Alarms – a minimum of one per unit that alerts the entire building

- Heat detectors on exterior exits

- Manual alarm systems for buildings with more than 3 stories or 16 dwelling units

- Grills would be restricted to electric or 1-pound capacity LP in non-sprinkled units including decks

- Charcoal burners and other open-flame cooking devices would not be allowed on combustible balconies or within 10 feet of combustible construction except where buildings balconies and decks are protected by automatic sprinkler system

- Non-combustible ash trays would be required in public spaces

- Fueled equipment would be restricted from being stored in and under buildings

Dorhauer said the second set of recommendations includes a set of rules that HOAs

and POAs would be required to enforce. That list includes:

- Evacuation plans and emergency escape guides should be mounted on exit doors and posted in each unit utilized for less than 30 day rental

- Smoking in public areas would be restricted to designated areas and information would be notified that disposal of smoking materials through negligence that endangers life or safety is unlawful

- Fire extinguishers would be required on each level at egress stairwells

- Sprinkler and alarm maintenance would be conducted by qualified contractors

- CO detectors and carbon monoxide alarms would be required if fuel-fired appliances are in place

- Combustible items would be prohibited in concealed space storage

- For maximum safety, the committee suggested that condominium complexes consider adding sprinkler systems on stairwells

For the past several years, Robert Davis, head of the Village of Four Seasons Building Inspection Department, has been pushing for similar changes.

“In condominiums, your safety is directly dependent upon your neighbors. You can be a stickler for safety and still be caught in a fire because the guy downstairs lights up his grill and forgets about it,” he said. That’s why I pushed so hard for changes.”

He and Village of Four Seasons Trustee Dave Purdue met more than a year ago with Mark Amsinger, chief of the Lake Ozark Fire Protection District, to discuss adopting similar fire-safety measures and also implementing a fire safety training program for the condominiums in their coverage area, however, the program never got off the ground.

“I don’t know what it’s going to take. We all thought that it would take a death to spur some action but here we had four deaths and we still have people fighting change,” Davis said.

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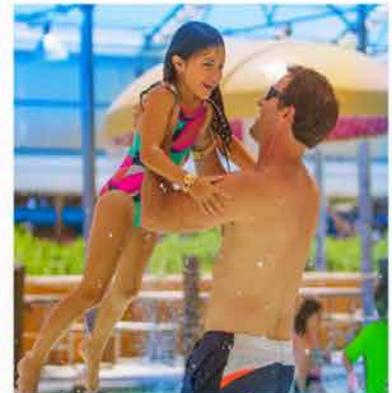
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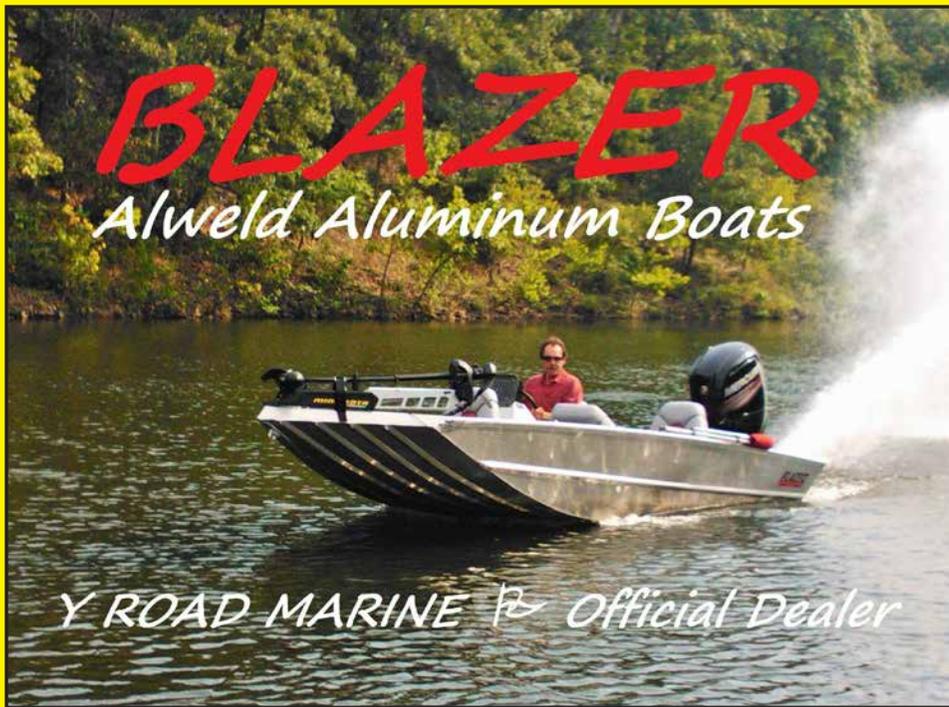


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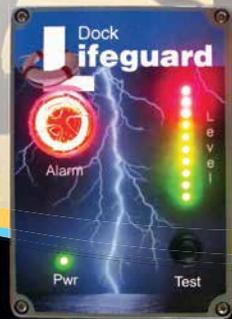
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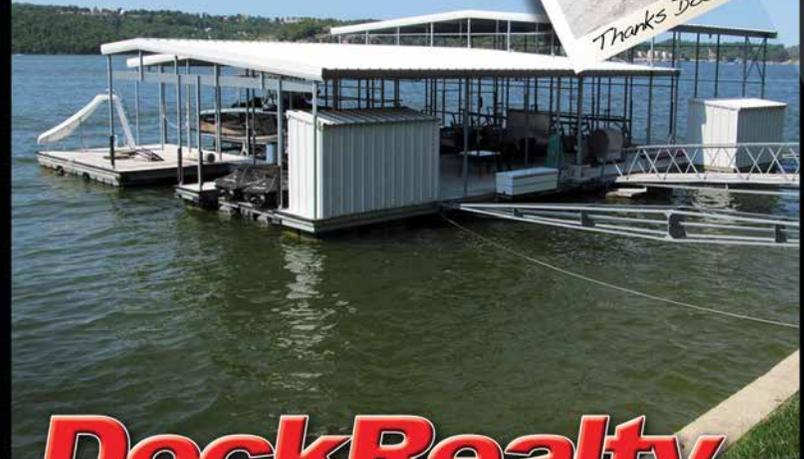
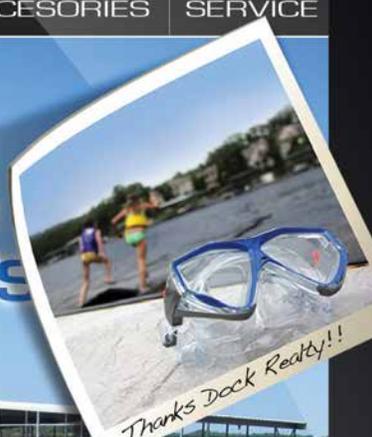
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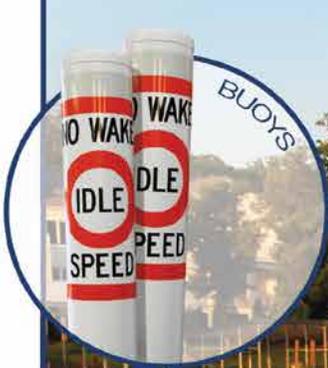
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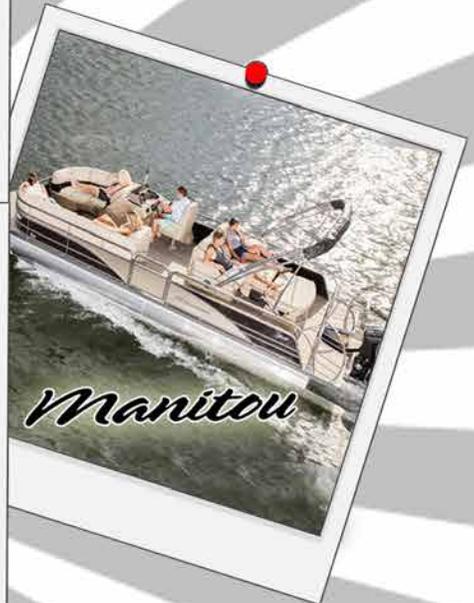
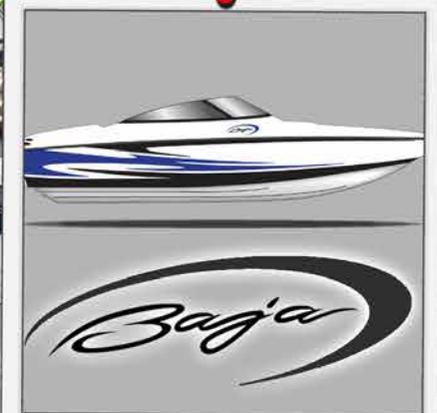
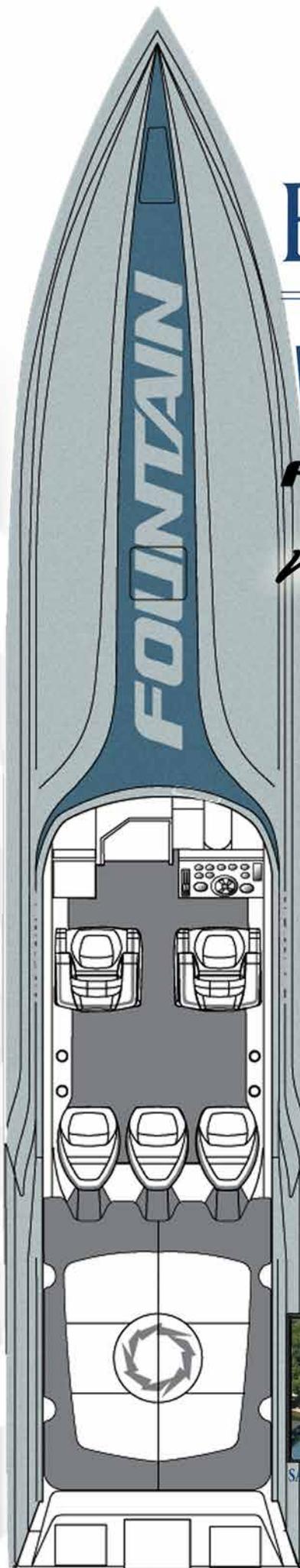


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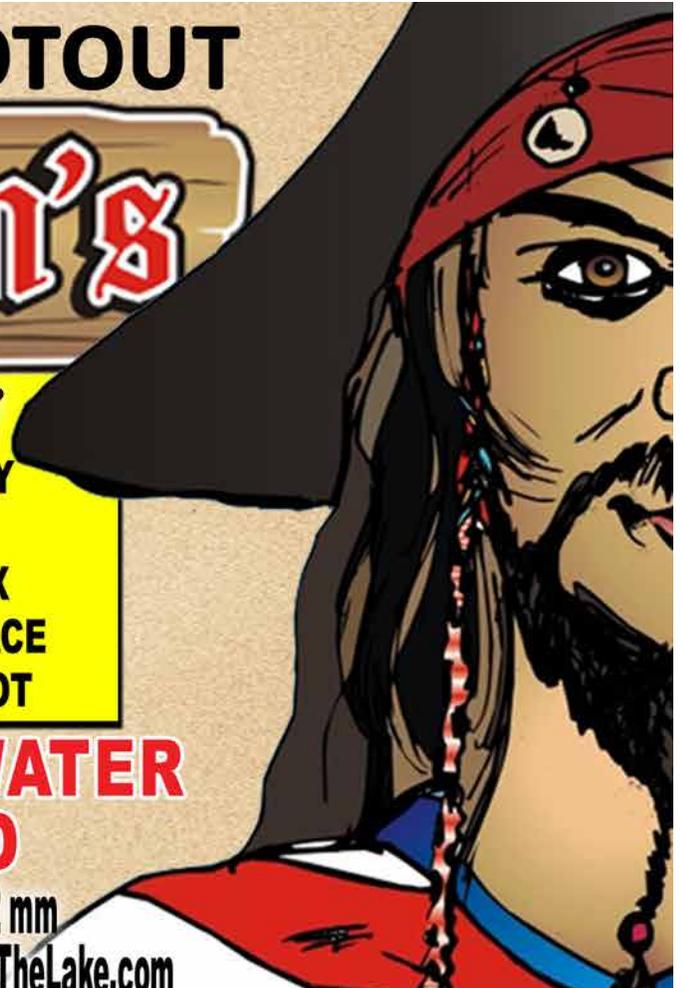
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Fri.	June 3	The Surge
Sat.	June 4	Tbd
Sun.	June 5	Joe Farrell & the Continentals
Mon.	June 6	Stratman
Wed.	June 8	London Strangers
Thurs.	June 9...	Phat Mike & the Bartenders
Fri.	June 10...	Christiana
Sat.	June 11...	The Surge
Sun.	June 12...	London Strangers
Mon.	June 13...	James Clay
Wed.	June 15...	2 johnnies on the Spot
Thurs.	June 16...	Big John & the 39th St Band
Fri.	June 17...	Phat Mike & the Bartenders
Sat.	June 18...	Double D (12:30-4:30)Chubby Carrier (6-10)
Sun.	June 19...	Deep Fried Squirrel
Mon.	June 20...	Stratman
Wed.	June 22...	London Strangers
Thurs.	June 23...	MisLedd
Fri.	June 24...	Griffin & the Gargoyles
Sat.	June 25...	The Sunburns
Sun.	June 26...	The Boomchux
Mon.	June 27...	James Clay
Wed.	June 29...	Tbd
Thurs.	June 30...	Phat Mike & the Bartenders

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2008 SEA RAY 240 SUNDANCER - 5.0 - 140 HR - WHT	\$31,900
2005 BENNINGTON 2550 RL - 225 TXRD	\$37,800
2005 BENNINGTON 2575RL - 5.0L - WT/GRN	\$34,900
2005 BENNINGTON 2575 RLI - 200 H.P. - YELLOW	\$35,900
2001 BENNINGTON 25RL - 150 H.P. - WT/GRN	\$26,900
2000 BAYLINER 2659 RENDEZVOUS - 5.0 ALPHA 1	\$13,900
1999 CHAPARRAL 2830 BR - VOLVO 5.0 GIDP - WT/GRN -	\$24,900
2007 MONTEREY 298 SS - 350 MAG MPI B3 - 170 HRS - RD/WHT	\$58,900
2006 SEA RAY 340 SD - 6.2L - 425 HRS	\$114,900
1997 FOUNTAIN 35 LIGHTNING - 500 H.P. - 250 HOURS	\$54,900
2005 FOUNTAIN 35 LIGHTNING- 496 MAG HO - 116 HRS	\$74,900

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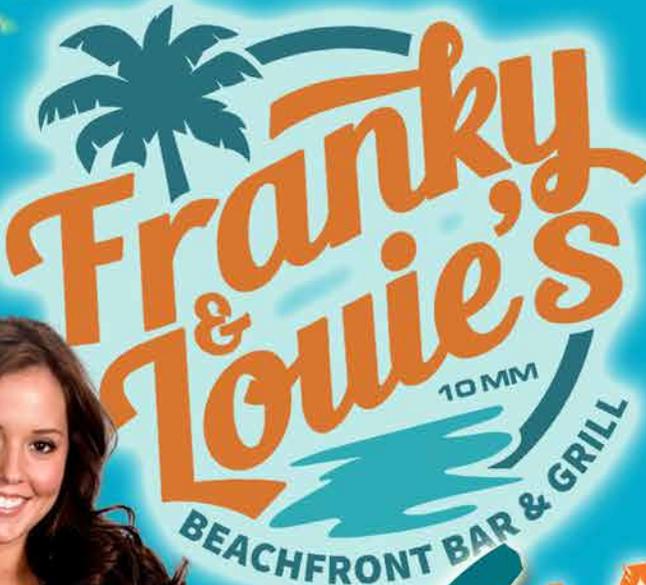
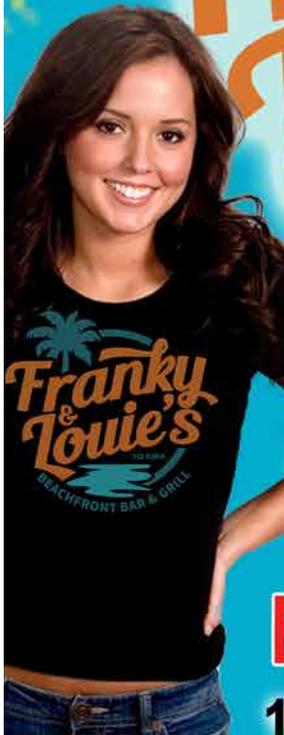
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 4 Johnny G 2-6
 5 Steven Hunt 6-10
 6 DJ Kyle 6-10
 7 Dustin James Clark 6-10
 8 & 9 Elton Dan Band 8-12
 9 Grayson Wood 1-5
 10 Soul Root 2-6
 11 Captain Mark 6-10
 12 Steven Hunt 6-10
 13 DJ Kyle 6-10
 14 Johnny G 6-10
 15 & 16 Switch 8-12
 16 Grayson Wood 1-5
 17 Money 4 Nothing 2-6
 18 Captain Mark 6-10
 19 Steven Hunt 6-10
 20 DJ Kyle 6-10
 21 Travis Martin Band 6-10
 22 & 23 Right on Red 8-12
 23 & 24 Ryan Patrick Imming 1-5
 25 Double D 6-10
 26 Steven Hunt 6-10
 27 DJ Kyle 6-10
 28 Dustin James Clark 6-10
 29 & 30 Fun House 8-12
 30 Double D 1-5
 31 Money 4 Nothing 2-6





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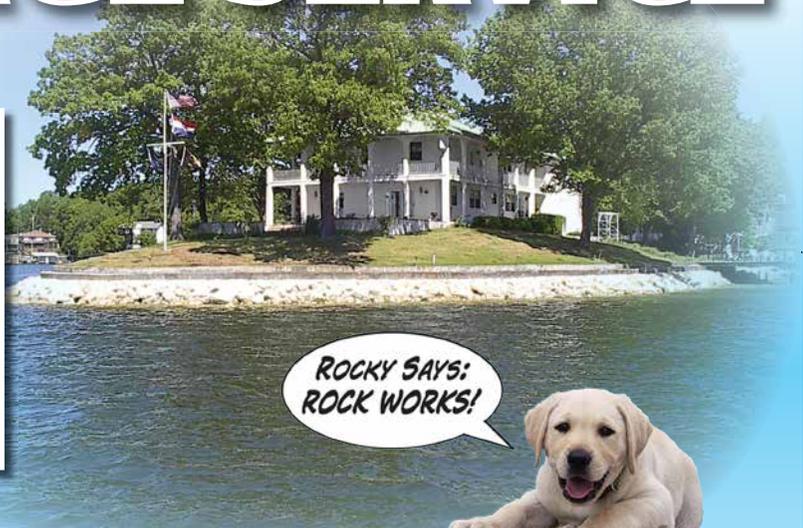
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