

# LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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## FREE Boating Lake of the Ozarks Volume Nineteen • Issue Two • February 2019



### NEWS IN BRIEF

#### Keeping the Dream Alive

How the US Chamber is Helping Businesses.  
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#### Making a Difference

Mike Clayton works to improve camp for disabled. Pg. 23

#### Improving performance

OBPD hires group to determine strengths and weaknesses. Pg. 8



#### Where's ALDI?

The wait isn't over yet. Pg. 6



#### Glimpses of the Lake's Past

Dwight Weaver's look back. Page 20



#### Crossword

Fill in the blanks on: 22 Solution: 14

## Job Fairs to aid businesses in hiring

By Nancy Zoellner-Hogland

The kick-off of tourist season is almost upon us. That means hiring time will begin soon, as well.

To make it easier for employers and potential employees to connect, this year the Lake of the Ozarks Council of Local Governments, the Missouri Career Center and the Lake Area, Camdenton Area and Lake West chambers of commerce are looking into hosting three job fairs in different locations around the Lake.

"In the past, we've held one job fair each spring at Tan-Tar-A Resort. However, because transportation is an issue for some people, several employers felt they'd have a better response if fairs were held in their areas," explained Linda Conner, executive director of LOCOG. "We decided to put a survey out to find out if that is the case."

The survey, created by Trish Creach, executive director of the Camdenton Area Chamber, was emailed the third week in January to members of all three chambers. Business owners had until Friday, January 25 to respond. The survey included the following questions:

•Are you interested in participating as a vendor in a job fair or hiring expo for employee recruitment?

•If you are interested, what month would you prefer to participate? Late February 2019, March 2019, April 2019

•What is the best time frame for you to participate? Morning,

Afternoon, Evening, Other

•What day of the week would be best for your participation?

•Which community would you participate in if offered in multiple location(s) - select all that apply? Camdenton/Linn Creek, Osage Beach/Lake Ozark, Sunrise Beach/Laurie, Versailles, Eldon

Creach said with one day left, more than 60 business owners from locations all around the Lake had responded. Many were interested in participating

marily interested in seasonal or part-time opportunities, we had from 200 to 600 job seekers. About a third were locals looking for jobs. That's good, but from the standpoint of the employer, especially employers looking for year-round help, because of the community patterns of the Lake, we felt it might be easier to get and keep an employee if he or she is in their own 'back yard.' Then commuting doesn't have as big of an impact," she said.

Creach said at previous job

employers could conduct private, on-site interviews. She said she anticipates the same mix and benefits this year.

The last question on the survey was, "Would you participate in a quick session before or after the job/hiring fair on Certified Work Ready to learn how you can be involved?"

Kathy Hueste, assistant director of the Lake Career and Technical Center and co-chair of the local Work Ready Program, explained that through the Certified Work Ready program, job seekers could take a free test that will rank them in reading, writing, mathematical reasoning, problem solving and locating information. Those who complete the test, which takes about three hours to complete, will receive a National Career Readiness Certificate (NCRC) provided by ACT. It can be taken by anyone - from high school juniors and seniors wanting to enter the workforce to senior citizens who are looking for something to supplement Social Security.

There are four levels of scores that can be achieved - platinum, gold, silver or bronze. Those who achieve the platinum level demonstrate skill sets for nearly 99 percent of jobs available. Those who achieve the gold level demonstrate skill sets for almost 93 percent of jobs available. Those who achieve the silver level demonstrate skill sets for approximately 67 percent of jobs available. Those who achieve the bronze level demonstrate

*continues on page 18*



Photo provided.

**Businesses that participate in this year's chamber-sponsored job fairs can expect to draw employees closer to their place of work.**

in multiple fairs or they were interested in participating in fairs held in their areas. She also said it appeared as though March was the month of choice.

"But once the survey closes, we'll evaluate the answers and go from there. In the past, we've had about 60 employers each year at Tan-Tar-A and because the schools bussed in high school kids, who were pri-

fairs, a variety of different industries have been represented - grocery stores, financial institutions, food service, non-profit organizations, home health agencies, hospitality, landscaping, manufacturing and retail. She said each employer typically displays a list of openings. Job seekers can fill out applications on the spot or drop off resumes. Rooms were also provided so

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## Armchair Pilot

By Nancy Zoellner-Hogland

TRAVEL MAY SOON be a little less scary, thanks the Trans-



portation Security Administration (TSA). In recent years, the TSA has added pre-check, high-tech baggage scanners and facial-recognition cameras to streamline and speed up the check-in process and improve safety. But now the TSA is making a change to reduce passenger stress. They're replacing many of their pointy-eared dogs – mainly German Shepherds and Belgian Malinois – with floppy-eared dogs – Labrador Retrievers, Pointers and Golden Retrievers – to sniff out explosives in public areas. According to the TSA, dogs with floppy ears are less intimidating to passengers and less likely to scare children. The TSA currently uses about 900 handler-canine teams in airports around the country. About a third come in regular contact with the public.

**THE GOVERNMENT SHUT-DOWN** even affected travel. The TSA had to call on reserve officers to fill positions left vacant by those who didn't show up for work. According to CNBC.com, 8 percent of the 51,000 officers employed by the TSA were no-shows. Some air traffic controllers also stayed home, causing longer-than-normal airport waits.

**ALTHOUGH NOT RELATED** to the shutdown, more than 250 passengers on a United Airlines flight recently found themselves stuck on the tarmac for 16 hours in Labrador, Newfoundland. A mechanical issue grounded the plane and passengers weren't allowed to leave the aircraft because customs officials were not available. There was little heat and food so after about 10 hours, carryout was finally delivered to the plane. When a replacement plane showed up, it took another two hours to transport passengers to the waiting aircraft.

**CHECKED BAGS COULD BE** a thing of the past on many

American Airlines flights. That's because the airline is in the process of doubling overhead storage space. According to information provided by the airline, American chose Airbus to provide cabin upgrades to its fleet and that the new storage bins, which will be easier to load, are part of that retrofit. The additional storage will be made possible because luggage will be able to be stacked sideways, next to one another. American also said gate agents will be better informed on the carry-on capacity of each aircraft so those bags won't have to be surrendered before boarding. According to a release by American, the bins will also be easier to load.

**IF YOU LIKE YOUR FLIGHT ATTENDANT** – and you're flying Frontier Airlines – you're now able to tip your attendant when making purchases and know that he or she will get to keep everything you give. The airline has long included an option for tipping on its payment tablets. However, at the end of the day, those tips were split between all attendants on that flight. As of January 1, flight attendants

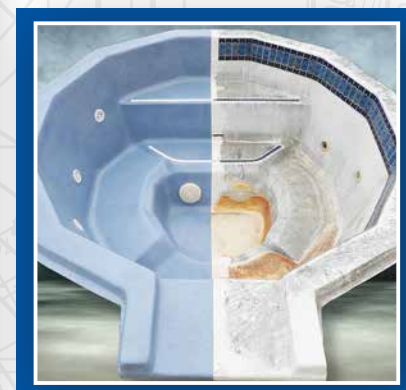
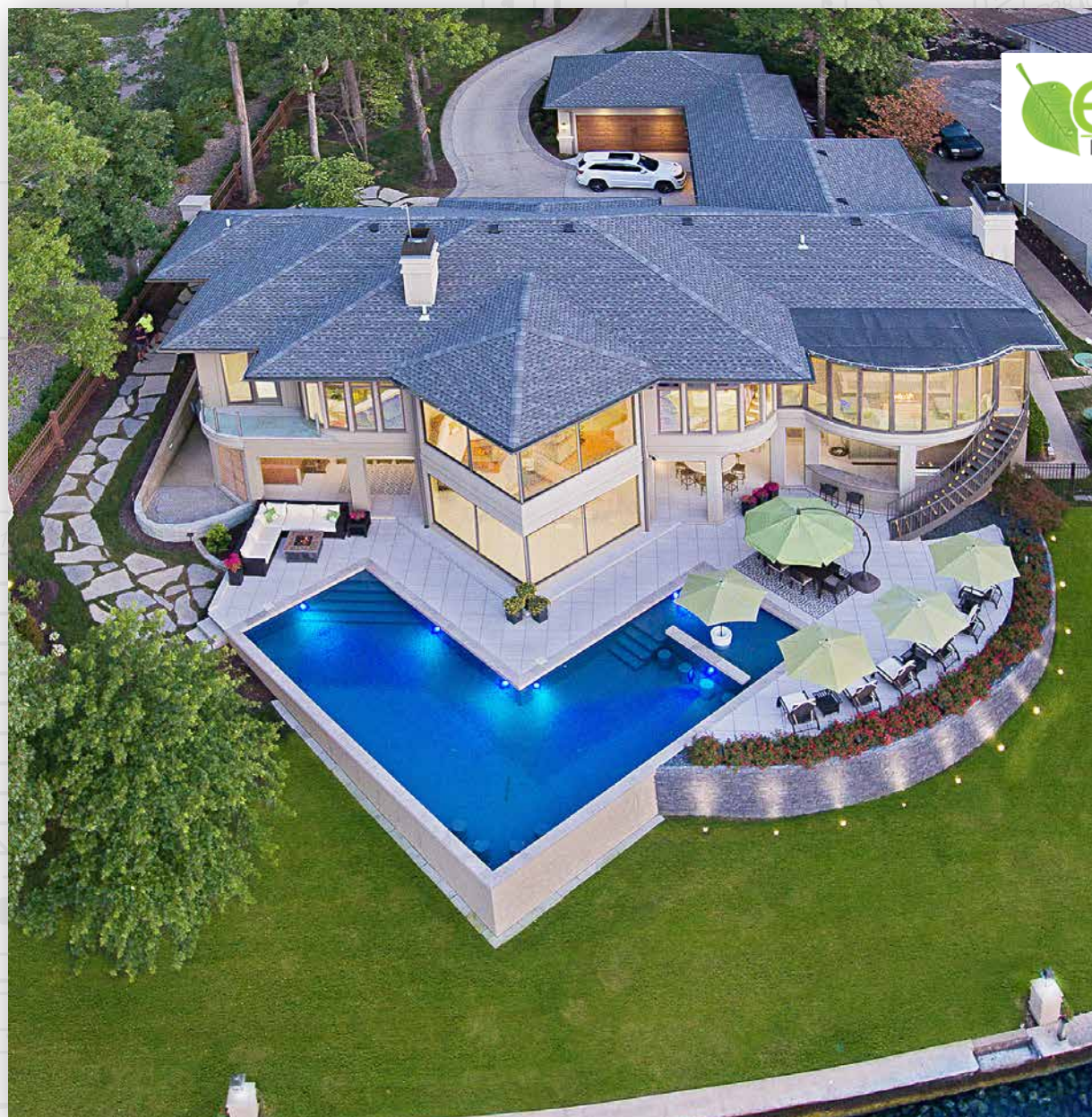


are able to start keeping tips that are based on individual sales made to passengers. The move was not welcomed by the Association of Flight Attendants, which said tipping should not be part of a flight attendant's compensation. Instead, the union said, flight attendants should be paid a "fair wage." According to salary.com, as of January 16, 2019 the average flight attendant salary in the United States is \$74,191 but the range typically falls between \$59,547 and \$91,978.

**INTERESTED** in an extended European "vacation?" The small village of Grottole, Italy, with just 300 inhabitants and more than 600 empty homes, is asking for help in order to risk disappearing. The city has partnered with Airbnb to of-

fer a sabbatical to four people who are willing to move to Grottole for three months and become totally immersed in the village's rural way of life – learn the language, take part in cooking and learn trade skills from local hosts. Those chosen will become temporary citizens of the village and will complete volunteer work for a non-profit organization called "Wonder Grottole." That group is attempting to restore abandoned buildings and develop new models for tourism and agriculture in hopes of building interest and rejuvenating the picturesque town. To apply, visit <https://italiansabbatical.com/>. Applications will be accepted until February 17, 2019 at 11:59 pm Central European Time – 4:59 p.m. U.S. Central Standard Time. If anyone from the Lake of the Ozarks area is chosen, please contact the Business Journal office on your return so we can write a story about your adventure!

**BAD MOOD?** Uptight? Go outside. And then plan an outdoor adventure vacation. According to studies conducted by researchers with the University of Regina and published in the *Journal of Positive Psychology*, study participants who spent just five minutes outside focusing on their settings saw an immediate improvement in their attitudes while those who sat indoors in a room without windows reported increased negative emotions. Several travel studies show people who are more adventurous increase their quality of life by gaining strength and a vacation that includes outdoor activities can improve cardiovascular system and balance and work muscle groups that are otherwise neglected. A Canadian study found that those who take regular outdoor vacations had lower levels of stress, they worried less and recuperated faster and another study showed outdoor vacations with group activities strengthened family bonds and allowed participants to sleep better, have more energy and feel happier – even after returning to their daily routines. According to researchers at the University of Massachusetts, going on vacation and participating in vigorous outdoor activities while there can even reduce the risk of untimely death in middle-aged men. Now there's a good reason to take more outdoor vacations!



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# Expo provides opportunity to 'think spring'

By Nancy Zoellner-Hogland

Business members of the Lake West Chamber of Commerce who delayed registering for the upcoming Business Expo may not get a chance to participate this year. More than a month before the event, only four or five booths were available.

Last year, 70 businesses filled every available space. Organizers expect the same this year.

"The spaces go fast! Usually, many of our exhibitors let us know at the show if they'll be there the following year," said Ellen Bozich, membership and events director for the Lake West Chamber. "I think it's so popular because it provides a great opportunity for exhibitors to present their products and services to people at a one-day show and it's a great opportunity for Lake-area residents or second-home owners to speak one-on-one with the owners or managers of several different merchants without driving all over the Lake."

In an earlier interview,



**Some of the same and a few new businesses will have booths at this year's Business Expo, which is also used to hold ribbon cuttings for new members. Photos provided.**

Chamber Executive Director Paul Hooper quipped that the Business Expo also gives homeowners, who have been cooped up inside for the past few months, an opportunity to "think spring" and to start moving forward with home improvement projects they were dreaming about all winter.

Bozich said in addition to their "regulars," they also have a few new businesses partici-

pating this year.

The Business Expo is set for 9 a.m. to 4 p.m. Saturday, March 2 and will be held at Lake West Christian Academy on Highway 5.

For more information or to check for an open booth space, call Bozich at 573-374-5500. In order to participate, businesses must be members of the chamber and their 2018-2019 membership dues must be current.

By late January, the following businesses had signed up to participate:

101-9 The Wave  
Dugan Paint & Flooring  
LO Profile  
Above & Beyond Roofing  
Duggan Companies  
Laurie Tent Rental  
Advantage Marine  
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Laurie Care Center  
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# No ALDI news is not good ALDI news in this case

By Nancy Zoellner-Hogland

It seems that once a week – or at least every other week – someone posts a question on Lake Area Happenings' Facebook page asking if anyone knows when the new ALDI store will be opening in Lake Ozark.

The short answer is "No."

Developer and property owner Gary Prewitt doesn't know, Lake Ozark City Administrator Dave Van Dee doesn't know and now, it seems ALDI officials aren't quite sure either.

On January 25, Rob Jeffries, Aldi's O'Fallon division vice president, said, "At this time, we do not have any solidified plans for a store in Lake Ozark. We will be in touch if we have information to share at a later date."

Last May, it was announced that the store would be built on a tract of land in Eagles' Landing Shopping Center at U.S. Highway 54 and Business 54. The shopping center is also home to Kohl's, Menard's, CVS, Buffalo Wild Wings and a multiplex movie theater. At that

time, Eagles Landing spokesman Andy Prewitt says his organization was excited about bringing such a well-known and widely popular supermarket to the lake area. The original timeline called for the store to be open for business in the spring of 2019.

"We have worked on this for a long time and are extremely happy to be able to make this announcement," Prewitt said. "ALDI is a favorite of value shoppers across the country."

Just prior to making the announcement, the Prewitts' development company requested a modification to the original Tax Increment Financing District agreement, dated June 26, 2007. That agreement required him to put in a public water well, with a capacity of 250,000 gallons of water per day, and a 500,000-gallon water tower with dual inlet/outlet supply and chlorination in Eagles' Landing before any more development was added. Under the modified agreement, worked out between the developer and Lake Ozark city



officials, the well had to be installed and operating before ALDI opened but the water

tower construction could be put off until any additional development was added.

The city also agreed to cooperate with the developer in any attempts to obtain state or federal grant funds to help cover the cost of the water system and the developer agreed to transfer ownership of the well and tower system to the city after it was completed. The city's board of aldermen approved the modification at their July 24 meeting.

Then on September 5, ALDI representatives attended a Lake Ozark Planning and Zoning meeting to present their site plan, which was approved and recommended for passage by the board of alderman.

Van Dee said he remembers the engineer saying something at the meeting like "ALDI might delay this project." He said although he thought it was odd, he didn't question it. "And we made sure we kept ALDI updated on everything, every step of the way so we're a little surprised that nothing more has happened. Originally, we got the idea that they planned to move quickly and we're still hopeful that this is just a slight delay and they'll be moving ahead soon."

When news of the store was released last spring, hundreds

of people posted positive comments on various public Facebook pages. One person said it was an answer to a prayer and another wrote that she had been writing to Aldi Corporate for the last 4 years, begging them to come to Eagle's Landing. "I'm so excited," she wrote.

According to their website, the ALDI chain, which has more than 10,000 stores in 20 countries worldwide, has been in the process of remodeling some 1,200 stores in the United States, incorporating more modern designs, natural lighting and eco-friendly materials.

Last year the grocer, named 2018 Retailer of the Year by "Supermarket News," announced plans to open 400 new locations around the country. One of those stores was planned for Branson, according to a Branson city official. However, last month ALDI officials met with Branson city staff and said there are currently no "solidified" plans to bring a store to that area.

ALDI was founded in 1946 by German brothers Karl and Theo Albrecht when they took over their mother's store in Essen. That store had been in operation since 1913. The Albrecht family also owns the Trader Joe's chain.

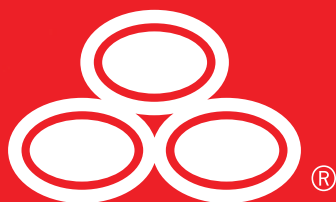


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# OBPD to determine how it can improve

By Nancy Zoellner-Hogland

Although members of the Osage Beach administration expressed deep satisfaction with the performance of the city's police department, they decided to see if there was any way it could get even better. In November, the board of aldermen voted to contract with the Center for Public Safety Management, LLC (CPSM) to conduct an in-depth analysis of the department. The cost of the study is \$43,650, plus travel expenses up to \$4,000.

City Administrator Jeana Woods originally introduced the idea to the board in September.

"Our police department is staffed to not only support a full-time community population of under 5,000 citizens, but also an ever growing, part-time and visitor population that swells exponentially on weekends, holidays, and during season – in addition to our growing business community. This diversity adds to public safety risk and operational challeng-

es. We felt it was important to know what we're doing well, and what we could do better for our community, based on our community profile. It's not a personnel profile or anything like that. We all think we have a great staff and a great department – we just want to know how we could make it greater," she said.

According to the report CPSM presented to the city, the study will, among other things, extract data from the department's computer aided dispatch (CAD) system to analyze the variance between service demands and available personnel and to determine an optimal deployment schedule. It will look at the workload to determine if the alignment of districts and divisions is appropriate and it will scrutinize response times to find out if there are ways to reduce those times. The study will also look into the number of officers assigned to calls, the time spent on administrative duties, the time spent on directed patrol

activities and determine the gaps in patrol coverage to find the "best fit."

In addition to the analysis of patrol operations from the CAD system and workload,



Brandon Wyrick/Fotki

the study will also focus on the qualitative aspects of patrol by observing officers on patrol through ride-alongs, interviews, and general obser-

vations; it will evaluate the implementation of technology on patrol, weapons available, and equipment used to determine if there are opportunities for improvement; and it will look

phy, the study will evaluate the implementation of community policing and identify improvement opportunities, where appropriate.

Police Chief Todd Davis said he's interested to see the results, which should be presented in about a month at a board of aldermen meeting.

"We feel that we're already the best department here in the Lake area, but we want to see what we can do to make it even better," the chief said.

When fully staffed, the department consists of the chief, two lieutenants – one assigned to patrol and the other over investigations and communications, 24 commissioned officers and eight dispatchers, two lead supervisors and one communications supervisor. Although the department hasn't conducted DWI checkpoints in recent years, it does use money provided by the National Highway Traffic Safety Administration to conduct DWI Saturation Patrols and to participate in other safety programs.

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# Keeping the Valentine's Day feel in your marriage

Whether you're a honeymooner or you're celebrating your 50th anniversary, there's a chance that the romantic spark that brought you and your partner together in the first place needs to be rekindled. Experts say that a continually fulfilling relationship requires establishing and maintaining a complete connection.

"Marriage is more than a wedding and a license, it's a psychological, emotional and spiritual sense of connection," says Dr. Frederick D. Mondin, a marriage counselor, human sexuality professor and author of the new book, "Erotic Love & Marriage: Improve Your Sex Life and Emotional Connection," which offers insights on the issues that almost every relationship struggles with, as well as solutions that highlight connection, communication and exploration.

Dr. Mondin is sharing tips and insights to all couples seeking to connect or re-connect with one another.

• **Keep dating:** No matter how busy you become, you should

never stop having the kind of fun you had when you were courting. Whether it's hiking beautiful trails, going to concerts, or giving and attending parties, these activities should be carried into any long-term relationship if you intend to have a meaningful romantic life to-

gether and a healthy emotional connection. You'll communicate more effectively, and be happier as a result, if you listen to your partner and take him or her seriously. In other words, there should be no "boss" in the marriage. Work at maintaining a peer relationship.

the morning or watching a television program they both like. This is one of the most important components of having a close, emotionally intimate relationship.

• **Speak the language of love:** Emotional intimacy has its own language, the language of en-

information. If your partner reciprocates, it will create a feeling of closeness. These words don't have to be rational or logical, but they should always be a validation of the relationship and your partner.

• **Lose your inhibitions:** Be open with each other about everything -- including sex. Unfortunately, lingering guilt, fear and shame on this topic prevent many couples from being candid with one another. Learn to lose those inhibitions so that you can share your needs, desires, feelings and concerns.

• **Give each other space:** You don't need to do everything together to have a happy relationship. In fact, the happiest couples tend to give each other the support and space needed to maintain their independent interests.

You don't have to resign yourself to receding happiness as time passes. A challenge of your current beliefs can help you rekindle the spark and enjoy a closer, more meaningful relationship.

*Statepoint*



gether and a healthy emotional connection.

• **Take each other seriously:** Don't allow gender stereotypes to lead you to discount each

• **Ritualize contact time:** Couples need ritualized contact time in which they get together, such as going to lunch once a week, having coffee together in

dearment. Focus on all the right features of your partner -- the personal qualities you saw when you first met and still appreciate, and start to verbalize that

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# Ameren 'Makes MO a better place to do business'

Ameren Missouri now offers what they say is one of the nation's best economic development incentive rate programs for industrial customers. Qualifying business customers can receive a 40 percent discount from base rates over a five-year agreement term.

"Ameren Missouri, already known for being a national hub for distribution, advanced manufacturing and agribusiness fueled by a highly-productive

workforce, stands ready to partner with businesses looking to grow," a release stated.

The new incentive rate for businesses is part of Ameren Missouri's Smart Energy Plan, introduced August 1, 2018. The plan offers greater value for its electric customers by keeping bills more stable, predictable and affordable through a rate cut, a rate freeze, and rate caps, while, at the same time, upgrading the energy grid cus-

tomers depend on, in a way that introduces new sources of clean, renewable energy into a smarter system. This plan was made possible by the passage and signing of Senate Bill 564, new energy legislation for Missouri which was widely supported by customers, business organizations, unions and a bipartisan majority of more than 85 percent of the Missouri General Assembly.

Lawmakers crafted the pro-

gram to encourage new and existing businesses to invest in Missouri, adding jobs and spurring economic growth in local communities throughout the state. Business eligibility is determined by specific criteria outlined in the rider EDI tariff. Generally, new or expanding businesses must meet the following standards to be eligible for the Ameren Missouri Smart Energy Plan EDI:

- Be receiving service from Ameren Missouri under Rate 3M – LGS, Rate 4M – SPS or Rate 11M – LPS.

- Be an industrial and/or commercial facility not directly selling or providing goods and/or services to the general public;

- Be receiving state, regional, or local economic development incentives in conjunction with its expansion/location project;

- Must apply for the Ameren Missouri Smart Energy Plan EDI prior to a public announcement of the expansion/location project;

- Have an average monthly demand of at least 300 kW and 55 percent load factor;

- Discounted rates must be greater than Ameren Missouri's marginal cost.

Some of the most common industries eligible for the discount are manufacturing, data centers, large-scale agriculture processing facilities and

wholesale warehouse/distribution centers.

Certain provisions of the law, including the economic development incentive, are effective through 2023 but may be extended by the Missouri Public Service Commission (MPSC) through 2028. If the MPSC does not extend the discounts beyond 2023, Ameren Missouri will provide a 15-percent discount to active contracts until a customer has received discounts for five years.

According to Ameren, the economic development incentive is a win-win for business and residential customers alike. That's because the additional energy requirements from a qualifying business customer ultimately help enhance system efficiencies and spread the fixed costs of generating and delivering electricity across a broader customer base, thus helping to keep rates lower for all customers. Also, the attraction of new jobs and investment multiplies throughout the region in the form of increased spending in retail establishments, new housing starts and population growth.

To learn more about the program, call Ameren Missouri's economic development team at 1-800-981-9409 or email [eddept@ameren.com](mailto:eddept@ameren.com).

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## A Matter of Trust

### The Importance of Planning for Single Seniors



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

More and more seniors are finding themselves alone and without nearby relatives to help them with financial management. If you are in this situation, it's important that you find an alternative—friends or professionals who can fulfill these roles that might otherwise be handled by family members. While you may think you can handle these duties now, the most vexing problems for many seniors arise when they become incapacitated, temporarily by illness or permanently through aging. Suddenly, there are many questions that need to be answered.

Who will pay the bills?

Who will track the investments?

Who will make decisions about real estate?

Who will make certain that taxes are paid?

Who will balance the checkbook?

The first solution that comes to mind for these questions is a **financial durable power of attorney**. This document allows another person to step into your shoes, financially speaking, and make binding decisions on your behalf. A durable power of attorney may be as broad or as limited in scope as needed to make you comfortable. You'll need to see your lawyer to have a power of attorney drafted and executed.

Another axis of anxiety concerns health care. In this area, you may need:

a health care power of attorney, with medical instructions to be followed if you are incapacitated;

a Health Information Portability and Accountability Act (HIPAA) authorization, so that your agent has full rights to your medical records;

a health care proxy that may give someone decision-making power at the end of your life;

and a living will that outlines your expectations for medical care near the end of your life.

Another option many affluent individuals often rely upon is a **living trust** for financial management in retirement. A living trust can provide financial protection in the event of disability or incapacity, just as a durable power of attorney does. However, a living trust offers additional advantages, such as financial privacy at death and probate avoidance. Additionally, a corporate trustee, like Central Trust Company, provides advantages that come with working with an institution as compared to an individual. We don't get sick or go on vacation. Trust and estate management is our business, and we attend to it every day. So, as we enter this New Year, think about what might happen to your finances should you become incapacitated. Were you able to easily answer the questions above? If not, our team would be happy to talk to you about the services we offer that could leave you with a bit more peace of mind. Contact Trenny Garrett today at (573) 302-2474 or at [trenny.garrett@centraltrust.net](mailto:trenny.garrett@centraltrust.net).

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## "Insurance Talk"

### Does Your Business Need Libel and Slander Insurance?

As a lake-area business owner, it's likely you've done everything you can to protect your business from the obvious threats, like theft and fire. But, there are not-so-obvious threats worth considering. For the best protection, libel and slander insurance should be on your list of coverage types to purchase. In today's social media world, more courthouses are seeing social media slander and libel suits. Without coverage, a single claim against your business could result in crippling litigation costs.

**What Is Libel?** Libel refers to malicious and false statements about a business or individual in the form of print or writing. This could include handwriting, standard print or a public forum, including the internet. Simply put, libel is defamation of character. If your business damages the good reputation of an individual or business, you could find yourself facing a libel claim. This is especially important to consider if you have several employees.

**What Is Slander?** Slander is the verbal form of defamation. To be considered slander, the statement must be false but told to others as if it was true.

#### How Serious Are Libel and Slander Lawsuits?

How much can a defamation suit cost you? Although the financial cost can vary, the damage to your reputation and brand could be catastrophic. Imagine a defamation lawsuit coming across your desk in the morning. Settling or having to pay damages is the least of your concerns. Instead, finding legal counsel and starting to defend yourself immediately is the most important. This is where libel



Jeff Bethurem

and slander insurance comes in.

If your small business uses social media channels, such as Facebook and Twitter, to engage customers and promote your brand, it's wise to consider if you're at risk for libel or slander claims. The same is true if you publish a newsletter for your company, whether it is delivered in print or online through email.

Many business owners assume that their general liability coverage extends to all liability claims, but that false. The general liability coverage included in the standard Business Owner's Policy, or BOP, is limited in its coverage. That's why it is necessary to understand your business risk and be sure you're adequately protected. The best defense against libel and slander claims is a solid policy and outstanding employee training on what can and cannot be said without facing potentially devastating consequences. Working with an independent insurance agency ensures that you get the coverage you need and that you're not overburdened with unnecessary insurance coverages or amounts.

To discuss this and other policy endorsements, give Jeff a call at 573-348-1731, and he will be more than happy to sit down and discuss it.

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# TOTES for Ta-Ta's Event Benefits Patients of Lake Regional Imaging Center

October 21, 2018, the Ninth Annual Totes for Ta-Ta's fundraiser was held at the Inn at Grand Glaize in Osage Beach. The event featured a silent auction of new and gently used purses, totes, wallets and other items and for the first time purse bingo. For a \$20

of new and gently used purses, totes and wallets were collected at various drop-off points around the Lake area, including Serenity Medical Spa, Lake Regional Cancer Center, The Mother's Shrine, Bella Donna Salon, Camdenton Chamber Office, Dierbergs, and Flipback

fully make a positive impact."

A special thank you goes out to event sponsors and supporters including, Facial Designs Permanent Cosmetics, Above & Beyond Roofing, Lake Regional Imaging Center, Lake Media, Lake Lifestyles Magazine, Mix 92.7, Cool 102.7, KS95, The Inn



The Totes for Ta-Ta's committee presented a \$6,696.93 check to Lake Regional Cancer Center's HOPE Program on January 15th. The Totes for Ta-Ta's event was held at Inn at Grand Glaize in October. Pictured from left are Totes for Ta-Ta's Committee member and Lake Regional Health Systems Fund Development Director Terri Hall; Cancer Center Director Marcy Maxwell; Totes for Ta-Ta's Committee Members Michelle Thomson, Julia Hammond, Michelle Cook, Rose Vanderbeck and Shelly Flippo.

admission fee, guests received heavy hors d'oeuvres, a drink of choice, a bingo card, a chance to win door prizes, and live entertainment by Mitch Shields with Melanie Biggers. All proceeds benefit the HOPE Program at Lake Regional Cancer Center. Funded by community donations, this program helps provide mammograms, nutritional supplements, transportation assistance and other help to qualifying individuals. Donations to HOPE also contribute to various community cancer screening activities; the purchase of medical equipment for patient comfort; and support group activities.

Prior to the event, hundreds

Resale Shop.

Organizers are pleased to announce proceeds reached \$6,696.93, after expenses, with over 150 individuals in attendance for 2018. All totaled over \$70,000 has been raised since the inaugural event in 2010, with over \$64,500 benefitting the HOPE Program. Event Chairperson, Michelle Cook commented, "Our independent committee has worked very hard each year to raise money for victims of such a devastating disease. Our community is amazing in how they come together to support our local cancer center and others in need. It has truly been our honor to champion this cause and hope-

at Grand Glaize, FaceLift Marketing & Design, Instant Signs & Banners, LO Profile Magazine, Lake TV, Lake of the Ozarks CVB, Lamar Outdoor Advertising, Wobbly Boots, Baba's Bistro and Wacky Knacky Diner.

Lake Regional Cancer Center provides comprehensive services, including chemotherapy, radiation therapy, surgery, diagnostic imaging, palliative care, support groups and education. The physicians and staff at Lake Regional Cancer Center are committed to providing high-quality, compassionate cancer care for patients and their families in a comfortable, home-like atmosphere.



The Lake Area Chamber recently held a ribbon cutting to celebrate the Grand Opening of the new Ashley HomeStore at 3797 Osage Beach Pkwy Unit C in Osage Beach. Attendees included Ashley HomeStore team members, community members, and several Lake Area Chamber staff, board members, and volunteers. The ribbon cutting celebrated the grand opening of the brand new 14,000 sq. ft. showroom in Osage Beach. For more information, visit their website at [www.ashleyfurniture.com](http://www.ashleyfurniture.com) or call (573)-746-7900

## Building an effective web presence

with Karen Horman,  
MSW Interactive Designs LLC

### Examining Google My Business

How are potential customers finding businesses like yours online? A staggering 97% of searches online are seeking information about a local business, according to HubSpot. On top of that, 86% of searchers utilize Google Maps to locate a business. If your business is not one of the search results, you may be missing out BIG TIME!

#### What is Google My Business?

Luckily, a small business can manage all these categories (and more) with a FREE Google My Business listing. Business owners or managers can create a listing to profile their business. Name, contact information, images and other details about a business can be listed on a Google My Business account. Once you've claimed or verified your listing, this information can help populate future Google searches.

#### Where will this information display?

Good news here - your information can appear in up to THREE different places! If someone searches your business or your type of business your listing can appear:

#### The Sidebar

The information from your business listing can appear on the right side bar of a Google search. This space is a highly visible (it's at the very TOP of a mobile search) location where many searchers will seek detailed information.

#### On Maps

Google Maps is a popular tool for business directions. If you ask Google for directions, this Maps listing will appear on your device and send directions accordingly. It's vital that your address is accurate in your listing to make sure your customers can find your location!

#### In the "Three Pack"

The coveted Three Pack is made up of the top three results for a search. The rank of these three positions is based on several factors including location, completion of business information, and reviews.



Karen Horman

#### Tips For Managing YOUR Google My Business Listing: Verify or Claim Your Listing

Create or claim an existing Google My Business account for your business. Once you have access to this information, take time to complete every field available - the more complete your listing is, the better!

#### Monitor Reviews

Reviews are an important asset for your company. Try to monitor feedback from your customers and respond to any necessary reviews. You can also prompt customers to leave a review on your Google My Business page.

#### Make Regular Posts

Google My Business now allows posts to be made through your account. Like you would make any other social media post, share regular information about your business for best results.

#### Key Take Away

You NEED to be on Google My Business. This listing has a big impact on HOW and WHERE your business shows up on a Google search. If you don't have a listing or don't have ownership of it, you should act to verify or claim your listing TODAY. Once you have ownership, you're ready to make edits and ensure your business information is up to date and accurate.

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# U.S. Chamber shares directives for a successful business year

Although President Donald Trump was having difficulties working out an agreeable time to present his State of the Union address to the nation, the 2019 State of the American Business Address went off without a hitch.

U.S. Chamber of Commerce President and CEO Thomas J. Donohue delivered his annual address January 10 from the chamber offices in Washington D.C. It was also broadcasted live on the chamber website. In his speech, Donohue assessed current economic conditions and highlighted pro-growth policies that he said would “enable workers, families, and businesses to pursue their American dreams.”

“Our own surveys find that optimism is consistently high. Business owners tell us they have been encouraged by stronger economic growth. We have achieved a growth rate in the last year that many experts claimed was out of reach. And it was driven in no small part by deregulation and tax reform. The Chamber projects continued growth of around 2.6 percent for 2019. We expect unemployment to remain

low, wages to keep expanding, and inflation in range of the Fed’s target of 2 percent,” he said, adding that although some seemed determined to talk the country into a downturn, talk of a recession didn’t match up with reality. “Even with all of the challenges in Washington, uncertainties in the world, and fluctuations in the markets, strong economic conditions are expected to hold steady for the foreseeable future.”

He then launched into the power of the American Dream, which he said had propelled the nation forward for more than 240 years and made things like the transcontinental railroad, the interstate highway system, the personal computer and the worldwide web possible.

“We talk about the American Dream as a singular concept, but it comes to life in countless ways. Without the ideas and industry of all these dreamers, we could not have built the most dynamic and resilient economy on earth. Our challenge today is to preserve, strengthen, and expand the American dream—and put it within the reach of every child,

every family, every worker, and every entrepreneur. That’s how we, in our time, build a more perfect union and leave a country to our children and grandchildren that is even better than we have been blessed to know,” Donohue said, adding that the chamber’s agenda for 2019 was built around the idea of harnessing the nation’s new-found economic strength to give all Americans a change to fulfill their own unique dream.

He highlighted what he described as “key priorities,” and discussed pro-growth issues and concerns that he said he felt were worth “careful thought and attention.”

“We must have a steady supply of talented and hard-working people to do the work of a modern economy so our nation can compete and lead. And we need the right policies, systems, and opportunities in place to prepare those people so that they can compete and succeed. It’s no secret that our nation is currently falling short on both of those imperatives. We have people without jobs—who lack the skills

or education to fill open positions. And we have jobs without people—employers tell us positions are sitting vacant because they can’t find the workers they need, when and where they need them,” Donohue said, promising that the chamber would be at the center of the challenge, working to strengthen the foundation of opportunity by focusing on early learning and K-12 education and promoting smart choices in post-secondary education or training.

He said because learning should never stop, businesses could help by regularly training and retraining employees to keep skills sharp and relevant. He touted the importance of programs that help businesses train workers – especially veterans, older Americans and formerly incarcerated people who were looking for opportunities to start life over and build a productive future.

“Getting these people back into our economy will not only expand our talent pool; it will extend opportunity to those who perhaps have given up on their American dreams,” he said.

Donohue also addressed immigration, calling on the president and Congress to come together to support a reasonable solution: Protection for the Dreamers and long-term Temporary Protected Status beneficiaries and the resources necessary to secure the border.

He also spoke about the importance of investing in modern infrastructure, and asked leaders to pass a significant infrastructure package in 2019 that would be funded, in part, through a modest increase to the motor vehicle fuel user fee.

“I’ve also said the Chamber is open to viable alternatives—but we haven’t heard too many other ideas. So we’re going to put some money on the table. The Chamber will be offering cash prizes totaling \$25,000 to those who can come up with the best, most viable ideas for a long-term sustainable funding source for infrastructure. We want to hear from everyone—students, academics, business leaders, the people out there doing the building—everyone,” he said,

*continues on page 24*



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# Job Fairs

*continued from page 1*  
skill sets for at least 16 percent of jobs available

"That lets the employer know applicants will possess the job skills needed to fill their job openings. For example, Brice Lake at the Versailles Save-A-Lot hired someone who interviewed well to work in his store, but after he started, Brice discovered he couldn't read. He had to let him go because he needed someone who could read. He then re-hired after interviewing people who had taken the ACT Work Keys Assessment because he knew when job seekers came in with that designation, they would have the skills needed to do the job," she said, adding that obtaining the certificate is good for job-seekers because it lets employers know they were willing to invest time in their future to prove their work-readiness and that they have skills, whether those skills were learned in the classroom or through job experiences.

Hueste said the Tri-County Work Ready committee began the application process in Au-

gust, 2018 for Camden, Miller and Morgan counties. To become a designated Work Ready Communities, a percentage of employers must recognize the NCRC by signing up and saying they understand the need for certified workers and agreeing to ask potential applicants if they have the National Career Readiness Certificate. In addition, a percentage of the emerging workforce – high school juniors and seniors, the current workforce, and transitioning workers – individuals who have retired from previous employment or former members of the military – must take the test and get certified. The committee has until August to complete those goals.

"So that's why we asked businesses if they'd be willing to spend a few minutes learning about the program," she said. "We feel this will be extremely helpful to them in the hiring process and it will also help with economic development because it will show new companies looking to relocate that we have a work-ready workforce."

For more information, visit <http://www.tri-countycertified-workreadycommunity.com/in->

dex.htm.

Creach said the Lake's employment picture for 2019 is looking good. In addition to the usual seasonal jobs, Tan-Tar-A said they will be hiring an additional 100 employees this year to work in all areas of the newly remodeled resort and Quaker Window Products, Co., which is building a new 200,000-square-foot production facility, announced they will be seeking approximately 300 employees to work in full-time, year-round jobs that will pay higher-than-average wages. No experience or special training will be required to get hired. Quaker will provide on-the-job training.

There's more good news on the employment front for workers. The state's lowest wage earners will see a boost in pay this year. On January 1, Missouri's minimum wage rose from \$7.85 per hour to \$8.60 per hour. The hourly wage will continue to increase by 85 cents per year over the next four years until it reaches \$12 per hour. The increase was approved by 60 percent of the voters last November.

# As the Lake Churns

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 have interest in a career in real estate or would like Michael's assistance in the sale or purchase of property, contact him at 573.365.SOLD or [cme@yourlake.com](mailto:cme@yourlake.com) View thousands of lake area listings at [www.YourLake.com](http://www.YourLake.com) \$1 million plus homes at [www.LakeMansions.com](http://www.LakeMansions.com) You can also view each month's article, ask questions and offer your opinion on Michael's real estate blog, [www.AsTheLakeChurns.com](http://www.AsTheLakeChurns.com)



Real Estate and Lake News with C. Michael Elliott

2015-2018 Comparison Lake of the Ozarks						
Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%
<b>Residential, Villas &amp; Townhomes Waterfront</b>						
2015	789	\$246,207,754	150	\$312,050		
2016	773	\$255,427,282	142	\$330,436	-2%	4%
2017	967	\$325,646,002	130	\$336,759	25%	27%
2018	883	\$319,464,844	120	\$361,795	-9%	-2%
<b>Residential, Villas &amp; Townhomes Offshore</b>						
2015	865	\$115,454,127	146	\$133,473		
2016	970	\$134,677,515	139	\$138,843	12%	17%
2017	1033	\$155,504,087	128	\$150,536	6%	15%
2018	1100	\$169,099,213	114	\$153,727	6%	9%
<b>Waterfront Lots</b>						
2015	62	\$9,051,650	263	\$145,994		
2016	64	\$9,167,451	248	\$143,241	3%	1%
2017	95	\$11,131,250	222	\$117,171	48%	21%
2018	86	\$10,583,050	208	\$123,059	-9%	-5%
<b>Other Lots &amp; Lands</b>						
2015	180	\$8,311,160	190	\$46,173		
2016	210	\$8,114,295	205	\$38,640	17%	-2%
2017	178	\$6,618,754	150	\$37,184	-15%	-18%
2018	251	\$8,540,948	184	\$34,028	41%	29%
<b>Condos &amp; Timeshares</b>						
2015	659	\$105,583,653	141	\$160,218		
2016	726	\$113,574,652	148	\$156,439	10%	8%
2017	895	\$141,244,805	132	\$157,815	23%	24%
2018	850	\$139,893,152	119	\$164,580	-5%	-1%
<b>Commercial Properties</b>						
2015	70	\$15,300,957	234	\$218,585		
2016	82	\$23,408,101	228	\$285,465	17%	53%
2017	59	\$16,619,484	294	\$281,686	-28%	-29%
2018	77	\$19,706,018	322	\$255,922	31%	19%
<b>Farm</b>						
2015	22	\$4,769,684	186	\$216,804		
2016	13	\$3,780,400	133	\$290,800	-41%	-21%
2017	21	\$5,152,795	86	\$245,371	62%	36%
2018	21	\$6,574,000	99	\$313,048	0%	28%
<b>Homes Over a Million</b>						
2015	22	\$34,091,300	134	\$1,549,605		
2016	21	\$29,953,500	145	\$1,426,357	-5%	-12%
2017	29	\$42,609,670	143	\$1,469,299	38%	42%
2018	28	\$47,553,900	237	\$1,698,354	-3%	12%

Totals By Year	Year	Total	Volume
	2015	2647	504,678,985
	2016	2838	548,149,696
	2017	3248	661,917,177
	2018	3268	673,861,225

Based on information from the Association of REALTORS® (alternatively, from the Bagnell Dam Association of REALTORS® MLS and Lake of the Ozarks Board of REALTORS® MLS) for the period January 1st through December 31st of 2015, 2016, 2017, 2018. The data collected for this report is information that was reported to the MLS as of January 10th, 2019.

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## Managing Rental Property

### Preventive Maintenance

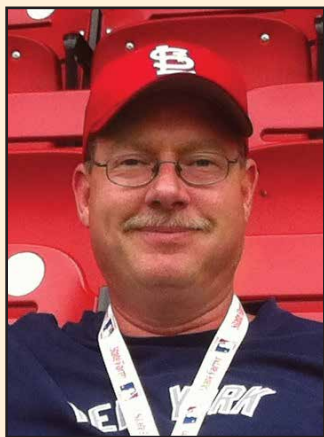
Talking about maintenance can be pretty boring stuff. However performing preventive maintenance versus doing reactive maintenance can save you big bucks and that is worth talking about.

Since we are a summer destination, the number one thing that you want to ensure is in good working order, prior to the summer, is your HVAC system. If your system fails in the summer not only will you be looking at potentially costly repairs but also a loss of revenue and some very upset guests.

We encourage our owners to get a spring AC check every single year. Only about half of our owners get the check performed. The cost is less than \$100.00. We've been doing this for about 10 years now and we've only had two AC's fail that were checked in the spring. We probably average about 10 calls per summer for AC problems. So in 10 years that is 100 calls and only 2 have been for a unit that was checked in the spring.

One of those failures was in a unit that the owner was told he needed to replace. He chose to wait, ONE MORE YEAR. His system failed the weekend before July 4th! We had to move his next two rentals and he lost around \$3000.00 and still had to put in a new system. Had he installed the new system in the spring he would not have lost the income. That was a \$3000.00 mistake!

We have a spring maintenance list with around 50 different items to check. Our owners can pay for our maintenance staff to check these items or we give them the list and they can check the items themselves. This includes plumbing, appliances, outlets, ceiling fans, gas grills, etc. Checking these things each spring has helped us cut down on the num-



**Russell Burdette**

ber of problems we have during our busy summer season.

In addition we check about 99% of our properties prior to our guest's arrival. When possible we try to do this the day prior to arrival. We ensure that the lights, cable and AC are working as well as all the kitchen appliances including the garbage disposal. We also check the temperatures in the refrigerator and freezer. Most importantly we check the temperature of the air flowing from the AC vents. By doing this we have discovered issues before the guest arrives and are able to take care of them preventing any issues during their stay.

If we do find an issue that we cannot fix prior to their arrival, we can call them and let them know about it and when it will be taken care of. That has also prevented upset guests and they appreciate that we are on top of things.

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.

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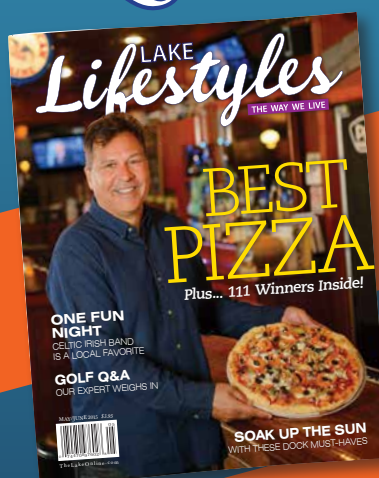
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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## ZEBRA POST MARK

According to "A Directory of Towns, Villages and Hamlets Past and Present of Camden County, Missouri" an online list created by Arthur Paul Moser, Zebra was nine and one-half miles northeast of Linn Creek near the Miller County line. If this doesn't ring

any location bells for you, the little town used to be where Lands End Condominiums sit today on the point at the west end of Passover Road along the lakeshore. At the beginning of the 20th century Passover Road was known as Hi-Low Road. The town consisted of a few houses and a few business-

es on the ridge but before Lake of the Ozarks was created, Hi-Low road continued down a hill to the floodplain of the Grand Glaize River where the town had a steamboat landing, a warehouse and the Zebra post office; so the "Low" part of the name was the steamboat landing and the "Hi"

part of the name were the few blocks up on the ridge. The town had its beginning in the 1880s when steamboats stopped at the mouth of the Grand Glaize to pick up freshly cut railroad ties and loggers would create lengthy rafts of ties to float downstream to old Bagnell where they were shipped out by railroad.

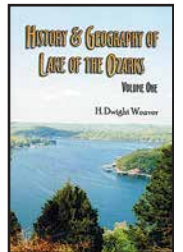
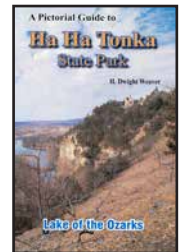
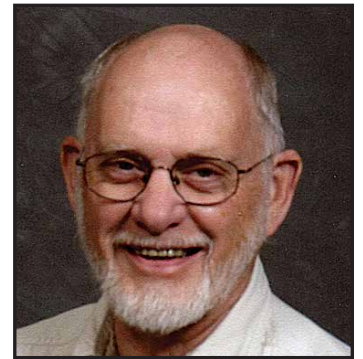
Although I could be wrong, I am not aware that there was ever another town in the United States called Zebra, the little town that was renamed Osage Beach in 1935. Not only was its name special in its day, so was its post mark. A photo from the author's collection of the Zebra postmark on an envelope accompanies this article, dated Feb. 1935. Unfortunately, the lady who launched the campaign to change the town's name had no idea that she was robbing the community of a unique name that distinguished it in all of America.

*This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.*

*The author's latest book on*

*Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Contact him at: dwightweaver@charter.net or call 573-365-1171.*

Visit [www.lakeoftheozarksbooks.com](http://www.lakeoftheozarksbooks.com) to obtain more information or to purchase one of his books on line.



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## Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

### Pro's & Con's for Paying Off Your Mortgage Early

A mortgage can be a great way to make payments towards an investment instead of paying rent every month. Mortgages also provide several tax advantages, which are just a few reasons that people want to keep them around for the full 30 years. However, there are some times where paying off your mortgage could be a good financial decision. Whether you're purchasing a primary home or buying a vacation home at the Lake of the Ozarks, here are the things you need to know about paying your mortgage off early.

#### First Things First

What you have to remember is that every financial situation is different. While it may make financial sense for one person to pay off their mortgage, it may not make sense for another. When you sit down with us to start your mortgage, we can discuss what your future goals are, and how to set up the mortgage to match those goals.

#### Pros

There are some pros to paying off a mortgage early. Depending on your situation and reasoning, it could be a great financial step. Here are just a few reasons you may want to pay it off early:

Paying off your mortgage early lowers your required cash flow. It also changes your potential asset allocation, which lets you be a little more aggressive in other areas.

For every dollar you pay on your principal, you're making the interest rate back because you're keeping it in your pocket. For example, paying off or down, a 4% mortgage makes you 4% with no management fee.

Paying off your mortgage is 100% safe, there is no market risk.

When you pay off your mortgage you can then free up that money in your budget towards other things.

#### Cons

There are always cons when you make any large financial decisions, so it's important to take them into account while making your choice. Here are a few, though they are a bit intertwined:

It can reduce liquidity. It's easier to access your funds when they are in an investment account or bank account. It's a bit harder to access



them when they are in the form of home equity.

If you should decide to borrow against your paid-off home in the future, it could very well end up costing much more. A rise in interest rates could impact your new mortgage heavily.

For those who are near retirement age, you are most likely paying less in mortgage interest. So little, in fact, that barring the deductions, the mortgage interest and other itemized deductions is no longer more than the standard deduction.

#### Mortgage Considerations

These are all things you can consider both while you get your mortgage at the Lake of the Ozarks and even years after you have it. There are a lot of things to consider when getting a first or second mortgage at the Lake of the Ozarks, but it does provide a great way make solid investments and also get your dream vacation home! Do you have more questions about mortgaging a lake home? Team Lasson is here for you! Visit our website to learn more about our mortgage company at the Lake of the Ozarks, or give us a call. We look forward to helping you buy your dream lake home!

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

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# Crossword Puzzle

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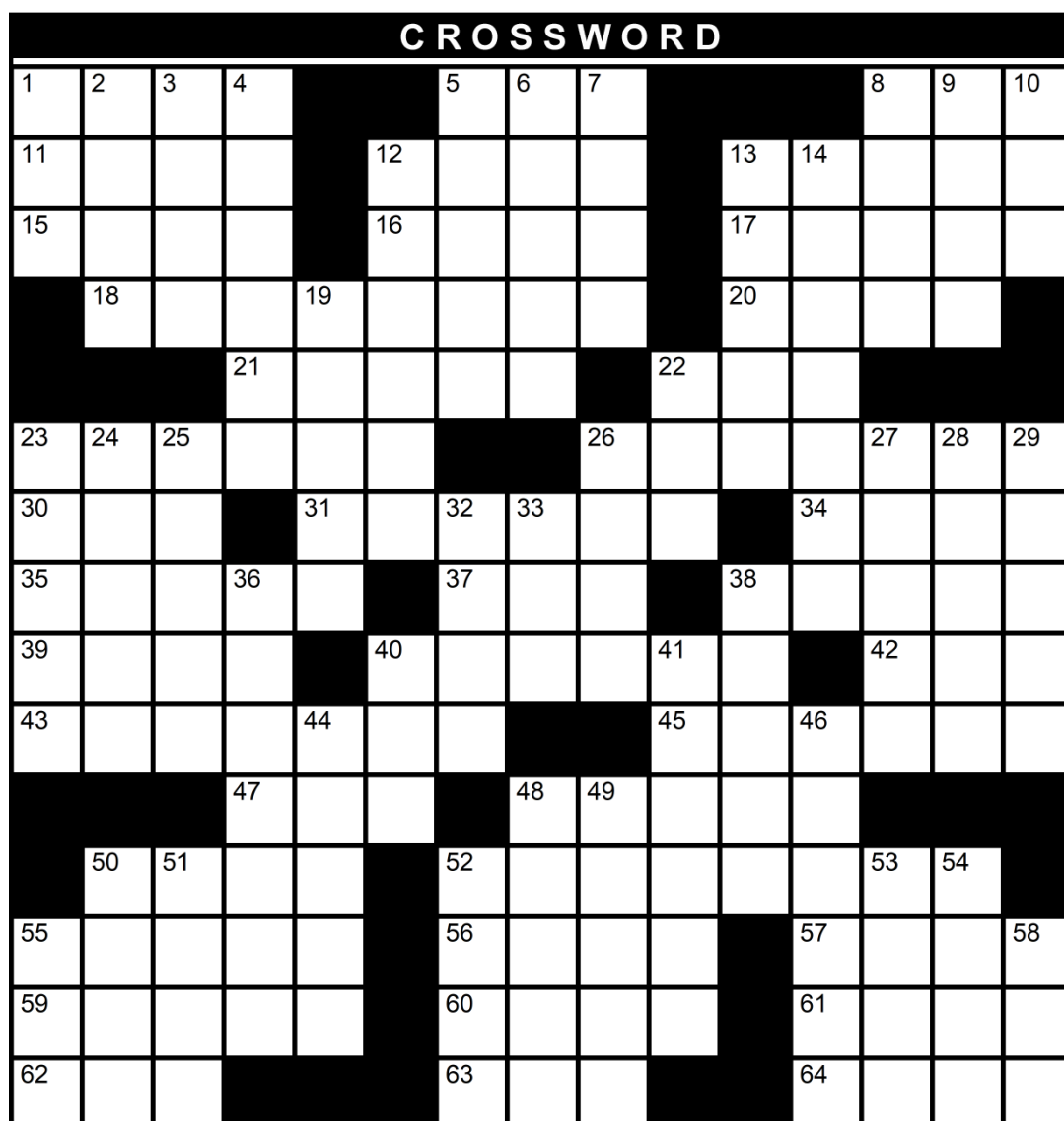
Solution page 14

## ACROSS

1. Forever and a day
5. Organ of balance
8. What Jack Sprat couldn't eat
11. Quinceanera or bat mitzvah
12. Wagon part
13. You can count on these
15. Heart of the matter
16. Perceive by touch
17. Fedora part, pl.
18. \*Voter test, now illegal
20. Ireland's other name
21. Written corrections
22. One from Laos
23. Kind of acid
26. \*Segregation laws
30. \*Stop segregation, e.g.
31. 40 winks
34. Zeus' wife
35. Nadya Suleman's children, e.g.
37. Subject of "Philadelphia" movie
38. Kind of southern pie
39. Chico or Groucho
40. Cured sausage
42. Member of Shoshonean people
43. \*Montgomery Bus \_\_\_\_\_
45. Produced by inbreeding
47. Brown league
48. Kind of ray
50. Flying toy
52. \*He challenged nonviolence
55. Juice alternative
56. Craving
57. Evening in Italy
59. Dead to the world
60. Harry Potter's mark
61. Wet nurse
62. Ottoman officer title
63. Café alternative
64. Kind of bean

## DOWN

1. \*"The \_\_\_\_\_ of the moral universe is long but it bends toward justice"
2. Lena Dunham or Allison Williams, 2012-2017
3. Red carpet purse
4. The Brady Bunch children, e.g.
5. Permission for absence from a college
6. Smart \_\_\_\_\_, pl
7. Be dependent
8. \* \_\_\_\_\_ Housing Act
9. Climber's destination
10. " \_\_\_\_\_ the season ..."
12. \*Mandela presided over its southernmost country
13. Perpendicular to the keel
14. French bun
19. Authoritative proclamation
22. Not to be given to those in authority
23. Manhattan Project invention
24. Chocolate tree
25. "Dear Diary..." note
26. Cup of joe
27. Happen again
28. Do like Demosthenes
29. What moon did
32. Not this
33. Bupkis
36. Oscillator, e.g.
38. '70s Ford model
40. Farm pen
41. Meat grinder, e.g.
44. For all to see
46. Model-builder's wood of choice, pl.
48. \* \_\_\_\_\_ on Washington
49. Blue-Green scum
50. \*Nobel Peace Prize winner
51. Light bulb
52. Necessary thing
53. Office dispatch
54. Roentgen's machine
55. Langley, VA org.
58. "Eureka!"



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# Man of many talents adds another to his resume

By Nancy Zoellner-Hogland

Benne Media's Mike Clayton recently accepted the position of director of Fund Development and Communications for Wonderland Camp.

That camp, founded in 1969 in Rocky Mount, provides a fun, education and safe summer camp experience for those 6 and up who have disabilities.

No worries fans—he won't be stepping away from his job as program director and morning show host on Mix 92.7.

"I took the position because it is a worthwhile organization, because it will be good for my soul and because I think it will be good for the camp. I have a lot to give through the people I know and the contacts I've made over the past 25 years at the Lake and I also really believe in what the camp is doing," he said.

Clayton said the conversation about the job began last summer when he was at Shady Gators for Phat Fest, a fundraiser for Wonderland Camp. Jill Wilke, the board president, introduced herself and as they talked, he shared his affection for the camp and for what it was accomplishing.

"I'm very familiar with their mission because the radio station has worked with them for about 23 years doing promotions. Jill said they were looking for someone who could get the camp's general message out to the public and help with fundraising efforts to generate new streams of income. I kind of half-heartedly said I could do that. A month or so later, she took me up on it and asked me to sign a one-year contract. I love the camp and love what they do so I accepted the offer," he said. "It's a big camp – 150 acres – and it includes a lot of buildings and a lot of infrastructure that have to be maintained. Because about 1,000 campers come every year, it also sees a lot of wear-and-tear, so I know that ongoing financial support is very important."

Just two weeks into the job, Clayton had already set up a fundraising plan and a communication plan for the year. The fundraising plan includes Casino Night at Jolly Rogers on May 11, the Shootout golf tournament at Lake Valley Golf Club on June 2, Rotary Kids Week at Wonderland Camp

from July 28 to August 2, Phat Fest at Shady Gators on August 17, the Shootout on August 24 and 25, a 50th anniversary party at the camp on September 14, This Mama is a Happy Camper Weekend October 4 to 7, Party with a Purpose at Kimball Ballroom November 2 and Military Appreciation Weekend at the camp November 8 to 10.

He was also successful at getting Camp Wonderland named as an official Lake of the Ozarks Shootout charity. As such, the camp will provide volunteers to help run the golf tournament and to work the weekend of the Shootout in order to be eligible to receive a portion of the money raised during the year. In 2018, the Shootout raised \$300,000 for charity. It was split between 30 not-for-profit organizations and eight fire districts with shares based on the number of hours worked by volunteers.

Clayton said because fundraising pretty much needs to be an ongoing work, he's also interested in hearing from anyone who has other ideas or who would be willing to work with the camp on fundraising projects.

For more information or to share an idea, email him at [mike@wonderlandcamp.org](mailto:mike@wonderlandcamp.org) or leave a message at the radio station's business office, 573-348-1958.

To improve communications, Clayton is also in the process of helping revamp the website, bolster the camp's Instagram, Twitter and Facebook presence and he's setting up opportunities to speak to various organizations around the Lake.

Clayton is no stranger to public speaking. He was a theater major in his freshman and sophomore year at Maryville University. "But about halfway through my degree I decided to switch to broadcasting because I thought I might have a better chance at finding a job," he laughed. "I ended up landing a job in Moberly. That's where I met my wife Angel so it was an extremely good move! Then Denny Benne called and offered me a job here at the Lake so Angel and I got married here, had two kids and the rest is history."

Camp history

Camp Wonderland began as

the dream of Charles J. Miller, formulated during a conversation with the director of the

Health, United Cerebral Palsy of Missouri and Woodhaven Learning Center, he discussed

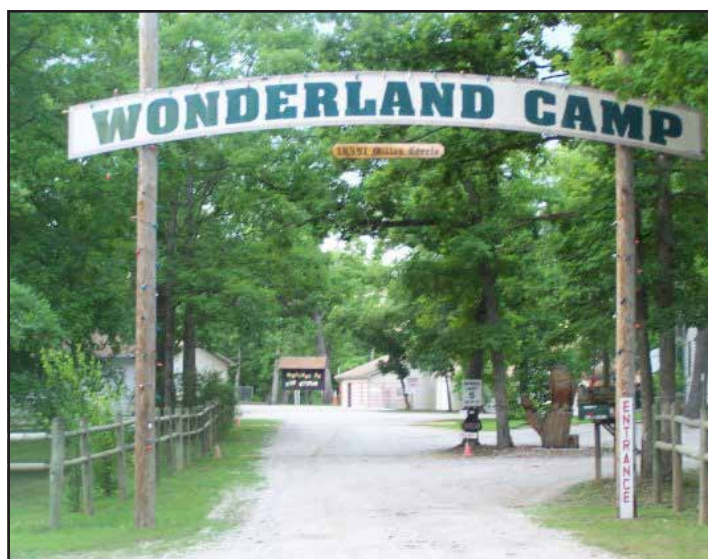
than 1,000 campers each season.

Approximately 100 people are kept on staff from May through August to maintain a 3-to-1 ratio of campers to staff, which is above the 5-to-1 ACA Camp Accreditation requirements of a 5-to-1 ratio.

This year's first regular session starts May 26. To date, approximately 70 employees have been hired but more are needed. To apply or to obtain more information, call the camp at 573-392-1000

Camp registration has also opened. As of mid-January, some 300 campers had already signed up. Check the website at <http://www.wonderlandcamp.org> or call the camp for more information or to register while there are still openings.

In addition to the week-long camps, a weekend family camp experience will be offered in April and September and fall weekend camps will be available. A couple new opportunities are also in the works. Watch the website for more information.



Woodhaven Learning Center, a school in Columbia, Missouri for children with disabilities. Miller's goal was to create a camp where those with disabilities or special medical needs could safely experience outdoor play and enjoy nature.

After several meetings with concerned groups like the Missouri State Division of Mental

his plan with the Missouri Jaycees Executive Committee, which voted to adopt the camp project. Miller and his brother-in-law, Harry Brown, donated land adjoining the Lake of the Ozarks and filed for incorporation as a not-for-profit foundation.

The camp has grown over the years, now serving more



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# U.S. Chamber shares directives for a successful business year

*continued from page 17*  
promising to consolidate and publish all good ideas received.

Donohue also discussed the importance of trade, stating it was "absolutely fundamental to our growth and prosperity as a nation," saying that 49 out of every 50 U.S. companies that sell goods overseas were small businesses. "Trade also supports some 35 million American jobs—a number that could dramatically grow, or shrink, based on our nation's trade policies."

Development of strong new trade deals, starting with the U.S.-Mexico-Canada Agreement, would be key to success, he said, asking the administration to remove steel and

aluminum tariffs imposed last year. He also said that while the Chamber supports the administration's negotiations to address China's theft of intellectual property, forced technology transfer practices, and other unfair trade and industrial policies, the chamber doesn't support a trade war waged through mounting tariffs.

He asked government leaders to responsibly fulfill their duties, adding that although the chamber has long rated and endorsed senators and members of Congress based on votes they have cast for or against business priorities, they would be changing the way they measure lawmakers' contributions to the economy

by instead giving credit for showing leadership on good legislation—even if it doesn't pass or even come up for a vote. "And we're going to take bipartisanship into account. Lawmakers should be rewarded for reaching across the aisle—not punished."

Donohue also called for a stop to attacks on companies—especially public companies—who were being silenced, pressured, or intimidated into advancing narrow special interests. "These attacks are coming from some activist investors, proxy advisory firms, mass and class action trial lawyers, as well as some political activists and politicians." He said the U.S. Chamber would be pursuing regulatory

and legislative changes that make it easier for businesses to go and stay public and focus on long-term growth, and it would vigorously oppose proposed legislation to federalize large public and private companies through the requirement of a federal charter.

Donohue also discussed the chamber's broader agenda for growth:

"To keep America the pharmaceutical innovation lab of the world the chamber opposes price controls and government-run, single-payer health care. 'We'll use all of our resources to combat it,' he promised."

"The chamber supports new and innovative ways to produce more American energy, which he said has lowered costs and improved efficiency, and intensify efforts to combat the 'Keep It in the Ground Movement.'"

"The chamber will continue its 20-year fight for common-sense legal reforms at the federal and state levels by fixing the broken mass and class action system, stopping asbestos litigation abuse, and pushing back hard against over-enforcement."

"The chamber will focus on robust cybersecurity and work to help businesses of all sizes understand, anticipate, and mitigate cyberattacks."

"To fuel advanced technology and intellectual property, the chamber will advocate for rational policy solutions by leading a multi-industry push for a federal data privacy law that will protect consumer pri-

vacy and promote innovation."

Donohue closed by raising some of the bigger issues that he said transcended an annual agenda: Supporting democracy abroad, modernizing agreements with organizations such as the WTO, NATO, and the EU; protecting free speech both at home and abroad; avoiding overregulation of technology; doing away with entitlement programs that result in mountains of debt; and building appreciation for the free enterprise system.

"Failed ideas like socialism or government-managed economies are steadily creeping into the political mainstream. Here's all you need to know: When a centralized government tries to plan everything for everyone, it provides inferior service for all. Even with its occasional flaws and excesses, no one has ever devised a better system than free enterprise. I don't know about you, but I'm going to stick with the entrepreneurs, the innovators, and the dreamers," he said, promising the chamber would continue to address those issues so businesses could continue to do what they do best, "Create opportunity and fuel the dreams of all Americans. We are a nation of dreamers. Even better, we are a nation where dreams can be achieved. Let's keep it that way."

Donahue's address can be viewed by visiting <https://www.uschamber.com/event/2019-state-of-american-business-address>.

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# LOWA continues mission to keep healthy lake healthy

By Nancy Zoellner-Hogland

Soil erosion is the No. 1 pollutant of the Lake because it serves as a platform for E. coli. That's why Donna Swall, executive director of the Lake of the Ozarks Watershed Alliance (LOWA), has spent so much time and energy over the past 10 years fighting to reduce the amount of soil that ends up in the Lake and increase the amount of money available to help property owners accomplish that goal.

She was recently able to obtain a grant from the Missouri Department of Natural Resources (DNR) to help offset the cost of installing riprap along privately owned shoreline, as well as along shoreline in public areas. Riprap consists of various sizes of rock that is placed strategically at the base of seawalls to absorb and deflect the impact energy of waves before they reach the seawall. The gaps between the rocks trap and slow the flow of water, lessening shoreline erosion which, in addition to muddying up the Lake, can undermine the integrity of seawalls.

"I took a team of about 12 people – every expert I could find – to Jefferson City to talk to the DNR. I took riprap companies, I took Ameren, I took LOWA representatives, I took Missouri Department of Conservation people – everyone I could think of who understands the value of riprap around this Lake, and how it keeps soil out of the water. And that team really did help! The DNR thanked us, they said they now have a better understanding of our need and they gave me more flexibility on spending. It won't be as good as it was in my first grant, but it won't be as bad as the last, where funds could be used on unprotected shoreline only. And if I can prove the value through monitoring before and after the riprap is installed, I think it will get better," Swall said, adding that the only stipulation is that the money has to be put

to use in the approved watershed area, which runs from Bagnell Dam to the 19 mile mark of the Osage.

She said more details will come as soon as she gets them, but as it currently stands, property owners can apply for the program by calling LOWA. A representative will take pictures, an application will have to be filled out and the project will have to be approved. If it is approved, LOWA will pay 20 percent – or up to \$1,000 – toward the cost of installing the riprap. Property owners can work with any riprap provider but if they choose to choose One Source Services, formerly known as Rock Works, that company will offer an additional 10-percent discount up to \$500.

"So someone can get \$5,000 in riprap for \$3,500. That's a great deal but the money is available on a first-come, first-served basis so I'd suggest filling out an application as soon as possible," she said.

Swall is also hoping people

will save the dates of several upcoming LOWA events so they will be free to participate.

In April, they'll be hosting a shoreline cleanup. Those who want to get out on the water and have fun while helping to keep the Lake beautiful should visit the website, [www.lowatershed.org](http://www.lowatershed.org) or call Swall at 573-434-4400. "We'll be having a free biscuits and gravy breakfast and a free barbecue for lunch for everyone who volunteers," she promised.

April 24 is LOWA's plant sale at Southwest Stone in Osage Beach. Beautiful native plants will be available at wholesale prices.

May 4, LOWA has been asked to provide volunteers in return for a share of the proceeds at the Trail of Four Winds 25K run, to be held at the State Park off Highway 42. "I need 20 volunteers that day to stand along the route – possibly to hand out water. Two people will work at each

station so friends or couples can volunteer together," Swall said.

On June 15, LOWA will once again host the Osage Howler, an overnight kayak race under the full moon. Paddlers can participate in either a 30-mile race or 14-mile fun run. "We've gone from a 60-mile race to a 30 so the starting point will be at Osage Tavern and it will end at the same place – Pike's Camp. The short race will start at St. Thomas and also end at Pike's Camp," she said, adding that everyone who participates gets a T-shirt and a medal with a depiction of a howling wolf.

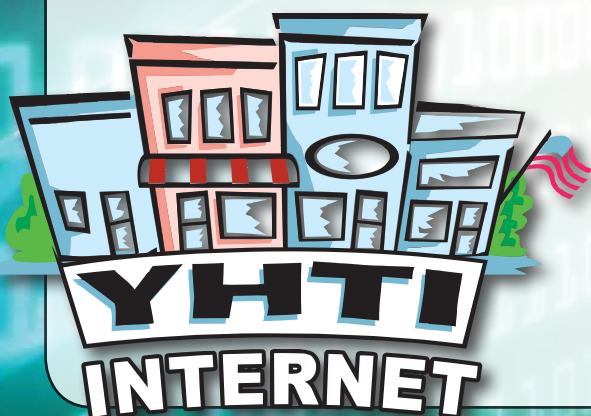
Those who want to act as safety boats for either of the two boat races – the Lake Race or the Lake of the Ozarks Shootout – are encouraged to sign up as soon as possible, "because LOWA is 'Safety Boat Central!' What better way to watch the race than at a ringside seat?" she quipped.

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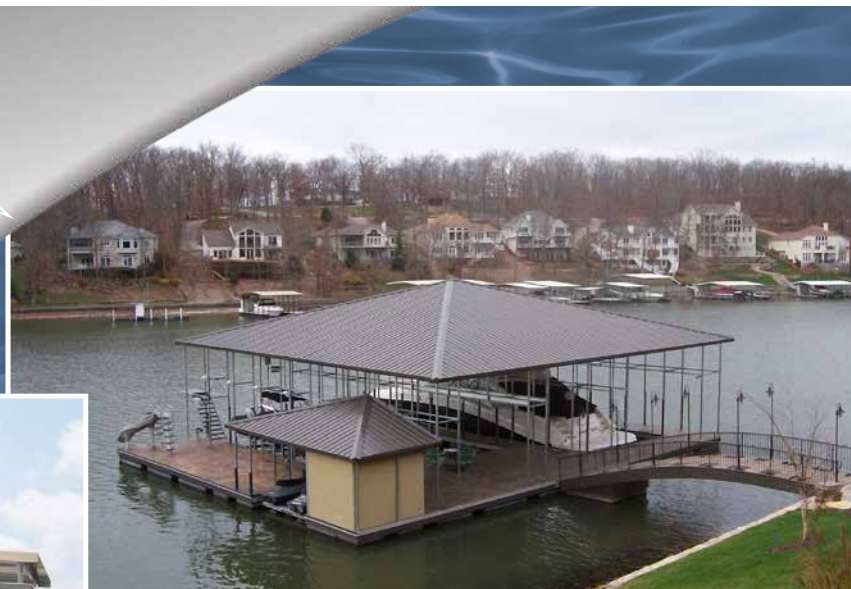
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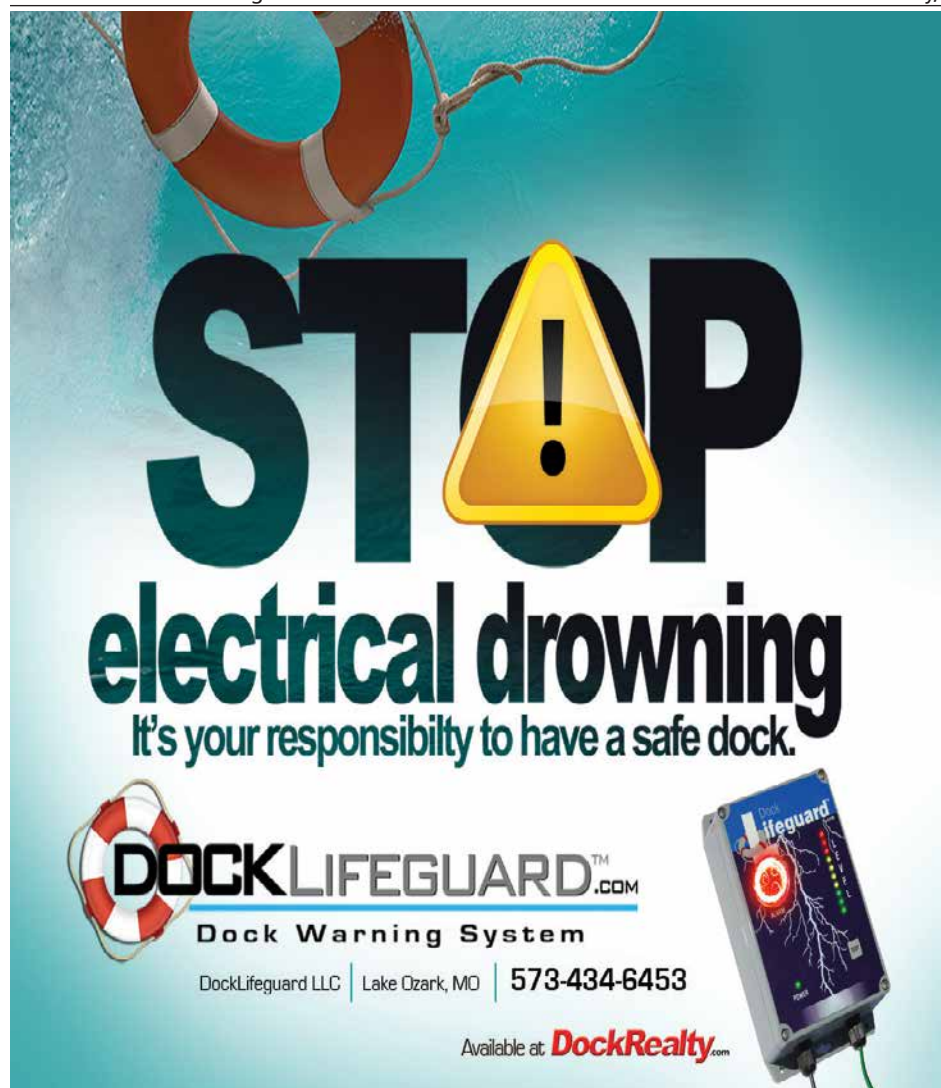
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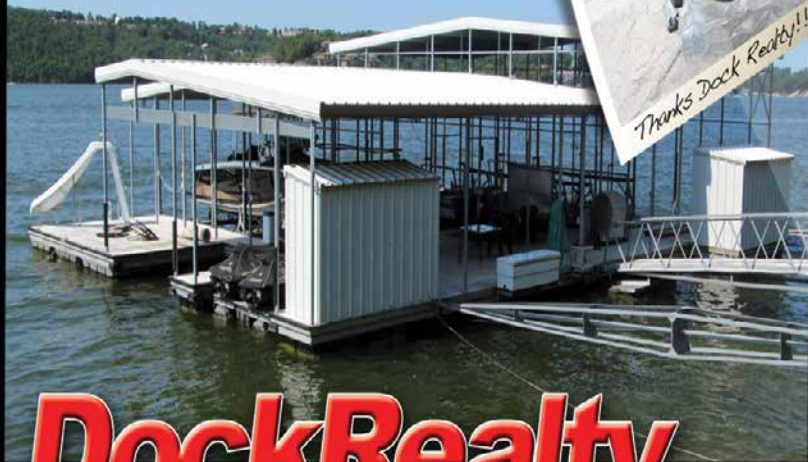
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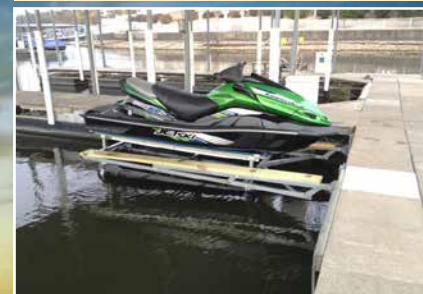
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2018 BENNINGTON25 QXSBX1 V8 350 G5	\$109,900
2011 BENNINGTON 2575 QCW VF250 60HRS	\$49,900
2011 HARRIS 250 GRAN M 350 MAG B3 238 HRS	\$46,900
2005 RINKER 342 350 MAG MPI B3 425HRS	\$69,900
1998 MONTEREY 298 CRUISER 5.7 A1	\$32,900
2007 REGAL 2665 TRL 350 MAG B3	\$49,900

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2011 REGAL 3350 5.7 GXI 350HRS	\$109,900
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2008 REGAL 4460 IPS 500 GAS 400HRS	\$239,900
2005 RINKER 342 350 MAG MPI 425HRS	\$69,900
1998 MONTEREY 298 CRUISER 5.7 AI	\$32,900
2004 REGAL 3860 COMMOD 8.1 GXI 390HRS	\$139,900
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2008 PREMIER 250 SUNSATON 200 EFI 376HRS	\$35,900
2012 JC 25 NEPTUNE 250 291 HRS	SOLD
2018 BENNINGTON 21 SFDI 115 4S 4HRS	SOLD
2018 BENNINGTON 25 QXSBX1 V8 350 G5	\$109,900
2011 BENNINGTON 2575 QCW VF 250 60HRS	\$49,900
2011 HARRIS 250 GRAND M 350 MAG B3 238HRS	\$46,900

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2005 LARSON 206 BRTRL 5.0L 379HRS	\$16,900
1994 REGAL 230 SE 5.7DP	\$11,900
2015 SEA RAY 300 SLX 8.2 95HRS	\$119,900
2000 SEA RAY 230 BR 5.7 B3 714HRS	\$24,900
1997 CROWLINE 266BR 7.4 MPI B3 546HRS	\$17,900
1999 MASTERCRAFT MARISTAR 230	\$24,900
2006 AZURE 24 6.2 B3 684HRS 684HRS	SOLD
2000 FOUR WINNS 260 HORIZON 7.4 GDP 535	\$24,900
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## *Lake of the Ozarks*

**Volume Nineteen • Issue Two • February 2019**



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