

LAKE OF THE OZARKS BUSINESS JOURNAL

BOATING ON BACK

VISIT US ONLINE AT WWW.LAKEBUSJOURNAL.COM



Preparing for Change

Lake Ozark's Dave Van Dee to retire. Pg. 4

It's Planting Time!

Hemp growers can get it in the field. Pg. 6



TDD Decision Soon

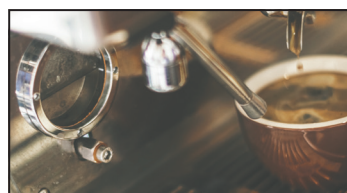
Lake Ozark's streets need repairs. Pg. 10

Road District Web Update

Usability will improve. Pg. 11

Minimum Wage Rises

\$9.45 an hour beginning Jan. 1. Pg. 18



Glimpses of the Lake's Past

Dwight Weaver's look back. Pg. 19



Crossword

Fill in the blanks on: 24 Solution: 17

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 16 -- ISSUE 1

JANUARY, 2020

Marketing the Lake, college style

By Nancy Zoellner-Hogland

To bring more tourists to the Lake during the off season and particularly during the winter months, Lake of the Ozarks should consider building one or more snow ski slopes. The area's hilly terrain would be well-suited for the development and Missouri's typical winter weather – cold but not too cold – would make the Lake an attractive place to spend the weekend enjoying the sport.

Incorporating an ice bar into an existing entertainment venue like Lazy Gators and building an indoor sports complex with soccer fields or ice skating, hockey games and tournaments, pool, rock climbing and a gym would have the same effect.

Those were also some of the suggestions provided by college students enrolled in the University of Missouri, School of Business who were required to develop a marketing strategy for the Lake area as part of a real-world learning project. That project, offered through a class titled "The Professional Edge Advanced Professional Development – Leading Teams and Organizations," was overseen locally by Michele Kroll, county engagement specialist in Community Economic Development for the University Extension. She was assisted by Trish Creach, executive director of the Camdenton Area Chamber of Commerce; and Lori Hoelscher, regional account executive at Ameren Missouri.

"The 300 or so students in the business program have to take this particular course in their junior year. This year they decided to integrate a service-learning component into the course to prepare them for the internship they take in their senior year," Kroll explained, adding that to carry out the program, the university partnered with the Extension offices, which are located in all of

Missouri's 114 counties. "I work heavily with LOREDC (Lake of the Ozarks Regional Economic Development Council) and we had just been through strategic planning. One of our goals was to put together a regional marketing plan so we applied to be part of the program because we thought it might be a good way to get ideas from someone who is outside the area and who might see things a little differ-

ently than those of us who live and work here."

As a result, Kroll said she was asked to work with two teams consisting of 13 students. To kick off the hands-on portion of the project, which began in October, she took them on a tour that circled Lake of the Ozarks, she sent them demographics and she talked with them weekly to provide

continues on page 17



University of Missouri students enrolled in an advance professional development course took part in a hands-on marketing projects that included developing a marketing strategy for Lake of the Ozarks. The students, split into two teams, presented their plans in December to several of the Lake's stakeholders. Nancy Zoellner-Hogland photo.

LakeMansions.com

Luxury Waterfront Homes
Lake of the Ozarks

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

C. Michael Elliott & Associates, Realtors
3738 Osage Beach Parkway, Suite 103



LAKE OF THE OZARKS BUSINESS JOURNAL

Look for us on
Facebook



Like us on:
facebook®



The *Lake of the Ozarks Business Journal* strives to provide accurate and relevant news and information for area readers. All stories and photos contained within unless otherwise attributed are produced by editorial staff.

Letters to the Editor are welcomed, provided a valid name, address and phone number are provided (we will not publish your phone or street address). Letters and comments may be edited for space, content or clarity without notice. All submissions become the property of Benne Publishing, Inc., and are Copyright 2020 as part of the magazine's contents. Anonymous comments or letters will not be published.

Local businesses are invited to e-mail or mail relevant press releases for local events and news to the Editor for possible inclusion. Provided as a free service, we do not warrant all materials will be published and/or printed. Materials printed are done so on a space-available basis. A photo may be included.

Include a self-addressed stamped envelope if you mail materials you wish returned. We are not responsible for materials lost through mailing. Materials without return postage will not be returned. We do not accept letters, comments, materials, press releases, etc., via phone or fax. The mailing and email addresses are below. *All materials presented herein are the responsibility of the originating author and do not necessarily reflect the views of Benne Publishing, Inc. or its employees.*

Subscriptions are available for \$36 per year. Mail check or Money Order to the address below, or call with credit card.

(573) 348-1958 • Fax: (573) 348-1923

Greg Sullens, GSM (573) 280-1154

Sarah Hagan, Marketing Consultant • (918) 440-0282

Journalsales@mix927.com

www.lakebusjournal.com • lakebusjournal@gmail.com

Publisher: Denny Benne • Editor: Darrel Willman

Writers: Nancy Hogland and Dwight Weaver.

Contents Copyright 2020, Benne Publishing, Inc.
160 N. Hwy 42, Kaiser MO 65047

Armchair Pilot

By Nancy Zoellner-Hogland

USING PUBLIC USB CHARGERS at the airport or hotel could ruin your trip. A report from the Los Angeles County District Attorney's Office stated hackers have been loading malware directly into charging stations, or into cables they leave plugged into those stations, that allows them to steal personal data – including passwords – from the device. The practice, called juice jacking, is not as prevalent in the U.S. as it is overseas but it's obviously enough of a problem to issue the warning. To prevent your devices from being infected, bring your own charging cables with you and always use an AC power outlet instead of a USB charging station in public spaces. Since AC power outlets are rarely available at airports, bring your own portable charger or buy a USB data blocker, which allows you to charge your mobile devices without any risk of hacking. The data blockers are inexpensive – less than \$10 on Amazon – and can automatically switch between Apple, Universal and Samsung to ensure compatibility.

HAVE YOU EVER WONDERED why most U.S. passports are blue? It's because the color was changed from green in 1976 to recognize our Bicentennial. Today different colors are used to indicate the type of passport. Blue passports are issued to adults and children for general travel and identification; brown passports are provided to U.S. government employees, contractors and military personnel but are only to be used while traveling on official government business. Black passports are for State Department employees and light green is used for refugees living in the U.S. who were not able to get passports from their country of origin. Outside the U.S., many nations use the colors to signify affiliation with a certain region or culture. European Union members use burgundy; the Caribbean community uses blue; many Islamic nations use green, which is associated with the Muslim religion; and shades of red are often used

by communist countries. Although countries can choose the colors of passport covers, the composition is regulated: They must be made of a material that bends rather than creases, upholds in temperatures from 14 to 122 degrees and remains readable in humidity conditions between 5 and 95 percent.

IF YOU'RE APPLYING FOR a passport, you'll need to provide one photo with your passport application but the State Department has rules that must be followed: The photo must be in color and taken within six months. Someone else must take it – selfies are not allowed. Eyeglasses aren't allowed, nor are social media filters. You're required to have a neutral facial expression or natural smile with both eyes open and you must face the camera directly. Wear clothing that would be worn on a daily basis – however, camo, uniforms or anything resembling a uniform are not allowed. Hats or head coverings are also prohibited. Those who cover their heads for religious purposes must submit a signed statement that verifies that covering in your photo is part of traditional religious attire worn continuously in public; those covering their heads for medical reasons must provide a signed doctor's statement to that effect. However no hats or head coverings can obscure your hairline or cast shadows on your face. Nix the headphones or hands-free devices but jewelry or piercings are allowed as long as they don't hide your face. Permanent tattoos are also allowed. The background of the photo must be plain white or off-white, the photo must be 2-by-2-inches with the head measuring between 1 and 1 3/8 inches and the photo must be printed on matte or glossy photo quality paper. Photos cannot be damaged.

USA TODAY RECENTLY shared a few flying hacks that will make your next trip a little smoother. 1 – Always check bags packed by children to make sure they didn't stuff in something that will get you scrutinized by security. 2 – Conduct your own family pat-down to look for things like heavy metal on jeans that might trip an alarm or require a real pat-down at the airport. 3 – Snap a photo of your parking spot to avoid traversing

the whole garage/lot on your return. 4 – Learn the rules for items in carry-ons and pack accordingly. 5 – Organize approved liquids at home, store them in a quart-size bag and tuck the bag in an outside pocket of your carry-on to avoid slowing down the security line. 6 – Don't wear boots. Sneakers, flats and slip-ons are better options. 7 – Bottled water is pricey at the airport. Bring your own empty bottle and fill it once you've passed through security. 8 – Bring your own fully-charged portable charger in the event in-seat power or charging stations aren't available. 9 – BYOB (blankets), which sometimes aren't available, and fuzzy socks to keep your feet warm. 9 – Bring a Ziploc bag to hang your phone from the closed tray table to comfortably watch a movie.

LEGROOM IN ANYTHING but first class has been steadily shrinking. According to Flyer Talk, three decades ago, airplanes generally had a 19- to 20-inch seat width and a 34- to 35-inch seat pitch. Today, most commercial aircraft have a 17-inch seat width and a 30- to 31-inch seat pitch. While Jet-Blue, Emirates, Cathay Pacific, Delta, Alaska and Southwest are a little roomier, TAP Portugal, Iberia, Frontier Airlines, TUI Airways and Spirit have shrunk seat pitch to 28 and United, American, Frontier, Delta, Qatar Airways, China Southern, Caribbean Airlines, Hawaiian Airlines, Cebu Pacific, AirAsia X, Uzbekistan Airways and Air Transat have some seats with widths below 17 inches, making them among the smallest in the industry. With 16-inch widths on select seating, United is the worst of the US' four big airlines, according to Flyer Talk.

ON THE OPPOSITE END of the spectrum, British Airways recently debuted a brand-new A350-1000 featuring Club Suites: flatbed business class seats with a new 1-2-1 reverse herringbone configuration offering direct aisle access and doors that offer maximum privacy. Flyer Talk said the airplanes also include shoulder belts in addition to lap belts, more storage, a mirror and vanity and 18.5-inch inflight entertainment screens as well as three-course menus, plush bedding and "a myriad of entertainment options."



Your favorite songs from yesterday,
24 hours a day on Cool 102.7 FM



Wizard
Screen Solutions
expands your living area



+ creative design + quality construction + competitive pricing + professional turn-key execution

Outdoor **LIVING**
by TXR



Visit our new website:
www.TXRAC.com

See us on



and



houzz

St. Louis / Lake Ozark - 573-552-8145 • Toll free at 888-318-1346 • 101 Crossings West Drive Suite 200 - Lake Ozark, MO

Preparing for change in Lake Ozark

By Nancy Zoellner-Hogland

Lake Ozark City Administrator Dave Van Dee is hoping to retire in the next year or two. And he wants to leave the city not only in better shape than he found it, but also in the hands of someone who has been thoroughly trained to guide the city and help it grow.

That's why the city will be working with Baker Tilly Virchow Krause, LLP, a Chicago-based consulting firm, in coming months to hire an assistant city administrator/community development director.

"Baker Tilly will solicit candidates nationwide to find highly skilled professionals who might be a good fit for the job. Next, they will review all resumes received and will verify qualifications, cutting those who don't meet the qualifications. Finally, Baker Tilly will conduct the first round of interviews. Some of the questions may be generated by the board but Baker Tilly will do the actual in-

terviews, which will be videotaped or at the least, recorded so the board can hear them," Van Dee said, adding that he, the aldermen, Mayor Gerry Murawski and City Attorney Chris Rohrer scheduled a meeting for January 3 to start the process.

He said that at that meeting, held after deadline for this issue of the "Lake of the Ozarks Business Journal," they planned to outline the background, experience and skills they would like to see in the ideal candidate and explain the position's primary responsibilities and duties, the reporting structure and how the position will fit into the city's overall operation.

"We want to put together a snapshot of what this job entails, what kind of community this is and where this community wants to go," Van Dee said. "It's my hope to find someone who will be doggedly determined to see this city succeed. Running the city is a business

and it should be treated like a business. I think the city should stay focused on providing services to the public and not worry about doing 'warm fuzzy things' that will feel good for two minutes but won't provide anything long-lasting. I also believe a good city administrator shouldn't spend money the city doesn't have, I think he or she should be consistent and I think that person should be willing to work with the other city officials to develop a long-range plan and then following that plan."

After Baker Tilly narrows the field down to three candidates, the city will have more hands-on involvement, he said. Unless no one applies or none of the first round of candidates are qualified, he expects someone will be hired by mid-May to fill the position.

Van Dee explained why he encouraged aldermen to follow this hiring route.

"I'll turn 65 in June and last August celebrated my

10-year anniversary with the city. I had planned to retire in 2020 but when Gerry was elected, he asked if I would consider staying one more year. I said I would and promised to give the city a six-month notice, but told them if they waited until then to start looking, that might not be enough time to get someone adequately trained. So since we lost Tim Haden, our community development director, earlier this year from cancer, we decided to revise that job description to add the duties of assistant city administrator," he said. "That way, in addition to handling planning and zoning, assisting with strategic planning and plan implementation and working directly with the business community to promote further business development, the person will have the opportunity to work with all the other departments and be able to move into the position seamlessly. And that will be much better for

the city."

On a personal note, Van Dee said he and his wife haven't yet decided whether they'll stay in the area after retirement or if they'll move closer to their children and grandchildren in Iowa.

"We've formed a lot of friendships here, we like this area and our children and grandchildren enjoy coming here to visit. As it gets nearer to that time, we'll make that decision. I currently plan to stay in my job until August or September of 2021 but if things are going well here and I feel comfortable that the city is in good hands, I may leave a little sooner," he said. "But I'm not retiring to sit at home and watch TV! I've been approached about doing some consulting and I'm open to that. I just don't want to make any long-term commitments because my wife Lisa and I want the freedom to take off on a trip when we feel like it. I've had a good life – but I've worked really hard for most of it. I want to spend retirement enjoying the fruits of my labor."

WE ANSWER TO A HIGHER AUTHORITY.

THE FIDUCIARY STANDARD



Central Trust Company

Central Trust Company adheres to the "Fiduciary Standard" and will always act in the best interest of our clients regardless of the type of account or relationship. Call or visit us online today to learn how our free-from-conflict investment selection process and adherence to the "Fiduciary Standard" differentiates us and how it will make a positive impact on your investment plan and performance.

WEALTH & RETIREMENT PLANNING | INVESTMENT MANAGEMENT | TRUST & ESTATE SERVICES

WWW.CENTRALTRUST.NET | 573-302-2474 | 1860 BAGNELL DAM BLVD. | 2ND FLOOR

Make it yours...

Your New Retail Store Space
New Service Industry Space
or New Project Space...

Picture the possibilities!



Space above for Signage



Lots of parking!



Osage Beach central location on Osage Beach Parkway starting at \$795 per month for 1,000 sq. ft., with glass storefront or glass overhead door. Build out your space or rent with improvements and loft in place! Well insulated, sewer and water included.

The best location and views at the Lake!

Reserve your space now!



Double units! (or more)



Technology Park

Osage Beach • 602.692.6813

Land owners can grow a new crop beginning this year

By Nancy Zoellner-Hogland

The Missouri Department of Agriculture began accepting industrial hemp producer registration applications for review at the beginning of this month.

Growing hemp had been illegal since the passage of the 1970 Controlled Substances Act because of its relation to marijuana. However, the 2018 Farm Bill allowed for industrial hemp to be produce nationwide with each state having authority over its own regulations and permits.

According to the department, on Oct. 31, 2019, the United States Department of Agriculture published an Interim Final Rule, which established the federal regulatory framework for industrial hemp growth in the United States. The guidance from USDA further provided states the opportunity to operate without an approved state plan for one year as an extension. Missouri will operate under the extension and, as a result, will not submit an official state plan



to USDA for the 2020 growing season. Missouri's Industrial Hemp Program will operate under the authority granted by Missouri Senate Bill 133 and an extension of the 2014 Farm Bill.

In Missouri, those interested in growing the product, which is used in a variety of products including textiles, rope, biodegradable plastic and the supplement CBD oil, must com-

plete a written application for the Producer Registration and/or Agricultural Hemp Propagate and Seed Permit that includes parcel maps. They must also complete a fingerprint criminal history background check within 30 days of submitting their application.

The state posted a fillable application form and provided four-digit registration numbers online on Dec. 16, 2019 but did not begin reviewing the applications until Jan. 2.

A spokesperson for the Department of Agriculture also said applicants should wait for approval before "purchasing, receiving or planting industrial hemp seed."

In the meantime, the USDA has provided a Program Overview webinar summarizing the new federal rule and the current federal program status. The full federal rule text is available from USDA's website, which can be found by visiting. The USDA will accept public comment until January 29, 2020.

To help Missouri growers, in January the MDA will be hosting several public information meetings throughout the state. A seminar will be presented on January 22 for those in the Lake area. For more information on that class or on others, visit <https://agriculture.mo.gov/plants/industrial-hemp/>.

Phys.org, a web-based science, research and technology

news service which covers a full range of topics including physics, earth science, medicine, nanotechnology, electronics, space, biology, chemistry, computer sciences, engineering, mathematics, explained the difference between hemp and marijuana.

"Hemp and marijuana are, taxonomically speaking, the same plant; they are different names for the same genus (Cannabis) and species. 'Hemp and marijuana even look and smell the same,' says Tom Melton, deputy director of NC State Extension. 'The difference is that hemp plants contain no more than 0.3 percent (by dry weight) of THC (tetrahydrocannabinol), the psychoactive substance found in marijuana. By comparison, marijuana typically contains 5 to 20 percent THC. You can't get high on hemp.'

In other words, Cannabis plants with 0.3 percent or less of THC are hemp. Cannabis plants with more than 0.3 percent THC are marijuana."

Because different species of hemp look and grow a little different than the others – and because there is not a definitive way to identify whether a field is growing hemp or marijuana other than testing, law enforcement organizations and agencies are looking at the possibility of developing training programs to help officers in the field deal with the issue.



Happy New Year!

\$139,900
MLS 3519507

Tan-Tar-A Home with Land

Bobbi Bash
Team

573-365-2622

www.bobbibashteam.com

1,508 sq ft
2 BR/2 BA
Furnished
2 Living Room Areas



RE/MAX
LAKE OF THE OZARKS
Each Office Independently Owned and Operated



GWEN
Sullens

GSullens@FirstBankLake.com
(573) 348-BANK (2265)



LINDA
Allen

LAllen@FirstBankLake.com
(573) 348-BANK (2265)

Lake Area Residential Real Estate Lending Experts!

Call Loan Officers Gwen Sullens or Linda Allen
for all your Residential and Commercial Loan needs.

Including:

- ✓ Construction
- ✓ Second Homes
- ✓ Purchase & Refinance
- ✓ Condominiums

Offering Highly Competitive Rates, Terms and Closing Costs.
First Bank of the Lake underwrites and services all loans.

573-348-2265

www.FirstBankLake.com

Lobby Hours M-F 8:30am to 4:00pm

Drive Thru Hours: M - F 8:00am to 5:00pm

Saturday Lobby/Drive Thru Hours: 8:00am to 12:00pm



Located at the entrance of the
Osage Beach Outlet Marketplace
4558 Osage Beach Parkway, Suite 100
Osage Beach, MO 65065



Here Today for Your Tomorrow

Ask for KASASA

Free checking. Awesome rewards.
Quality local service.

State is now issuing medical marijuana licenses

By Nancy Zoellner-Hogland

In December, the Missouri Department of Health and Senior Services announced it had completed its review of all medical marijuana facility applications and had issued licenses for 10 testing facilities, which was eight more than required in the amendments, 21 transportation facilities and 60 cultivation facilities.

Just two of the licenses were issued for applicants in the Lake area and both were for medical marijuana cultivation facilities: Holistic Missouri LLC, at 14541 N. State Highway 5 in Sunrise Beach, which received a score of 1571.48; and BTMD Holdings LLC, at 28744 Highway 5 in Gravois Mills, with a score of 1528.71, which was the lowest score of all approved applications.

According to the DHSS, applications designated as "Approved" were offered a medical marijuana facility certification and were given five days to confirm acceptance of that certification. Notifications of approval were sent via email to those who

created the user account in the Medical Marijuana Registry Portal, the individuals listed in the application as the primary contact, and at least one other individual identified in the application.

Guidelines state that, if accepted, they have one year to start producing crops. However, the DHSS has stated they expect product to be available this spring. And, although some expect a change in 2020, since marijuana is still illegal at the federal level, plants and seeds can't legally be transported across state lines, there is somewhat of a "gray area" on how growers are to start their operations.

In the meantime, according to law enforcement, the state has set up a situation where growers have to break the law to follow the law. Those who possess medical marijuana patient cards can legally purchase medical marijuana from an approved dispensary, and they can legally grow medical marijuana if they have been approved by the DHSS. However, they can only do so

with marijuana or marijuana seeds that are legally obtained from an approved provider. Any marijuana that was in the state prior to the new laws is still illegal, and it is still illegal to import any marijuana or marijuana seeds from outside the state, so there is no way for a legal grower to get the marijuana seeds to start growing legal marijuana, and therefore there is no way for a licensed dispensary to get medical marijuana to sell, and therefore there is no legal marijuana for a card holder to obtain.

Several applicants and even officials with the DHSS have joked that the new buzz word is "immaculate conception."

In the meantime, the DHSS reported they will issue licenses for 86 infused-products manufacturing facilities on January 10, licenses for 192 dispensary facilities January 24, and licenses for seed-to-sale tracking systems January 31.

Lisa Cox, head of the DHSS Office of Public Information, said they have also been busy reviewing and approving re-

quests from those who hope to be able to legally purchase medical marijuana, approving 28,266 medical marijuana patient cards as of late December.

Patient services staff have 30 days to process the applications. They make their decisions based on whether or not the applicant has a qualifying medical condition and if the application is signed by a qualifying physician who is in good standing in the state.

Although a University of Missouri study estimated some 26,000 patients requesting the card the first two to three years of the program, a spokesman for the DHSS said they anticipated a much higher number – possibly as many as 150,000. Rules state that patients may purchase up to 4 ounces of medical marijuana in a 30-day period; certified patients may have up to a 60-day supply in their possession at any given time.

With approval, qualified applicants can also grow their own marijuana at home – possessing up to six flower-

ing plants, six non-flowering plants and six plants less than 14 inches tall that are to be kept in a locked facility. However, an additional \$100 fee will allow a licensed user to grow a limited number of plants at home. As of late December, the DHSS had approved more than 8,000 requests for home growers. Beginning January 1, 2021, dispensaries will also be required to sell seeds and starter plants.

Dispensaries will eventually begin to dispense seeds and starter plants. Dispensaries will be required to sell patients seeds and starter plants beginning Jan. 1, 2021.

The state's medical marijuana program was given the go-ahead November 6, 2018 when 1,572,592 ballots were cast by 65.54 percent of Missouri's registered voters approving Missouri Constitutional Amendment 2. The amendment allows medical marijuana use by those with a variety of qualifying medical conditions including:

continued on page 20

It's Movie Night!



We've got the technology, and the expertise to make your home entertainment unbelievable! Give us a call today for a no-obligation consultation!

Curt (816) 215-2425 • cgordy@SmartSystemsGallery.com

SMART SYSTEMS GALLERY

Home & Business Automation • Access Control • Security Systems & Cameras • Audio/Video
• Home Theater Systems • Cabling & Wireless Networking • Dock Lifeguard™ Reseller

(573) 693-1686 • 2820 Bagnell Dam Blvd. A-1 • Lake Ozark, MO • www.SmartSystemsGallery.com



UNPARALLELED EXPERIENCE. UNPARALLELED RESULTS.

Long & Robinson, LLC, isn't your typical law firm. You won't find stuffy, pretentious attitudes or inflexibility here. Instead, you'll find a team of experts with a practical, down-to-earth approach and a winning track record.



Our clients include condominiums, homeowners associations, property management companies, oil and gas contractors, commercial contractors, subcontractors, construction companies, and sureties.



CONSTRUCTION LAW



COMMERCIAL LITIGATION



CONDOMINIUMS

The Lake area is awash with new residential developments, particularly condominiums. However, along with this comes a wave of challenges for condominium and homeowners associations. All too often, developers of new construction projects cut corners to reduce costs and avoid delays.

Their inadequacies set up associations for financial failure.

We have recovered tens of millions of dollars for homeowner associations and their members.

SELECT THE FIRM WITH PROVEN RESULTS. LEARN MORE AT
WWW.LONGROBINSON.COM OR CALL 816-541-2100 TO ARRANGE A CONSULTATION



LONG & ROBINSON

LLC

1800 BALTIMORE AVENUE, STE. 500, KANSAS CITY, MO 64108

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

TDD decision expected this month

By Nancy Zoellner-Hogland

Lake Ozark will not be getting any assistance through the Missouri Departments of Transportation (MoDOT) and Economic Development (DED) Cost-Share Program to repair Bagnell Dam Boulevard.

The city had applied for the matching grant funding, touted as an “exciting opportunity for Missouri to turn infrastructure investments into workforce investments” last summer. Both Mayor Gerry Murawski and City Administrator Dave Van Dee said since the Bagnell Dam Strip was the lifeblood of the city, the city’s largest contributor of sales tax to the state and vital to the city’s economic growth, they were optimistic the project would be approved. However, when the list of recipients was released December 16, Lake Ozark wasn’t on the list.

Rick Hasty, head of the Lake Ozark Transportation Road Committee, said that’s why it’s more important than ever for the Transportation Development District (TDD) plan to move forward.

Under that plan, an additional sales tax of up to 1 cent on every dollar would be collected on all sales made inside the designated TDD, which would encompass all stores located along Bagnell Dam Boulevard from the dam to Osage Beach Parkway. The collected tax would be used to repay the approximate \$3 million that would be borrowed – likely through the sale of bonds that would have to be repaid – to fix the boulevard. For that to happen, those living inside the TDD boundaries, which would also extend down Fish Haven Road to include the Fish Haven Senior Housing development would have to approve the measure.

“It’s important for business owners to understand this will not come out of their pockets – or their profits. The additional tax will be paid by the consumer and it’s a very small amount individually. To explain it very simply – if the tax is approved by voters, if a tourist bought

a burger and beer that would normally cost \$10 at one of the restaurants on the Strip, an additional dime – 10 cents – would be added on so the customer would pay \$10.10 for the meal,” Hasty explained. “I know that doesn’t sound like enough to make a difference but when you look at the number of customers that each business sees in a day and then you multiply that out by the customers that are seen all summer – or year-round – well, that will add up to a lot of money. So, bottom line, it will be a very painless way for us to get Bagnell Dam Boulevard repaired.”

A study completed earlier this year by Cochran Engineering found that during the three days of the Magic Dragon Car Show, an estimated 43,000 vehicles – 597.2 per hour – traveled on Bagnell Dam Boulevard and 41,000 – or 569.4 per hour – traveled the road over Memorial Day weekend.

To get the TDD project started, Miller Surveying created a map of the area to be included in the district. In December aldermen unanimously passed a resolution in support of the TDD that allowed Hasty to move forward with his plan to meet with every business owner to explain the benefits of the project. Chris Rohrer, who agreed to serve as the attorney for the TDD, will prepare and submit the necessary paperwork to the Miller County Court for a judge’s approval. The next step is to request a special election that will allow ballots to be mailed to the people who reside in the proposed TDD in April. The decision to do that has to be made by January 31, according to Lake Ozark city officials. If the measure is put on the special ballot, the ballots can be mailed back or taken to the Miller County Courthouse in Tuscumbia. 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.

Hasty, who has lived in Lake Ozark approximately eight years, said he would be willing

to head up the commission.

“I already have about six years invested in the roads and because I’m retired, I have time to be ‘hands-on’ with this,” he said, adding that he started working with the city when the road he lives on needed work. “I pestered the city enough that they filled some cracks but the road is in bad shape and needs to be completely redone. However, in conversations with Matt, the head of the city’s Public Works department, I learned that because of the low tax base, the city didn’t have the funding to do the work that’s needed on my street or anybody else’s. The city owns 93 miles of roads and as I started looking at them, I found they also needed attention. Last year the city hired the engineer to conduct a study of the roads I attended the meetings and when the city decided to set up this committee, I volunteered to be involved.”

The committee has met several times to discuss funding options. Van Dee said one of those options is to adopt a Use Tax. He said companies like Amazon, which voluntarily implemented a local sales tax, already collect tax on many products sold online, “But it’s my understanding that in cities where voters have not voted to adopt the tax, the money is kept by the state. So the key will be explaining it properly because residents are already paying it. We just need their approval to get it sent to the city.”

Van Dee also said if the TDD plan is not adopted, the city will likely have to ask for an increase in property tax.

“Worse case scenario, if they can’t get the TDD, we’re looking at 30 to 35 cents per \$100 valuation property tax levy plus the Use Tax. Anything below that will require the city to subsidize the road fund with general fund and the transportation fund, which means that we’ll be cutting into the money we set aside for maintenance. If we can’t maintain the ‘currently good’ and they become ‘poor,’ it will be a continuous downward cycle,” he said.

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

5 Reasons to Buy a Lake Home

Owning a home at the Lake of the Ozarks is both a great way to have some fun vacations, as well as a wonderful investment. Now is a great time to purchase a Lake of the Ozarks home, and Team Lasson is here to help! If you’re still on the fence about taking this next step, here are five reasons you should buy a home at the Lake of the Ozarks!

Outdoor Recreation

This is one of the biggest draws for people wanting to live at the Lake of the Ozarks. The Lake provides entertainment both on and off the water, but especially on the water. With hundreds of homes lining the shores of our lake, and with docks attached to those properties, you can quickly see what people love about our area! Of course, it’s not all just water-related activities that keep people’s interest while they stay here. Hiking, horseback riding, golfing, local events, camping, hunting, and more are additional draws as our beautiful Ozark hills provide a place to enjoy the great outdoors. On the water, cruising, coving, fishing, water skiing, wakeboarding are just a few of the ways people enjoy the water at the Lake of the Ozarks.

Relaxing Environment

There’s nothing quite like waking up on a beautiful summer weekend, fixing your favorite breakfast and beverages, and enjoying the atmosphere from your beautiful lakefront deck or watching the sunrise over the Ozark hills, listening to the birds chirping, watching deer graze down the hill, and listening to the squirrels twittering on the branches above are some of the beautiful relaxing ways to enjoy your home at the Lake of the Ozarks. Others may find social activities more relaxing, which could involve getting the boat out and hopping from one lakefront restaurant to the next, coving out with friends, and enjoying some fun in the sun. Still, others may enjoy a day out on the golf course and wrapping up the day with a few drinks at your favorite local spot. The ways to enjoy and relax at the Lake of the Ozarks are endless, which is why it’s such a popular vacation destination, and why SO many people want to own a home at the Lake of the Ozarks.

Privacy

The Lake of the Ozarks is home to celebrities, wealthy business people, and more – but you may not even know because this area is the perfect place for some privacy! Of course, others come down and enjoy a little fan appreciation, so you’ll see photos crop up occasionally, but for those seeking out a private lifestyle that is still filled with a vacation atmosphere and a hometown feel – the Lake of the Ozarks can meet those needs. If you’re looking for discretion in a home purchase at the Lake of the Ozarks, Team Lasson is here to



assist.

Wildlife

We mentioned it above, but one beautiful reason to purchase a home at the Lake of the Ozarks is to get just a little closer to nature. The wildlife around here is majestic and perfectly at home in their Ozark hills. From whitetail deer, wild turkeys, squirrels, chipmunks, birds, fish, and turtles, there are many ways to enjoy these creatures in their natural habitat. Whether this is from quietly immersing yourself in their world from your back deck to heading over to one of our two state parks to enjoy a hike and take in the scenery.

Entertaining

The Lake area offers many forms of entertainment! We have several venues that bring in TOP-NOTCH performers to the area. If you enjoy a good concert, we have several options for you, and if you want to enjoy a meal at the same time, many of our local restaurants bring in artists to perform as well.

Of course, this could also mean entertaining guests – which is another reason to purchase a home at the Lake. It’s the perfect place to bring friends or family for a weekend away, some time to catch up, and fun activities that you wouldn’t get to enjoy elsewhere.

Ready to Buy a Lake of the Ozarks Home?

Team Lasson is ready to help you purchase your home at the Lake of the Ozarks! If you’ve been dreaming about a lakefront home at the Lake of the Ozarks, this is an excellent time to purchase. Team Lasson has been helping homeowners for over 20 years secure their dream homes, and we want you to be the next. Visit our website to submit your application, we look forward to working with you!

Michael Lasson
Senior Loan Officer
NMLS #: 493712

4655 B Osage Beach Parkway
Osage Beach, MO 65065
Direct: (573) 746-7211
Cell: (573) 216-7258
e-Fax: (866) 397-0318

Email: mlasson@fsbfinancial.com
Website: www.YourLakeLoan.com

A Division of First State Bank of St. Charles. Equal Housing Lender. Bagnell Dam Association of REALTORS®, Affiliate of the Year 2011, 2014, & 2015.

**Send Your Public Event Information and News Releases to
Lakebusjournal@gmail.com**

**Please remember to include photos if available, captions detailing the photographs
and your information in Word (.doc) files**

Road district website usability to improve

By Nancy Zoellner-Hogland

Soon it will be easier use your smartphone to check for road work, sign up for text alerts, print permits or get information on adopting a road on Horseshoe Bend. That's because the Horseshoe Bend Special Road District is updating its website to be more user friendly on smartphones or other electronic devices.

Sarah Amsinger, office manager for the road district, said although that type of information has always been available, their website was designed for use on PCs or laptops so information can sometimes be hard to access when using a smartphone.

"The board voted in December to have MSW Interactive Designs, our website designer, do whatever needs to be done to change that. Otherwise, I think it's already pretty user-friendly. I like the simplicity of it and think it needs to stay that way for people who aren't 'web-savvy,'" she said. "We haven't sat down with them yet to discuss the changes but the content will pretty much

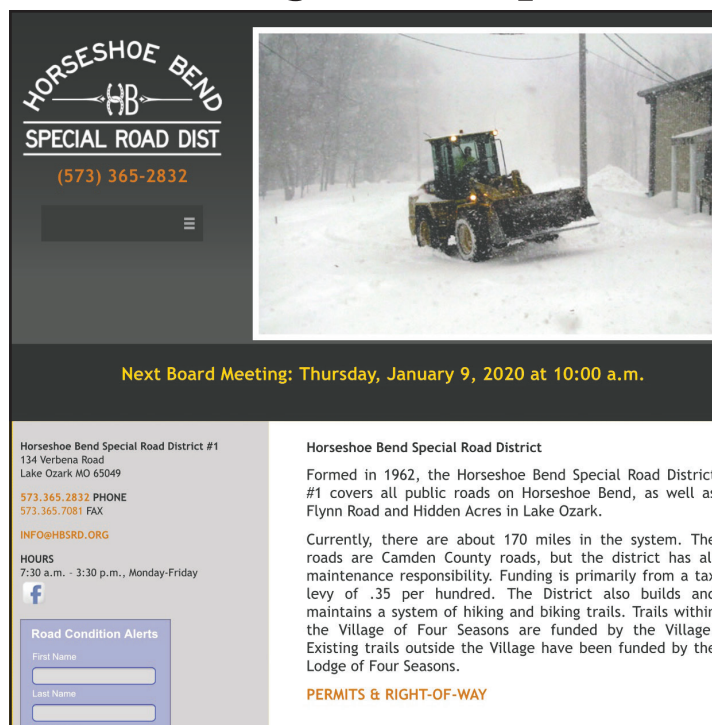
stay the same."

Currently any work; projects like installing a trash enclosure or mailbox, landscaping or creating off-street parking area – that's done on the county right-of-way, which ranges from 2 feet to 10 feet from the edge of the pavement, requires a permit from the district.

The road district also occasionally sells surplus property and advertises those sales on the website.

The district's paving schedule and information about the Adopt-a-Road program is included as is a link to sign up for weekly text alerts. Those alerts notify users where to expect traffic slow-downs or when roads are temporarily shut down due to weather or construction.

"MSW will also configure the site to provide a secure connection," Amsinger said, adding that they may also add more information about their Adopt-A-Road program, which encourages individuals, families, groups or businesses to adopt sections of the roadway



The district's current website design can be difficult to navigate on a smart device. That soon will change.

and then periodically pick up trash on those sections.

"We have a lot of people who have informally 'adopted' their road – they just pick up trash while they're walking

every day or week or whenever. However, for those who 'officially' adopt a road or a section of a road, we'll post signs at the beginning and end of the section to recognize them

or their group. However, in order for that to happen, they have to agree to follow a few safety guidelines and we have an application that has to be filled out. Currently people have to come into the office to get those and while they'll still have to bring them in once they're filled out, we may post them online to make it easier to access the information."

All the main roads – Horseshoe Bend Parkway, Duckhead, Susan, Carol, Cherokee and Bittersweet – are adopted, as are several side roads. However, there are still many more that are available.

Amsinger said they usually ask people to agree to pick up trash three times a year before the major holidays – Memorial Day, Fourth of July and Labor Day – so it looks nice when all the people come down but participants are not limited to those times. The road district provides heavy duty trash bags free of charge and will pick the bags up after they're filled if they're left alongside the road.

For more information on the program stop by the office at 134 Verbena Road during normal business hours or call 573-365-2832.

Lake Area General Maintenance



RELIABLE

Painting, Sealing & Staining Inside & Out
Carpet Cleaning - Housekeeping - Light Hauling
Small to Mid-Sized Condo Management
Leaf Removal - Powerwashing Decks & Docks

LOCAL 573-365-6430

Building or Remodeling your home?
Stop by and see our huge selection of
products for every style and every budget.



Need personalized service? Call now and
make an appointment with a member
of our experienced staff.



924 Hwy 42
Osage Beach, MO 65065
573-348-4464
dkbshowroom.com

Cabinets | Countertops | Kitchen & Bath Faucets & Fixtures | Custom Showers | Appliances

Do you run a
local business?

So do we.

Your Auto-Owners Insurance policy comes with a local agent – someone who understands you and the protection you need.



Mills & Sons
INSURANCE

- SINCE 1869 -

573-365-2002 • www.millsinsurance.com

Auto-Owners
INSURANCE

LIFE • HOME • CAR • BUSINESS

2701 Bagnell Dam Blvd. Lake Ozark 65049

PBW members Charis Patires and Jane Martin, scholarship recipient Savannah Higgins, PBW members Yolanda Kehr and Peggy Cochran, and scholarship recipients Christine Chapman, Victoria Marohl and Haiwe Luttrell.



The Heart of the Ozarks Professional & Business Women hosted their annual Christmas party and recognized several Lake area women who received scholarships this year from the organization's scholarship fund.

Each year PBW hands out non-traditional scholarships to women who are continuing their education. These scholarships are awarded based on achievement and need. Money raised during PBW's annual QuarterMania fundraiser goes to provide the scholarships as well as administer grants to local charitable organizations. In 2019 these charities were: Citizens Against Domestic Violence, Kids' Harbor, the Hope House, The Community Foundation of the Lake, Share the Harvest, and

the Lamb House.

QuarterMania will be held March 29, 2020 at the Inn at Grand Glaize in Osage Beach. Doors open at 1 p.m. and the auction begins at 2 p.m. Table sponsorships and donations for the auction are needed.

The mission of the Heart of the Ozarks chapter of Professional & Business Women is to enhance women's lives professionally, politically and personally. The group was chartered in 2006 and meets several times throughout the year. Membership is \$40 per year. Their next meeting will be February 5, 2020 at 11:30 a.m.

For more information about PBW or QuarterMania, go to www.pbwlakeoftheozarks.org or email teampbw@gmail.com.



Pictured are CADV outreach coordinator Amy Thompson, Great Southern Bank Banking Center Manager Stacie Winfrey, CADV executive director Sheree Keely, and Great Southern Bank employee Brooklyn Smith.

Great Southern Bank in Camdenton presented Citizens Against Domestic Violence with a \$1,000 donation as part of the company's A Grand Day to Celebrate event held December 3.

On December 3 the Camdenton branch hosted an open house to raise awareness for CADV and the services the organization provides by passing out informational material and refreshments. Branches located in rural communities across the Midwest participated in the

event which donated \$1,000 to 25 non-profit organizations.

CADV is celebrating 35 years of providing free and confidential services to victims of domestic violence and sexual assault in the Lake of the Ozarks area. They have a 28-bed shelter in Camdenton, a 24 hour hotline, crisis intervention programs, provide court advocacy, support groups and on-going support to victims.

For more information go to www.cadv-voc.org.

LAKE OF THE OZARKS
BUSINESS JOURNAL

Advertise in the Business Journal!

It's a great way to reach the thousands of visitors the Lake area has each year! Your advertisement is delivered to hundreds of locations all around and in the Lake area! Call today!

573-348-1958

A Matter of Trust

A New Year for Estate Planning

As we begin 2020, the upcoming election may be top of mind for many people. Whether the estate tax is altered or not, there is always a need for estate planning as it doesn't just pertain to taxes. When is the last time you reviewed your plan? If you can't answer that question quickly, then use the New Year as a time to make a resolution that will benefit your family for years to come. Here are a few things to ask yourself.

Do you have a will? Everybody needs a will. You need a will even if you and your spouse have put almost everything in joint names (in case you die after becoming the sole surviving owner). You need a will, to dispose of personal things and tie up loose ends, even if you place the bulk of your assets in a living trust. And you need a will if you wish to name a guardian for your children.

Is your planning up to date? Wills and trust agreements should be reviewed and revised as needed. If you have changed your marital status or your state of residence, become a parent or grandparent, or experienced dramatic changes in the size of your estate or the nature of the assets that it contains, review your estate planning now.

Is your choice of executor and trustee still realistic? When people make their first, simple wills, usually they name a spouse, relative or close friend as executor and trustee. As your estate grows, and your estate plan becomes more complex, however, designating an inexperienced individual to handle your estate is no kindness.

Your executor, the personal representative of your estate, will be called upon to assemble, inventory and evaluate all your assets; oversee the preparation of complex income and estate tax returns; counsel your beneficiaries; and keep detailed records.

If your estate is to be held in a continuing trust for your beneficiaries, your trustee will be called upon to provide prudent investment management, to continue to counsel beneficiaries and to provide comprehensive reports. Both jobs



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

are demanding, and both place the inexperienced at risk in terms of personal financial liability.

Have you planned your whole estate? Your life insurance, your IRAs, your money in the company retirement plan—these are examples of estate assets that typically are not controlled by your will. Instead they go directly to the beneficiaries you designate. Make sure your beneficiary designations are up to date and compatible with the other elements of your estate plan. If you established a living trust some years ago, check to make sure that title to later-acquired assets has been transferred to your trust.

Do you have a buy-sell agreement for your business? Business interests often require special planning. A buy-sell agreement with other owners or key employees can provide a business owner's estate with needed liquidity. And if the pricing formula in the agreement is realistic, it may prevent tax valuation disputes.

If any of these questions have given you more than a little to think about, I encourage you to meet with an estate planning professional who can guide you and provide objective advice. Maybe it's time to consider a living trust, or maybe it's simply time to do some tidying up of your current estate plan. Either way, we are always here to help. 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.



Your only
Locally Owned
Lake of the Ozarks
Magazine.



Statewide
Award Winning
Publication.

Pick up L-O PROFILE'S newest issue statewide
or visit www.loprofile.com to download!

Your Home Loan...Your Way



Michael Lasson
NMLS # 493712
(573) 302-0909
mlasson@fsbfinancial.com



Michelle Lasson
NMLS #934557
(573) 746-7212
malasson@fsbfinancial.com

**Send Your Public Event Information and
News Releases to
Lakebusjournal@gmail.com**

Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files


First State Bank
MORTGAGE
A Division of First State Bank, NMLS #416668

fsbfinancial.com | 573.365.LOAN (5626)
4655B Osage Beach Pkwy | Osage Beach, MO 65065

Multi-year recognition as Bagnell Dam Association of
REALTORS' Affiliate of the Year



Missouri Department of Commerce and Insurance recommends workers' comp rates decrease for 2020

The Missouri Department of Commerce and Insurance is recommending a 1.6 percent decrease in workers' compensation insurance loss costs for 2020. This marks the sixth year in a row that average workers' compensation rates will decrease.

The 1.6 percent decrease in loss costs between Jan. 1, 2019 and Jan. 1, 2020 is driven by declining lost-time claim frequencies. Increasing average medical claim costs partially offset the decrease.

"Missouri's lost-time claim frequency continues to decrease due to safety improvements in the workplace, but average medical claim costs have increased every year since 2014," said Department of Commerce and Insurance Director Chlora Lindley-Myers. "Recommended loss costs are decreasing for 2020, but

the magnitude of the decrease has fallen since 2019 due to the rise in average claim costs. I encourage employers to shop around for the best workers' comp rates. The department provides an online rate checker to assist employers with comparison shopping."

Prospective loss costs are intended to cover indemnity and medical payments for injured workers and some of the expenses associated with providing these benefits. Insurers use loss costs to set their workers' comp rates. Every year, the National Council on Compensation Insurance (NCCI), an industry-funded group, files advisory loss costs with the department. The department reviews the NCCI's methodology and assumptions and develops its own recommended loss costs. Under Missouri law, insurers may set their rates

based on the NCCI's recommendations, the department's recommendations, or their own actuarial analysis. Insurers are not required to change their rates in 2020, regardless of the recommendations made.

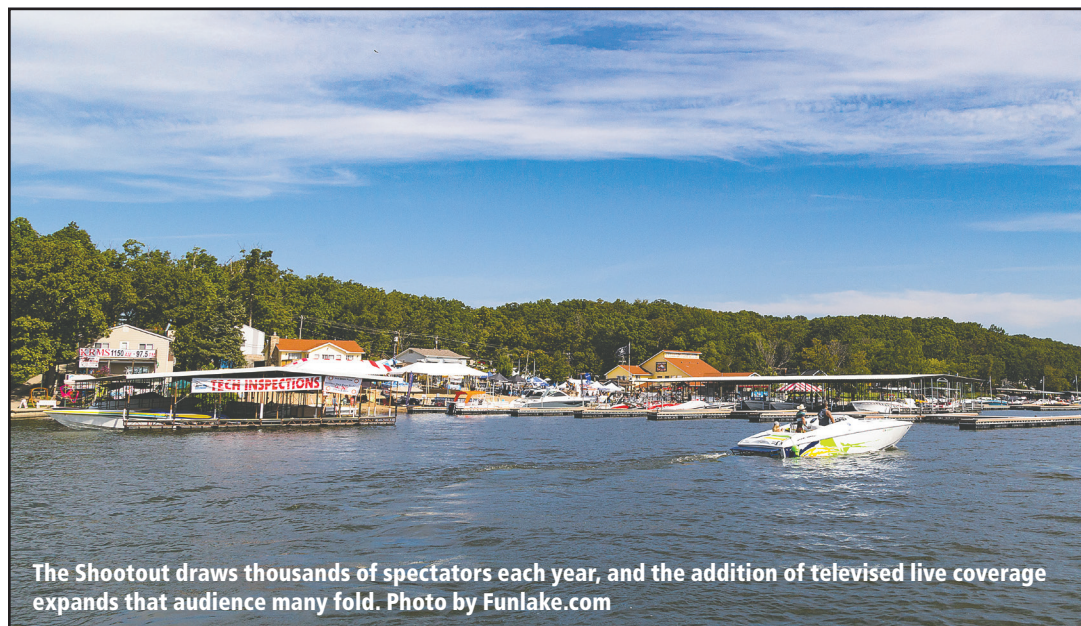
Both the NCCI and the department propose an overall loss cost decrease of 1.6 percent for policies effective Jan. 1, 2020.

The NCCI's proposed average changes in loss costs by industry group are shown below:

Manufacturing: -0.7%
Contracting: -1.7%
Office and Clerical: -1.6%
Goods and Services: -1.9%
Miscellaneous: -1.8%

The NCCI's 2020 loss cost filing and the department's independent actuarial review are available on the department's website.

Shootout committee awards broadcast contract to Benne Media



The Shootout draws thousands of spectators each year, and the addition of televised live coverage expands that audience many fold. Photo by Funlake.com

Ron Duggan, president of the Lake of the Ozarks Shootout, recently announced that Benne Media has retained the broadcast contract for a three-year period.

"We've looked at every aspect of the Shootout and are constantly striving to better our event. Benne Media has brought another level of pro-

fessionalism to the event and we're very comfortable with our relationship," Duggan said.

In 2019 the Shootout TV coverage aired statewide and on several regional cable systems and was streamed live online. Benne said he would continue to designate Cool 102.7 as the only radio outlet for the event.

"In addition to raising over \$350,000 for Lake Area charities in 2019, it's the lake's single largest event and a great opportunity to showcase everything the lake offers. It deserves this type of effort and coverage. We'll continue to explore even more opportunities for exposure in other markets," he said.

Building an effective web presence

with Alycia Conrad, Social Media Coordinator at MSW Interactive Designs LLC

Internet Marketing in the New Age of Google

Google is Changing... Again!

Google has changed dramatically since it began in 1998. Back in the day, when someone typed a search into Google, it returned 10 simple website links in blue. Ranking on page one for Google became extremely important and businesses scrambled for top visibility. Once again, Google has changed the game by altering the way it produces results.

1. Google Wants to Keep You on Google!

Google used to primarily direct traffic to other businesses' websites, but now they do everything they can to keep you on Google.com. Search for "substitute for baking soda" and an "answer" pops up at the top of the page in large font - "baking powder." How convenient, right? Unfortunately, the answer Google selects for this magic box isn't always the best answer, it's just AN answer. Most users never click through to the website, and you lose important views from consumers. Less than half of Google searches today result in a click to a business website.

Solution:

Don't put all your eggs in one basket. You cannot depend solely on Google organic rankings anymore. Diversify your marketing budget and get in front of customers everywhere they spend time: social media, email, text and traditional marketing.

2. Google Wants to Give More Options

Previously, your website could rank several times on page one and dominate search results. Now Google wants to show less repetitive content, and it could spell trouble for your business. Unless Google finds your additional content especially relevant, your business will only appear once in search results. If your marketing plan relies on ranking multiple times on page one, you may need to adjust your strategy.



Alycia Conrad

Solution:

Buying a page ad on Google could help your business get listed on page one in addition to organic results. Taking up more space on Google helps increase exposure and could be the edge your business needs to beat competitors.

3. Google is Getting Smarter

Google has developed a new advanced language processor that analyzes whole phrases, rather than just picking out individual words from users' searches. Google is trying to determine the intent behind a user's search so it can answer more complex questions. For your business, focusing solely on key words may not cut it.

Solution:

Put thought into the phrasing of the text on your website as well as key words. Create expanded content that helps answer questions consumers are asking about a business or product like yours. Be the answer people are looking for!

If your business is struggling to rank in search results, it could be time to implement a new marketing strategy. Consider hiring an agency to revamp your website, implement Google page ads, and create a social media campaign to keep your business top-of-mind in 2020.

Alycia Conrad, Social Media Coordinator

MSW Interactive Designs LLC ~ We put the web to work for you!

573-552-8403, Alycia@mswinteractivedesigns.com

www.PutTheWebToWork.com

Send Your Public Event Information and News Releases to Lakebusjournal@gmail.com

Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files



The Lake Area Chamber recently held a ribbon cutting for the Law Office of Mark Webb at 4834 Osage Beach Parkway Suite 202 in Osage Beach. The ribbon cutting took place on December 13th, 2019 at 11:30 am. Attendees included staff members, as well as several Lake Area Chamber staff, board members, and volunteers. For more information, visit their website at www.markwebblaw.com or call (573)-302-0897.

Managing Rental Property

Modern Times

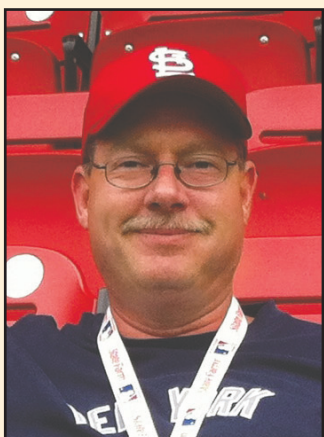
Happy New Year! We are 10 years past the year 2000 so it's time to get into the 21st century with your vacation rental property! Technology is changing so rapidly that if you don't keep up your property will be dated before you know it.

By now you should not have any old box televisions or VHS players in your home or condo. Every television should be a flat screen, at least 32 inches in the bedrooms and 40 to 75 inches in the living room, depending on the size of your room. Any smaller than that and people will avoid your property when comparing amenities.

Today you can save hundreds of dollars per year by cutting the cord! You should take advantage of smart t.v. technology and utilize streaming services and other smart t.v. platforms. Many services are anywhere from \$10.00 to \$50.00 per month. In most cases you should be able to save \$500.00 or more per year by switching to smart t.v.'s. We upgraded one of our rental homes this past year. Our savings for the year paid for three smart t.v.'s and next year our owner will save \$1000.00 compared to his old satellite service.

For the time being you should have a Blu-ray player but I imagine that within about another 10 years dvd's will be a thing of the past as you will be able to pay and see just about anything you want with the press of a button.

You may want to look at adding other smart devices to your property as well. Adding smart lighting systems, thermostat controls and expanded Wi-Fi capability will enhance your property and potentially save you money in the long run. Also adding usb ports around the home will make your property more attractive



Russell Burdette

as well.

LED light bulbs are now a lot less expensive than even just a few years ago and can reduce your electric consumption quite a bit. A year and a half ago we switched out our old florescent fixtures at our office to LED panels. Our electric bill has been lower 13 out of the 18 months since they were installed and we saved \$1200.00 off our overall electric bill this past year!

The final piece to stepping into the 21st century is your lock. People have been using keys for hundreds of years but in the last 20 years keyless entry technology has come a long way. We have been using the Schlage keyless entry locks for the past 10 years and have had great results. We currently have over 100 rental properties with all but four of them utilizing the same style Schlage keyless entry. No keys to lose, very few issues and they last about 10 years or longer on average.

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



Reinhold Electric, Inc. proudly serves the St. Louis Metro, St. Charles, Wentzville, Illinois and Lake of the Ozarks areas.
We offer 24 Hour Emergency Service

Residential-Commercial-Industrial

Please contact us at: 573-873-5543
Email: Greg@reinholdelectric.com
or Email: Katie@reinholdelectric.com
Please visit our website at: REINHOLDELECTRIC.COM



DESIGNER'S SHOWCASE
REMODELING, LLC

Your next Remodel

Deserves the expertise and experience you will find at Designer's Showcase Remodeling!

Our Award-Winning staff can handle projects at any price point and will consult with you on your project FREE with no obligation. We specialize in making kitchens, baths, decks, outdoor spaces and more into the rooms you'll want to be in.

**Remodeling
You Can Trust...
Designs That
You'll Love.**



Lake of the Ozarks Remodeling Experts!

www.designersshowcase.me • 800-329-1620





For your many sides, there's Nationwide.®

Golden Rule Insurance

573.348.1731

www.goldenruleinsurance.com

Products underwritten by Nationwide Mutual Insurance Company and Affiliated Companies. Home Office: Columbus, OH 43215. Subject to underwriting guidelines, review, and approval. Availability varies. Nationwide, Nationwide Is On Your Side, and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. ©2017 Nationwide CPO-0836AO (08/16) 6831741

EXCEPTIONAL VACATION RENTAL MANAGEMENT

Your Lake Vacation is one of the Lake's premiere professional vacation rental companies conveniently located in the heart of Osage Beach. We provide exceptional customer service, housekeeping, maintenance, accounting, marketing, interior design and 24 hour emergency services. Join our family of 100+ private homes and condos today!

- The Lake of the Ozarks leading innovator in professional vacation rental management
- Over 30 years of experience in the vacation rental industry
- We are a local brick and mortar, family owned and operated company
- Experience effective communication with our team of over 10 dedicated employees



4571 Osage Beach Pkwy
Osage Beach, MO 65065
573-365-3367
www.YourLakeVacation.com

We make it simple.
Paperless. Keyless. Stress-less.

"Insurance Talk"

with Belinda Brenizer of
Golden Rule Insurance

How can you CUT your Insurance Costs?

The purpose this article is to give you some tips to help reduce your insurance costs. It doesn't fit for everybody but hopefully it will help you to consider what fits your needs. Everyone has different insurance needs and it is not the cookie cutter "only buy what you need" idea tossed around by TV or social media.

Tip #1-Become an investigator. I know this takes time something we are all short of, but it will help reduce your costs if you take the time to investigate what products you really need and ones you don't.

Ask for alternatives and options to consider self-insuring some property items or physical damage.

Don't just look for lowest price. If it is the cheapest price, it probably means inferior policy or coverages.

Insurance policies are not the same for each company and have a lot of exclusions

Tip #2 ASK for credits. A lot of carriers have credits available especially on homes so let them know if you have things like alarm system, smoke alarms, live in gated community, good student auto credit, short mileage, new roof, water alarms or cameras. Ask your agent for what credits are available and see what you can qualify for on both home and auto.

TTip #3 Multipolicy discounts. It makes a tremendous difference if you put your policies in one company.

The companies want your account and will credit for auto/home, RV's, boats etc. Don't make the mistake that some use "I like to spread my business around". It is costing you and most likely your agent that has one policy would not be upset if you aren't going to do multipolicy.

TIP #4 Carefully consider Self Insuring some things by carrying higher deductibles, not insuring some small low value items like golf carts, Boats, ATV/UTV. Insure for the loss that can really cost you like liability claims and self-insure



Belinda Brenizer CIC,RWCS

small property/physical damage claims. Check your insured values annually to be sure you are not over insuring items or need to update coverages. Keep policies current.

Tip #5 Be your own Risk Manager. Are there things you are doing that puts your assets at risk and makes your insurance higher? Consider things like trampolines, putting jewelry/collectibles in safe deposit, animal exposures on premises, sharing ATV with children, and other higher risk activities. Also watch Volunteering for boards or associations. Always check that they carry Directors/officers liability to protect you. If not, I suggest not being on them as you can be named personally.

Tip #6 SEEK EXPERT ADVICE. Ask questions to your agent and get things like insurance quotes in writing that lists coverages and limits. Go to a professional agent whether it is a direct writer or Independent agent. Be sure they have been in business a longtime and look for people with Certifications in insurance. Certifications are an indication that they have had professional training as well as updates each year. INSURANCE carriers are not the same and normally so BE AWARE. Professional agents really do want to do a good job for you and design a program to protect you. 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.

Send Your Public Event Information and News Releases to
Lakebusjournal@gmail.com

Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

Crosswords Solution

Puzzle on page 24

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

Marketing the Lake

continued from page 1
guidance and answer questions.

The project wrapped up December 6 with a presentation before a dozen or so business, organization and municipal leaders. Teaching assistant Phillip Arnold, first explained the purpose behind the program.

"We implemented this is because up to this point, a lot of the (class) work is either theoretical or smaller projects that came with a lot of guidance. This project, part of the professional development quorum, allowed the students to work independently yet cooperatively in a real world setting on a project that did count and that would include follow-up by the stakeholders they were serving. The project allowed the students to apply what they learned and help them also helped the students get ready for the next level – internship," he said.

The group consisting of students Ethan Thomas, Graham Causnell, Huzaifah Hamid, Jack Ehrhardt, Garrett Tucker, Mitchell Harris and Karsten Short, spoke first. Their mission statement was "To create a brand and identity that goes beyond just the lake and tourism. Our goal is to increase the attraction of the Lake of the Ozarks area through economic development - specifically to people and companies across the three counties we are serving: Camden, Miller and Morgan."

They said the goal of their tagline, "Land by the Lake - Community Driven, People Focused," was to unify the tri-county region behind a message that shows the region has more to offer than tourism. With a quality health care system, school districts willing to work with companies to provide apprenticeship training, expanding airports, plenty of land and affordable land prices, they said they felt that was obtainable and cited existing manufacturers and the soon-coming Quaker Window Factor as examples of why it was. The

Lake's central location not only in the state but in the nation only added to its attractiveness.

The only challenges they foresaw were finding ways to attract companies unfamiliar with the area and then convincing them to invest here. Challenges to building tourism included determining how to draw from a wider market and finding ways to complete the large number of renovations that were needed to improve the overall look of the Lake.

To accomplish their goals, the students suggested incorporating elements of content writing, enlarging social media presence, and increasing exposure to the community through a regional blog, monthly videos highlighting business successes and growth, and possibly even developing a radio presence or podcast that talked about community projects.

The second team to present consisted of students Ashleigh Boots, Britni Gortner, Karah Wardell, Kiley Williams, Sam Lowe and Shane Brannigan.

Their mission statement was to make LOREDC the leading economic development organization in the three country region by aggressively pursuing targeted growth opportunities for the Lake of the Ozarks region that would result in "increased wealth, quality job creation, business startups, and business retention."

To achieve that goal, they said they would find a way to efficiently connect all three counties and eight cities in a way that would appeal to growing industrial, commercial, and retail businesses and "sell" the region as a united whole to create and maintain successful, sustainable economic growth and further enhance economic development. The group also felt the Lake area should be promoted as a region "filled with a small-town feel during the winter months and a busy it-spot during the summer months that is rich with opportunities for business and families to be established and grow; an area with a strong sense of community, pride,

home, longevity; and as a great place to raise a family."

They listed an abundance of "shovel-ready land," an unemployment rate of 5.33 percent and strong school systems as strengths. The "Summer time-fun time" attitude and slow off-seasons were listed as weaknesses. To boost the off-season tourism, they suggested adding winter sports and an indoor sports complex, which they said would also provide year-round activities for residents to enjoy and make the community feel more like a home rather than a travel spot. They also suggested attracting a college or university to the area, which would result in an immediate population growth of available workers, construction of apartments and dorms and the addition of public transportation. They said they also felt creating a downtown area complete with bars and grills, boutiques, shops and cafes would attract young entrepreneurs to the area.

The group, which chose the slogan "Come Together. Stay Awhile," suggested using outreach programs, internship programs, career fairs and discount programs to attract new business to the area and marketing winter business during the summer to boost tourism.

At the end of the presentation students in both groups expressed an interest in returning to the area as interns – either paid or unpaid.

Kroll said she's very happy with the work that was done by students and is looking forward to the next step.

"We're already approved to get another team next semester but this time, a new group of students will focus on social media presence and marketing," she said. "In the meantime, our marketing team will be studying both reports and pulling out some of the ideas they like, then the students will be looking at what the first groups did and at our ideas to determine the best ways to get our word out. Taking it another step further, I think LOREDC is thinking about offering an internship during the summer to then put that social media marketing plan in place."

Send Your Public Event Information and News Releases to
Lakebusjournal@gmail.com

Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files



Summerset
BOAT LIFTS

(573) 348-5073 (573) 873-5073
www.summersetboatlifts.com



Y-ROAD MARINE
SALES • SERVICE • STORAGE

Call Us On All Your Repair Needs!
Factory Authorized Mercury Mercruiser Service • Factory Certified Technicians

Schedule Your Winterization And Repair Work Now!
Protect Your Investment! Winter is Approaching

573-346-3696

Family Owned & Operated Since 1987 • Down State Road "Y" Past Big Surf

Warranty Work
Engine Repair & Replacement
OutDrive Specialists
Rebuilding
Replacements

Authorized Mercury Mercruiser
CLEAN CONSIGNMENTS WANTED!

Denny J. Berberich
Owner

Send Your Public Event Information and News Releases to
Lakebusjournal@gmail.com

Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

The cost of operating a business just increased

By Nancy Zoellner-Hogland

The state's minimum wage increased January 1 by 85-cents to \$9.45 an hour. In addition,

less than the state-mandated amount. However, the law applies to private employers only. Government employees are ex-

to attract employees.

A visit to Indeed.com, a job search website, found that a front desk clerk position at

will change as follows for those business and workers that qualify:

\$9.45 per hour beginning January 1, 2020;
\$10.30 per hour beginning January 1, 2021;
\$11.15 per hour beginning January 1, 2022; and
\$12.00 per hour beginning January 1, 2023.

According to the U.S. Bureau of Labor Statistics, more than 1

million hourly workers in Missouri qualify for minimum wage. To learn more about occupational employment and wage estimates calculated with data collected from employers in all industry sectors in metropolitan and nonmetropolitan areas in Missouri, visit https://www.bls.gov/oes/current/oes_mo.htm#00-0000



the pay for workers who receiving tips must also total at least the same hourly rate.

The change is required under Proposition B, a law amended on November 6, 2018, which called for an 85-cent per hour increase annually until 2023, when the minimum wage would be \$12 per hour.

Proposition B also increased the penalties for employers who pay their employees

empt from the increase, as are employers who are engaged in retail or service businesses whose annual gross income is less than \$500,000. Those employers not subject to the minimum wage law and can pay employees wages of their choosing.

Although many of the small businesses at Lake of the Ozarks fall into that category, higher wages are typically paid

Quality Inn would start at \$10 to \$10.50 an hour; Stanley Steamer is willing to pay \$14 to \$16 an hour for a carpet cleaning technician; the McDuffey Law Firm was advertising a starting wage of \$12 to \$15 an hour for a front desk receptionist and a production worker at Adient, a factory in Eldon, would start at \$12.62 - \$13.12 an hour

Under the Missouri statutes, the state minimum wage rate

As the Lake Churns A Look Back

At the end of this decade, I've researched the lake real estate market stats to show how the market looked in 2019 stacked up against 2010.

Sales of lakefront homes increased 64.7 percent in the past year compared to ten years ago while 2019 lakefront home sales had a slight decrease of 1.6 percent from 2018. The 2010 median sales price was \$230,000 and in 2019 was \$295,000 or an increase of 28 percent.

Sales of non-lakefront homes increased 63.7 percent over the decade and decreased from 2018 to 2019 by 2.4 percent. The 2010 median sales price for non-lakefront homes was \$90,000 and in 2019 was \$149,000 or an increase of 65 percent.

Condominium units saw the largest increase of residential sales since 2010 with an 88.9% increase in 2019 and sales from 2018 to 2019 increased by almost one percent. The 2010 median condo sales price was \$153,000 and in 2019 was \$163,000 for an increase of 6.5%.

Reviewing the ten-year data, I feel the overall market has experienced a solid, steady increase. Median sales prices have increased less than ten percent per year and total number of sales has increased less than ten percent per year for residential properties. I expect 2020 to maintain the same solid growth and I also believe that inventory will continue to be tight.

Residential properties will still have a short time on the market as long as they are not grossly overpriced, and sellers will continue to enjoy having the needle on their side while the Seller's Market continues. Even though sellers have more advantage, you can see from the ten-year data that Lake of the



Real Estate and Lake News with C. Michael Elliott

Ozarks real estate is still an excellent investment. If you are still undecided on whether to purchase in 2020, take time to visit with myself or one of my agents. We'd be happy to give you a more in-depth market report on the specific property type, area and price range you are considering. There are still good buys coming on the market weekly and we'd be happy to help you decide how best to maximize your dollar and create the best future investment return.

I have compiled this data from the Lake of the Ozarks Board of Realtors' Multiple Listing System for the time frame beginning January 1, 2010 and ending December 30, 2019.

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

OLD KINDERHOOK Golf Course and Lodge

**Year-Round Golf and Lodging
Stay and Play Packages Available**

**contact Blake Conkin
at 573.317.4314
bconklin@oldkinderhook.com**

573.317.4317
 678 Old Kinderhook Dr. | Camdenton, MO
www.OldKinderhook.com

TECHNOLOGY AND LIFESTYLE

*Cool Gadgets and Gizmos
for the Geek in All of Us*



USB-C Magnetic Adapter

Many more USB-C devices are cropping up these days, and we all know how fragile those connectors can be while using them in bed, or on the move. Get the convenience and safety of a magnetic release for your important devices-- lessen the risk of damaging the device or the cord with these magnetic connectors. They're not exactly cheap, but far less than the cost of a repair bill to replace a charging socket-- if it's repairable. The Hogore Magnetic USB-C Adapter **\$25** www.amazon.com



Amazon Echo Show 5

This one was recently released by Amazon for 2020 and not only can you still use it to ask Alexa to show you things like the latest headlines, the weather, music videos, TV shows and more-- you can also play games and even see your favorite people when you call them up. The best part? The new privacy control. Simply toggle off the camera and microphone with the touch of a button on top. Plus, it's way more compact than the original. **\$80.** Amazon.com



Polaroid One Step

Now for the retro entry-- some of our older readers can no doubt remember the Polaroid Instant Land Camera and the craze it started back in the day. Did you shake the pictures to dry and speed the developing? The modern twist on that nostalgic look back is the Bluetooth-enabled version for 2020. It has a 60-day battery life, allows you to toggle between standard and portrait lens, plus will make your photos Insta-presentable. **\$140.** Amazon.com

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

THE SQUARE DANCE PROMOTERS

Square dancing, a form of folk dancing, dates back hundreds of years. It came to America with the European settlers and 19 states have square dancing as their official state dance according to Wikipedia. Organized square dancing, as a compliment to round dancing, actually began at Lake of the Ozarks in 1931 when Mr.

and Mrs. M. G. Crowder built the Welcome Inn on the Bag-nell Dam strip just west of the large parking lot at the west end of the dam. The Crowders were square dancing fans and began promoting it at their establishment. They are reported to have drawn huge crowds on Saturday nights in the early 1930s. Unfortunately, their operation faded into the mists of time as first the Great Depres-

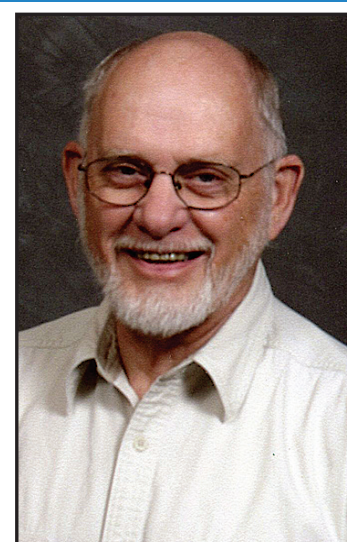
sion and then World War II depressed activities at the Lake.

Following World War II tourism blossomed nationwide and the Lake of the Ozarks area exploded with new development and entrepreneurs who organized large square dancing venues. Among these entertainment pioneers were Lee Mace of Ozark Opry fame, Carl Williams who owned a grocery store in Osage Beach, the Bill

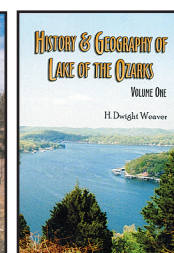
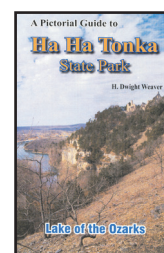
Hagedorn family of Kirkwood Lodge, and Buford Foster of Camdenton. Buford Foster had the Nighthawk Café and turned its basement into a square dancing center where he trained and promoted a lively group named "The Tadpoles" made up largely of middle-school kids. He also had a square dancing stage at Lake Park (Photo: A square dance under way along the Niangua Arm of the Lake at Lake Park in the 1950s, courtesy Missouri State Archives.)

The Hagedorn family, with the assistance of Les Gotcher out of Hollywood California, and his wife Winnie Miller, established the Gotcher Square Dance Institute at Kirkwood Lodge in Osage Beach. Later, Marshall Flippo, who became part owner of Kirkwood, promoted square dancing at the Lodge in the 1970s and 80s.

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

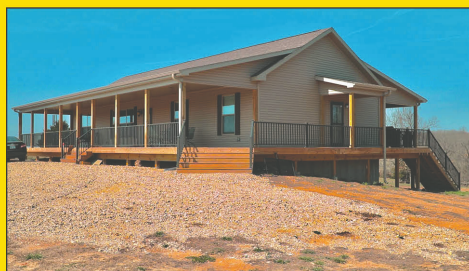


The author's latest book on Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980.





Highway 5 • Laurie
www.ozarkhomes.com
573-374-4041 Office
1-800-437-8848



Stop by to view our homes on display!
Making Homeowners' Dreams Come True For 30 Years

CELEBRATING
Quality of Life
at the LAKE!



lake lifestyles
 Celebrating 15 Years!



vacation news
 Celebrating 66 Years!

LakeNewsOnline.com



Lake Media

Medical Marijuana

continued from page 8

Cancer; epilepsy; glaucoma; intractable migraines unresponsive to other treatment; a chronic medical condition that causes severe, persistent pain or persistent muscle spasms, including but not limited to those associated with multiple sclerosis, seizures, Parkinson's disease, and Tourette's syndrome; debilitating psychiatric disorders, including, but not limited to, post-traumatic stress order, if diagnosed by a state licensed psychiatrist; human immunodeficiency virus or acquired immune deficiency syndrome; a chronic medical condition that is normally treated with a prescription medications that could lead to physical or psychological dependence, when a physician determines that medical use of marijuana could be effective in treating that condition and would serve as a safer alternative to the prescription medication; terminal illness; or, in the professional judgment of a physician, any other chronic, debilitating or other medical condition, including, but not limited to, hepatitis C,

amyotrophic lateral sclerosis, inflammatory bowel disease, Crohn's disease, Huntington's disease, autism, neuropathies, sickle cell anemia, agitation of Alzheimer's disease, cachexia, and wasting syndrome.

Eleven other requests from the Lake area for cultivation facilities were denied:

Moaz Industries LLC at 24 Putt N Bay Drive in Sunrise Beach, with a score of 1398.49

Missouri Grown Releaf, LLC at 25 Castlewood Road in Eldon with a score of 1328.05

Missouri Oz, LLC at 400 Dogwood Road in Lake Ozark with a score of 1307.83

Northern Roots LLC 14 Allen Road in Eldon with a score of 1276.26

Seven Points Agro-Therapeutics Mo, LLC at 30894 Copperfield Road in Gravois Mills with a score of 1260.88

Missouri Medical Manufacturing LLC at 154 Sherman Ridge in Gravois Mills with a score of 1258.80

Missouri Medical Options LLC at 877 State Road TT in Sunrise Beach with a score of 1245.97

Western Edge Productions 1 LLC at 1175 Industrial Drive in Eldon with a score of 1240.10

Roots Canna LLC Bannister Hollow in Macks Creek with a score of 1181.73

Tax Time Tips

1. Make the most of your employer's tax-free benefits.

If you have a flexible spending account (FSA) balance, find out if your employer has implemented the new rule allowing a carryover of up to \$500 in excess funds.

If not, use the remaining balance by Dec. 31 so you don't lose that tax-free money.

Maximize the tax benefits for retirement savings by contributing up to \$19,000 to a 401(k) and \$6,000 to your traditional and Roth IRAs (\$7,000 for 50 and older).

Unlike most tax benefits, IRA contributions made up until the tax filing deadline can count toward 2019 totals if you designate them for that purpose. Anything contributed after April 15 automatically goes toward the next year.

Even if you can't reach the contribution limits, contribute enough to maximize your employer's match.

Additional retirement tax benefits are also available for employees with lower incomes, freelancers, and sole proprietors.

2. Pay your property taxes or

mortgage payments early

Homeownership offers many tax breaks, but to maximize them, you need to make some moves by Dec. 31 to lower your tax bill.

If you haven't reached the maximum amount of your home mortgage interest or real estate tax deduction, pre-pay your January mortgage payment or your 2020 state or local property taxes before Dec. 31.

Additionally, due to tax reform, you may want to consider pre-paying all of your 2019 property taxes as a result of the \$10,000 cap on deducting state and local taxes. If you think your state and local tax deduction will be higher than the \$10,000 cap in 2019, deducting your property tax amount now will allow you to still take advantage of those tax benefits.

This same strategy applies to student loan payments.

If you haven't reached the deduction limits, pre-pay spring tuition or your January student loan payment before Dec. 31 to lower your tax bill.

How to Craft a Strategic Plan for Your Small Business

Submitted by Lake of the Ozarks SCORE

When preparing for the future of your business, you should be aware of the importance of strategic plans to help keep your business on track.

Know the Differences Between a Strategic Plan and a Business Plan

A business plan focuses on the viability of a company and typically covers no more than the upcoming year. Business plans are also regularly used in the beginning stages of starting a business and can include obtaining funding and developing all aspects of the business before getting started. During this stage, you must investigate the market and establish realistic financial goals to create your business plan.

A strategic plan, on the other hand, is more conceptual and dynamic. It serves as a roadmap for your small business to reach its goals. It allows you to gauge your company's performance, strengths and weaknesses over time. By revisiting the plan regularly, you can analyze and update marketing, sales, product development, operational and revenue goals to achieve your desired results.

Write Your Mission Statement

The first step of creating your strategic plan is to write your company mission statement. Your mission statement can range from a sentence to multiple paragraphs, but it should convey your company's purpose to customers, employees, and the community.

When developing a mission statement, ensure the statement will answer the following questions:

What is your small business? What type of organization are you creating?

What are your products or services?

What are your target markets?

Who is your ideal client?

Who is your ideal employee? What are the desired skills in team members?

What are your long-term goals?

After answering these questions, develop a succinct message that can be easily digested by anyone who reads it.

Set Aside Time to Re-evaluate Your Plan

To create or update your strategic plan, evaluate current operations. Periodically, you should take inventory of your business and see where you're heading, what's working, and what's not. When re-evaluating your plan, focus on the following six areas to determine the state of your small business:

1. Your Clients

Who are your current customers? How would you describe your relationships with them? Who are your prospective customers? How can you attract them?

How to use this information: Develop new products for your ideal customers, discover new ways to connect to customers, or change up your marketing efforts.

2. Your Products or Services

What are your products and services? How are they unique? What are their benefits? Which are not selling well? What are your plans for the underperformers? Do you hear any frequent requests from customers?

How to use this information: Determine what products or services should stay in your lineup, which should leave, and what you can add to create a better experience for customers.

3. Your Financial Performance

After reviewing past financial statements, are your sales growing? What is one thing

you could change to improve performance? How can you achieve that goal?

How to use this information: Take a close look at your sales to determine where you can either increase revenue or cut back on expenses in order to create a better return on investment.

4. Your Operations

Is your business running smoothly? Do employees complain about ineffective processes? How can you streamline operations? Are there affordable technological solutions?

How to use this information: Talk to your employees about ways the business can be streamlined. Creating a better work environment often leads to happier, more productive employees.

5. Your Competitive Edge

What makes your company unique? Consider your culture, location, resources, staff, technology and pricing.

How to use this information: Discover what makes your company stand out and use those qualities to showcase

why your company is so special.

6. Your Environment

What external factors, such as investors, influence your business? Who are your competitors? How do they affect your business?

How to use this information: Knowing what outside factors can influence your business changes how you do business. Recognize when competitors are doing something unique and stay ahead of the curve.

Determine and Implement Goals

After creating or re-evaluating your plan, you will notice potential areas of improvement. Pick your top 3 or 4 feasible goals. Goals are either qualitative, such as provide better customer service, or quantitative, such as increase profits by 5%. They are usually focused on general performance, financial performance, operations and deadlines.

With your list of objectives in hand, how will you achieve them? A good technique to examine the best solutions is a scenario analysis. This entails

asking "if-then" questions—if I change X, then what is the outcome? You and your team can perform a scenario analysis of each action and write the possible outcomes. These techniques will guide you to create your new strategic plan.

To learn more, watch the online workshop "Creating a Strategic Plan." For more guidance geared to your business, connect with a SCORE mentor. And check out our other free resources on strategy and planning.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. For more information about contacting a mentor or volunteering contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441. SCORE serves Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.

“

Content marketing builds relationships.

Relationships are built on trust.

TRUST DRIVES REVENUE.

Andrew Davis

”



Send Your Public Event Information and News Releases to
Lakebusjournal@gmail.com

Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

MSW Interactive Designs LLC
We put the web to work for you!

573.552.8403

www.MSWInteractiveDesigns.com

Web Design & Hosting • Social Media Marketing • eNewsletters • & More



WISPER
INTERNET

UNLIMITED
INTERNET

Call
(800) 765-7772

- UNLIMITED data
- Work, play, and stream
- Connect every home device
- No hidden fees or taxes

***\$50 off installation fees when you sign-up for Wisper Autopay!**

www.WISPERISP.com

Gattermeir recognized nationally for protecting, investing in real estate industry

The National Association of Realtors® has announced that Bob Gattermeir, a Realtor® from Lake Ozark, Missouri, has become a Sterling R Major investor in the Realtors® Political Action Committee. RPAC is a national bipartisan grassroots-based political advocacy organization that works to protect the real estate industry and the dream of home ownership for Lake residents and across the country.

Bob Gattermeir has supported RPAC for 25 years and has been a member of the National Association of Realtors® since 1970. Mr. Gattermeir graduated from Westminster College and was honored with the term "Realtor Emeritus in 2011.

"RPAC" has always been an important part of my Lake of the Ozarks Resort Community," said Gattermeir.

Since 1969, RPAC has promoted the election of pro-real estate candidates across the United States. The purpose of RPAC is to elect and support officials who advance the interests of real estate professionals and their home buying, selling and investing clients. In addition, RPAC uses its resources to develop public policies that make it easier for consumers to own homes and build their communities through commercial investment. Bob Gattermeir's investment will be



applied to supporting homeownership, commercial real estate transactions, and the very future of the real estate industry.

Current Realtor® priorities include working with Congress and the administration to craft long-term reform of the nation's infrastructure; tracking additional changes to the tax code to ensure reforms are understood by and beneficial to our members; and educating lawmakers about the importance of protecting the availability of 30-year, fixed-rate mortgage financing.

The National Association of Realtors®, "The Voice for Real Estate," is America's largest trade association, representing 1.3 million members involved in all aspects of the residential and commercial real estate industries.

**Send Your News Releases to
Lakebusjournal@gmail.com**

Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

Lake Area
BUSINESS NETWORKING
SOCIAL
WELCOME
Lake Area
Chamber of Commerce
Mix 92.7
TODAY'S BEST HITS!

JANUARY 21, 2020 • 5-7p.m.

Join us at:
Vista Grande
4579 Osage Beach Pkwy.,
Osage Beach MO
573-348-1231

Sponsored by:
RoofLux
2140 Bagnell Dam Blvd Suite
303B, Lake Ozark, MO 65049
573-693-1050

VISTA GRANDE
MEXICAN RESTAURANT

RoofLux
GENERAL CONTRACTING & STORM RESTORATION

CLASSIC HITS COOL102.7

Cool1027.com • Your Favorite Songs from the 60s - 70s - 80s

Crossword Puzzle

THEME: MOVIE CHARACTERS
ACROSS

- 1. Curaçao neighbor
- 6. Lungful
- 9. Not on a rolling stone
- 13. British unemployment checks
- 14. Schiller’s famous poem, e.g.
- 15. “Will comply” in radio communication
- 16. Opposite of liability
- 17. Napoleon Bonaparte or Louis Vuitton, e.g.
- 18. Embedded design
- 19. Teen with telescopic powers
- 21. Adventurous professor with fear of snakes
- 23. He played it in “Casablanca”
- 24. Sign of escape
- 25. Steampunk decoration
- 28. Thanksgiving tubers
- 30. Fear of flying, e.g.
- 35. Bun baker
- 37. “CliffsNotes,” e.g.
- 39. Bound by oath
- 40. Nay, to a baby
- 41. Bread spreads
- 43. She takes on PG&E
- 44. Sacrificial spot
- 46. Wedding promise?
- 47. Not yet final
- 48. Eats between meals
- 50. Blood-related problem
- 52. Ship pronoun
- 53. Diamond’s corner
- 55. Be obliged
- 57. Name before X
- 61. Orphan who wanted more gruel
- 64. Love between Abélard and Héloïse
- 65. Pitching stat
- 67. Nostrils, anatomically speaking
- 69. Pine
- 70. Fleur-de-_____
- 71. Novelist Wharton
- 72. Adopted orphan of Green Gables
- 73. Auction set
- 74. Like a disreputable neighborhood

Solution: Page 17
DOWN

- 1. Palindromic title
- 2. CISC alternative
- 3. Female Superman foe alongside General Zod
- 4. Afrikaners’ ancestors
- 5. Off course
- 6. First-rate
- 7. Nuptial agreement
- 8. Version of a song
- 9. Mr. Bean’s ride
- 10. Paella pot
- 11. Diagnostic test
- 12. Bean that rhymes with Goya
- 15. Distance from side to side, pl.
- 20. Insect in adult stage
- 22. Tiny bite
- 24. Most vital part
- 25. A barbarian
- 26. Convex molding
- 27. Ladies and _____, for short
- 29. a.k.a. The Mayor of Castro Street
- 31. Hutch actor in 2004’s “Starsky & Hutch”
- 32. Famous Frankenstein portrayer
- 33. Like Michael Collins
- 34. One of Miss Hannigan’s orphans
- 36. Russell Crowe’s Biblical role
- 38. _____ of the trade
- 42. Bar seat
- 45. Type of realistic baby doll
- 49. Pizzeria owner in “Do the Right Thing”
- 51. Strings
- 54. Olfactory sensation
- 56. Avoid
- 57. Poet Angelou
- 58. Flock’s affirmation
- 59. Bank’s provision
- 60. Dry or salt
- 61. Brewer’s kiln
- 62. Great Lake
- 63. Retired, shortened
- 66. Spanish river
- 68. Like a wallflower




CROSSWORD														
1	2	3	4	5		6	7	8		9	10	11	12	
13						14				15				
16						17				18				
	19				20			21	22					
			23				24							
25	26	27		28		29			30		31	32	33	34
35			36		37			38		39				
40					41				42		43			
44				45		46					47			
48					49		50			51		52		
				53		54			55		56			
57	58	59	60					61				62	63	
64						65	66			67				68
69						70				71				
72						73				74				




PRECISION
AUTO & TIRE SERVICE LLC
Complete Auto Repair & Fleet Management
348-2233 1024 INDUSTRIAL DR.
OSAGE BEACH MO
WWW.PRECISIONAUTOANDTIRE.COM

IT'S YOUR BUSINESS.

Whether you've created the business of your dreams or it's a dream-in-progress, you can count on me to help you protect it. Let's talk, business owner to business owner.


Insure carefully, dream fearlessly.

American Family Mutual Insurance Company,
S.I. & Its Operating Companies,
6000 American Parkway, Madison, WI 53783
006222 - Rev. 4/15 ©2015 - 11216394



Christy Fera, Agent
Christy Fera Agency LLC
Bus: (573) 346-4515
309 W Us Highway 54,
Camdenton
Certified Agency in
Customer Excellence



The Membership of the Lake of the Ozarks Marine Dealers Association

Lake Spider Netting
4837 Wilson Drive Osage Beach MO
65065 • (573) 434-4887
tgregg3434@gmail.com

Lake West Chamber of Commerce
PO Box 340, 125 Oddo Dr. Sunrise
Beach MO 65079 • (573) 374-5500
director@lakewestchamber.com
www.lakewestchamber.com

Lake West Marine, LLC
350 South Main Laurie MO 65037
(573) 372-8115 bob@lakewestmarine.com
www.lakewestmarine.com

LakeExpo.com
PO Box 1805 • Osage Beach MO 65065
(573) 207-9004 • brent@lakeexpo.com
www.lakeexpo.com

Lakefront Living Realty
4631 Windsor Drive Lake Ozark MO
65049 • (573) 693-1613
stacey@lakefrontliving.com
www.lakefrontliving.com/mo

Laurie Tent & Event Rental
14120 North State Hwy 5 Sunrise Beach
MO 65079 • (573) 374-8368
laurietentrental@gmail.com
www.laurierental.com

Marine Concepts, LLC
415 Kaiser Industrial Park Kaiser MO
65047 • (913) 908-7223
marineconcepts@ymail.com
www.worldsbestboatcover.com

MarineMax
3070 Bagnell Dam Blvd Lake Ozark MO
65049 • (573) 365-5382
dale.law@marinemax.com
www.marinemax.com

Marty's Marine
6755 Highway 54 Osage Beach MO
65065 • (573) 346-0023
sales@martysmarine.com
www.martysmarine.com

Midwest Touchless Boat Covers
613 SE Brentwood Lee's Summit MO
64063 • (816) 985-6542
boatcoverguy@outlook.com
www.midwestboatcovers.com

Nauti Renovations
22024 Saddlefield Court Warrenton MO
63383 • (636) 359-5899
nautirenovations@gmail.com
www.aquatractraction.com

One Source Services, LLC
305 North Locust Ave, PO Box 487
Linn Creek MO 65052 (573) 502-9350
marty@onesourceservices.net
www.onesourceservices.net

Otto Construction Inc. PO Box 1821 Lake
Ozark MO 65049 • (573) 693-3772
james@ottoconstruction.biz
www.ottoconstruction.biz

Paradise Upholstery, LLC
PO Box 786 Linn Creek MO 65052
(573) 216-7214 • iaff198@hotmail.com
www.paradiseupholstery.com

PDQ Marine Services, LLC
PO Box 2489 Lake Ozark MO 65049
(573) 365-5900
pdqmarineservice@hotmail.com
www.pdqmarine.com

Performance Boat Center
1650 Yacht Club Drive Osage Beach MO
65065 • (573) 873-2300
brett@performanceboatcenter.com
www.performanceboatcenter.com

Poly Lift Boat Lifts
PO Box 135 Sunrise Beach MO 65079
(573) 374-6545 • mark@polylift.com
www.polylift.com

Premier 54 Motor Sports, LLC
4370 Osage Beach Parkway Osage
Beach MO 65065 (573) 552-8550
brad@premier54.com
www.premier54.com

Raftup Technologies
417 Main Street Little Rock AR 72201
(479) 422-0868 • corey@raftup.com
www.raftup.com

RMI Golf Carts
19882 West 156 St Olathe KS 66062
(913) 829-1211
mrogers@rmigolfcarts.com
www.rmigolfcarts.com

Showcase Publishing
2820 Bagnell Dam Blvd., B-1 Lake Ozark
MO 65049 • (573) 365-2323
spublishingco@msn.com
www.lakeoftheozarkssecondhome.com

Summerset Boat Lifts, Inc.
1165 Jeffries Rd Osage Beach MO
65065 • (573) 348-5073
info@summersetboatlifts.com
www.summersetboatlifts.com

Surdyke Yamaha & Marina
5863 Osage Beach Pkwy Osage Beach
MO 65065 • (573) 348-6575
greg@surdykeyamaha.com
www.surdykeyamaha.com

The Dock Box Guy, LLC
PO Box 3627 Camdenton MO 65020
(573) 836-5304
stephen.doll@sbcglobal.net

The Real Estate Book
30 Old Duckhead Road Lake Ozark MO
65049 • (573) 219-0326
hcpage@aol.com
www.realestatebook.com/homes/usa/
mo/lake-ozark

The Wagner Agency, LLC
Farmers Insurance
PO Box 724 Lake Ozark MO 65049
(573) 302-0001
cwagner1@farmersagent.com
www.lakeoftheozarksmarineinsurance.com

Towboat U.S., Lake of the Ozarks
PO BOX 1356 Lake Ozark MO 65049
(573) 216-4701
laketow1@gmail.com
www.firstmateyachtservices.com

Trico Open Water Dock Co.
5298 Osage Beach Parkway Osage
Beach MO 65065 • (573) 280-8299
patrick@openwaterdocks.com
www.openwaterdocks.com

Village Marina & Yacht Club
107 Village Marine Road
Eldon MO 65026 • (573) 365-1800
ryanbrick@villagemarina.com
www.villagemarina.com

Voyage Marine & Storage, LLC
PO BOX 1060 Lake Ozark MO 65049
(573) 365-5900
info@voyagemarineandstorage.com
www.voyagemarineandstorage.net

Yacht Club Powersports
4760 Formula Drive Osage Beach MO
65065 • (573) 348-6200
dan@ycpowersports.com
www.ycpowersports.com

SERVING THE LAKE OF THE OZARKS AREA



The Membership of the Lake of the Ozarks Marine Dealers Association

Advantage Marine LOTO, LLC
48 Beachwood Dr Sunrise Beach MO 65079
(573) 374-2231
greg@advantagemarineloto.com
www.advantagemarineloto.com

All About Boats 3597 Osage Beach
Parkway Osage Beach MO 65065
(573) 302-4100 mtylersanders@yahoo.com
www.boatozarks.com

Aqua Pest Solutions, LLC
1105 Runabout Drive Osage Beach MO
65065 • (800) 718-1869
aquapestsolutions@gmail.com
www.aquapestsolutions.com

Aqua Stack Mat
2785 West 247th Street Louisburg KS
66053 • (913) 927-8061
sales@aquastackmat.com
www.aquastackmat.com

Atlas Docks, LLC
248 Keystone Industrial Park Drive Cam-
denton MO 65020 • (573) 346-3625
jason@atlasdocks.com
www.atlasdocks.com

B & M Manufacturing
1150 Old South 5 Camdenton MO 65020
(573) 346-7246 mb@haulritetrailers.net
www.haulritetrailers.net

Benne Media
160 Highway 42 Kaiser MO 65047
(573) 348-1958 gsullens@mix927.com
www.lakebusjournal.com

Bergers Marina
PO Box 517 Lake Ozark MO 65049
(573) 365-2337 dan@bergersmarina.com
www.bergersmarina.net

Big Thunder Marine
PO BOX 759 Lake Ozark MO 65049
(573) 365-4001 sales@bigthundermarine.com
www.bigthundermarine.com

BoBo Ladders 1177 North Morley Street
Moberly MO 65270 (660) 269-3404
janiman@orscheln.com
www.orschelnproducts.com

Bob's No Wake Zone Boating Radio Show
4655 Osage Beach Parkway, St A Osage
Beach MO 65065 • (660) 492-2720
nowakebob@gmail.com
www.bobsnowakezone.com

Bridgeport Jet Ski PO Box
186 Osage Beach MO 65065
(573) 348-1020 sales@bridgeportjetski.com
bridgeportjetski.com

Camdenton Area Chamber of Commerce
PO Box 1375 Camdenton MO 65020
(573) 346-2227 info@camdentonchamber.com
www.camdentonchamber.com

Captain Ron's Bar & Grill
PO Box 568 Sunrise Beach MO 65079
(573) 374-8400 duggan@usmo.com
www.captainronsatthelake.com

Captain's Choice
PO Box 321 Osage Beach MO 65065
(573) 216-0630 boatliftremotes@gmail.com
boatliftremotecontrol.com

Castaway Customs Midwest
PO Box 155 Jackson MO 63755
(573) 579-1334 ellie@castawaycustoms.com
www.castawaycustomsmwsc.com

Crabco/Rough Water Dock
PO Box 1225 Sunrise Beach MO 65079
(573) 374-0470 john@roughwaterdock.com
www.roughwaterdock.com

D & B Dock, Inc.
166 Sparrow Drive Climax Springs MO 65324
(573) 347-2327 dbdock@att.net
www.dbdocks.com

Dock Dealers 183 Conquistador Drive
Camdenton MO 65020 (573) 347-0505
steve@dockdealers.com
www.dockdealers.com

Dock Realty/Dock Lifeguard
PO Box 8 Lake Ozark MO 65049
(573) 374-8849 dave@dockrealty.com
www.dockrealty.com

DockGlide
54 Kays Point Ct Four Seasons MO 65049
(573) 693-0041 lisa@dockglide.com
www.dockglide.com

Dog Days, LLC
1232 Jeffries Road Osage Beach MO
65065 • (573) 348-9797
barrettrestaurants@gmail.com
www.dogdays.ws

DockWorks, LLC
18 Penrose Dr., Eldon, MO 65026
(573) 964-1919 • Dockworks@dock-
works.net • www.dockworks.net

Drive In Boatwash LOTO
4820 Millridge Shawnee KS 66226
(913) 638-7980
tony@driveinboatwashusa.com
www.facebook.com/dibwloto
Econo Lift Boat Hoist Inc.
PO Box 377 Camdenton MO 65020
(573) 346-7161 econoliftmegan@gmail.com
www.econolift.com

Fibersteel Boat Lifts
3910 N Old Hwy 5 Camdenton MO 65020
(573) 346-9688 fibersteel@socket.net
www.lakeboatlifts.com

First State Bank Mortgage
4655 B Osage Beach Parkway Osage
Beach MO 65065 • (573) 746-7211
mlasson@fsbfinancial.com
www.yourlakeloan.com

Firstmate, Inc.
130 Century Commerce Loop Labadie
MO 63055 • (866) 570-9707
support@firstmatecontrols.com
www.firstmatecontrols.com

Formula Boats of Missouri
4810 Formula Drive Osage Beach MO
65065 • (573) 302-8000
joe.gibbs@formulaboatsmo.com
www.formulaboatsmo.com

G & G Marina
1528 Maritime Lane Roach MO 65787
(573) 346-2433 larry@ggmarina.com
www.ggmarina.com

Golden Rule Insurance Agency
PO Box 810 Osage Beach MO 65065
(573) 348-1731
nick@goldenruleinsurance.com
www.goldenruleinsurance.com

HydroHoist of the Ozarks
PO Box 1948 Osage Beach MO 65065
(573) 346-7505 kevin@hhboatlift.com
www.hhboatlift.com

Iguana Marine Group
4773 Osage Beach Parkway, Osage
Beach MO 65065 • (573) 355-5027
info@iguanamarinegroup.com
www.iguanamarinegroup.com

Kelly's Port
5250 Dude Ranch Rd Osage Beach MO
65065 • (573) 348-4700
kyle@kellysport.com
www.kellysport.com

Kwik Kar
3730 Osage Beach Parkway Osage
Beach MO 65065 • (573) 552-8460
Jesse.Witt@kwikkarmo.com
www.kwikkarmo.com

L O Profile
PO Box 1457 Lake Ozark MO 65049
(573) 365-2288 • jennifer@lakeprofile.com
www.loprofile.com

Lake Area Chamber of Commerce
PO Box 1570 Lake Ozark MO 65049
(573) 964-1008 kcloke@lakeareachamber.com
www.lakeareachamber.com

Lake Media
4427 Osage Beach Pkwy A300, Osage
Beach MO 65065 • (573) 346-2132
bschneider@lakemediamonline.com
www.lakenewsonline.com

**Lake of the Ozarks Convention & Visitor
Bureau** • PO Box 1498 • Osage Beach
MO 65065 • (573) 348-1599
tim@funlake.com
www.funlake.com

Lake Printing Company
6815 Hwy 54 Osage Beach MO 65065
(573) 346-0600
brad.sprieck@lakeprinting.com
www.lakeprinting.com

Lake Race Corp
2111 Bagnell Dam Blvd, Suite 219 Lake
Ozark MO 65049 • (573) 434-0611
eliteerrandsllc@yahoo.com
www.lakerace.com

SERVING THE LAKE OF THE OZARKS AREA

Y • ROAD MARINE

SALES • SERVICE • STORAGE

Call Us On All Your Repair Needs!

Factory Authorized Mercury Mercruiser Service • Factory Certified Technicians

**Schedule Your
Winterization
And Repair Work Now!**

Warranty Work

**Engine Repair &
Replacement**

**OutDrive
Specialists**

Rebuilding

Replacements

Protect Your Investment! Winter is Approaching

573-346-3696

**Authorized
MERCURY
MerCruiser**

**CLEAN
CONSIGNMENTS
WANTED!**

**Denny J. Berberich
Owner**

Family Owned & Operated Since 1987 • Down State Road "Y" Past Big Surf

Smart Security

Relax. It's covered while you're away.

A Simple App on your phone to keep an eye on your business when you're not there.

- Remotely control your security system, locks and thermostat.
- Receive alerts when activity is detected.
- Watch live or recorded video.

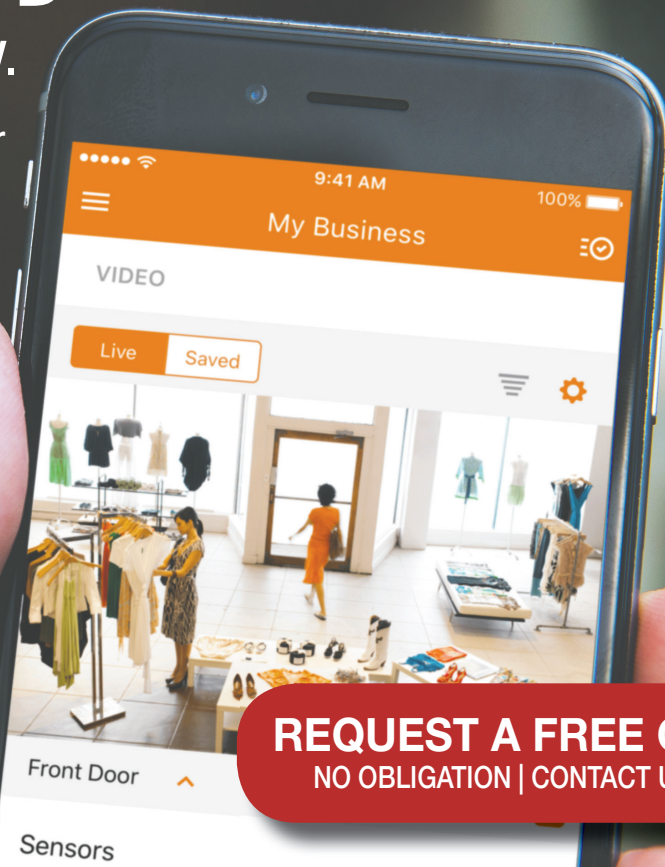
John Mueller
314-575-1396

Security Alarm Systems provided
by ACF Alarm Company
email: sales@securitystl.com



powered by

ALARM.COM®



REQUEST A FREE QUOTE
NO OBLIGATION | CONTACT US NOW!



*Mark your calendar for these
upcoming boating events in 2020!*

2020



**Overland Park
BOAT SHOW**
JANUARY 23RD - 26TH, 2020
OVERLAND PARK CONVENTION CENTER
www.OverlandParkBoatShow.com



LAKE OF THE OZARKS MARINE DEALERS
**St. Charles
BOAT SHOW**
MARCH 5TH - 8TH, 2020
ST. CHARLES CONVENTION CENTER
www.StCharlesBoatShow.com

The Lake of the Ozarks Marine Dealers Association



2020 APRIL
**IN WATER
BOAT SHOW**
Dog Days
Bar & Grill @ 19 MM
APRIL 17-19TH, 2020
LAKE OF THE OZARKS
www.OzarkBoatShow.com



SEPTEMBER
**BOAT
SHOW**
CLEARANCE
Captain Ron's
SEPTEMBER 25TH-27TH, 2020
Lake of the Ozarks www.OzarkBoatShow.com

P.O. Box 2235 Lake Ozark, Missouri 65049
573-480-2300 Email: Mike@LakeOzarkBoatDealers.com

AQUAPALOOZA
SATURDAY JULY 18 · 2020
DOG DAYS



HOME OF THE LAKE'S LARGEST FAMILY EVENT!



LAKE OF THE OZARKS
SHOOTOUT
AUGUST 29-30 · 2020
LISTEN LIVE



FUNLAKE.COM PHOTOS

A B Pest & Insulation



A B Pest handles all of your home's interior & exterior pest problems, lawn pest problems, and dock pest problems, too!

ESSENTIAL OIL PEST TREATMENTS AVAILABLE!

For your Interior, Exterior, Yards, & Docks!



We help you deal with UNINVITED GUESTS:

Pest Control

- Residential
- Commercial
- Interior
- Exterior
- Docks

Termite

- Inspection
- Pre-Treatment
- Treatment

Bed Bugs

- Inspection • Treatments

Nuisance Animals

- Trapping
- Damage Repairs

Ornamental Services

- Weed Control
- Fertilizer
- Fungicide
- Insecticide

Call us for a FREE quote at 573.964.1100 or visit us online at www.abpest.net

OZARK BARGE & DOCK SERVICE Inc.

FLOATING DOCK & MARINE SYSTEMS

From elaborate to simple—
WE DO IT ALL

**SUB-STRUCTURE
FEATURES:**

- 10" M/C Jr. Channel Sub-Structure
- Welded 100%
- Hot Dipped Galvanized After Fabrication

**STANDARD
FEATURES**

- Concrete Decking
- Underwater Brace
- Cleats
- Cable & Clamps
- Swim Ladder
- All Dock Padding

RAMPS

- Arched Structure Walkways
- 2"x4" Gauge Tubing Frame Rails
- Heavy-Duty Under Structure
- Galvanized



We use only the **best materials** and
we don't cut corners!

Our docks are **built to last** through **rough water and bad weather**. **Good construction** is the key, otherwise you wind up paying more.

Visit our website for **customer testimonials** and one stop for all your dock needs.

*Buying a dock
at the lake is one of the biggest
investments you'll ever make...*

DON'T MAKE A MISTAKE

www.ozarkbarge.com

31 Years of Service



Hwy 5 & State Road P • Gravois Mills, MO • Phone: 573-372-5501 • Fax: 573-372-3672
e-mail: ninag@socket.net Steve Gennetten

Econo LIFT

BOAT LIFT SYSTEMS

Boat Lifts for Speedboats, Pontoons, Fishing Boats, Waverunners & more
Boat Lifts to support up to 20,000 lbs



NOW!
INTRODUCING
NEW
SHALLOW
WATER
LIFTS!

Econo Lift uses only the highest quality materials in its boat hoists. We use a totally enclosed polyethylene tank for more stability in open or high traffic water situations & durable, completely galvanized metal parts!



**We Sell Lifts For Everything From
PWCs to Cruisers!**



We do not contract our service! We have our own service team employed by Econo Lift Boat Hoist!

Lifetime Tank Warranty
5-Yr warranty on our USA Made Galvanized Steel
Safety Valves • Ground Fault
Deck-Mounted Boxes



Find Us Online!

**No Reground Plastic, No Pigment or
Harsh Chemicals that could weaken the
integrity of the tank!**



From Highway 5, Take Pier 31 Exit Then Right on Old Route 5

**Trusted by Lake of the Ozarks
Boat Owners for more than 30 Years!**

www.econolift.com • 573-346-7161



Buy the Best, and Only Cry Once.

Showroom

3545 OSAGE BEACH PKWY
OSAGE BEACH, MO 65065
573-348-3888

Marina

5250 DUDE RANCH RD
OSAGE BEACH, MO 65065
573-348-4700

Designed to give water sports enthusiasts the ride of a lifetime.

REGAL 25 RX SURF

TAKE YOUR BOATING TO THE NEXT LEVEL.



Kelly's Port is proud to be Regal's oldest dealer!

Who's On Your Roof?

**OPEN Monday - Friday
7am - 6pm
& Saturday by Appointment**
Elite Roofing & Siding is a Drug Free Company

ELITE

ROOFING & SIDING

**Residential and Commercial Roofing
Siding and Gutter Specialists**

www.302ROOF.com



**A+ Rated
ACCREDITED
BUSINESS**

**ASK ABOUT OUR STANDING SEAM
METAL ROOFING and CUSTOM SHEET
METAL FABRICATION!**

1029 Ozark Care Drive | Osage Beach, MO 65065

(573) 302-ROOF (7663) | Email me: info@302Roof.com



**Preferred
Contractor**



James Hardie
Associate Contractor

GENFLEX
Roofing Systems



Marina
5250 DUDE RANCH RD
OSAGE BEACH, MO
19 MM OF GRAND GLAIZE
573-348-4700



Showroom
3545 OSAGE BEACH PKWY
OSAGE BEACH, MO
573-348-3888



**CHEAPEST
GAS ON THE
WATER!**

KellysPort.com

LIKE US ON 



**BIGGEST
SERVICE CENTER
AT THE
LAKE**

Certified Pre-Owned Inventory



\$109,900

2018 CHAPARRAL 267 SSX -
\$109,900.00



\$69,900

2015 BENNINGTON 2575 QCWIO -
\$69,900.00



\$69,900

2016 REGAL 27 FASDECK -
\$69,900.00



\$59,900

2011 REGAL 2700 -
\$59,900.00

OUR TRADE INS

2016 REGAL 27 FASDECK VOLVO PENTA V8 300 DP	\$69,900.00
2008 RINKER 246 MERC 350 MAG.....	\$32,900.00
2006 CROWNLIN 270 BR MERC 5.7L	\$34,900.00
2005 REGAL 2600 VOLVO PENTA 5.7 GIDP.....	\$34,900.00
2003 FOUR WINNS 240 HORIZON VOLVO PENTA 5.0	\$24,900.00
2011 REGAL 2700 VOLVO PENTA 8.1 GIDP.....	\$59,900.00
1994 MARIAH 240Z MERC 5.0	\$9,900.00
2007 CROWNLIN 320 LS MERC 350	\$65,475.00
2005 SEA RAY 240 SUNDECK MERC 350	\$28,900.00
2009 PREMIER 250 SUNSATON EVINRUDE 200 ETEC	\$34,900.00
2007 BENNINGTON 2550 RL HONDA 225	\$32,900.00
2017 PREMIER 270 INTRIGUE MERC 300 VERADO.....	\$73,900.00
2016 BENTLEY 253 LOUNGER MERC 150	\$39,900.00
2014 MANITOU 25 ENCORE SHP V 250 E-TECH	\$32,900.00
2006 BENTLEY 243 MERC 115	\$19,900.00
2002 LOWE TRINIDAD 240 EVINRUDE 115 ETEC.....	\$11,900.00

BOWRIDERS

2014 REGAL 3200 TWIN VOLVO V8 300 JOYSTICK	\$149,900.00
2007 FOUR WINNS 240 HORIZON MERCUISER 350 MAG.....	\$26,900.00
1992 COBALT 252 CONDURRE VOLVO PENTA 7.4L.....	\$13,000.00
2002 CROWNLIN 266 BR MERCURY 5.7L B3.....	\$14,900.00
2018 CHAPARRAL 267 SSX MERCUISER 8.2.....	\$109,900.00
2011 REGAL 2700 ES VOLVO PENTA 5.7 GI.....	\$54,900.00
2003 REGAL 2600 LSR VOLVO PENTA 5.7 GXI.....	\$20,000.00
2019 REGAL 3300 VOLVO PENTA TWIN 5.3L	\$209,900.00
2007 REGAL 2700 BR VOLVO PENTA 5.7 GXI.....	\$41,900.00
2013 REGAL 3200 TWIN VOLVO 5.7 V8300	\$147,000.00

PONTOONS

2014 BENNINGTON 2575 QCWIO VOLVO PENTA 5.0 GXI DP	\$59,900.00
2008 SOUTH BAY 917CRIT W/TRL TWIN OPTIMAX 225	\$49,900.00
2013 BENNINGTON 2875 QCWIO VOLVO PENTA V8 DP	\$72,900.00
2013 BENNINGTON 2550 RSR MERC VERADO PRO 250	\$59,900.00
2017 BENNINGTON 25 QCWIO VOLVO PENTA V8 300	\$79,900.00
2011 BENNINGTON 2575 RCWIO VOLVO PENTA V8	\$49,900.00
2004 BENNINGTON 2575 RFS EVINRUDE 150	\$24,900.00
2015 BENNINGTON 2575 QCWIO VOLVO PENTA V8 320	\$69,900.00
2013 BENNINGTON 28 QCWIO VOLVO PENTA 5.7 GXIDP	\$67,900.00
2011 HARRIS 250 GRAND MARINER MERC VERADO 250	\$37,900.00

CUDDYS/CRUISERS

2012 REGAL 3550 CUDDY VOLVO PENTA 5.7 GXI DUO PROP	\$124,900.00
1996 SEA RAY 240 SUNDANCER MERCUISER 5.0L.....	\$16,900.00
1996 SEA RAY 290 SUNDANCER MERCUISER 7.4L.....	\$26,900.00
2004 REGAL 3560 VOLVO PENTA 8.1 GXIDP.....	\$99,900.00
2000 RINKER 310 FIESTA VEE TWIN MERCUISER 5.7 EFI.....	\$36,000.00
1997 MAXUM 4100 SCR MERCUISER 8.2L 502	\$53,500.00
2007 FOUR WINNS 318 VISTA MERC 350 MAG	\$74,900.00
2006 REGAL 3560 VOLVO PENTA 8.1 GI	\$129,900.00
2006 REGAL 4060 VOLVO PENTA 8.1 GXI	\$134,900.00
2010 REGAL 3760 HT VOLVO PENTA 8.1 GI	\$159,900.00
2003 CRANCHI 39 ENDURANCE KAD 300 DP	\$89,900.00

OTHER

2018 RANGER 1880MS EVINRUDE 200.....	\$49,900.00
2016 SEA DOO RXT 260.....	\$11,500.00
2007 YAMAHA FX.....	\$5,900.00
2001 ENVISION 29 COMBO MERC 7.4 MPI.....	\$23,900.00



BUY THE BEST AND ONLY CRY ONCE.


BENNINGTON


REGAL

IS YOUR DOCK COMPLETE?

COME VISIT YOUR LOCAL SOURCE FOR QUALITY DOCK SUPPLIES.

CWD Supply - Concrete, Welding & Dock

\$50 OFF

In-Store Only Purchase of
Wet Steps Ladder!

**CWD
SUPPLY**



- Buoys
- PWC Lifts
- Dock Boxes
- Post Bumpers
- Dock Winches
- Dock Flotation
- Cruiser Cushions
- Galvanized Dock Cables
- WetSteps Dock Products

Mon-Fri 8-4:30

www.cwdsupply.com

573-348-0434

HWY D, Osage Beach behind Hyvee

GRAVITYGRAPHIX.COM



**2ND LARGEST
LOWE DEALER
IN THE U.S.A.!**

**MAKING DEALS
ON NEW TRITOONS!**

Featuring
LOWE
BOATS AND TRITOONS

Come See the New



www.pdqmarine.com

SERVICE:
AT VOYAGE MARINE - 1MM
LAKE OZARK • 573-365-5900



SALES:
3007 BAGNELL DAM BLVD.
LAKE OZARK • 573-365-7620

A personal loan could be the missing
link between you and your dream.



**Central Bank
of Lake of the Ozarks**
Strong roots. Endless possibilities.™

Apply today at any location or
visit centralbank.net

Member FDIC





Lifting your dreams...from canoes to cruisers.

Summerset BOAT LIFTS

SUMMERSET BOAT LIFTS

EXCLUSIVE GALVA-HOIST DEALER

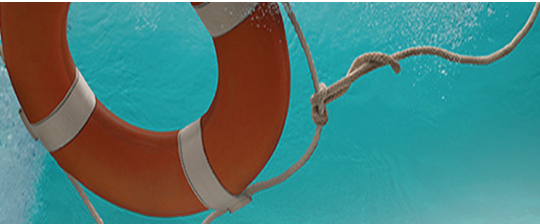
NEW AND USED LIFTS

www.SummersetBoatLifts.com


Osage Beach
573-348-5073

Camdenton
573-873-5073






STOP



electrical drowning

It's your responsibility to have a safe dock.




DOCK LIFEGUARD™

Dock Warning System

DockLifeguard LLC | Lake Ozark, MO | 573-434-6453

Available at **DockRealty.com**



DOCKS

LIFTS

SLIPS

ACCESORIES

SERVICE

NEW/USED DOCKS & LIFTS



DockRealty.com

Listing over 300 Pre-Owned Docks and Boat Lifts

(573) 374-8849



LAKE WEST MARINE

SALES - SERVICE - PARTS - ACCESSORIES



"Boating made easy whether you're buying or selling. I want to be your boat guy."

- Bob Forbes, Owner



Like us on
facebook®

STARCRAFT CX23Q



BENTLEY 243 NAVIGATOR



STARCRAFT SLS 3



**CHECK OUT OUR
SHOWROOM!**




350 S Main Street, Laurie, MO 65037

(573) 372-8115

www.lakewestmarine.com





Poly Lift Boat Lifts

**THE WORLD'S BEST BOAT LIFTS...
AND SO MUCH MORE!**



SUNRISE BEACH, MO. 573-374-6545 or 800-535-5369

OSAGE BEACH, MO. 573-693-9277

www.PolyLift.com Email: sales@polylift.com



TO JOIN OUR NEWSLETTER TEXT BOATLIFT TO 22828

FREE TAKE ONE

Boating

Lake of the Ozarks

Volume Twenty • Issue One • January 2020

Poly Lift Boat Lifts

ITS BOAT SHOW SEASON FOR 2020!

BE SURE TO STOP BY THE POLY LIFT BOAT LIFTS BOOTH!

www.PolyLift.com

Benne Publishing, inc.

Contents © Copyright 2020 - All Rights Reserved
160 N. Hwy 42 - Kaiser MO 65047 | 573-348-1958 Tel. | 573-348-1923 Fax.