

LAKE OF THE OZARKS BUSINESS JOURNAL

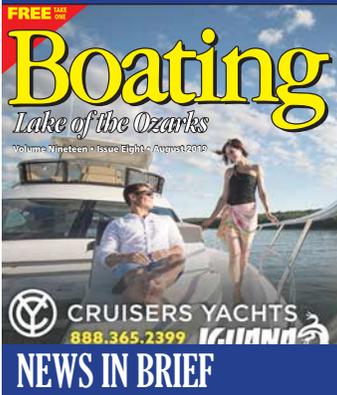
BOATING ON BACK

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 15 -- ISSUE 8

AUGUST, 2019



31st Shootout Brings New Look To Fans

by Nancy Zoellner-Hogland

In addition to the tens of thousands of local spectators and fans, this year's Lake of the Ozarks Shootout will also be seen by millions more around the state. Event producer Benne Media has hired St. Louis based Envision Media Group to televise the event via satellite in 4K definition, with network quality graphics and closed captioning.

"The group I've assembled have worked with major networks like CBS, NBC, ESPN and FOX", said Denny Benne of Benne Media Group. "We're very excited to have them onboard to take this event broadcast to the next level."

The 31st Shootout will be broadcast on KPLR TV in St. Louis, KMCI TV in Kansas City, KY3 in Springfield and on KRCG TV in Jefferson City, Columbia and the Lake of the Ozarks. This expanded coverage was important to event organizers.

"Since this is a charity event, we wanted to make sure we reached more viewers and listeners than ever before," Benne added. "We're bringing a major market production that will be fun and exciting to watch and it will expose the Lake of the Ozarks to boating enthu-



Photo: Funlake.com

siasts across Missouri like never before."

Long-time local favorite and Missouri Hall of Fame Broadcaster Rod Smith will host the event, with Bob Teague from Teague Custom Marine joining the event again this year.

In addition to the broadcasts, the event will also be carried on cable and streaming networks through Lake TV, CoMo Connect, Lake Expo and Fidelity TV on ROKU. Fans will also be able to watch on Facebook and listen live over Cool 102.7FM KQL.

This year's shootout is expected to draw some 100,000

spectators and close to 100 of the fastest boats around. The top racers and offshore racing powerboats in the nation will compete, reaching speeds approaching 245 MPH. It's the largest unsanctioned boat race in the Midwest, with the proceeds going to benefit the Lake Area Fire and Rescue Teams as well as dozens of area charitable organizations. Last year, the Shootout raised \$300,000 for charity.

This year's Shootout is set for Saturday, August 24 and Sunday, August 25. For the ninth straight year, it will be held headquartered at Captain Ron's Bar and Grill

in Sunrise Beach. However, if the Shootout is all you attend, you'll be missing out on a lot of fun because a dozen other events will be held through the month of August. To make it easy, we've included the list below.

FRIDAY, AUGUST 16

Advantage Marine and Captain's Choice "Run What Ya Brung" Poker Run. Pre-Register from 4 to 7 p.m. Thursday, August 15 at Advantage Marine. Run hours are 11 a.m. to 6 p.m. For a list of participating locations visit www.lakeoftheoarksshootout.org

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Goin' My Way?

TDD to provide free rides. Pg. 20

Kickin' It

City moves closer to soccer park. Pg. 9



Almost Free

Low rates for disaster loans. Pg. 8



When to Stay Put

Group discusses evacuation. Pg. 12



Glimpses of the Lake's Past

Dwight Weaver's look back. Pg. 19



Crossword

Fill in the blanks on: 28 Solution: 12

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

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Armchair Pilot

By Nancy Zoellner-Hogland

Airlines already charge a pretty penny for airfare so it hardly seems fair that they also charge for checked bags – but many do. “Travel and Leisure” magazine compiled a list of tips to help avoid those fees. Tip 1 is simple – book an airline that doesn’t charge baggage fees. Southwest Airlines still lets travelers check two bags for free, regardless of destination or ticket class. A few others do too, although the list is dwindling. You should also compare the cost of the checked bag against a premium ticket, which comes with free checked baggage, and whenever possible, fly the same airline to earn points, which can be used for such expenses. Holders of some airline credit cards also avoid paying additional fees while getting other travel perks. When all else fails, pack lighter so you can fit everything you need into a carry on.

Thanks to technology that makes it easier to discover one’s roots, heritage trips are on the rise. According to *Afar* travel magazine, a growing number of people “are using their match list and when they go to places they are connecting with cousins that are still in the old country. And those cousins will go and orchestrate these huge family reunions where everyone will come together.” *Afar* reports that “this past May, Airbnb partnered with genetic test provider 23andMe to make converting DNA test results into a tangible trip a more seamless experience.” Travel agency DNA Journeys converts DNA tests into customized heritage trips and St. Louis-based Family Tree Tours specializes in heritage tours to Ireland, Germany, and Italy. *Afar* reports that “the most popular places for heritage travel, according to 23andMe, are the United Kingdom, Italy, Mexico, Germany, Ireland, Poland, mainland China, Spain,

Nigeria, India, and Russia.”

Don’t drink the water! According to “Business Insider,” an earlier EPA study found that one in every eight planes failed the agency’s standards for water safety and although several agencies have complained about the issue, they are not seeing the cooperation they hoped for. The Association of Flight Attendants-CWA said although the water onboard is regulated by the EPA to ensure safe drinking water on the aircraft, “the regulation gives broad discretion to airlines on how often they must test the water and flush the tanks.” However, some airlines are working to make sure their drinking water is safe. Southwest Airlines is one. An airline official is quoted saying, “the safety of our customers and employees is always our number one priority, so we have developed a robust program to assure our aircraft water systems and water delivery equipment meet or exceed all requirements. The success of our program is demonstrated by the fact that Southwest has achieved one of the best compliance records in the industry.”

At least two airports – Tampa International and Pittsburgh International - are allowing family and friends to greet passengers at the gate and inside secured areas. At Tampa, interested visitors must sign up online at least 24 hours in advance of the arriving flight and must pick up their pass at a designated location in the airport. *Afar* reports that approved visitors will be required to go through standard security screening that includes presenting a valid ID. Items barred from airlines by the Transportation Security Administration cannot be brought in.

Have foreign currency jingling in your pocket as you head home from your trip overseas? “Travel and Leisure” suggests saving it to glue on a picture frame that will hold a vacation photo. You can also donate it UNICEF’s Change for Good program, which collects spare currency from passengers on many interna-

tional flights, or donating it to a school in your neighborhood back home so teachers can use it as part of their lessons. Not feeling artsy or generous? Use it to purchase pre-flight snacks at the airport or even apply it to your hotel room, then finish up with your credit card. Of course, you can always exchange leftover currency at Travelex or some airport stores – although they can set their own rates and fees.

Kansas City International Airport is getting a new terminal that will include more than 1 million square feet, 39 gates – and the ability to expand to 50, and a 6,300-space parking center. The facility, which will replace the airport’s terminal that opened in 1972, will be built in the footprint of the airport’s existing Terminal A. That terminal was demolished. The new terminal is expected to open in early 2023.

U.S. airlines are required to file reports each time they lose a passenger’s luggage, they’re supposed to turn over the results of drug and alcohol tests of employees, they’re required to report flight delays, customer service complaints and even how animals are treated while flying. However, according to *Flyer Talk*, the U.S. Government Accountability Office (GAO) recently revealed that there are no rules in place requiring the airlines to report when flights are delayed or canceled due to IT issues – even in cases in which nearly all of an airline’s fleet is temporarily grounded. “In the absence of a database of serious airline IT issues, auditors combed through customer complaints and other public filings to get an admittedly incomplete picture of the problem,” *Flyer Talk* wrote, adding that although a software bug had recently disrupted more than 400 flights operated by American Airlines, United Airlines and Delta Airlines, “the widespread computer issue was barely noticed (even by most media outlets).” The report auditors managed to confirm 34 serious IT-related incidents involving U.S. airlines between June of 2015 and June 2018.”



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31st Annual Shootout Brings New Look for Fans

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FRIDAY, AUGUST 16 TO SUNDAY, AUGUST 18

Mini Shootout with activities at the Springs at Ha Ha Tonka and Bridal Cave. Activities kick off at noon Friday and wrap up at noon Sunday. Visit the website for more details

SUNDAY, AUGUST 18

Wish Upon a Ride Powerboat Rides presented by SHORE Magazine and Oak Star Bank from noon to 4 p.m. at the Redhead Yacht Club/Performance Boat Center.

MONDAY, AUGUST 19

Lake Expo hosts The Great Treasure Hunt for all ages at Captain Ron's.

Social Hour 5 to 6 p.m., Treasure Hunt Rules 6 p.m., Treasure Hunt with lots of prizes 6:15 to 7 p.m., Check-out 7 to 8 p.m.

TUESDAY, AUGUST 20

Lake of the Ozarks Food Bank Advisory Board Fund-raiser Boat Race. Check-in at 12:30 p.m. Boat Races begin at 1 p.m. Boats must be made with cardboard and duct tape but no more than 50 percent of the boat can be made of duct tape. To register your team call Jasen Jones at 573-317-4440.

TUESDAY, AUGUST 20

Shootout Hall of Fame dinner at The Stables. Social hour is at 6 p.m.; dinner is at 7 and induction of the Shootout Hall of Fame Class of 2019. Purchase of a table includes two

bottles of Official Shootout Wine. Reservations required

WEDNESDAY, AUGUST 21

Waves and Wheels presents Shootout on the Strip Meet and Greet. Line up on Highway 242 from 2 to 3 p.m. then proceed to Bagnell Dam Boulevard for Meet and Greet from 5 to 10 p.m. A silent auction will also be held during Meet and Greet hours.

THURSDAY, AUGUST 22

Free Parking day at Scallywags RV Park and Buccaneer Bay Resort

From 8 a.m. to noon a vendor booth and racer village will be set up at Buccaneer Bay and Captain Ron's. Breakfast will be available from 8 to 11 a.m. Live entertainment will run from 6 to 10 p.m.

THURSDAY, AUGUST 22

Oak Star Bank and Shore Magazine presents Wish Upon A Ride Powerboat Rides from noon to 4 p.m. from Dock 3 at Captain Ron's

THURSDAY, AUGUST 22

Poly Little Poker Run Meet and Greet, Poker Run registration, packet distribution and silent auction at Performance Boat Center from 4 to 9 p.m.

FRIDAY, AUGUST 23

Registration, breakfast and start 7:30 a.m. at Millstone Marina. The last stop and awards ceremony is at 6 p.m. at Shady Gators. Please be in line before 6 p.m. Captain/first mate entry fee includes



Photo: Funlake.com

one poker hand (one card is drawn at each stop). With 8 stops, there will be the chance to have 8 cards – poker hand will be the best 5! \$250 early registration closes August 19. Registration is \$300 August 20.

FRIDAY, AUGUST 23

Shady Gators and Major Brands present Shootout Concert at Shady Gators at 8 p.m.

FRIDAY, AUGUST 23

8 to 11 a.m. Breakfast at Captain Ron's; 9 a.m. to 5 p.m. Vendor Village and Racer Village open at Buccaneer Bay and Captain Ron's; noon to 4 p.m. on-site racer registration on Cannonball Beach; noon to 4 p.m. safety inspections and class identifications on Dock 4 and Cannonball Beach; 7 p.m. to 1 a.m. live entertainment at Captain Ron's. All pre-registered racers and those that

register on Cannonball Beach will be required to watch an online video. Please pre-register if possible.

SATURDAY, AUGUST 24

Super Cat Fest 4 Kids Live Auction Camden on the Lake

SATURDAY, AUGUST 24

8 to 11 a.m. Captain Ron's breakfast; 8 a.m. to 4 p.m. racer registration on Cannonball Beach, safety inspections and class identification; 9 a.m. to 5 p.m. Vendor Village and Racer Village open to the public at Buccaneer Bay and Captain Ron's; 9 to 10 a.m. PWC Classes Run; 9:45 a.m. Opening Ceremony.

Classes have priority runs:
10 to 11 a.m. Non-Professional

11 a.m. to 12:30 p.m. Manufacturer

12:30 to 2 p.m. Professional
2 to 4 p.m. Non-Professional
4 to 5 p.m. Open Class Runs
7 p.m. to 1 a.m. Entertainment at Captain Ron's

8 p.m. Super Cat Fest. Live Auction at Camden on the Lake

SUNDAY, AUGUST 25

8 to 11:00 a.m. Captain Ron's open for breakfast

8 a.m. to 3 p.m. Racer Registration on Cannonball Beach
8 a.m. to 3 p.m. Safety inspections and class identification

9 a.m. to 4 p.m. Vendor Village and Racer Village open to the public at Buccaneer Bay and Captain Ron's

10 a.m. National Anthem
Classes have priority runs:
10 to 11 a.m. Professional
11 a.m. to Noon Manufacturer

Noon to 2 p.m. Non-Professional

2 to 3 p.m. Open for final runs

4 p.m. Awards Ceremony
4 p.m. Vendor Village and Racer Village take down



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Shootout Meet and Greet suspends open container

By Nancy Zoellner-Hogland

Fans who want to meet the race teams taking part in this year's Lake of the Ozarks Shootout and get an up close and personal view of the powerboats will be able to do it with a drink in their hands.

At their July 24 meeting, members of the Lake Ozark Board of Aldermen voted unanimously to lift the open container ban for the night in a specially designated area.

According to Lake Ozark City Administrator Dave Van Dee that area will stretch from Luby's Plaza to just past Beaver's, the area where the majority of restaurants serving alcohol and bars are located.

"This actually came about during a conversation in the chief's office between Ron Dugan, the mayor, the chief and Christy Janssen, the executive director of the Shootout. I later learned that they were all considering allow-

ing open containers as long as everyone would sign off on it," Van Dee said. "At the time, I thought it was a little crazy but the chief had a point. He said they could continue to fight the open container issue or they could find a way to contain it. They worked it out so they could contain it."

According to the guidelines established and approved by aldermen, the designated area will be fenced off with two entrances and two exits at each end. The gates will be

our officers will probably also be posted at each end to keep an eye on things," Van Dee added.

Those who are 21 and who plan to imbibe will have to show their driver's licenses at the gates in order to get a wristband and the wristband will have to be worn for the duration of the event in order to drink alcohol. Those who are drinking but who aren't wearing a wristband will be asked to show ID. If they are not 21, they will be required

turn.

Those under 21 will be allowed in the area – they just won't be allowed to drink alcohol.

Van Dee said one of the factors that influenced their decision to move ahead with the plan to lift the ban was that there would be no vehicular traffic on the Strip during the event, which runs from 5 to 10 p.m. According to the agreement with the event organizer, once the event ends, all the boats have to be gone by 11. Then the Strip will be opened back up to vehicular traffic.

Visitors will not be allowed to leave the area with alcohol nor will they be allowed to bring alcohol in with them. All alcoholic beverages must be purchased inside the fenced area from any of the participating establishments:

Ice Hole, Tucker Shuckers, Casablanca, El Diez Mexican Cocina, Lucy's, SNAFU, High Noon Pub, Rock Island Line,

Blondies Burger Bar, Marty Byrde's, Alley Cats on the Strip, Lucky's, Barstool Mountain Saloon and J Wayne's

"Other than golf carts used by event coordinators and UTVs for the police, it's all going to be pedestrian traffic so if the city is going to experiment, this is a good event to do. We did the same thing with Lake Race on a smaller scale – from Lucky's down to just past Beaver's – and we didn't have any problems," said Police Chief Gary Lauderdale. "When you have that number of people – and I'd say around 10,000 were there last year – it's impossible to enforce the open container law. Over and over again people said it would be nice if they could enjoy a drink while they were looking at the boats so we decided to try it and see how it works out. If we have problems – well, we won't do it again."



Photo: Funlake.com

manned by security guards provided by the event, "But

to leave the area immediately and will not be allowed to re-

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Low interest loans available to disaster victims

By Nancy Zoellner-Hogland

According to Mary Oberreither, executive director of the Eldon Area Chamber of Commerce, more than 40

businesses and not-for-profit organizations sustained damage or were affected by the tornado May 22. Many more, including the Chamber, could

not open for days because they were without power. At least four had not reopened by late July.

Thanks to the Small Busi-

ness Administration (SBA) Office of Disaster Assistance, loans with interest as low as 2.75 for not-for-profits and 4 percent for businesses are available to help with uninsured or under-insured recovery costs. Homeowners and renters can also apply for recovery loans, which have an interest rate of 2.063 percent. Several hundred homes sustained damage in the EF3 tornado.

“Something that makes this program unique is that people don’t need to know how much they need to borrow or the amount of their losses when they apply,” said Garth MacDonald, public information officer for the SBA.

He explained that the loans are handled like construction loans – borrowers take the money as it is needed through the recovery process and they can take only what they need.

“There’s no cost to apply and there’s no obligation to accept the funds if people find that they don’t need them after all. Another great thing about these loans is that they’re all direct federal loans – not loans through a bank, they have fixed rates and they’re offered at up to a 30-year term. We want to make the payment at a level they can afford,” he said.

In addition to loaning money to repair the physical damage done to businesses and private not-for-profits, the SBA can also make economic injury disaster loans to provide working capital while working their way to recovery. And that money is available to surrounding areas as well.

“The operating costs are generally still there – the rent, the electric, etc. still has to be paid – but if you don’t have revenue coming in to cover those expenses, this loan can help you do that. And you didn’t have to suffer a hit or have flooding to be eligible. If your business operations were affected by road closures, power outages, things like that, this money can help get through the recovery period,” MacDonald said. “Miller County was one of the counties included in the disaster declaration made by the president. However, the businesses

and private not-for-profits in the counties that touch Miller – Camden, Morgan, Maries, Moniteau, Pulaski – that were not included in the primary declaration, are also able to apply for the economic injury disaster loan.”

To make the initial application, people will need to bring insurance policies – if they have insurance – and paperwork on any claims that have been filed. Business owners need to also bring copies of their tax returns for the past two years.

Once the applicant is approved for any of the loans, it takes about five days for the first disbursement of funds, MacDonald said. Deadline for filing is September 9.

As of Friday, July 26 – just two weeks after the disaster declaration was made and the SBA started accepting applications – they had approved more than \$1 million in loans throughout the state. He said because they were just getting started, he expected the number to increase dramatically in coming weeks.

A Federal Emergency Management Agency (FEMA) SBA Disaster Recovery Center opened Friday, July 26, in Osage County to provide one-on-one assistance to those affected. MacDonald said recovery specialists from FEMA and the SBA will be on hand to provide information on available services, explain assistance programs and help survivors complete or check the status of their applications. However, application can also be made online by visiting SBA.gov/disaster. Those who want more information can also call the Customer Service Center at 800-659-2955.

The mobile disaster recovery center location in Osage County is at St. George Parish, located at 611 E. Main Street in Linn. Hours are 8 a.m. to 7 p.m. According to a SBA press release, the center will return to Eldon but the dates had not yet been set at deadline for this issue of the Lake of the Ozarks Business Journal. The SBA business recovery center 917 Leslie Blvd. in Jefferson City is open 9 a.m. to 6 p.m. Monday through Friday.



One of Eldon’s newest businesses, Historic Randles Court (in the background), had planned and open house and ribbon cutting ceremony for May 24. They were hit hard by the tornado and as a result had to cancel those activities. George Denny photo.

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OB gets ball rolling on tournament soccer complex

By Nancy Zoellner-Hogland

Instead of seeing a slow-down in the local economy after school starts in the fall, businesses could see an uptick – or an up-kick – if the proposed destination tournament soccer complex becomes a reality.

That’s why the Osage Beach Board of Aldermen voted to allocate \$20,000 toward expenses that would be incurred to build such a complex.

According to the motion, the request was for money to fund the necessary research, advice and drafting with the goal of producing an intergovernmental cooperation agreement under Section 70.220 R.S.Mo. The anticipated parties to the agreement are the City, the Tri-County Lodging Authority and Arrowhead Development LLC as contributor of the land on which the destination tournament soccer complex (DTSC) will be constructed.

Major issues to be addressed include:

1. **The legal structure for the transfer and ownership of the land.**
2. **Who funds the development and how is that accomplished, the City, an Industrial Development Authority, the Missouri Development Finance Board, or other appropriate entity.**
3. **Source and funding of the financing payments.**
4. **Consequences of any shortfalls in debt/financing payments;**
5. **Consequences of shortfalls in the budget for the maintenance of the TSC.**
6. **Creating of a reserve account to fund the rebuilding of the soccer fields after 10 years**

7. The ballot language for the lodging tax increase.

“There are many forms this could take but if the TCLA tax passes to build the development, because the location is here in Osage Beach, we want to be prepared. The city has done bonding before but it was based on our own tax source. This will be the first time we’ve partnered with anyone to use their taxing stream so we have a lot of questions about how that will be handled,” said City Administrator Jeana Woods. “To educate ourselves, we’ve met with multiple other cities that run similar complexes to see what that actually looks like after the complex is built. However, there are a lot of agreements and legalities to work out and that’s why we felt we needed some outside expertise.”

She also said that although it’s a big undertaking, after speaking to city officials who have built and/or operate tournament soccer complexes in other areas, she’s seen how the facility could benefit not just Osage Beach, but the entire area.

“It makes sense for the city to operate it because it will just flow into our Parks and Recreation division. Bottom line, this will bring in a whole new set of people in the shoulder seasons – spring and fall – so it gives us the opportunity to greatly increase on visitor base and economic development for the area. We’ll have a new set of families but it won’t overload the summer, which is already full. And when these teams come, they’ll be staying for the weekend which means more hotel nights, more restaurant meals, more gas for

vehicles – in a time that traditionally has been slow,” Woods said.

According to Tim Jacobsen, executive director of the Lake of the Ozarks Convention and Visitor Bureau (CVB) and spokesman for the advisory group formed to study the feasibility of the project, the CVB and the Tri County Lodging Association (TCLA) had been studying for quite some time how they could bring additional visitors to the Lake of the Ozarks and increase the economic activity of the entire Lake Area. In 2016 the CVB completed a two-phase feasibility study conducted by Convention & Sports Leisure (CSL) on recreational complexes. That study indicated the Lake area could support a destination tournament soccer complex.

Since the completion of the CSL feasibility study, the CVB, TCLA and other local businesses and organizations moved forward with exploring how a complex could be designed, built, and operated in the most efficient manner possible.

XO Strategic, a company

owned in part by former Kansas City Chiefs Hall of Famer and former owner of the Jacksonville Jaguars, Deron Cherry, and led by former Major League Soccer executives and youth soccer entrepreneurs, was engaged to operationalize the CSL study. On December 4, 2018, XO Strategic rendered a report that found the Lake Area could support 12 to 14 tournaments played by 50 to 300 teams each weekend in the spring and again in the fall. It was estimated that this would have a \$75 million economic impact annually for the Lake Area.

XO Strategic also stated the Lake Area has a unique opportunity to capitalize on the growing \$18-billion youth sports industry by constructing a DTSC financed primarily from a proposed increase in the lodging tax at the Lake. To accomplish that, the TCLA Board of Directors approved a November 2019 election initiative that seeks a 3-percent increase in the lodging tax in Camden and Morgan counties and a 1-percent increase in the lodging tax in

Miller County.

In the meantime, the advisory group chose a 51-acre site in Osage Beach owned by Gary Mitchell’s Arrowhead Development Group, LLC as the site for the development. The land, part of the Arrowhead development project approved by aldermen in 2015, used to be the site of Dogwood Hills Golf Course.

“In addition to the obvious financial benefits, the park will also enhance the quality of life for the residents of the area,” Woods said. “Enrollment in our local schools is continuing to climb and participation in sports is growing at the same rate so we’d like the facility to be designed to also include baseball/softball fields. We had 40 youth teams sign up for baseball this spring so it was tough scheduling all their games and practices! Because soccer is really increasing in popularity at the Lake, it would serve our locals as well. Although the fields will be used for tournaments on weekends, our local teams would have more fields to play on during the week.”

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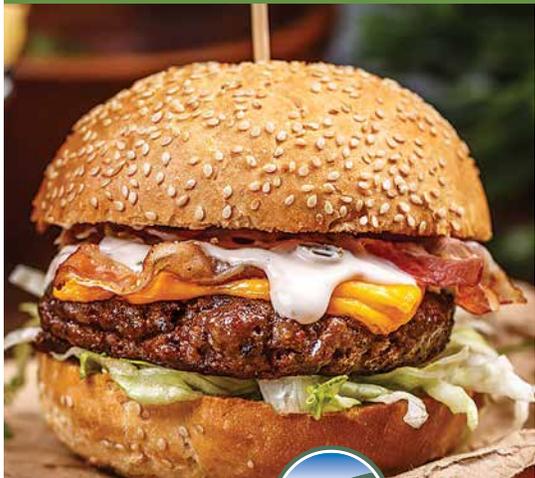
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Mortgage Sense

with Michael Lasson of First State Bank Mortgage

The Most Valuable Step to Buying a Home - Are You Missing It?



One of the most neglected steps in purchasing a home is to get a pre-approval letter FIRST from your mortgage lender. This comes before house hunting, and even before finding your real estate agent. Why is getting pre-approved so important? We're glad you asked! Here are a few reasons why you will want to have your pre-approval letter before ever stepping foot onto the first property.

Get a Good Idea For What You Can Afford

Your dream is to buy a breathtaking vacation home at the Lake of the Ozarks or maybe even your very first home - but your best bet is to start with your mortgage lender before ever daydreaming about homes. A pre-approval can help determine how much you can afford, as well as what your Lake of the Ozarks Mortgage Lender will be able to lend you.

A pre-approval gives you the information you need to know about your financial situation and can make shopping for a home so much easier. When you know what you qualify for, it eliminates your finding a home you like and later discovering that it is not in your budget. It also cuts down on the time you and your realtor spend looking for homes in a price range you won't qualify for.

Get the Upper Hand Against Other Buyers

Obviously, it's probably more fun to start looking at homes instead of digging through your paperwork and submitting an application. However, keep in mind that pursuing a pre-approval first can help put you at an advantage when you do find the home of your dreams. If you have a pre-approval letter in hand while the other buyers do not, you may find yourself at a huge advantage, because the seller knows you are a serious buyer and have done your homework.

Pre-approval versus Pre-qualification?

These two steps are different, and important in their own ways. A pre-qualification will generally tell you much you qualify for, with a quick overview of your finances. This can be helpful but certainly isn't concrete enough to agents or home sellers.

A Pre-approval relies on verified documentation and is reviewed by an underwriter to determine what you will qualify for based on your financial history and income. You will complete a mortgage application, have a hard

credit check done, submit your income and asset documentation to your lender and they will completely underwrite the credit portion of your file to provide you with a true pre-approval. At that point, you will know that you are approved at a certain price point and can find the perfect property and close on it quicker.

Seek A Pre-Approval First!

The best time to get prepared for a home is after you've reviewed your credit reports and score to make sure everything is in top shape. A pre-approval is typically valid for 90 days, and it's not a bad thing to get pre-approved more than once. So, when is the best time to get pre-approved? Before you start looking at houses... Even if you don't plan to buy a home for another six months to a year, you can get your pre-qualification completed first, and it will give you time to clean up your credit report and build a solid down payment, if needed.

Ready to Buy Your Dream Home?

If you are ready to buy a home at the Lake of the Ozarks, Team Lasson is here to help. We are a highly experienced team of professionals, both with new mortgages, and second (or vacation) mortgages. Now is an excellent time to purchase a home, prices are looking great, and interest rates have been fairly steady. Even if you aren't ready to buy your home for a couple of months, we can help you get prepared and ready to go!

For Lake area news, resources and tips on financial services, please LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn

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Building an effective web presence

with Taylor Dye,
MSW Interactive Designs LLC

What It's Like to be an Intern at MSW Interactive Designs

My name is Taylor Dye and I'm an intern at MSW Interactive Designs. I am a rising Junior at Texas Christian University studying Strategic Communications with an emphasis in Public Relations and Advertising. I was looking for a place to gain experience during my summer at the Lake of the Ozarks when I applied to MSW Interactive Designs.



Taylor Dye

Getting Started

When planning out my summer, I knew that I was going to live at the Lake of the Ozarks, but I was a little worried about where I was going to work. I wanted to work somewhere related to my major and interests, but I wasn't sure if there were any companies like that at the lake. One Google search later and I found what I was looking for! I reached out to MSW Interactive Designs after reading about them.

I started my Social Media Internship at MSW after returning from a study abroad program in Prague. I was fortunate enough that Mike and Sandy (Owners) were flexible with my schedule to allow me this opportunity. Since starting, the team at MSW has been very accommodating, from getting me set up to answering any questions that I have.

Company Culture

My first day with the MSW team wasn't your average first day of work. It just so happened that it fell on the team's annual float trip. This was a great way to meet everyone. Fun events that MSW holds show what kind of company culture they have. The bond that this team has creates a fun work environment and allows for us to provide clients with solutions for their online presence needs.

Community involvement is also

important to MSW. They have formed relations with many local businesses and employees attend Business Networking International (BNI) meetings. Employees are also encouraged to volunteer. I appreciate this because it shows that MSW is run by genuine people.

My Experience

During my short time at MSW, I have received the opportunity to assist in writing many blogs and post on several social media channels. I have been able to improve my writing skills and learn more about local and nationwide businesses. I have also received the opportunity to visit BNI meetings as a sub for one of our team members. This was a great way for me to meet business professionals at the lake and to learn more about what it means to be an active professional in a community.

Looking Forward

I look forward to the rest of my time as a Social Media Intern at MSW. I've learned what it's like to be a team member and more about creating an online presence for a business. For all of your website and social media needs, I recommend MSW Interactive Designs!

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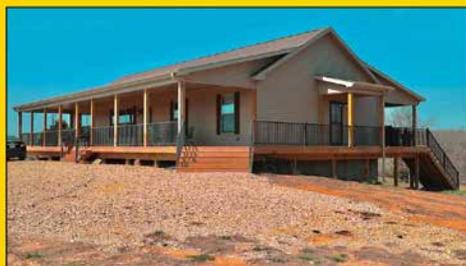
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New pick-up location for Senior Citizen Food Vouchers

By Nancy Zoellner-Hogland

Since long-time manager Pat Woodward retired and moved to Kansas City, LAMB House has been undergoing quite a few changes.

One of those changes was to turn the Senior Citizen Food Voucher Program over to Share the Harvest, a food pantry and thrift store located on Highway 7 in Greenview. Camden County seniors who have been receiving the vouchers or who would like to enroll in the program will need to visit that location to get their August vouchers, which will be available during their regular food distribution times/days - 1 to 7 p.m. Tuesdays and 10 a.m. to 4 p.m. Wednesdays and Thursdays.

Marc Magana, president of the LAMB House Board of Directors and pastor at Camden-ton United Methodist Church, explained the reason for the change.

"Due to a death of her husband, Pat left us quite suddenly to move close to her children.

Because of that, she didn't have time to train anyone to take over her job. The board felt that we already had our hands full just taking care of the people that rely on us for assistance while also searching for a new manager and training that person," he said. "We're sorry for any inconvenience this has caused."

The voucher program is funded entirely through the Camden County Senior Citizens' Services Fund, which determines how the taxes are to be spent. That board was notified of the LAMB House decision in advance of its July 18 board meeting. At that meeting, board members voted to temporarily continue the program through Share the Harvest and Share the Harvest Director Shana Aubuschon agreed to accept it.

Share the Harvest President Jacob Seidel provided a flyer to be handed out at LAMB House stating that when those enrolled in the program come to Share the Harvest in August, they will receive their vouchers, as well

as a new assessment form that will need to be filled out and returned to their organization.

"We need more information to serve you better. As we look ahead to next year, we will use the assessments to improve the current voucher program and better serve you by utilizing the resources we currently have at Share the Harvest," Seidel wrote.

Directions to Share the Harvest: Coming from Camden-ton, go north on Highway 5 approximately 7 to 8 miles. At the Greenview junction turn left on Highway 7 and drive approximately 1 mile, just past State Road EE. The facility is on the right. You will see the facility's big blue sign and garden high tunnel.

If you have any questions or concerns, call Aubuschon at 573-873-5855, extension 4.

In the meantime, LAMB House will continue to provide emergency food, help with utility disconnects and prescriptions, and household items to

those who qualify and who live in the coverage area - from Camdenton to State Route KK to the east; from Camdenton to Highway 7 in Greenview to the north; and from Camdenton to the Camden County lines in the west and south of KK and Highway 7.

Through the Sue's Shoes program, LAMB House also provides shoes for school-age children whose parents cannot afford them.

For more information, stop by LAMB House, located at 93 Morgan Street in Camdenton, between 9:30 a.m. and 1 p.m. Monday thru Friday.

SIDEBAR

The Camden County Senior Citizens' Services Fund took effect in 2000.

Missouri Revised Statute 67.990, which governs how it is distributed, states "The Board of Directors shall use the funds in the senior' citizens services fund to provide programs which will improve the health, nutrition, and quality of life of

persons who are sixty years of age or older. The budget may allocate funds for operational and capital needs to senior-related programs in the county or city in which such property taxes are collected."

The tax - five cents per each \$100 dollars of assessed real estate and personal property - is collected along with other county or city taxes and deposited into a special fund. Deposits in the fund shall be expended only upon approval of the appointed board of directors and only in accordance with the fund budget approved by the governing body. Recipients of funds in Camden County include such entities as senior citizen centers, home-delivered meal programs, transportation provided by OATS, home care and health care assistance providers and those who provide assistance with food.

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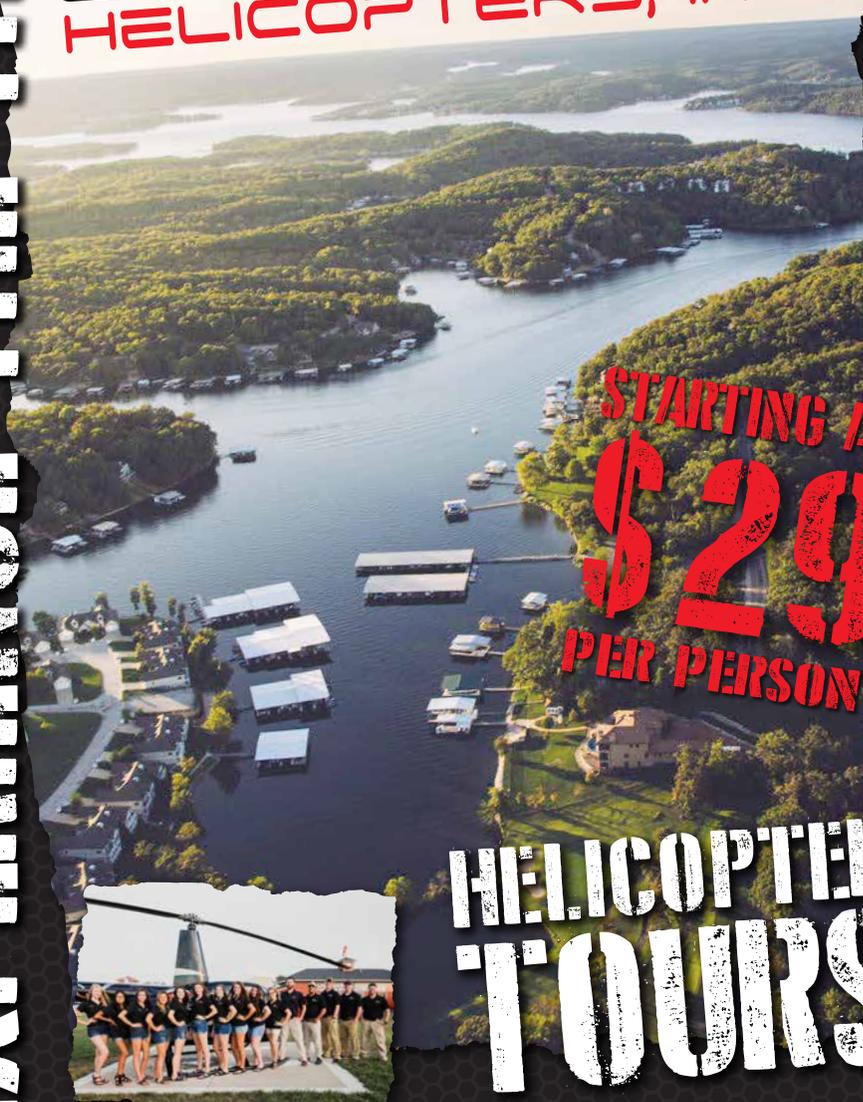
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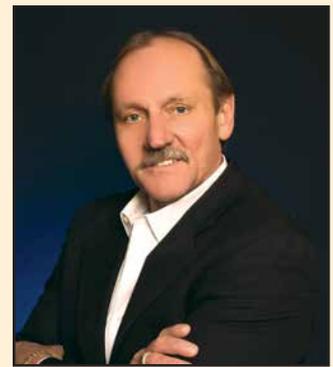
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As the Lake Churns Shootout Month



Real Estate and Lake News with C. Michael Elliott

It's Shootout month! My family and I look forward to this every year. All of the events leading up to and including the Main Event are a blast and bring so much activity to the area during a time frame that in years prior was a very slow time for lake area businesses. I admire and appreciate all of the leaders and volunteers that work all year to make this event happen. I thought I'd give you a little shootout stats and information (in case you've been living in a cave) then give you information about the lakefront real estate market that front the race area from the 32 to the 35 mile marker.

Per the official Shootout website: The Lake of the Ozarks Shootout is the largest unsanctioned boat race in the US, named one of the nation's eight "must-see" boating events according to Powerboat Magazine, the Shootout will take place for the ninth year at Captain Ron's Bar & Grill. The event raises funds for eight Lake-area rescue teams and numerous other charitable organizations; last year, \$300,000.00 to 32 different Charities and 8 Fire Departments. The Lake of the Ozarks Shootout is alive and well and looking forward to the 31st year in August of 2019.

If you are interestest in a condo, Plaza Garden aka West Palms on the Lake, sets at the finish line. Its located on the South end of the Hurricane Deck Bridge at the 35 Mile Mark across the chanel from Captain Ron's, the home of the Shootout. Currently there are eight units available priced from \$194,000 to \$310,000. The units offer three and four bedrooms. The complex has dock slips, pool and clubhouse.

A total of 16 Lakefront homes currently available range from \$219,000 to \$795,000 and offer homes with two to five bedrooms. Property type and amenities vary widely on these. Don't let the top range of \$795,000 put you off, the bulk of these houses are listed in the \$200k to \$300k

range. There are five homes in the \$300k range and eight homes in the \$200k range.

If you have interest in more information on any of the properties in the area of the Shootout, let me know. If you'd prefer to be as far as possible from the boat mecca created by the race, I can help you with that as well. I also have a great group of knowledgeable, topnotch agents that will work in your best interest and are enjoyable to work with. C. Michael Elliott and Associates is a boutique, privately owned office with a staff and full time agents that believe perfect service is a given. There are some great real estate agents at the Lake but you won't find any better than the agents I work with daily. Please give us a call if you are considering buying or selling, we'll explain our services in detail and you can decide if we are a good fit for you.

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like to work with Michael in the sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway. View thousands of lake area listings at www.YourLake.com. You can also view each months' article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLake-Churns.com



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Ribbon Cuttings



The Lake Area Chamber recently held a ribbon cutting for El Diez Cocina Mexicana at 1333 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on June 6th, 2019 at 4:30 pm. Attendees included El Diez Cocina Mexicana staff members, as well as several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated the grand opening of their new restaurant in Lake Ozark and their new membership with the Lake Area Chamber. www.el-diez.com or call (573)-693-9859.



The Lake Area Chamber recently held a ribbon cutting for Smith Brothers Diner at 1371 C Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on June 28th, 2019 at 11:30 am. Attendees included Smith Brothers Diner staff members, as well as several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated their new membership with the Lake Area Chamber. For more information, call (573)-746-0350.

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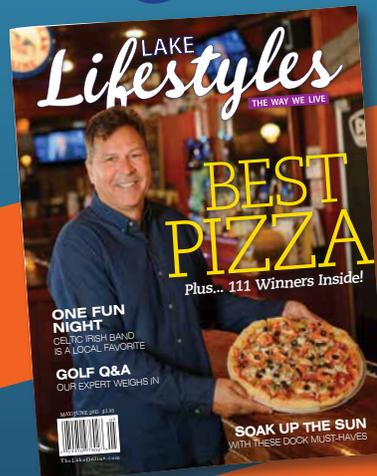


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"Insurance Talk"

with Belinda Brenizer of
Golden Rule Insurance

Contractors Beware of those Certificate of Insurances!

Everyone seems to be on the Certificate of insurance bandwagon these days. We get all kinds of requests for certificates than ever before with lots of different requirements and conditions. Some of the requirements listed cannot be done with insurance or they are against state insurance laws so PROCEED with caution.

Certificate of Insurance is a document issued by or on behalf of an insurance carrier for informational purposes only. It is a "snap shot" in time of the insurance carried. It does not give the certificate holder any rights to the policy or make them part of the insurance contract. It shows the policy dates, insurance carrier name, limits of coverage as well as policy number. A lot of people assume that if they have a certificate of insurance the policy is in effect, however, it is only for the date the certificate is issued. IF the insured cancels the policy or is cancelled, the certificate holder does not get notified. It is a good method to prove someone has insurance if you are hiring them to do a job or a service and I strongly suggest anyone that does work for you request a certificate.

There are amendments to policies that will give certificate holders notice of material change in the coverage. These are called "Additional Insured" Endorsement. There are several different types but these amendments can make designated persons or Organizations part of the policy and bring in coverage for operations or work done by the contractor. The other amendment we see frequently is "waiver of subrogation" requirements. This amendment waives the rights of person or organization to be subrogated against in a liability claim. These two amendments have to be scheduled or listed on the policy to provide coverage by the insurance company and they normally charge "extra premium" for them.

For Contractors I urge you to check the insurance requirements of any contracts that you are signing to be sure your insurance program fits these requirements PRIOR to signing. There are some really bad contracts being issued that insurance carriers will just not comply



Belinda Brenizer CIC,RWCS

with or they are so broad that carriers will not provide the coverages. Once the contract is signed is TOO late to check to be sure insurance is adequate.

Proceed with Caution if your contracts include provision such as: Contracts requiring additional insureds for everyone connected with the job including all employees, entities and remote connections to a project.

Contracts that require policies to be in force for long periods of time like 5 yr certified policies.

Contracts that require amendment of cancellation clauses or deleting the word "endeavor" to notify. Cancellation notice is normally 10 days plus mailing. This can be amended to 30 days plus mailing but has to be amended on the policy by the insurance carrier. Under the policy the First named insured is the only one that has the rights and will get legal notice of cancellation.

Contracts that calls for not only bodily injury/property damage but also punitive damages, fine or penalty. Punitive and fines are not covered in Mo under insurance.

Certificates of Insurance can be a great tool but can be a huge headache for both insurance companies, lenders, contractors if used incorrectly and misunderstood.

Please contact your agent or insurance company prior to signing contracts with insurance requirements so they can review them and adjust your policy to provide adequate protection.

DO NOT assume your policy will comply as 99% of the time it does not meet all the limits.

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

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

A RECORD RUN ON THE OSAGE

Visitors to the Bagnell Dam area this summer are having a rare opportunity to see the floodgates open at the dam during a period when the river generally has a modest flow and the floodgates are not discharging a "Niagara Falls" of water. High water on the

Osage River upstream reminds one that in the pre-dam days such flooding could be both a friend and foe.

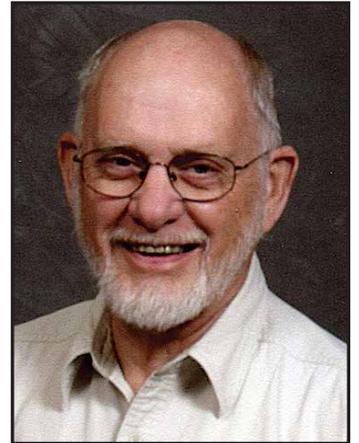
In the winter of 1856-57 high water on the Osage permitted steamboat captain Major Melton to get his boat all the way up the Osage and into Kansas where the river is known as the Marais

des Cygnes. The river extends for 150 miles into Kansas, giving the waters of the Osage a run of about 500 miles before it empties into the Missouri River. Captain Melton knew he could make big profit by carrying 200 tons of salt to that remote region. But he almost got stranded except for the grateful people who rallied to his

cause. In trying to turn his steamboat around the channel was so narrow the local people had to dig the banks of the river out to make it possible to turn his steamer around. This happened at a place then called Sun Point. Normally, Warsaw, Missouri, was as far up the Osage as pilots could take their steamboats.

Osage Beach from 1880 to 1980.

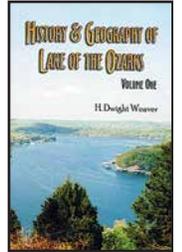
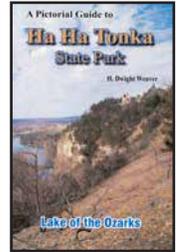
Contact him at: dwightweaver@charter.net or call 573-365-1171. Visit www.lakeoftheozarksbooks.com to obtain more information or to purchase one of his books on line.



The Osage River was once called "The Hudson of the West." The river has a watershed covering 15,300 square miles so it is no wonder that when it rains it can also flood. Dams have helped but historic floods still occur. One of the worst was in 1943. A photo of this event can be seen in the author's book *Lake of the Ozarks, The Early Years*. Photo: The Nellda, a kerosene-powered boat that once worked on the Osage; Courtesy Camden County Historical Society.

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



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YEARS IN BUSINESS

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Shuttle Service TDD plan continues to roll along

By Nancy Zoellner-Hogland

As a private individual and not as an elected official in Lake Ozark, Gerry Murawski is pushing a project through that he said will not only greatly benefit the city, it will also benefit those who visit the city.

He is proposing the development of a Transportation Development District (TDD) to fund a trolley shuttle service that will be free to use and that will run from Bagnell Dam to and through Eagles' Landing, making stops at the Fish Haven Senior Center, Woods Supermarket Plaza and Port Arrowhead Resort, as well other locations along Bagnell Dam Boulevard, and to fund construction of a parking garage and paving projects for roads inside the TDD.

According to the Missouri Department of Transportation, a TDD, which is governed by state statute, "may issue notes, bonds and other debt securities to fund a transportation project. The bonds shall exclusively be the responsibility of the district and may be

payable solely out of the TDD funds. The district is allowed to levy sales taxes, impose tolls, impose property taxes and use special assessment, within the boundaries of the TDD, to repay said debt. The tax rate must be levied at the same rate throughout the district."

In this case, Murawski is proposing an ongoing 1-cent sales tax that would be added to all sales made within the TDD boundaries, including sales made at Menard's, Kohl's, Marcus Theater and other retailers in Eagles' Landing. He estimated the TDD would bring in \$1 million annually.

"It's important to remember that this is a long-range and ongoing program – one that will be going on long after I'm gone," Murawski quipped. "Once the trolley is paid for, a portion of the TDD proceeds will then be used to construct a multi-level parking garage on the property next to Blondie's – the location of the old skeeball – which is something the city desperately needs. After the

parking garage is built, money will continue to be set aside to cover maintenance and operations, of course, but everything additional will go toward paving projects of roads inside the TDD – including Bagnell Dam Boulevard. But that's 'down the road,' so to speak and it will all be handled by the commission who will coordinate that through the city."

To get the project started, engineer Rocky Miller is surveying the area to be included in the TDD. That should be wrapped up by this fall. At that point, Murawski said he'll ask the city of Lake Ozark to pass a resolution in support of the trolley – "basically saying 'Yes, it's a good thing and we support it.' But it's important to remember there's no involvement or cost to the city," he added.

The next step will be for Chris Rohrer, who has agreed to serve as the attorney for the TDD, to finalize the paperwork and submit it to the Miller County Court.

"The judge can either ap-

prove it, ask for more information or deny it, but we're fairly confident he'll approve it. At the same time, we're going to request and pay for a special election that will allow us to mail the ballots to the people who are in the proposed TDD. It's not a county-wide or even a city-wide issue so we can just get the names of those who live inside that area and mail the ballots out in April, 2020. They can just be mailed back or people can take them to Tusculumbia," Murawski said, adding that if 51 percent or more vote in favor of the measure, a TDD commission will be established to control the money that comes in through the tax. "And then we'll be rolling!"

In the meantime, he said the Strip Express bus is doing "incredibly better this year than it did last year. We're now averaging somewhere between 700 and 800 riders per month and we're only running three days a week. Last year we ran seven and didn't come close to those numbers. The majority are coming from Port Arrowhead

Lodge or Regalia on Horseshoe Bend and that's worked out very well for them," he said.

Although bus stops along Bagnell Dam Boulevard were initially marked with numbered signs, Murawski said many of the signs were knocked down and run over by cars so they changed the process to allow riders to simply wave the driver down anywhere along the Strip or call for a pick-up at a specific location.

"And that's been very popular with hotel guests. So far, we've given out more than 2,000 business cards with the bus phone number so they're being given out in a lot of locations. That's really worked well," he said.

The Strip Express bus currently runs from 11 a.m. to 2 a.m. Thursday, Friday and Saturday. Once the TDD is in place, those hours may be extended.

Currently it costs \$1 per person to ride but once the TDD is in place, it will be free.



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School year will start later beginning in 2020

By Nancy Zoellner-Hogland

By the second week in August, Lake of the Ozarks, as well as most other tourist areas across the state, turn into ghost towns. Many go-kart tracks and mini-golf courses stay closed during the week, Big Surf Waterpark opens only on Saturdays and Sundays – even amusement parks like Six Flags St. Louis limit hours to weekends only. That’s because there haven’t been enough teenagers to work them and kids out of school to visit them.

However, thanks to HB 161, that shouldn’t be the case in the future. That law, sponsored by Rep. Jeff Knight (R-Lebanon), approved this spring by the legislature and signed July 11 by Gov. Mike Parsons, prohibits school districts from starting classes more than 14 days before the first Monday in September. The law doesn’t go into effect until 2020, when the first Monday falls as late as it can possibly fall – on September 7. That means schools across Missouri won’t be able to hold their first day of classes until August 24.

“Under this new legislation, families will have more time to enjoy a vacation, high school students will have more time to work summer jobs and tourists will have more time to enjoy the Lake of the Ozarks,” said Matt Sutcliffe, owner of Bear Bottom Resort in Sunrise Beach who worked for a later start date for more than a decade. “School of the Osage and Camdenton have always been two of the latest-starting schools in the

state but had this not passed we would have seen some districts starting a full month before Labor Day next year. In fact, last year 28 districts in Missouri started school in July. That is unacceptable on several levels but it’s particularly bad for tourism because it’s created a double-edged sword. Families from inside Missouri haven’t come to the Lake because their kids are in school. Visitors from states that don’t let students start back before Labor Day – and there are several within 500 miles of our Lake – have come for vacation but we’ve had a ‘Closed for Business’ sign hanging everywhere or businesses have scaled back services so much that those tourists are not interested in coming back.”

That has resulted in a sharp decline in tourism – and revenues – from the second Monday in August until Labor Day, he said, adding that if it wasn’t for the Shootout, the Lake “wouldn’t see a soul until Labor Day weekend.”

He also said it made no sense for schools to start before the State Fair ended because it kept many youth exhibitors from participating. He said it’s been such a problem that judges haven’t been able to award first, second, third place ribbons in many categories because there haven’t been enough entries, “And that’s ridiculous! We are an agricultural state.”

Sutcliffe said when they first started the fight, they hoped to push the school start date back to the first day after Labor Day but realized they

would never have the support needed. The group then tried for 10 days before Labor Day but this year negotiated to 14 days to get the bill passed.

“This was not a ‘one-and-done’ type of thing. It actually started 10 or 12 years ago when a group of us started to work on slowing down the ‘forward creep’ of the school start date. Back then, they were going back to school mid-to-late August, but each year we saw them creep forward a day or two. I testified numerous times over the years as bill after bill – basically saying the same thing – was introduced. Some years it didn’t make it out of committee; sometimes it would get voted out of committee but never get debated; last year it got voted out of committee, it was debated and passed by the House but the Senate never took it up so it died,” he said, adding that it didn’t get traction until legislators started seeing their own children and grandchildren

move from starting school in mid-August to early August.

“This year one legislator gave testimony saying that he never really thought a lot about it until his daughter, who was a freshman in high school, started practicing sports on July 26. That’s when we knew we’d reached a pivotal point. People outside the tourism industry, the state fair and agriculture groups were starting to be impacted. They agreed something had to be done,” he said.

In the past, the bill had gone through the Tourism Committee and the Agriculture Committee but it had never gone through the Education Committee, one of the largest legislative committees in the state. This year at that committee hearing, Sutcliffe; Darin Keim, owner of Big Surf Waterpark; Jim Divincent, executive director of the Tri-County Lodging Association; Tim Jacobsen, executive director of the Lake of the Ozarks Convention and Visi-

tor Bureau; and others representing a variety of entities spoke. The committee passed it along, it was debated and passed by the House and then the Senate took it up, passing it 34 to 0.

Sutcliffe said the only real opposition came from those who felt school districts should be able to set their own schedules and have local control.

“But they don’t have any local control to begin with. The Missouri Department of Elementary and Secondary Education has rules and guidelines for nearly every aspect of the public education system,” he said.

In 2018, lawmakers also eliminated a bill that required schools to be in session for a minimum of 174 days and 1,044 hours each year. The new law focuses solely on the number of hours required.

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HB residents: Here's when to stay and when to go

By Nancy Zoellner-Hogland

A group of Horseshoe Bend residents gathered recently to discuss when they should stay put and when they should evacuate – and how they could safely accomplish that – in the event of an emergency. At the meeting, representatives from the Camden County Sheriff's Office, Lake Ozark Police Department, Lake Ozark Fire Protection District, Horseshoe Bend Special Road District, Camden County Public Water and Sewer District No. 4 and U.S. Resort Management, a property management company, shared their ideas and concerns.

"Staying put – that's no problem. But if we were advised to evacuate this peninsula, taking into consideration what happens on a Sunday afternoon during the height of tourist season, I can only imagine what kind of mess we'd have. It would probably be like New Orleans when they evacuated for Katrina," said Bill Todd, a resident of the Villas at Grandview, where the meeting was held. "We feel that there should be an organized plan involving first responders that answers the question, 'What do we do if we have to evacuate?' That's why we called this meeting."

The first responders agreed that in the event of a failure at Truman Dam, those on Horseshoe Bend should stay home – with the exception of those with lakefront property. Those people should move to higher ground.

Mark Amsinger, chief of the Lake Ozark Fire Protection District, said in the event of a failure, warnings would be

sent out over emergency alert texting systems and radio and TV emergency broadcasts area-wide. However, he added that it would be difficult to predict exactly how the Horseshoe Bend area would be affected.

"According to the information presented at the tabletop exercises I attended, we could expect to see water at the dam in 8 to 10 hours after a breach. But if there was a failure at Truman, by the time it gets this far downstream, it would have flowed back into the Gravois and Glaize Arm. You'd probably see a wave about 15 feet tall at the 45 mile mark but by the time it gets here, it might be only 2 to 3 feet. I'm not as worried about the water as I am about the wall of docks and boats that will be coming downstream," he said, adding that if a lot of water made it downstream, the biggest problems on Horseshoe Bend would be Big Bear point, which would most likely be underwater, and the low area on the Horseshoe Bend Parkway by Cedar Crest. "My question is - would there be a way to levy that up in 7 hours to keep that road open because once that road is underwater, the Bend would be cut off."

Kevin Luttrell, HBSRD superintendent, said he would look into portable flood barriers that could be used to keep water from overtopping the Parkway. He also said he didn't expect damage to the road even if it was underwater for some time because of the way it was constructed but warned that no one should chance driving through standing water if the Lake should rise higher than

expected.

According to the Federal Emergency Management Agency, the average automobile can be swept off the road in 12 inches of moving water, and attempting to drive through water could cause the engine to stall, possibly causing irreparable damage if restarted.

Lt James Boren with the Lake Ozark Police Department said he felt everyone's best bet would be to simply stay put.

"You may have some houses affected but the majority of the people on Horseshoe Bend will be sitting high and dry where other areas will have total devastation. In an evacuation, if you opened all lanes to outgoing traffic, you'd have to have someone directing traffic at every intersection, but if there was a failure at Truman, resources would be sent to more affected areas so there might not be anyone to do that. You'd probably be safest staying in your homes," he advised.

A fire was a different story entirely.

Although Amsinger said he didn't believe a massive wildfire was possible, if a huge fire did occur, evacuation would be vital.

"I don't know the exact year-round population of Horseshoe Bend but if we called for a complete evacuation of the Bend during the tourist season, we could see 10,000 to 15,000 vehicles trying to leave over a short period of time," he said.

Boren reminded everyone that on holiday weekends the backup was caused by traffic lights – and that wouldn't happen in an evacuation.

"Someone will be directing traffic at each of those intersections. You'll have more open lanes but you'll have more traffic so people will have to be patient and calm – and I think that's going to be your biggest problem. If you have someone posting on social media and everyone starts freaking out, it could start a whole chain reaction of problems," he said.

Corp. Abe Schilling, a deputy with the sheriff's office, added that in the event of a fire, numerous resources would be dispatched to the area to help.

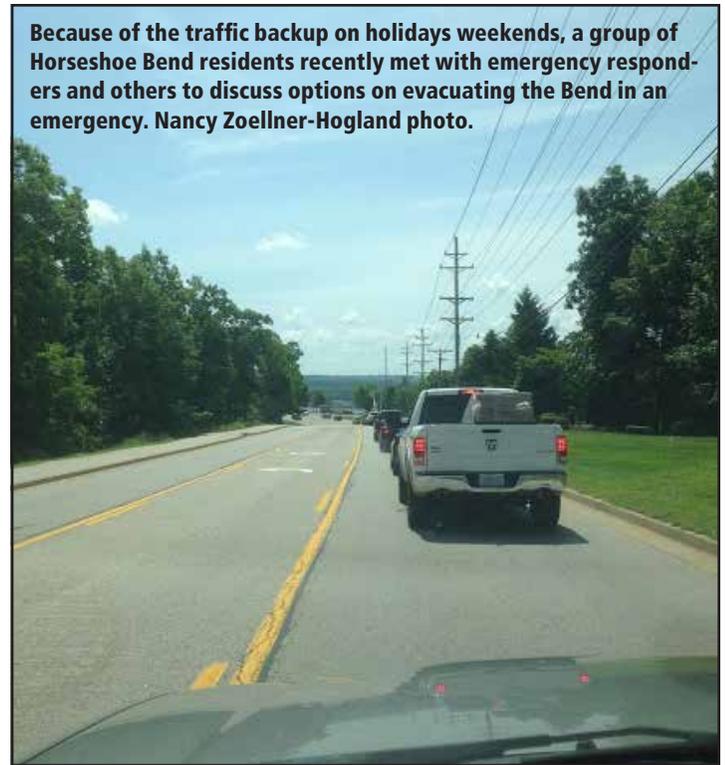
"You wouldn't just have the Camden County Sheriff's Office involved - you'd also have the Highway Patrol, the Water Patrol, the fire district – everyone would be here to get people off

the Bend safely," he said.

Todd said, following the advice of the first responders, he would be looking at several options to inform both homeowners and tourists of what they should do. Suggestions included a newsletter, flyers, and articles in local newspapers and the Village Voice and Four Seasons Property Owners Association newsletters, Facebook page and email blasts.

In the meantime, Ranita Jones, emergency preparedness advocate, said it was important for all residents – both fulltime and part-time – to do their part by being prepared for any type of emergency and have a seven-day supply of essentials – things like food, water and toilet paper – on hand.

Because of the traffic backup on holidays weekends, a group of Horseshoe Bend residents recently met with emergency responders and others to discuss options on evacuating the Bend in an emergency. Nancy Zoellner-Hogland photo.



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A Matter of Trust

I Have a Will, Why do I Need a Trust?



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

I am often asked, "I have a will, why do I need a trust?" The answer can be complicated, but for many people, the desire to avoid probate necessitates doing some additional estate planning to supplement their last will and testament.

Many people are surprised to learn that having a will does not avoid probate. A will simply gives direction to the Probate Court about your wishes. 'Probate' is a word with two meanings. Specifically, it means proving to a Court that a will is valid. More generally, 'probate' refers to the whole process of settling an estate disposed of by will – assembling assets, notifying creditors, paying taxes, distributing bequests and so on.

When people talk about 'avoiding probate,' they're usually seeking to reduce the legal costs and the hassle associated with estate settlement. Over time, procedures that some states adopted to protect estates and heirs tended to result in expensive red tape. Reforms have improved matters some, but probate can still be costly, time consuming, and public.

How much emphasis should you place on avoiding probate? Well, much depends on your personal circumstances. To some extent you may be avoiding probate already through the use of titling property in joint names, using beneficiary designations on insurance policies and retirement accounts, or through the use of Transfer on Death or Payable on Death designations.

Beyond these simple and inexpensive methods of avoiding probate, some people choose to do revocable living trusts in order to avoid probate and have a comprehensive plan of asset management during their lifetimes, if they become incapacitated and of course, at their deaths.

Revocable living trusts are highly flexible arrangements for the management of cash, securities, real estate and other assets. After

you set up such a trust, you remain in control. You may put in additional assets, make withdrawals or change your mind and revoke the trust. You are free to alter the terms of the trust at any time as long as you are competent.

A revocable living trust is recognized as a separate legal entity and as a result, at your death the assets held in your trust would not be part of a probate estate. This saves the costs associated with probate, allows for immediate income and support for those you leave behind and provides privacy with regards to the terms of the trust.

Of course, there are many other reasons people consider revocable living trusts, including minimizing estate tax, charitable planning, setting aside money for grandchildren's education and ensuring 'family property' stays in the family.

We have just scratched the surface of what can be accomplished with a trust. To learn more about these ideas or if you have questions about your personal situation, it's best to talk with an experienced estate planning professional. For more information, contact Trenny Garrett at (573) 302-2474 or trenny.garrett@centraltrust.net.

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

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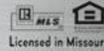
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New Experience App

New Lake of the Ozarks Experience App developed to promote local businesses and provide resource to visitors

Lake Ozark, MO- The Lake Area Chamber has teamed up with RaftUp Technologies to add a brand new platform to bring additional exposure to local businesses. Set to roll out by September, the Lake of the Ozarks Experience app- powered by RaftUp will feature a map, list upcoming events, provide a business directory and much more.

"As technology advances, so does the need to expand our services not only to our membership but to the visitors who rely on the Lake Area Chamber as a resource" stated K.C. Cloke, Executive Director for the Lake Area Chamber. "Currently our

resources consist of a printed Community Map, a printed Business Directory, and also an on-line directory however we were missing a market that is growing daily; mobile app users."

RaftUp has an existing user base of 27,500+ to which 70% of are active users within the lake area region. "This is a great initial audience to be reaching. We're excited for the new exposure this app will be providing for our membership businesses and hope our visitors will find it a valuable tool as well" Cloke indicated.

The RaftUp App is a free app available for download in the App Store and Google Play.

For more information on new Lake of the Ozarks Experience app, call the Lake Area Chamber office at (573)-964-1008.



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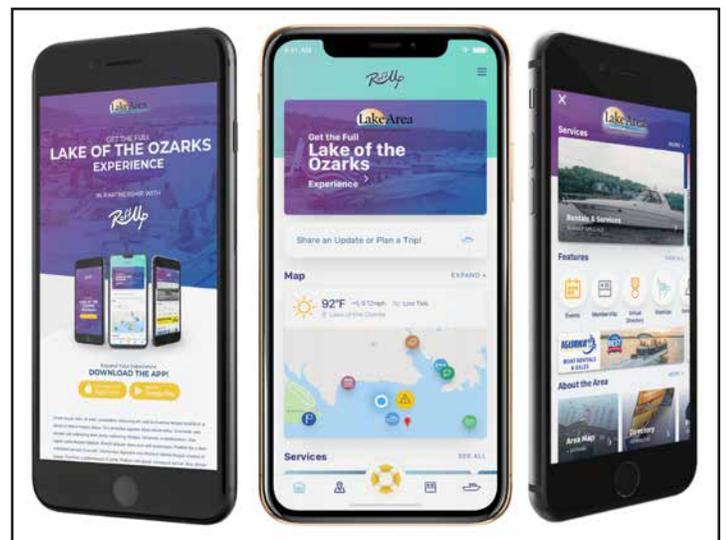
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Organizer hopes to bring CERT classes to Horseshoe Bend

By Nancy Zoellner-Hogland

When disaster strikes, do you wish you could help but feel like you might just be in the way because you don't know what to do?

Now is your chance to learn how to be a valuable member of a team that does everything from assisting law enforcement and fire officials with search and rescue to simply keeping the search party hydrated by handing out bottled water. In September, the Community Emergency Response Team (CERT) will begin a new class, where, through hands-on practice and realistic exercises, the following topics will be taught:

Disaster Preparedness: Addresses hazards specific to the community. Materials cover actions that participants and their families take before, during and after a disaster as well as an overview of CERT and local laws governing volunteers.

Fire Suppression: Covers fire chemistry, hazardous materials, fire hazards and fire suppression strategies. However, the thrust of this session is the safe use of

fire extinguishers, controlling utilities and extinguishing a small fire.

Medical Operations Part I: Participants practice diagnosing and treating airway obstruction, bleeding and shock by using simple triage and rapid treatment techniques.

Medical Operations Part II: Covers evaluating patients by doing a head to toe assessment, establishing a medical treatment area and performing basic first aid.

Light Search and Rescue Operations: Participants learn about search and rescue planning, size-up, search techniques, rescue techniques and rescuer safety.

Psychology and Team Organization: Covers signs and symptoms that might be experienced by the disaster victim and workers, and addresses CERT organization and management.

Course Review and Disaster Simulation: Participants review and practice the skills that they have learned during the previous six sessions in a disaster activity.

There are three different levels of participation:

Level 1 is for those who just want to learn how to better take care of themselves and their families but who don't want to be called out to help in an emergency.

Level 2 designation is given to those who successfully complete the training and who choose to be part of a neighborhood response group, participating at a level they choose.

Level 3 is given to those who choose to be a member of CERT at a more advanced level, volunteering as part of a community or national response team, again at a level they choose.

Although Camden County now has more than 30 active CERT-trained volunteers, Ranita Jones, emergency preparedness advocate, and her husband Bill, are currently the only Camden County CERT volunteers on Horseshoe Bend. Because of that, she is hoping to get several people from that area signed up for the next class.

"This isn't something that requires you to be extremely

physically fit and young because in any disaster – a tornado, an earthquake, a fire, a flood - people are needed to help out with all kinds of things. You could sit at a check-in table in the command center and just take names of people who are volunteering or you could hand out supplies or keep bottled water ready. The only requirement is that you have to be 18," she said, adding that the people who want to work in the field will have opportunities to do that. "But we don't replace law enforcement or firefighters or other emergency personnel. We are there to assist only. Of course, if we'd have a huge, lake-wide disaster, there might be more hands-on work simply because resources will be spread thin, but even then, we work at the direction of law enforcement or fire officials."

She also said volunteers always have the option to say "No," when asked to assist, "So you don't have to worry that if you take the classes, you're required to show up anytime you're needed for the rest of your life! It's always stressed at the meetings

that you and your family come first. If you get a call that they can use you, you always have the option of refusing without any condemnation."

Jones said the CERT classes, which she described as "laid-back and informal with time for questions," are normally held at the Camden County Emergency Management Agency on Highway 5 south of the Camdenton Square. However, a class would be held on the Bend if six or more signed up.

There is no charge to attend. Those who successfully finish the program will receive a certificate of completion and a disaster kit that must be returned when the volunteer stops participating.

To get more info call the Camden County Emergency Management Agency at 573-346-7108. To talk more about the program, email Jones at rjoneslake08@yahoo.com.

More information on disaster planning is available at www.ready.gov; www.sema.dps.mo.gov; www.dhss.mo.gov; and www.redcross.org.

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ACROSS

1. "Beat it!"
6. Bupkis
9. Tobacco mouthful, slangily
13. "All My Children" diva
14. *Pie _____ mode
15. Oil source
16. * _____ or to go
17. Meghan Markle's Archie, e.g.
18. East Asian peninsula
19. *Italian or _____ meatballs
21. *À la King or Kiev
23. Pine juice
24. Jury colleague
25. U.K. broadcaster
28. Make a reference
30. Wine grape
35. Riyadh native
37. *Wafer, cake or sugar
39. "No way" partner
40. On _____, or cheap
41. Old World lizard
43. Rani's dress
44. Like a Harvard building?
46. "Don't bet _____!"
47. Table scraps
48. *With cream or sugar
50. Montana tribe
52. Make lacework
53. Prospector's mother
55. Directing Spike
57. *Shaken or stirred
61. *Not on the rocks
65. _____ Bashevis Singer
66. Gobbled up
68. Between 10 and Queen
69. *Mini or maxi
70. No longer working abbr.
71. Saint in the Caribbean
72. Nobel Peace Prize capital
73. Kum Ba _____, song
74. Triangular road sign

DOWN

1. Gets the picture
2. _____ dad or _____ fish
3. Stravinsky's "The _____ of Spring"
4. DNA and RNA
5. Natalie Merchant, once?
6. Funny poet Ogden
7. U.N. working-conditions agcy.
8. Jousting pole
9. Chocolate candy, to a Brit
10. " _____! The herald angles sing"
11. Toward the lee
12. Withdraw gradually
15. Vail trail
20. Virgo's brightest star
22. Request for tailor
24. Self-flagellation, e.g.
25. In its simplest form
26. Music to a performer's ears
27. Representative of Allah on earth
29. *Eat in or _____
31. Comme ci, comme ça
32. Pie display
33. Largest artery
34. *Lime or _____
36. *Rare or medium
38. Chieftain in Arabia
42. Bikini, e.g.
45. Civil wrong
49. Bajillion years
51. More rare than daily
54. Dear one for writing
56. Boredom
57. Fermented soybeans
58. Says "What?"
59. *Not top-shelf
60. Hawaiian tuber
61. Long for Liz
62. Small European freshwater fish
63. Bad to the bone
64. In Davy Jones' locker
67. *Hot or iced

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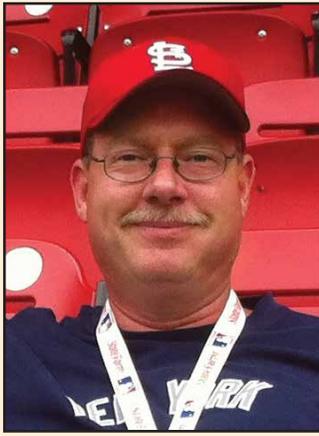
The Time of the Season

When is the right time to purchase a vacation rental property? It really all depends on the property. If the property is rent ready then you should purchase between January and March and be ready to roll by the end of April. However if the property needs some work, then you would be better off purchasing between October and January to allow time for remodeling and repairs. National statistics show that generally housing prices are typically lower in the Autumn and Winter, so keep that in mind.

While the main rental season here at the Lake of the Ozarks is between Memorial Day and Labor Day, the main booking season actually runs January through June. This year our company booked about 80% of all our rentals during the first six months of the year, on our way to our second consecutive year with over \$1,000,000.00 in rentals! So having your property ready to rent, with great pictures and an awesome web presence, earlier rather than later, is absolutely key to having a great year.

If the property is rent ready you will just need to concentrate on staging your pictures and building your web presence, through your own website and through advertising on various vacation rental platforms such as VRBO, Homeaway, Tripadvisor or Flipkey. We utilize all four of those platforms and see about 40% of all our rentals booked through one of those websites. Today there are many options for free or affordable websites that will allow you to showcase your property just the way you want. You can usually link to your website from the platforms allowing you the freedom to add additional pictures and verbiage that won't fit on one the platforms.

If the property is not rent ready



Russell Burdette

then you need to purchase earlier and take care of everything to get it ready for pictures. This could take a few months so plan accordingly. We've had some owners who wanted to save some money by doing some of the work themselves but either didn't have the time or the expertise to get things done in a timely manner. So the \$1,000.00 they saved by doing the work themselves actually cost them around \$2,000.00 in lost rentals.

The worst time to purchase is during the rental season, especially during the months of June or July. If you purchase at the beginning of July and it takes 30 days to close and another two weeks to get the property ready for pictures and then another couple of weeks to get it posted on the web or listed with a vacation rental manager, then you are close to Labor Day and the end of the rental season. You will now have to wait six to eight months before seeing any significant income. Ouch!

Russell Burdette is the owner of Your Lake Vacation, with more than 15 years of vacation rental management experience. If you are looking for a vacation rental manager or just looking for some friendly advice you can call him at 573-365-3367 or e-mail at russell@yourlakevacation.com. Happy renting!

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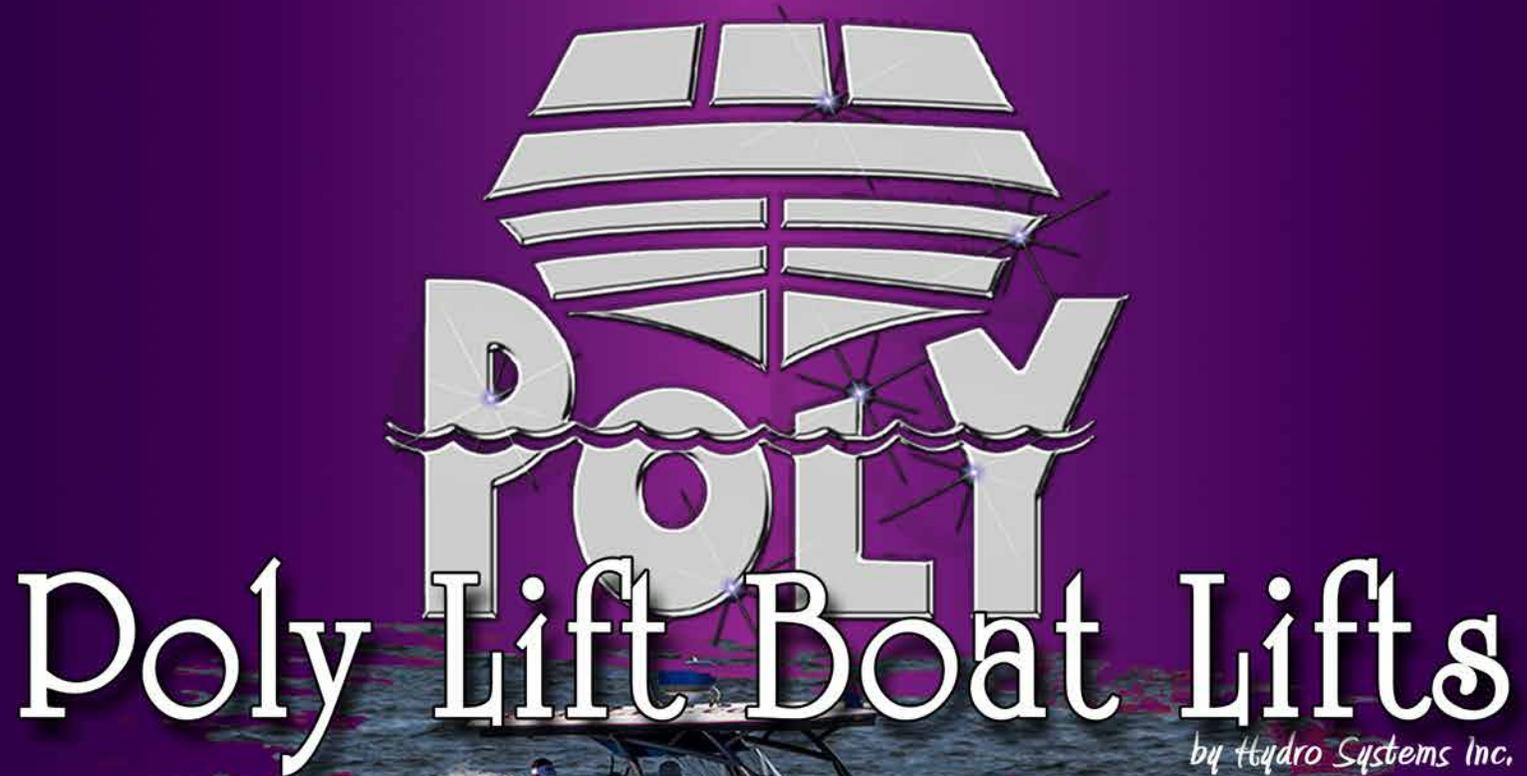
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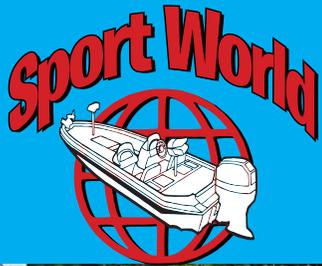


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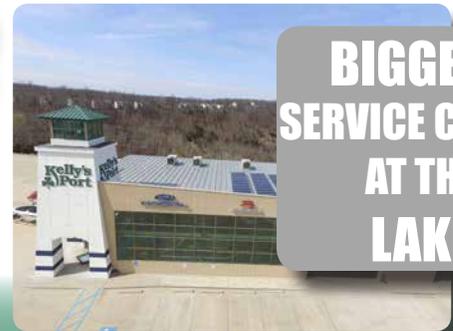
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