

# LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 12 -- ISSUE 11

NOVEMBER, 2016

## BOATING ON BACK



## NEWS IN BRIEF

### Salaried employees?

DOL issues new rule covering their pay

### Hold that thought

Osage Beach asking for input on project

### You better watch out

Santa Claus is coming to town soon!

### Step on it

Lake Ozark raises speed limit on highway



## Monthly Features



### Glimpses of the Lake's Past

Dwight Weaver's look back. Page 16



### Crossword

Fill in the blanks on: 20 Solution: 19

# A bit of history on the auction block

By Nancy Zoellner-Hogland

The old Osage Beach Elementary School property next to Miner Mike's and across from the Osage Beach Premium Outlets mall soon will be up for bid.

The school, built in 1938, was vacated last year when students were relocated to a new 82,684 sq. ft. school building on Nichols Road. The property to be sold houses a 33,178 sq. ft. school building, expanded in 1966 and again in 1996, that includes classrooms, offices, a kitchen, lunchroom and small gymnasium. Two playgrounds also are located on the property, which comes with a bit of history.

The land includes a small cemetery, established around 1900 as part of the old Zebra Church and School, torn down in the mid-1930s to make room for the initial phase of the current facility.

According to the website Findagrave.com, between 1900 and 1940, around 30 individuals were laid to rest in the cemetery bearing a sign "Bury your loved ones between the three post oaks."

Osage Beach City Planner Cary Patterson said although the sign is long gone, the post oaks are still standing.

"This type of oak tree grows straight and tall and doesn't



As properties along Osage Beach Parkway become scarce, city officials believe the 5-acre tract housing the old Osage Beach Elementary School will go fast. The buyer will get a bonus with this property – the most historical site existing in the city of Osage Beach. Headstones date back to the early 1900s. Nancy Zoellner-Hogland photo.

have much girth so it was perfect for fence posts. It's interesting that they're still standing. This actually is the most historical site in Osage Beach – it's the area where the city actually began," he said.

Because of state statutes that require next of kin to sign off before graves can be relocated, and because it would be difficult to track down the list of those buried there – much less their family members – Patterson said the cemetery

would likely have to stay put.

"It's right in the middle of the property but it's fairly small. Someone could put a pretty fence around it – maybe some benches – and still have plenty of room to put in, for instance, two nice restaurants with lots of parking," he said. "It's a great piece of property and the history behind the cemetery could actually add to its value."

According to Camdenton R-III School District Superin-

tendent Tim Hadfield, to get the property ready to sell, the district re-platted the 5-acre piece of property, changing it from three lots to one.

"It seemed to make sense, from the legal side of it, to combine the parcels so they would have one legal description. We had the property surveyed, we made sure all the title work was nice and clean and after the school board approved the plat, we sent it

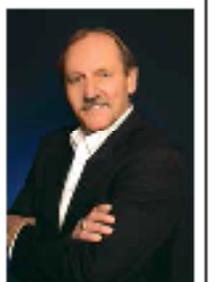
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Who's representing YOU  
at the negotiating table?

For the latest market stats 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

**THOSE FLYING OUT** of St. Louis with service animals should be happy to hear that Lambert-St. Louis International Airport has opened three indoor service animal relief areas in each of the airport's concourses. The SARAs are located in Concourse C (near gate C24), Concourse A (near gate A16) and in Terminal 2 near gate E4. The SARAs, which comply with new federal regulations for improved accessibility, allow passengers' pets to "use the facilities" without having to leave secured areas. Each area features a 100 sq. ft. wheelchair accessible space that includes a low profile tub covered with artificial turf and a decorative fire hydrant. A hose attached to the wall allows for easy cleanup of liquid waste and a dispenser for bags allows passengers to throw away the remaining animal waste. A sink is also provided for passenger use. Airport's janitorial teams will monitor the areas to maintain cleanliness. Travelers also will continue to have the option to use the SARAs outside Terminal 1 (Door 6) and Terminal 2 (Door 15).

**TRAVELING WITHOUT** liquids or gels just got a little easier. The website Smartertravel.com provided tips on Transportation Security Administration (TSA)-approved solid (and unspillable) replacements for those sometimes messy toiletries that are required to meet the 3-1-1 rule. According to that rule, travelers are allowed to bring one quart-sized bag of liquids, aerosols, gels, creams and pastes in their carryon bag and through the checkpoint. However, items are limited to travel-sized containers that are 3.4 ounces (100 milliliters) or less. Instead, Smartertravel suggests using the Jojoba Shampoo Bar, Honey Silk Hair Conditioner Bar or Detangling Conditioner Bar for hair; Sum 37 Miracle Cleanser stick for the face; the Lavishea Lotion Bar for moisturizing skin; Tooth-

paste Tabs to replace tubes; sunscreen sticks, which come in a variety of brands and strengths, to replace bottled sunscreen; insect repellent stick, which won't leak on your clothes; and mini-sized bar soaps like the Shea Soap Sampler to replace body wash. Although you might want to bring a zip-top bag to store wet items, they don't need to be bagged to meet TSA requirements.

**DO YOU ANNOY** the flight attendant? You could, if you are guilty of any of travel behaviors on a lengthy list compiled by "Business Insider" after interviewing more than 60 working flight attendants. Those "annoying" habits, in no particular order, include hogging the overhead bins, not saying "hello" to the crew when boarding, giving the attendants trash while they're serving meals, putting your feet on walls or other passengers' seats, asking "What do you have?" instead of looking at the menu, ignoring safety announcements, not specifying how you take your coffee, not taking responsibility for your belongings, heading to or occupying the lavatory when the plane has begun its descent or when the seatbelt light is on, wearing headphones when speaking to the attendant, ringing the call button unnecessarily, poking attendants or snapping your fingers to get their attention, overreacting when a meal choice is unavailable – which could also be including in the "acting entitled" complaint, going barefoot, asking to borrow the attendant's pen, using the galley area to stretch, blaming attendants for mishaps beyond their control and finally, expecting attendants to be as informed as the captain. For those guilty parties, straighten up and fly right.

**DREAMING OF** a European vacation? If airfare has kept it from becoming a reality, you might just find that you'll be able to wake up on a trans-Atlantic flight in the near future. Perhaps driven by a

lower number of travelers due to Brexit and terrorism concerns, a couple major airlines are looking at the possibility of offering reduced "no-frills" fares on European routes to boost their bottom line. American, United and Delta are all expected to be offering "value fares" to those who are willing to compromise on seat selection, upgrades or other comforts. Keep watch on airline sites.

**ALTHOUGH** Hurricane Matthew is long gone from the Bahamas, the Department of State is still advising U.S. citizens to check before making any non-essential trips to Grand Bahama Island, including the city of Freeport, and the North Andros area. As of late October, the power grids in these areas had not yet been fully restored and communications remained difficult due to limited landline and cellular coverage. The Travel Warning for New Providence Island (including Nassau and Paradise Island) and the rest of the Bahamas has been lifted. There is no travel advisory for The Turks and Caicos Islands.

**A NEW WARNING** also was issued by the State Department to avoid travel to the Central African Republic (CAR) due to an "unpredictable security situation subject to rapid deterioration, activities of armed groups, and violent crime." According to the warning, despite the peaceful election of a new president this year and the continued presence of a United Nations stabilization force, the potential for sectarian violence remains high and unrest could result in airport, land border and road closures with little or no advance notice.

**THE AIR TRAVEL CONSUMER REPORT**, a monthly product of the Department of Transportation's Office of Aviation Enforcement and Proceedings (OAEPE), showed that 77.6 percent of all domestic flights arrived on time in August. That means nearly a quarter were late. According to the report, 20 planes spent so much time on the tarmac, they could get fined, based

*continues on page 17*

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# Stakeholders invited to share ideas on economic stimulus plan for Parkway West

By Nancy Zoellner-Hogland

To get a better understanding of the conditions that are affecting the Osage Beach westside business community and the measures that are needed to bring about a transformation, the city will hold a meeting designed to gather input from the public. The meeting, planned for 6 to 8 p.m. November 9 at the Osage Beach City Hall, is part of the Osage Beach West Parkway Study that is being conducted by HDR, an engineering, architecture, environmental and construction services firm.

Maps and other illustrations will be available for viewing from 6 to 6:30. Then handheld “clickers” will be distributed to those in attendance so they can anonymously respond to questions or ideas presented by the consultants during a PowerPoint

slide show. Members of the project team also will be on hand to discuss the study.

“This will provide an opportunity for people to give their opinions without the guy standing next to him or her saying, ‘What? You like that idea?’ Because people will feel more comfortable answering, we think this will give us a more accurate picture of what people are really thinking – what kind of changes they’re really wanting. And it may turn out that they don’t want any changes, but this is the first step in determining that,” said Osage Beach City Planner Cary Patterson.

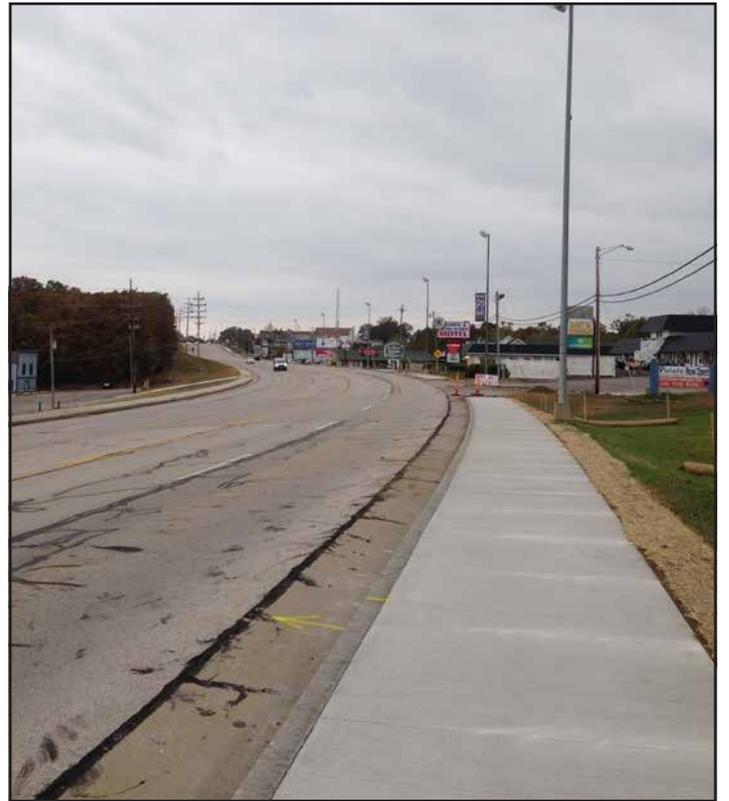
He added that although it’s the first of three meetings to be held, he felt it was the most important because this is where much of the groundwork will be laid. Patterson stressed that the action plan the city would be following

is to be completely based off what they hear from the public.

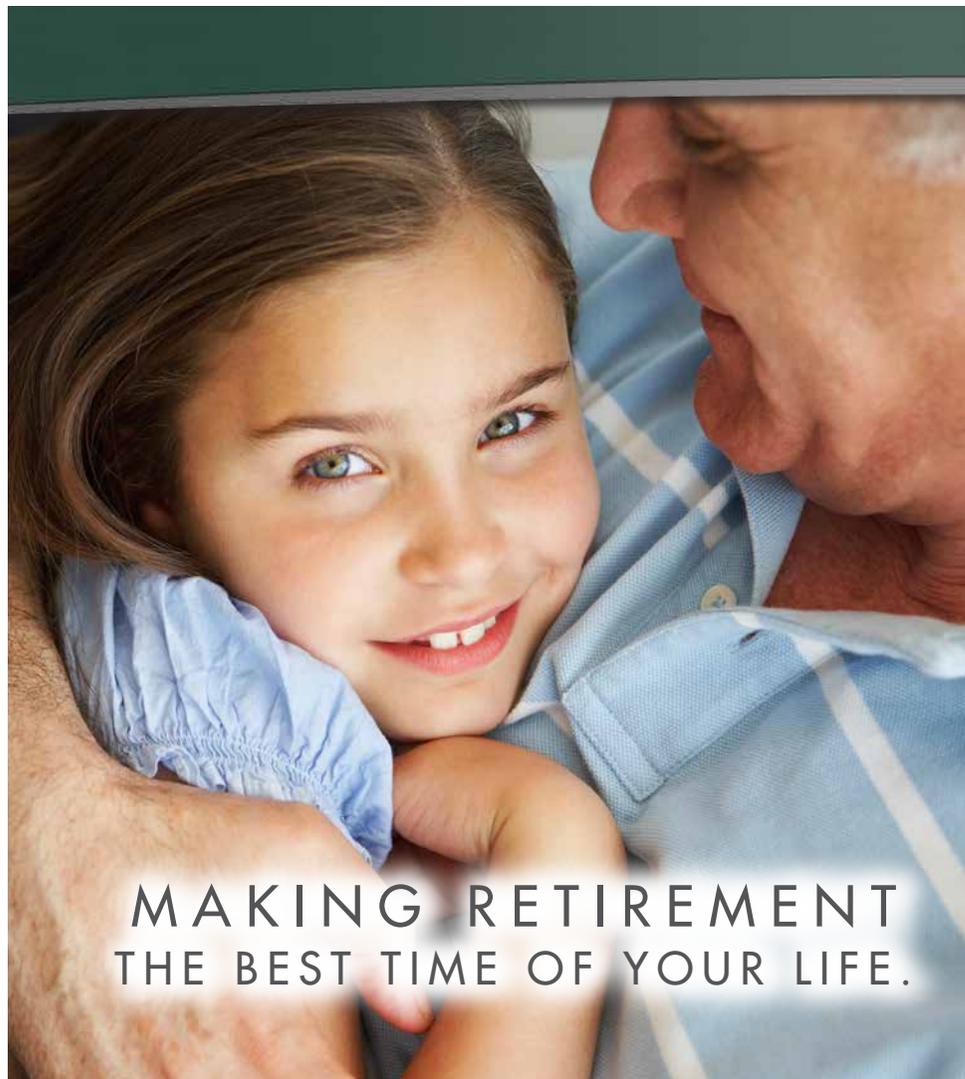
“The city wants to know what they want to see happen, what they want done, what they – as citizens, business owners and operators, and residents – think will best stimulate the economy on this side of town and what they think will continue to make it a good place to work, do business and live,” he said.

To gather additional information, for the past few weeks, representatives with HDR have been meeting with large employers and stakeholders – representatives from entities such as Ameren, the Lake of the Ozarks Convention and Visitor Bureau, Lake Regional Health System, Tan-Tar-A Resort – people who both expressed strong support for improvements as well as

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Although the closure of the Nichols Road exit ramp has brought more traffic to the Osage Beach Parkway, that influx of motorists is temporarily. City officials are working with a consultant to look for a long-term fix to stimulate the economy on that side of town. Nancy Zoellner-Hogland photo.



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# New Overtime Pay Rule

## Change puts more money in pockets of workers, takes more from pockets of business owners

By Nancy Zoellner-Hogland

Effective December 1, any public or private sector salaried employee making less than \$913 per week (\$47,476 per year) will be eligible for overtime pay if they work more than 40 hours in a seven-day period. This change raises the salary level from its previous amount of \$455 per week or \$23,660 per year.

That's the new mandate handed down by the Department of Labor (DOL). It's the result of a 2014 directive by President Obama to "update the overtime regulations to reflect the original intent of the Fair Labor Standards Act (FLSA), and to simplify and modernize the rules so they're easier for workers and businesses to understand and apply."

The DOL estimated the change will provide more take-home pay for 4.2 million middle class workers – or give them more free time. It's also been estimated that the new rule will cost private employers \$1.8 bil-

lion in the first year alone. And it doesn't stop there. Every 3 years the standard salary level will be updated. In January 2020, the rate is expected to increase to more than \$51,000.

There are a few exceptions – doctors, lawyers, teachers and outside salespeople.

An overview of the FLSA was shared last month by David Campanini, principal at C. Clarity Consulting, Human Resources and Management Solutions, and Suzanne Bowling, senior human resources professional with Employer Advantage, a professional employer organization, at two different seminars sponsored by SCORE and area chambers of commerce.

Campanini said employees may be covered by the FLSA on an enterprise or individual basis.

A covered enterprise is one with an annual volume of sales or business in excess of \$500,000 annually. Employees can be covered individually when they are involved in the production

of goods for commerce between states or when they are involved in any type of interstate commerce, "And there's a very liber-

al interpretation of what 'interstate commerce' is," Campanini told the 20 or so at the Lake West Chamber of Commerce presentation. "Think about people who are doing anything on the internet – ordering things like shirts and pens or posting on social media, processing credit cards, handling long distance phone calls – virtually anyone

working in an administrative capacity is going to be touching on some type of commerce across state lines. So the general rule of thumb when you're thinking of who is covered and who is not, if you're not going to adhere to the Fair Labor Standards Act rules, you're going to need to be prepared to defend that because when you have a wage and hour investigator from the Department of Labor visit your business, they're pretty much going to assume that everyone is covered. You need to be prepared to justify your position as to why they're not."

Campanini said there are three types of employees – hourly non-exempt, meaning they are not exempt from the FLSA minimum wage and overtime provisions; salaried exempt, meaning they are exempt from the overtime provisions – you don't have to pay them overtime for hours worked over 40; and then a hybrid between the two - salaried non-exempt, meaning they are guaranteed a weekly wage but are still paid overtime if they work more than 40 hours.

Bowling expanded on those definitions.

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# Candidates sought for MU Extension Council

The Camden County University of Missouri Extension Council is now accepting nominations from members of the public interested in serving on the Council beginning in March, 2017. Council members assist in identifying, planning and marketing extension

programs in the county, providing local extension governance and serving as ambassadors of University of Missouri Extension. Every county in Missouri has an Extension Council made up of elected and appointed members who represent the broad edu-

cational needs and backgrounds of people in the county. Council candidates must be at least 18 years old and reside in the district they represent. Council members are elected to serve a two-year term on the Extension Council. The Camden County

Extension Council will have positions open in:  
 •**District 1 (Horseshoe Bend, Osage Beach, Linn Creek, Camdenton, Sunrise Beach)**  
 •**District 2 (Climax Springs, Greenview, Macks Creek, Roach)**  
 •**District 3 (Freedom, Hill House, Montreal, Stoutland**

**and Toronto)**  
 If you are interested in serving on the University of Missouri Extension Council or for more information about the process, contact the Camden County Extension Center at 573-346-2644. Nominations are due by November 29, 2016.



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## Managing Rental Property

### What Can I Do To Improve My Rentals?

It's that time of year when the rentals have slowed down and you can take a moment and reflect on the past rental season. Thanks to the marketing campaign of the Tri-County Lodging Association and the Convention and Visitors Bureau, along with the entire Lake of the Ozarks, many of us here at the Lake enjoyed one of the best summers and rental seasons of all time! Our company had the best year in our 30 year history! Using the "Best Recreation Lake in the United States" has been awesome for business here at the Lake of the Ozarks and we should continue to mine that for all its worth!

Over the next six months we only bring in 6% of our annual income, however in that same time period we will book about 60% of all our business for the 2017 rental season! We try to use this slower time to our advantage. This is the time when we can take a look at our properties and see if there is anything that can be improved. We take a look at properties that need painting, new furnishings or if they need to get a flat screen tv, wifi or other amenity that will help them rent their property.

One of the biggest factors that we can see from this past season is that people want and need to be connected. Looking at our rentals from this past season our properties that have wifi available averaged 45.58 paid nights while the properties that didn't have wifi (six of them) averaged 26.17 paid nights. Even within the same complex we had two units with wifi which averaged 50.5 nights and two units without wifi (which otherwise are just as nice) averaging 20 nights.

Some of our owners don't want



Russell Burdette

to pay for the extra expense. The cost is around \$600.00 per year for wifi but they are giving up about \$2500.00 in income. So you have to ask yourself, do I want to save \$600.00 or make an extra \$1900.00? To me it is a no brainer but for some it seems to be a tough choice.

A few years ago when we were switching our properties over to keyless entry I had a few owners that didn't want to pay for the new locks. So I told one owner that didn't really want the lock that I would charge him for the lock but at the end of the summer if he didn't like it I would refund all of his money and put his old lock back on. But if he liked it he would buy me lunch. Even before the summer was over I received a gift card in the mail for \$25.00! So take stock of what you are doing and use this slower time to your advantage!

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



*Merry Christmas*  
**AND HAPPY NEW YEAR**

## Ho, ho, ho – it's that time of year again

By Nancy Zoellner-Hogland

Once again, it seems that the seasons are changing faster than expected. Even more unbelievable – this month marks the kick-off of the Christmas shopping season at Lake of the Ozarks.

To celebrate the holidays and hopefully attract visitors to their city, Osage Beach will once again host a light display in the city park off Osage Beach Parkway.

Assistant City Administrator Mike Welty said they've added a few more displays, they're rearranging some of the scenes and will be ready for visitors Saturday, November 26 – the weekend after Thanksgiving. The park will be open from 5 to 9 p.m., every Wednesday through Sunday until Saturday, December 31. The park will continue to be free.

One change might not be as welcomed – by the kids, anyway. Santa won't be able to visit the park this year. His toy-making schedule won't allow it so kids will have to see him at retail locations around the area. And because Santa won't be there, the concession stand won't be open.

"We're really sad that he couldn't

make it but we know he's very, very busy at that time of year making sure his elves are getting everything is ready for Christmas," quipped City Administrator Jeana Woods.

There are numerous other holiday events taking place all around the Lake area.

The Lake West Chamber will present the 15th annual Lighted Christmas Parade at 6 p.m. on Saturday, November 26. The parade will begin at the Central Bank in Laurie location and travel north on Highway 5 to the Terrace Mall. Santa will be on a float and will disembark and go inside the mall to visit with all the kids.

The City of Laurie will again present the Enchanted Village of Lights at the Laurie Fairgrounds, one of the largest drive-through holiday light parks in Mid-Missouri. There is no charge to drive through the Enchanted Village, but any donations are accepted. The park will be open nightly from 5 to 9 p.m. (10 p.m. on weekends) from November 18 thru January 1, 2017.

While you're on the westside, make sure you also visit the Festival of Lights at the Shrine of St. Patrick, on Highway 5, Laurie, is the old-

est light park in the area. Started in 1981, the display has continued to grow over the years with thousands of strings of lights decorating the buildings and grounds. Instead of animated displays, the focus is on the true meaning of Christmas, Jesus. The St. Patrick Festival of Lights will be open daily from 6 to 10 p.m. from Thanksgiving through January 1. There is no charge to view the display. Organizers say it is simply their gift to the community. A gift shop with restrooms will be open and serving hot chocolate and hot cider from 5 to 8 p.m., Thursday through Sunday evenings.

Versailles will be hosting Christmas on the Square from 4 to 8:30 p.m. December 3. Booth vendors will be situated outside around the historic Courthouse Square, the Versailles Choir will sing on Courthouse steps, and Santa will arrive on the Versailles Rural Fire Department Fire Engine. Kids can visit him at the Royal Theater while their parents view and bid on the silent auction items in the Annex of the theater.

Those who would like to view Christmas lights from a different angle should check out the Deck

the Docks dinner cruise aboard the Celebration Cruises ship. Beginning November 25, the ship will embark on a cruise each Wednesday, Friday and Saturday to tour sparkly docks decorated for the holidays while enjoying live entertainment and appetizers donated by local entertainers and restaurants. Tickets are \$25 per person with proceeds benefiting the Dogwood Animal Shelter. All Passengers must book reservations in advance by calling 573-480-3212 or by visiting the website at [www.cruiselakeoftheozarks.com](http://www.cruiselakeoftheozarks.com).

Celebration will also be hosting a Frosty Float this year. From 4 to 6 p.m. on Sunday, December 4 and Monday, December 11, families are invited to tour the Lake and enjoy the lights while also taking part in lots of fun activities – all topped off with a visit with Santa. All kids will get a goody bag from the Jolly Old Elf. Tickets are \$20 per person with proceeds benefitting the Children's Learning Center in Camdenon and will help raise funds to help support Lake-area children with special needs and developmental delays in the lake area.

*continues on page 10*

# Historic plat on the block

*continued from page 1*  
to the city of Osage Beach for their approval. Once the plat is recorded at the county, the school board will have to vote to declare it surplus property. Hopefully, that will take place at one of the November school board meetings," Hatfield said, adding that the next step would be to advertise the property and take sealed bids.

All bids received would then go before the board for their consideration and they would have to take official action, he said.

"They've discussed setting a minimum bid requirement but have not taken any action on that yet. The property was appraised but at this time, cannot release that information," Hatfield added.

Last year, the district held

at auction to sell the contents from the building that wasn't needed or repurposed at the district's other schools.

Patterson said the land currently is zoned Residential. However, both Patterson and

City Administrator Jeanna Woods said they didn't see a problem obtaining commercial zoning because it's surrounded by commercial properties.



## "Insurance Talk"

### Is your Insurance agent actually the right one for you?

When you hire an insurance agent for your business, do you really use the same process as when you hire other professionals? Or, are you simply looking for the cheapest price?

This is a serious question that you should be asking yourself. When you hire your attorney, CPA, banker or other professional staff, are you looking for the cheapest price? Not likely. In fact, your insurance agent should be a key player along with the other professionals that help keep your company thriving. A financial crisis could ruin you entirely or leave you temporarily crippled. The outcome depends on how well prepared you are for things like a tornado damaging your business, a fire destroying your retail store, or an employee accident totaling a car and injuring them or others in the process.

Although you might not have thought about it, insurance agents play a critical role in financial planning. So it's essential that you choose one that's right for your needs. With lots of choices, how do you recognize the perfect insurance agent? Following are five questions to ask when doing your search.

#### 1. Instead of selling a product right off the bat, do they take the time to get to know you and learn about your specific needs?

Your situation, financial needs and expectations for the future are unique to you. That means your agent should find solutions that fit your requirements. They can't just try to push different insurance products that, in the long run, might not be what you need. Naturally, insurance agents who have the ability to recommend suitable solutions should have good listening skills. They must be attentive, know how to empathize and have patience.

#### 2. Do they demonstrate the tact and understanding you require?

Experienced insurance agents have the ability to understand different situations, and without letting their own prejudices interfere, they are able to give clients the right facts and information. These will allow you to make better decisions and create better risk management regarding certain insurance products.

#### 3. Are they honest?

Trustworthy insurance agents will not only pres-



Jeff Bethurem

ent you with wide-ranging options, they'll also point out the downside to each one. Your agent has to give you a complete picture, candidly expressing the balanced views on each insurance product.

#### 4. Are they accessible and do they respond immediately?

It's understandable for good insurance agents to have as many clients as possible. But, it's inexcusable for one agent to use their other clients as reasons for not getting back to you on time. Your agent should be able to return your call, respond to your emails or reply to text messages.

#### 5. Are they knowledgeable?

The best insurance agents have extensive knowledge. This is especially critical with commercial insurance, which not only helps you protect your business but also limits your exposure to risks. Very few insurance agents truly evaluate their clients risks. Instead, they take a list of risks common to that industry and just have a tabletop discussion once a year or once a quarter. Great insurance agents push their clients to get more serious in their risk management programs.

#### The question you should be asking.

Does your agent and company do an annual risk assessment? What happens afterward — is there ongoing monitoring and management of risks throughout the year? Is your insurance agent your partner in the process? Or is the assessment just an exercise to review last year's risk assessment and update it for this year's?

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## A Matter of Trust

### What is a "fiduciary" and why is it important to you?



**Trenny Garrett, J.D., CTFA**

By now, you've probably heard that the Department of Labor has passed regulations that will require those who provide investment advice to adhere to the "fiduciary" standard as opposed to the "suitability" standard.

Brokers generally have been held to a "suitability" standard. That is, they must be confident that the products they sell will meet client needs and time horizons. However, some investment managers are held to a higher standard, that of fiduciary duty. A fiduciary has a legal obligation to put client interests first and must disclose all material conflicts of interest.

For many advisors and brokers, the transition to the fiduciary standard won't be fully effective until 2018. As a trust company, Central Trust Company has always been held to the fiduciary standard, so this is nothing new for us. Fiduciary duty is an essential element of trust service, and it

always has been. It goes well beyond a requirement to avoid conflicts of interest, though that element is present. There's also a duty of loyalty to the beneficiaries, a duty to invest trust assets, a duty of confidentiality, a duty to furnish information and to communicate and a duty to enforce and defend claims, among many others.

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## Ho, Ho, Ho

*continued from page 7*

A Christmas Village will be set up at Old Kinderhook with lots of activities including Christmas caroling, Santa, gingerbread house making, horse drawn carriage rides, elf storytelling and S'mores around the campfire and the Lake's only outdoor ice rink. Dates of Christmas Village are November 25 to 27, and December 2 to 4, December 9 to 11, December 16 to 18 and Decem-

ber 23 to 25. Some items listed have a fee so call for more information, 573-317-4314.

On Saturday, December 10, the Bagnell Dam Strip Association will once again be hosting a Christmas parade. The parade, with the theme of "Christmas Through the Years: Lake Ozark 1966-2016" will begin at 1 p.m. on Bagnell Dam Boulevard. After the parade, everyone is invited to visit with Santa and enjoy a community bonfire below the dam.



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**Could NOT Using Social Media Be HURTING Your Business?**



**Bailey Puppel**

Smart phones, tablets, smart watches, PCs, smart TVs, gaming consoles... We live in a world where practically any device can access the internet. According to a report by GlobalWebIndex, most people spend more than 6 hours a day online. Of that time, 1.72 hours is spent on social media networks. This means that browsing social media makes up almost 30% of the time consumers spend online.

Yet despite these staggering statistics, there are several business owners out there who have not yet embraced social media marketing. Unfortunately, what these business owners may not realize is that neglecting to maintain an active social media presence may actually hurt their business. Keep reading to find out what we mean.

**Your Customers Expect You To Be There.**

According to a report issued by Social Media Examiner, 93% of marketers are using Facebook and 66% of marketers plan to increase their use of Twitter, LinkedIn, and YouTube. With so many businesses already on social media, consumers have come to expect it. If your business is nowhere to be found, it may make you seem inaccessible.

**Your Competitors ARE There.**

Since 93% of marketers are already on Facebook, it is safe to assume that at least one (and probably several) of your competitors are already leveraging these platforms as part of their marketing campaigns. If potential customers see your competitors continually posting great content and interacting with their existing customer base in a positive manner, what will make them come to your business instead?

**There Is A Hole In Your Advertising Campaign.**

Since your competitors are already on social media and consumers expect you to be there as well, people are going to notice if you're lacking

a social media presence. Social media marketing is less expensive than you might think, so it may be worthwhile to work it into your advertising budget for 2017.

**It Can Be Harder To Recruit High-Quality Employees.**

The recruitment industry has changed drastically since the onset of social media. AdWeek tells us that 92% of recruiters use social media to attract high-quality candidates, and Link Humans reveals that 76% of social job seekers found their current positions through Facebook. Most of today's job seekers (especially the Millennial generation) are looking for companies that are accessible and fun. Without an active presence on social media, you may have a harder time attracting the right candidates.

**You Aren't Part Of The Conversation.**

Even if you aren't on social media, the rest of the world is - and you can be confident that they're talking about you! Consumers are always posting about their experiences with local companies, both good and bad. If you aren't on social media, you won't have any way of knowing what your customers are saying about you.

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# New overtime rule

*continued from page 4*

“With hourly non-exempt employees, you don’t have to track the ins and outs – you just have to track the hourly totals for the day. The reason you do that is because you have to pay overtime when they work more than 40 hours in a seven-day work period,” she explained. “It’s simple because if you don’t work, you’re not paid. And, by the way, anyone can be hourly non-exempt, including managers. Sometimes it just doesn’t make sense for everyone to be hourly, though, due to the amount of hours work and the responsibility someone has.”

Bowling described a “salaried employee” as one who receives the same amount each pay period and who is exempt from overtime. Hours worked can be tracked, but it’s not required by the DOL.

“If the employee needs a day off, hours can be taken from a leave bank. If the company closes for a day because of snow or some other reason, employees are still paid as if they had worked. Pay cannot be reduced when employees are tardy or

leave early and if you don’t have a sick leave policy and employees are out sick, you still need to pay them,” she said.

Salaried non-exempt receive the same pay each week, regardless of hours worked under 40. However, hours over 40 are paid time and a half, “which has me scratching my head wondering, ‘Why would anyone want to do that?’ I don’t think it’s the best solution for a lot of people but you may have a tried and true employee and it’s easier to pay that way,” Bowling said.

Campanini explained a pay calculation that could be used in that situation.

“It’s complicated, but basically the employee must be paid a salary that will cover all the hours worked at least at minimum wage. When they work overtime, their pay will be at half times the regular hourly rate because you already covered the time at straight time,” he said, demonstrating the following examples of on a Power Point slide for salaried non-exempt employees who work a fluctuating workweek:

·Employee A works 50 hours in a seven-day period and is paid a \$500 salary. He or she is also paid an additional \$50 overtime for hours 41 to 50. The overtime is calculated at one-half times the regular rate times 10 hours, bringing that employee’s pay to \$550 total.

·Employee B works 55 hours and is paid \$500 salary plus an additional \$68.18 in overtime for hours 41



to 55. Again, the overtime pay is calculated at one half of the regular rate, but this time for 15 hours, bringing that employee’s pay \$568.18 total.

“A complicating factor here is that the ‘regular rate’ has to

be calculated each week. This is arrived at by dividing the weekly salary by the actual hours worked. Again, it’s complicated, but it is an essential part of understanding how this works,” Campanini added.

·Employee C works 32 hours and is paid \$500 because no deductions in pay are made due to a reduction in hours.

As in the example of Employee C, when employees are considered “salaried, non-exempt,” employers cannot reduce the salary because the employee worked fewer than 40 hours in that week. They may, however, utilize leave bank for things like vacation, Campanini reiterated.

According to the DOL, employers have several options for responding to the changes. They can:

·Raise the employee’s salary to keep the employee exempt from overtime as long as those employees meet the “duties test” - their duties are those of an executive, administrative or professional employee.

·Pay the overtime in addition to the employee’s current salary when those newly overtime-eligible employees work more than 40 hours in a week.

·Evaluate and realign hours and staff workload so they don’t have to pay overtime to white-collar workers who earn below the salary threshold. For example, employers may hire additional workers. Or employees can work fewer hours on some days to compensate for days when more than 8 hours are worked.

The DOL also said employers may use any method they choose for tracking and recording hours, as long as those tracking methods are complete and accurate.

There are some exemptions but to establish that a white collar employee is exempt from the FLSA’s minimum wage and overtime requirements involves assessing how the employee is paid (salary basis test), how much the employee earns (salary level test), and whether the employee primarily performs the kind of job duties that Congress meant to exclude from the law’s overtime protections (duties test).

For more information, visit the DOL website at <https://www.dol.gov/featured/overtime> or contact Campanini at his office at 573-346-1245.



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# November will bring an election to remember

By Nancy Zoellner-Hogland

Between threats of violence and rumors of voters being bussed from poll to poll to cast numerous ballots, rigged voting machines, hacked voter registration sites and United Nations election monitors working Missouri voting sites, controversy has surrounded this year's general election.

However, County Clerk Rowland Todd promised those things won't be happening in Camden County. In fact, he said he's been hard at work the past few weeks making sure every machine is working properly, every judge is trained thoroughly and every voting site is ready for November 8.

He said the county's participation in the Missouri Centralized Voting Registry will ensure that no one votes more than once.

"All Missouri counties, except for Boone, are connected. If someone comes in to register to vote and they're already registered in another county,

I'll know it. When that happens, we send a letter to that county asking them to remove the name from their rolls. That way no one can be registered to vote in two different counties," Todd said.

There's also strict oversight at the polls. When people request ballots, their information will be checked against a list of registered voters. Election judges provide voters with the correct paper ballots, which are counted as they are slid into the machine. At the end of the day, the number of ballots that were deposited into the ballot tabulating machine must match the number of ballots handed out by the election judges at each polling site.

"It not, there has to be a reason. The most common is that people walk out with their ballot because they don't like any of their choices," he laughed. "But with our machines, nobody - and I mean nobody - knows how you voted, what party you voted, even what

number voter you are. The only numbers on the ballots are ballot styles and we have those because some of our districts are split by Congressional districts and/or fire districts. And none of our machines are connected to the internet. The only wires attached to them are the power cords."

Todd said that in 2004, his first presidential election after taking office, Camden County still used punch card ballots. Because of the issue with the hanging chads, in 2005, the government bought those machines and Camden County went to its first electronic voting machines.

"Since then, we've switched to the Unisyn. It photographs the ballot - front and back - as it's sliding through and all the votes are recorded on a special type of flash drive called a 'TM.' They're made only for that machine so you can't go out and buy them at Walmart," he said. "After the polls close, the judges box up all the paper ballots, seal

the boxes and sign on the seal. Then, they have to open the compartment where the TM is located and bring that TM, which is not connected to the internet, and the sealed boxes to my office. At the counter in my office, we then plug the TM into a laptop, which also is not plugged into the internet, and we download the results into it. We then transfer that data on to another flash drive, which is then downloaded into a special system connected directly with Jefferson City."

Todd said he conducted a public test Friday, October 21 on all the county's voting machines to make sure they were working properly and recording accurately. Four election judges as well as the chairman for the Missouri Democratic Central Committee and others from that group were on hand to monitor the process. The judges each had a stack of 50 or 60 ballots called a "test deck" that they had to run thru the machines, one by one. The bal-

lots were matched to the numbers recorded by the machines to make sure everything registered correctly and, according to Todd, they were exact.

"Then two gentlemen each took two stacks of 10 and they marked them how they wanted to mark them. We shut the machines down to reboot them and those ballots were run thru, again, one at a time. And again, the count was exact," he said.

Todd also said that unless the governor steps over the local authorities, no one - not even representatives from the UN - can just show up at poll locations to be a poll watchers or monitors. To be a poll monitor, each person is required to apply through either the Republican or Democrat Central Committee in that county and that person's name and the location where he or she is going to work has to also be shared with the county clerk a minimum of two days before

*continues on page 19*

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### BY-GONE LAKE ATTRACTIONS - PART 6: MAX ALLEN'S ZOOLOGICAL GARDENS

From the early 1950s to the early 1980s vacationers headed to Lake of the Ozarks on Highway 54 did not have to wait until they reached the Lake to find a roadside attraction to visit because such places proliferated along the roadside beginning in Eldon. The highway passed through Eldon, which had numerous tourist-oriented places. When the highway bypassed

Eldon and other places southwest of town and became a divided route with limited access, the roadside attractions quickly disappeared, leaving their ruins languishing in the weeds along stretches of the old highway pavement.

These attractions included Tom's Monkey Jungle across the highway from today's Walmart in Eldon, and Stuckey's Pecan Shoppe, Nickerson's Farms, Max Allen's Zoological Gardens, the Ozark Deer Farm (later called Animal World), and

Stark Caverns, (later called Fantasy World Caverns) southwest of Highway 52. When new highway construction was complete, Max Allen's moved across the new highway to a building now housing an antique mall. Fantasy World Caverns still exists but is currently not open to the public. The overgrown rock-walled ruins of the original Max Allen's Zoological Gardens can still be seen along the old highway but all vestiges of Animal World have vanished, as have the ruins of Stuckey's Pecan

Shoppe and Nickerson Farms restaurant.

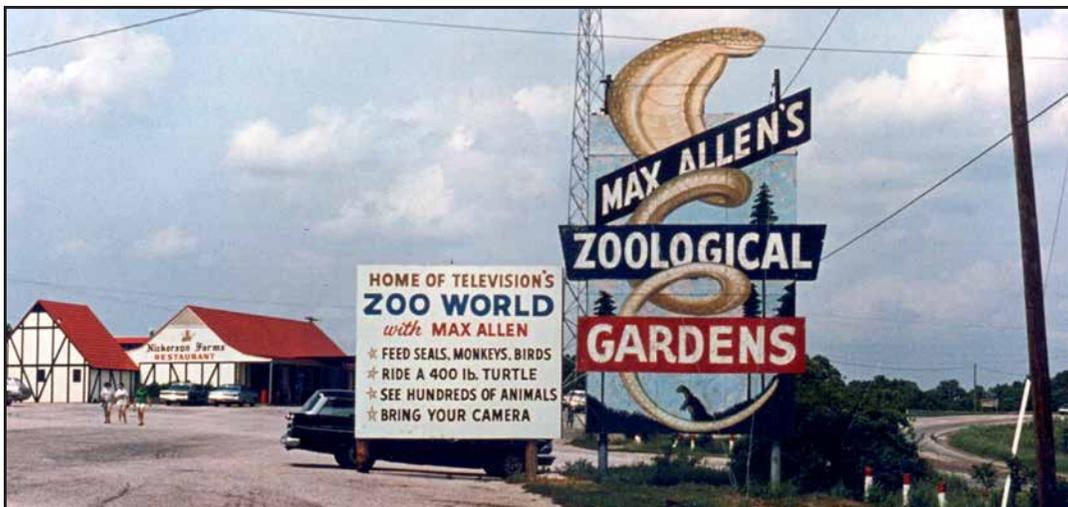
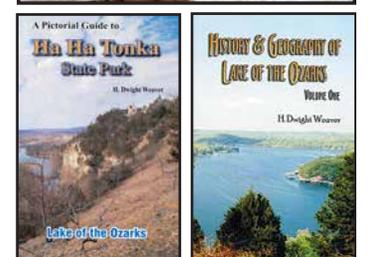
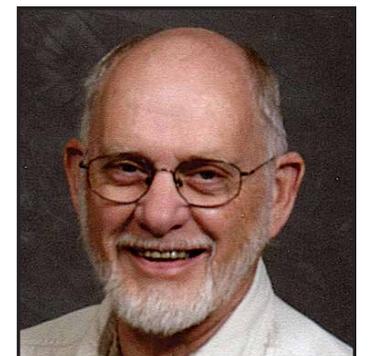
Several miles of the old highway along which most of these attractions sat is now called Midway Road. This route was also interesting in the 1930s and early 1940s for its many roadhouses and the popular Mussler's Ozark Resort at the junction of highway's 52-54, which was a sprawling complex of entertainment opportunities. Mussler's was replaced by El Rancho Resort, which sat where Silver Dollar Restaurant and the gas station are located today. The accompanying photo features the eye-catching sign that sat along the old highway at Max Allen's Zoological Gardens, photo courtesy of Max Allen.

*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.*

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# Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

## What is Loan-to-Value?

Loan-to-Value, or LTV, is a ratio of your mortgage loan balance to the value of your home. It is used to estimate how much you owe on your home compared to your home's market value. To determine your LTV, your Lake of the Ozarks mortgage lender will divide your loan amount by the lesser of the home's appraised value or purchase price. As an example, if you have a \$280,000 mortgage loan balance and a home value of \$350,000, your LTV would be 80%.

### Why is Your LTV Important?

When it comes to the mortgage approval process, your LTV is a key factor. Mortgage lenders use this ratio on both new purchases and refinance transactions. It is a risk assessment tool that lenders can use to determine if you are eligible to receive a loan. With a higher LTV, lenders perceive that there is a higher risk of the loan going into default because there is little to no equity built up in the property. In the event of a foreclosure, the lender may find it difficult to sell the home for a price sufficient to cover the outstanding loan balance. Not only can a high LTV risk your chances for approval, but if you do get approved, you could be charged a higher rate. In addition to the higher interest rate, you may also be required to purchase private mortgage insurance. In general, most lenders will offer the best interest rates to those borrowers with an LTV of 80% or below.



If you have more questions about your LTV or how it could affect your Lake of the Ozarks mortgage loan or refinance, call 573-746-7211. When it comes to your home financing needs, I'm here to work with you every step of the way. I'll discuss your options, offer competitive rates and back it up with the first class service you deserve!

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# Armchair Pilot

*continued from page 2*  
on the results of investigations that are being conducted by the DOT. Under federal regulations, domestic flights holding passengers are allowed to sit on the ground for three hours before allowing passengers to disembark; international flights can sit four. The airline with the best on-time record was Hawaiian Airlines with Alaska

Airlines coming in second and Skywest Airlines third.



Frontier and Spirit airlines had the worst rates. Ironically, Skywest also had two flights on the list of domestic flights with tarmac delays of over three hours. With 5.61 reports per 1,000 passengers, Expressjet Airlines had the worst record of mishandling baggage in August 2016. The report also showed that passengers filed 1,602 complaints against U.S. airlines in August, down from 1,639 filed in August 2015.

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# Stakeholders invited to share ideas on economic stimulus plan for Parkway West

*continued from page 3*  
those who are against the city making any major changes.

HDR also collected data from the Lake of the Ozarks Regional Economic Development Council 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 that allowed them to compare Osage Beach with the rest of the area.

“This whole thing kind of got off on the wrong foot. Initially, everyone just concentrated on an island down the middle of the Parkway and that made a few people anti-change right off the bat, but that was just one of the elements we were looking at. From the start, we wanted to hear what the public wanted so some re-educating had to

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 project got its start last fall when, after hearing presentations about how different road designs could attract more business, Alderman Jeff Bethurem suggested that aldermen look at redesigning the section of the Parkway between the Grand Glaize Bridge and Lazy Days Road. At that time, he suggested incorporating a “boulevard-style” roadway with more green space, decorative landscaping and bike lanes. He said he felt the change would reflect the more residential tone of

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 and knowledge of the area, according to City Administrator Jeanna Woods.

On its website, HDR states that while they are most well-known for adding beauty and structure to communities through high-performance buildings and smart infrastructure, they provide much more than that. “We create an unshakable foundation for progress because our multidisciplinary teams also include scientists, economists, builders, analysts and artists. Our employees, working in 225 locations around the world, push open the doors to what’s possible each and every day.”

Mayor John Olivarri wrote in a prepared release that public participation in the November 9 meeting was vital for the city to better understand all the issues affecting the Westside business community. “We encourage the public to attend as public involvement is critical to the success of the progress,” he stated.

Those who are not able to attend the meeting can obtain copies of the meeting handouts, including a comment form, by visiting the city’s website at [www.osagebeachmo.gov](http://www.osagebeachmo.gov). The public will have until November 23 to submit comments. Those comments can be emailed to [christopher.kinzel@hdrinc.com](mailto:christopher.kinzel@hdrinc.com) or they can be mailed to:

HDR  
Attn: Christopher Kinzel  
4435 Main Street, Suite 1000, Kansas City, MO 64111  
*photo: file*



take place. Hopefully everyone now understands that we’ll only do what the public wants and that we’re not going to force anything down their throats,” Patterson promised.

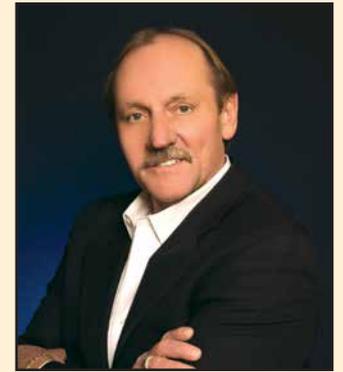
At an earlier board of aldermen meeting, Christopher Kinzel, HDR consultant, shared similar sentiments.

“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

the west side and would also attract more boutique-type businesses and residential-service businesses to that area. At the meeting, which included a presentation from an engineering firm, several business owners spoke against such a plan, saying that such a move would further hinder business – not help it.

The board decided to look further into the matter and last December, voted to spend up to \$70,000 on a study that

# As the Lake Churns Year to Date Market Comparison



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

Lake of the Ozarks’ year to date home and condo market data indicates a mostly positive outlook as we head toward 2017.

On a year-over-year basis, waterfront homes sales declined while non-waterfront home sales and condo sales both increased.

Average home sales prices were up and average condo sales prices were slightly down.

Waterfront, single-family home sales year to date totaled 603, down 7.2 percent from October 2015. The average sales price climbed 6.5 percent to \$328,427, the 2nd highest in 5 years with 2013 the highest at \$388,224.

Days on Market (DOM), or the number of days it took the average home to sell, tightened to 143 days versus 152 last year.

Broken out by home location, Year to Date, Waterfront Home sales performed as follows:

Totals for all 2016 home and condo sales show an increase of 2 percent in units sold with the average sales price remaining steady at less than 1 percent increase over 2015.

LOCATION	YEAR	#SOLD	AVG PRICE	DOM
Four Seasons	2016	36	\$ 599,810	122
	2015	38	\$ 588,497	137
Horseshoe Bend	2016	47	\$ 288,156	113
	2015	42	\$ 305,703	144
The Villages	2016	8	\$ 1,304,215	121
	2015	6	\$ 1,060,500	133
Porto Cima	2016	12	\$ 947,992	147
	2015	14	\$ 1,380,804	91

*Michael 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](mailto:cme@yourlake.com).*

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# Crossword Puzzle

Solution page 19 THEME: PRESIDENTIAL ELECTIONS

**ACROSS**

1. Wisdom tooth, e.g.
6. Slovenly abode
9. \_\_\_\_ row
13. "Leave me \_\_\_\_!"
14. Lamb's momma
15. Chew out
16. Stirs up
17. \*Reagan, to friends
18. Extend subscription
19. \*Electoral entity
21. \*Election day
23. Right-angle building extension
24. Cat-headed Egyptian goddess
25. British broadcaster
28. Plural of locus
30. Farmer's turf, pl.
35. Pale or bitter beverages
37. 1960s boots
39. "No way, \_\_\_\_\_!"
40. Under the weather
41. #6 Across dwellers
43. Actress Moore
44. Arctic people
46. On the surface
47. Julia Roberts as \_\_\_\_ Brockovich
48. Clear and bright
50. Snorkeling site
52. \* \_\_\_\_ Whitman, co-chair of John McCain's 2008 campaign
53. How snug bug in a rug feels?
55. Singular of #35 Across
57. Diver's breathing device
61. \*Election within a party
65. Conical tent
66. Miner's bounty
68. Hindu queen
69. Do like Vesuvius
70. Additionally
71. Nashville player
72. A rolling stone gathers none of this
73. Japanese currency
74. Downhill riders

**DOWN**

1. Designer Jacobs
2. Hodgepodge
3. Take it easy
4. Anoint
5. Bring to consignment store
6. Dried up
7. \*Presidential term limit
8. Yiddish busybody
9. She is
10. Warm-hearted
11. What's the big one?
12. Like moist grass in the morning
15. King Minos, e.g.
20. Heidi's shoes
22. Consume
24. Prejudice
25. Pesto ingredient
26. Russian cuisine staple
27. Small intestine/large intestine connection
29. RC or Pepsi
31. Went by horse
32. 100,000 BTU
33. Mr. Simpson, to Marge
34. \*Important kind of state
36. " \_\_\_\_ to My Lou"
38. Bassoon cousin
42. Asparagus unit
45. \*List of candidates
49. Unidentified John
51. What coquette does
54. Polish currency
56. \*This account of John Podesta was hacked
57. Curriculum based on science, technology, engineering, math
58. Claudius' successor
59. "Moonlight Sonata," e.g.
60. \*Dems opponents
61. Colonial times' laborer
62. Casino chip
63. Part of ROM
64. Yearnings
67. Wade's opponent

CROSSWORD														
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69						70				71				
72						73				74				



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# Lake Ozark picking up speed

By Nancy Zoellner-Hogland

Two years ago, the city of Lake Ozark changed the speed limit from 55 mph to 40 mph on the quarter-mile stretch of highway that runs parallel with Eagles' Landing between the Osage Beach city limits and the intersection with State Highway 242.

The change was made when that portion of the roadway was turned over to the city by the Missouri Department of Transportation. At the time, a lengthy discussion took place between aldermen about renaming the road. Although opinions differed, they all agreed that leaving it "Osage Beach Parkway" when it ran through Lake Ozark, would not only confuse motorists, it would take recognition from the city. They finally agreed to rename that stretch of road "Bagnell Dam Boulevard," but also refer to it as "Business 54" as a backup.

City Administrator Dave Van Dee said because the city's ordinance in effect at

that time stated that the speed on Bagnell Dam Boulevard would not exceed 40 mph, once renamed, that also became the speed limit on the newly named portion of the highway.

At the request of many, this October, aldermen gave first-round approval to once again change the speed on that section to 45 mph. The second vote will take place at the city's next meeting, scheduled for Wednesday, November 9. Meetings are normally held on the second and fourth Tuesdays of each month but the meeting was rescheduled because of the general election.

"Some people wanted to change it back to 55 – or at least 50 – but for everyone's safety, I felt that 45 made the most sense. There's no way you can make the turn at the bottom of the hill by Menards if you're going 55 and even though people are exiting the Expressway, where the speed limit is 65, to come up that hill,

they're slowing down for the light. And since 45 is the speed limit on Osage Beach Parkway, it just made sense to set it at that," Van Dee explained.

He also said that few tickets had been issued over the past two years to motorists who didn't slow down for the speed change.

"It was only when people used that stretch to pick up speed and were exceeding the limit by 20 or more. We weren't using it as a speed trap," he quipped.

The final vote was scheduled for a second meeting to give the public time to comment.

In a later discussion, Van Dee also said he's been in discussion with MoDOT officials about changes at the intersection of Highway 54 and State Highway W near Rick's C Store. He said the number of accidents at that location was cause for concern.

"I don't know how far off in the future we'll see a change and I don't know exactly what

they're considering, but I know MoDOT is looking into doing something there, as they should. It's always problematic when you suddenly

have a stop light on a section of road where people are traveling at 65 or 70 miles an hour," he said.



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*From BoatUS*

Marinas, boat clubs or fuel docks with a working pumpout provide a vital service to recreational boaters. Installing a pump, however, and the annual costs to maintain one, can be high. That's where a program funded by the taxes and fees paid by boaters can help.

This fall, the US Fish & Wildlife Service's Clean Vessel Act program aims to give out about \$12 million for the construction, renovation, operation and maintenance of public boat pumpouts. However, the deadline to apply for the 2017 grant cycle is early December 2016. Anyone interested should apply now by contacting their state's grant coordinator.

The nationally competitive, federal grant program, which is administered by individual states, pays up to 75 percent of the project costs and requires 25 percent matching funds. Some select states also contribute funds, which could essentially cover up to 100 percent of the costs. Any public or private boating facility or nonprofit organization

is eligible to apply. In addition to stationary locations on docks or shore, funds may pay for pumpout vessels, floating restrooms used by boaters, educational efforts on environmental pollution or for other boat sewage-related measures.

"With the growth of no-discharge zones nationwide, we need to ensure boaters – from the largest to the smallest boats – have meaningful access to local pumpouts," said BoatUS Foundation Vice President Susan Shingledecker.

Since the inception of the Clean Vessel Act, the grant program has funded more than 6,000 pumpouts and dump stations and provided funds to help operate and maintain more than 3,700 systems.

Missouri's Individual Clean Vessel Act coordinator is Marlyn Miller, Fisheries Programs supervisor for the Missouri Department of Conservation. She can be contacted by calling (573) 522-4115, extension 3164 or by emailing her at Marlyn.Miller@mdc.mo.gov.

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# Content marketing metrics: What your small business measures matters

Submitted by Bruce Mitchell,  
Lake of the Ozarks SCORE

Metrics are a powerful tool for measuring the well-being of your business.

Many small business owners, however, focus on the number of page “likes” or “followers” they have as an indication of how well they’re doing on social media and in their content marketing efforts. But those “vanity metrics” don’t usually bear much relevance to how effectively your strategy and tactics are working.

In a post for the KissMetrics blog, marketing analyst Lars Lofgren explains, “Vanity metrics are all those data points that make us feel good if they go up but don’t help us make decisions.”

Before putting a lot of stock into any metrics from social media insights or Google Analytics, first think about which metrics will realistically indicate how well your small business is performing. These will be things like new leads, revenue, service subscription renewals, etc. After defining those key performance indi-

cators, you can look at ways to measure them using the analytical tools available to you. Otherwise, you’ll be inundated with a lot of numbers that may or may not be truly relevant to the health of your business.

In his eBook, “A Field Guide To The 4 Types Of Content Marketing Metrics,” digital media entrepreneur Jay Baer breaks down content marketing metrics and the basic questions they answer into four categories:

- **Consumption Metrics** – How many people read, viewed, listened to, or downloaded a piece of content?
- **Sharing Metrics** – How many people shared a piece of content?
- **Lead-Gen Metrics** – How often did consumption of content result in a lead?
- **Sales Metrics** – Did you make money because of the content?

The last two in particular are those you might find most telling of how well your business is doing, and they’re far more representative of your small business’s content marketing and social media efforts than

likes and follows. If your lead generation and revenue numbers aren’t where you anticipated or not at a level you need them to be to sustain and grow your business, you’ll know you need to make some changes and you can begin taking action.

If you need more insight about content marketing, social media, and other aspects of starting and growing a small business, contact the SCORE Chapter near you. SCORE mentors have a vast amount of experience in all areas of entrepreneurship, and they’re available to provide guidance and feedback to fuel your success.

You’ll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. For more information contact the Lake of the Ozarks SCORE Chapter at [www.Lake-of-the-Ozarks.SCORE.org](http://www.Lake-of-the-Ozarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441.



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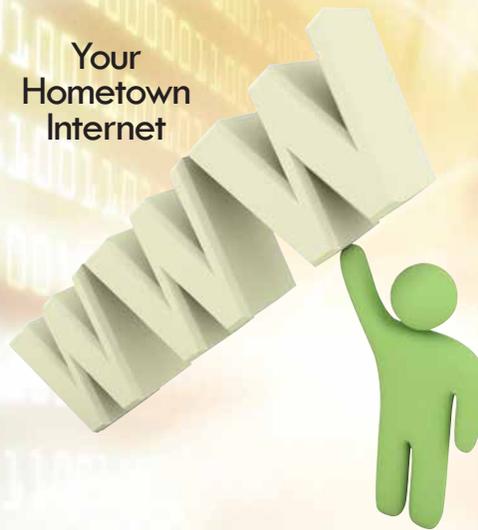
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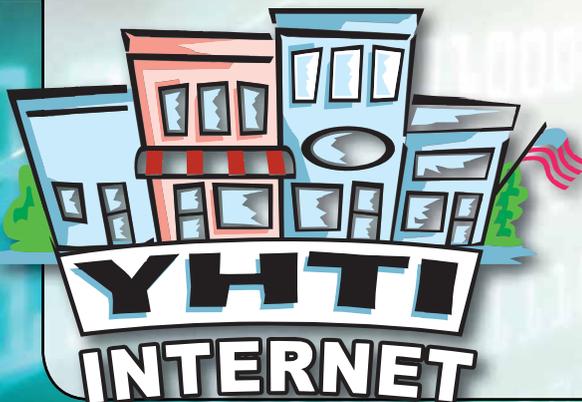
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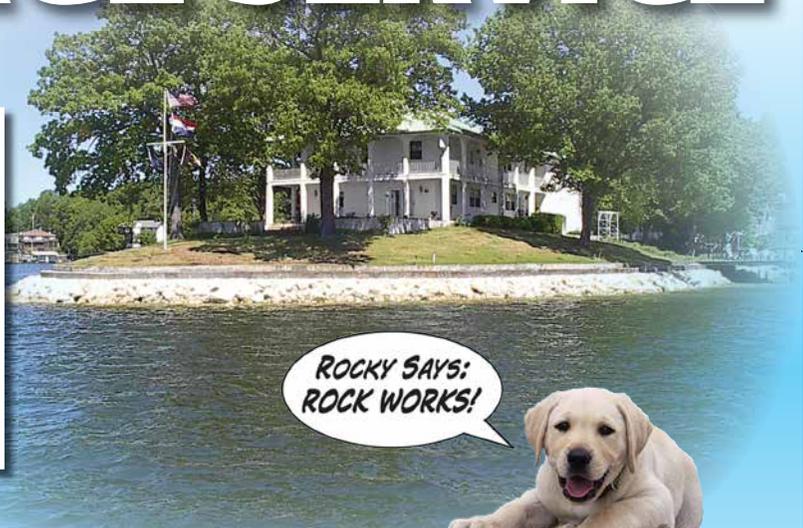
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