

# LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 14 -- ISSUE 6

JUNE, 2018



## NEWS IN BRIEF

### Hotel Development Inches Closer

TDD approved for 37 acre lot. Page 4

### Stroll on 'Memory Lane'

Route 66 Featured at Hot Summer Nights. Page 18



### Anchors Aweigh

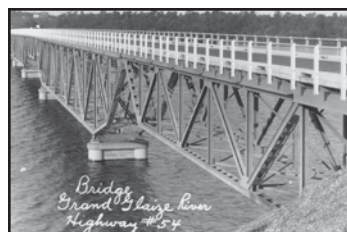
New app, captains ready to shuttle. Page 28

### Toxic Employees

How to deal with destructive behavior. Page 8

### Retire the Debt

Commissioner challenges leaders. Page 6



### Glimpses of the Lake's Past

Dwight Weaver's look back. Page 18



### Crossword

Fill in the blanks on: 22 Solution: 10

## Restaurants drive growth in Lake Ozark

By Nancy Zoellner-Hogland

Back in the day, Lake Ozark's Bagnell Dam Strip, with its touring boats, arcades, restaurants, bars, and a tic-tac-toe-playing chicken, was the entertainment capital of the Lake. Today, with 25 bars and eateries located on the mile-long stretch between Route 42/ Horseshoe Bend Parkway and the dam, it's turning into a restaurant district.

"It's really great to walk up and down the Strip and see that excitement has returned. It seems like every week or two we're getting someone coming in for a new business license or asking questions about locating here," said Lake Ozark Mayor Johnnie Franzeskos.

He said he's especially pleased to see so many restaurants opening and bringing a great variety of foods.

"We have pizza – several different types – we have sandwich shops, steaks and seafood, burger places, Thai, Mexican, and a new diner opening in Luby's Plaza. We also have ice cream and candy and all kinds of snack-type food for people who want to grab something to eat as they walk around. The only thing lacking is a high-rise parking garage to hold all the cars," he quipped, adding that it seems the more restaurants the city gets, the more that seem to want to come there. "I wouldn't be surprised if one day, most of the Strip will be filled with restaurants."

Tim Hayden, deputy com-

munity development director for the city of Lake Ozark, said more would be opening soon.

Second Story Bar and Grill, located in the old Cracked Crab building, and Smith Brothers Diner, located in Luby's Plaza, planned to be open for the Memorial Day weekend and Fat Fal's Sub Shop, at the top of the Strip near the Lake Ozark Live Stage, was hoping to be open in June. He said High Noon Bar and Grill, midway down the Strip, is set to open in early June and Beaver's at the Dam Bar and Grill is in the process of expanding their outdoor street-side patio area to allow them to bring in more live entertainment. In addition, J. Wayne's, which describes itself as a "fun, live music dance venue with multiple rooms featuring billiards, darts, live bands, DJ's, multiple fireplaces, wooden dance floor and two bars serving adult cocktail" just added a new outdoor stage where bands will be performing on Friday and Saturday nights. They've invited the community to bring their lawn chairs and the whole family to party in the parking lot on the weekends.

Franzeskos attributed much of the growth to a new cooperative spirit.

"Everyone really seems to be working together lately – the businesses are working with each other and the city is working with the businesses to work out details to everyone's satisfaction. Because of that, we're seeing growth and we're start-

ing to see tourism pick up – and we're not seeing too many vacant buildings anymore," he said.

City Administrator Dave Van Dee said he's seeing cooperation from the restaurants and bars that provide live music in the evening.

"Sound travels over the water quite well and a lot of nearby residents don't particularly care to hear rock music blaring at 1 o'clock in the morning. However, the restaurant and bar owners seem to be more aware of that because most of

*continues on page 26*



A new stage was erected the week before Memorial Day at J. Wayne's, a music dance venue near the dam at the lower end of the Bagnell Dam Strip. Nancy Zoellner-Hogland photo.

## LakeMansions.com

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**For the Latest Market Status and Real Estate Info, turn to Page 16 for this month's "As The Lake Churns"**

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## Armchair Pilot

By Nancy Zoellner-Hogland

**WONDERING HOW** you're going to fill the time on your lay-over? Online travel magazine Airfarewatchdog suggests that, first and foremost, you find the gate where your next flight will depart from and go there. It will save a lot of last-minute panic, especially if you're in an unfamiliar airport. After you've done that, freshen up, eat and take a walk, if time allows, to recharge your "batteries" and also make sure you also recharge your phone and/or tablet. And while you're at it, download a book, movie or a few episodes of your favorite TV show for the next leg.

**HAVE MORE TRAVEL** dreams than money to fund them? Consider adopting some of these tips from Pennyhoarder.com. Establish a dedicated savings account that won't impose penalties when the money is spent, then make regular deposits but don't make withdrawals. If you're tempted beyond your willpower to "sneak" that money, open an account in an out-of-town bank and don't get a debit card until the week of your trip. And consider setting up automatic transfers or direct deposit to the account. Saving \$20 a week for 52 weeks probably won't make a difference in your operating budget but will provide you with \$1,040 – a tidy sum to spend on a vacation. Ask close family members to consider making donations to your travel account rather than purchasing gifts for you at birthday and Christmas. And because every little bit helps, drop every bit of change from your pockets or purse into a change jar daily. You'll probably be surprised at how quickly it can add up. You can also "kill two birds with one stone" by getting selling excess stuff on Craigslist, Facebook sale sites, eBay or at a garage sale.

**OR THINK ABOUT** traveling inexpensively while doing good by taking a "volunteer vacation." With groups like Global Volunteers, you can choose where and when you would like to volunteer. You will serve at the local level with other volunteers planting gardens, teaching conversational

English, building homes, serving meals to the elderly – the opportunities are varied and endless. While on your mission, lodging will be provided free of charge in dorm-style facilities, meals will be provided and free-time can be spent touring parks, enjoying celebrations and festivals, visiting museums – the opportunities are as varied as the work you will be doing. U.S. taxpayers are even eligible to deduct the cost of their service program including visa and airfare. Googling "volunteer vacations" will net a plethora of organizations offering opportunities, both in the US or abroad.

**IF A VACATION** at the beach doesn't mean Osage Beach, you might be interested to learn Southwest Airlines has expanded its non-stop network from St. Louis Lambert International Airport (STL) to cover the entire San Francisco Bay Area with the addition of new non-stop service to San Jose and Sacramento California. The airline, the first St. Louis carrier to fly the routes, will offer one daily flight to the destinations. Southwest already offers flights from St. Louis to San Francisco and Oakland, California. In June, low-fare carrier, Frontier Airlines, is scheduled to begin offering nonstop flights between Branson and Denver International Airport. To promote the service, the airline offered introductory fares as low as \$29 each way.

**IF PEACE AND QUIET** is more your speed, travel magazine Afar suggests checking out the lesser-known national parks frequently overlooked by tourists. The list of their pick of the top 10 crowd-free national parks can be found by visiting Afar.com.

**LONG-LEGGED TRAVELERS** might be interested in a story by Airfarewatchdog comparing seat pitch (the distance from the back of your plane seat to the seat in front of you) on major airlines. According to the author, over the years, airlines have been squeezing in more seat rows to maximize profits. Years ago, the average seat pitch was 33 to 34 inches. Today that has shrunk to 30 to 31 inches. Although it can vary by plane, using airline websites and seat maps, the author found that, on average, JetBlue offers the most legroom of any

US airline with a pitch of 32 to 33 inches, followed by Southwest, with 31 to 32 inches. Alaska was using planes fitted with 31 to 32 inch pitched seats but since its merger with Virgin Air, many planes now offer 32-inch pitch in standard economy. Airlines offering "average" legroom of 30 to 31 inches include American, United, Delta and Hawaiian airlines. The tightest squeeze – 28 to 29 inches – is found on Allegiant, Spirit and Frontier.

**TRANSPORTATION** Security Administration officials are preparing for what they expect to be a record summer travel season by hiring an additional 1,600 officers to work airport checkpoints and bringing in 50 more dog teams than what they had in place this time last year. The TSA recently announced they also plan to test 35 new 3D scanners at airport checkpoints. Those scanners will allow officers to digitally rotate images of bags, thereby reducing the need – and the time required – for hand searches. The TSA reported they are also hoping to double the number of pre-check travelers – those who agreed to be fingerprinted and go thru a background check in return for being able to leave laptops in their carry-ons and avoid taking off shoes and belts at security checkpoints. Currently, more than 6 million are enrolled in the program, which began in 2011.

**BECAUSE THE NUMBER** of assaults on airport security officers has been steadily rising, the TSA has compiled a list of "problem travelers." According to a member of the TSA's security operation, the list won't be used to "tighten screening" for those travelers but instead will only be used to warn security directors at airports that the person may be flying on a particular day. The TSA spokesman said the information will help agents be better prepared. A passenger on an Alaska Airlines flight from Seattle to Anchorage who stripped off his clothes and ran down the aisle yelling and another passenger on a Frontier flight to Florida who punched a service dog in the nose and its deaf, pregnant handler in the stomach may find themselves added to that list.



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# Hotel development moves a step closer to reality

By Nancy Zoellner-Hogland

The Missouri Transportation Department has approved the Transportation Development District for property that will be the site of a near waterfront hotel and convention center near Osage Beach. The project is planned for a 37-acre tract near the intersection of KK and Business 54 in Camden County.

The TDD was approved earlier this year by the Camden County Commission and the Circuit Court after Lake-area developer Dan Foster presented a check for \$19,613.26 to the county to pay for attorney fees. Peninsula Development LLC of Osage Beach and their associates plan to develop the property.

The TDD will allow the developers to cover the costs of parking lots, an entrance road to the project and other transportation related improvements using revenue from a tax collected from hotel guests. TDDs have been used to fund parking lots and roadways at most major public developments around Lake

of the Ozarks in Camden and Miller counties.

Peninsula principal Foster said the completion of the TDD is another step toward a project the lake very much needs.

“It is time for Lake of the Ozarks to have a 21st century hotel with a first-class event space. We are excited to be part of a project that will bring so much value to the lake,” he said.

Senate Hospitality of Nashville is associated with Peninsula in moving the project forward. Their expertise in hotel development and management is an important aspect of the Peninsula project. Other Senate projects include such well-known hotels as the Gaylord Palms Resort and Convention Center in Orlando Florida, the Westin on Beale Street in Memphis and the Gaylord Texan Resort and Convention Center in Dallas.

The exact design of the hotel and size of the public event space are currently in the planning stage. However, the developer said the vision for

the event space is to build it in such a way that it could be used for a performing arts facility and could be expanded as it proves itself. There are several phases to the current planning of the project.

Camden County Presiding Commissioner Greg Hasty said the project would be a major step in getting the county’s economy “breathing again. And activity creates activity. Any time you have activity going on and you have water, sewer, electric and roads in place, the ground suddenly becomes more valuable but it also makes a project much more desirable looking, particularly when you have something like the Arrowhead Development nearby. These projects really have the potential to boost our Lake economy and get us rolling again. Bottom line – they mean a lot of growth and a lot of jobs, which is critical.”

TDDs are independent political subdivisions organized to levy taxes or assessments to pay for the construction of roads, bridges, interchanges,

intersections, parking facilities or other transportation related improvements inside the district’s boundaries. TDDs may generate revenues through sales taxes (up to 1 percent); ad valorem taxes on real and personal property (up to 10 cents per \$100 assessed valuation); special assessments; or tolls. Those taxes are collected inside the TDD area only, which, again, would

encompass only the Peninsula project. The TDD is authorized to issue bonds on its own behalf, and then utilize those captured taxes and assessments to pay debt service on bonds issued to construct the transportation projects. When the bonds are paid off, the TDD is terminated.

*Below, the Bus. 54 & KK interchange from above during the bypass construction.*



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# Commissioner Challenges Others to Partner with LAMB House

Camden County Presiding Commission Greg Hasty knows the importance of LAMB House. That's why he recently donated to the ministry's "Retire the Debt" fund and also why he allowed LAMB House to share the news of his donation with others.

"LAMB House is one of the most important parts of our community. It is the 'safety net' of our community, serving at the grass-roots level to meet needs of people who would not otherwise be able to have those basic needs. Scripture says that your Father in heaven will see your works that you do in secret, and will reward you openly, so we shouldn't be 'tooting our own horn' when we donate to organizations that do His work," he said.

However, Hasty added that he also felt that, in this case, it was important to help spread the word and to get

others involved. That's why he's challenging all Camden County government leaders and business leaders to match his donation of \$100.

"Let's get this paid off. We need LAMB House – and they need our help meeting this need – so let's get it done," he urged.

By mid-May, close to \$10,000 had been raised.

Each month, LAMB House provides food, clothing and assistance with rent, utilities and prescription medicine for an average of 650 residents of Camden County – and it's all done through donations with 80-some volunteers and just one part-time employee.

To help carry out their mission to "Feed the hungry and clothe the naked" (Matthew 25:35-36), in late 2017 LAMB House purchased a new building at 93 Morgan Street. Although they were able to pay cash for the building,

they had to borrow \$40,000 to cover remodeling costs, install new heating and cooling, purchase shelves, make the building handicap accessible and more.

Now LAMB House is asking for help to retire that debt. All donors will have their names included on a special display in the thrift store.

A sign at OakStar Bank (formerly First National Bank) in Camdenton will keep the community updated on the progress. You can make your tax-deductible donations at LAMB House or you can drop them off at OakStar Bank, where a special fund has been set up. LAMB House is open from 9:30 a.m. to 1 p.m. Monday through Friday and from 9 to noon the first and third Saturdays of every month. Call 573-346-2168 for more information.

## Press Releases



The Lake Area Chamber recently held a ribbon cutting for Blondies Burger Bar at Blondies Burger Bar, located at 1255 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on March 14th, 2018 at 4:30 pm. Attendees included Blondies Burger Bar owners and staff, as well as Lake Area Chamber staff, and several board members. (573) 693-1255 or visit their website at [www.blondiesbarlakeozark.com](http://www.blondiesbarlakeozark.com).



The Lake Area Chamber recently held a ribbon cutting for Fort 54 Paintball at 651 Hiland Circle in Osage Beach. The ribbon cutting took place on April, 24th, 2018 at 4:30 pm. Attendees included Fort 54 Paintball Owners and Staff and friends, as well as Lake Area Chamber staff, and several board members. (573) 692-BALL or visit their website at [www.fort54paintball.com](http://www.fort54paintball.com).



The Lake Area Chamber recently held a ribbon cutting for Indian Rock Golf Club & Longball Sports Pub & Grill at 100 Indian Lake Ave in Gravois Mills. The ribbon cutting took place on April, 25th, 2018 at 4:30 pm. Attendees included Indian Rock Golf Club & Longball Sports Pub & Grill Owners and staff and friends, as well as Lake Area Chamber staff, and several board members. (573)-372-3023 or visit their website at <http://www.indianrockgolfclub.com>.



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# Avoid mission failure caused by toxic employees

By Nancy Zoellner-Hogland

"Toxic" employees.

Everyone that has one – or had one – knows that one toxic employee can bring down 25 good employees around them – that they can cause mission failure in an otherwise highly efficient and effective organization and their behavior can be harmful to the organization's reputation and outcomes.

In May, Shane Dotson, the jail administrator for the Jo-

plin Police Department, and Keith Hoskins, director of the Boone County Detention Facility, presented a program that identified the behaviors of toxic employees and provided strategies to deal with them. Although their presentation targeted law enforcement, the strategies and material shared pertain to all employers.

"Toxic behavior is like a cancer. It starts out with one employee but can spread, eventually affecting your entire

operation - the outcome of job performance and the work environment," Dotson said, adding that his first bit of advice was not to hire anyone that possesses the traits of a toxic employee. If a toxic employee is already on board, detecting the traits and dealing with them immediately is imperative.

They said toxic employees usually fall into the following categories: narcissistic, procrastinators and/or excuse makers, "yes" people, gossip-

ers, time-suckers, negative, beggars, victims and bullies. Then they explained the characteristics of each and provided ways to handle those personalities.

Dotson said narcissistic employees are usually very self-centered with a sense of entitlement and are often greedy or selfish. Because of that, they interfere with the development of positive and flexible working environment. Although usually excellent performers, narcissists tend to work all by themselves, they have a high sense of self-importance and because of that attitude, they underestimate other co-workers' capabilities and will not work well with them. They may even go so far as to exhibit rude behaviors to their co-workers and will seldom commit to teamwork. Because narcissists are easily alienated, employers should reward their positive behaviors and provide constructive feedback but not criticism while being compassionate, direct and assertive.

Hoskins described the procrastinator/excuse maker as someone who is constantly distracted by electronic devices - texting, Facebook, Instagram, Snapchat - often avoiding their responsibilities and instead putting off work until the next shift arrives. They're rewarded by having few tasks assigned to them or getting help from co-workers to complete their jobs. To change that behavior, assign stricter tasks with assigned deadlines and require a detailed report of what they have completed during their shift. Motivate them with praise when they complete an assigned task.

"That way, they will learn what is expected of them and that they will be expected to show work product," he said.

"Yes" employees always say "Yes" to everything and, at first, don't cause much trouble, but they never ask questions, which usually indicates they're not willing to learn. They put in a minimum amount of effort, performing exactly what is expected of them - but nothing more. They lack initiative, wait for detailed instructions before doing anything, and seldom agree to work overtime unless it's mandatory but will come back to life at quitting time. To

change that mindset, attempt to find the reason for the lack of motivation or enthusiasm, give them a challenging task, then help the employee learn to plan by giving him or her specific actions and steps that will be needed to complete the task. Reaffirm with, "What will you do differently the next time you say 'Yes,' but aren't able to complete the job?"


The gossipier talks about anyone who is not in the room and loves to be the first ones to "deliver the dirt" on co-workers. They spend too much time chatting with everyone to fish for stories. To stop the gossiping, speak to the employee directly and let them know that distracting co-worker is unproductive - then adopt a policy stating spreading rumors or gossiping is prohibited.

Negative employees always seem to have a dark cloud looming over their heads, they always criticize but never provide solutions, they complain about everything, they are never satisfied with anything and, if allowed to continue, will create a negative environment for everyone around them. To combat that behavior, let them know you have a mission for them and lay the ground work with positive phrases. Ask what they can do to be better and more consistent at their jobs but don't respond to their negativity and never agree with negative statements.

The time sucker is just that. He or she comes into your space to just goof off. Little concern is shown for those serious about their jobs and will often encourage others to take breaks with them. Employers need to set boundaries, give clear instructions on how the employee's time should be spent and most importantly, refuse to let their time be stolen.

Beggars want your time and your money. They are always selling candy, raffle tickets, or are planning an office party - and they don't take "No" for an answer. Sometimes they are short on cash for lunch and ask to borrow till payday. To put an end to their begging and borrowing, say "No" and stick with it.

Victims will put on an academy award winning performance as they tell you about  
*continues on page 26*



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# What if the "Worst that can happen" happens to you?

Submitted by Bruce Mitchell,  
Lake of the Ozarks SCORE

When Hurricane Sandy roared through the Northeastern U.S. in October 2012, few small businesses escaped unscathed. Many were left without power and Internet access for weeks, while others sustained severe damage to facilities and equipment. And even those businesses able to reopen dealt with disrupted supply chains and limited access to gasoline and other commodities.

Sandy's multi-billion dollar impact on the Northeast's economy is a reminder that every small business needs a disaster management strategy. Though the likelihood of certain events will vary by location, your ability to take action is not always the same. For example, those in Sandy's path had several days to prepare; victims of tornadoes, earthquakes, or fires rarely have any.

Here are some tips for developing a disaster management strategy for your small

business:

Take an all-hazards approach. Consider the potential of both natural events (e.g., hurricanes, floods, earthquakes, and ice storms) as well as man-made disasters such as fires, toxic material spills, civil unrest, and terrorism.

Develop operational contingency plans. Assess the feasibility of operating out of rented office space, a nearby storefront, or even your home, and what equipment/resources will be needed (e.g., computers, data files, inventory). Store important documents and backup copies of computer records, software, and other vital information in a fireproof container or at a secure off-site location.

Ensure the safety of employees and customers. Develop an evacuation plan that includes access to shelters, hospitals, and other emergency services. Keep emergency telephone numbers clearly posted, and maintain up-to-date emergency contact and essential medical information

for all employees.

Perform a safety inventory. Regularly clean and test smoke detectors, and change the batteries at least once a year. Make sure you have well-stocked first-aid kits, fully charged fire extinguishers, and a fresh supply of all types of batteries used in your business. If you have portable generators for emergency power, make sure the fuel is fresh and safely stored.

Review your business insurance coverage. Your coverage should be enough to get your business back in operation, and cover the replacement cost of essential facilities. Most general casualty policies do not cover flood damage, nor may they apply to special tools or equipment. Also consider purchasing business interruption insurance, which can assist with ongoing expenses during a forced shutdown.

More guidance for disaster planning and preparation is available at the Federal Emergency Management Agency's

Ready.gov/business website. You can also receive assistance with your business's specific recovery needs by consulting SCORE "Mentors to America's Small Business."

You'll find a wealth of small business-related information, resources, and training, plus free, confidential coun-

ing a mentor or volunteering contact the Lake of the Ozarks SCORE Chapter at [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441. Serving Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.

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## "Insurance Talk"

with Ron Hall of  
Golden Rule Insurance

### What is Medicare Supplement Insurance (Medigap)?

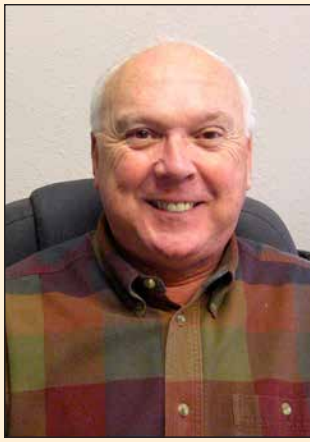
A Medicare Supplement Insurance policy, sold by private companies, can help pay some of the health care costs that Original Medicare does not cover, like co-payments, coinsurance, and deductibles.

Some Medigap policies also offer coverage for services that Original Medicare does not cover, like medical care when you travel outside of the U.S. If you have Original Medicare and you buy a Medigap policy, Medicare will pay its share of the Medicare approved amount for covered health care costs. Then your Medigap policy pays its share.

A Medigap policy is different from a Medicare Advantage Plan. Those plans are ways to get Medicare benefits, while a Medigap policy only supplements your Original Medicare benefits.

#### 8 Things to Know About Medigap Policies

1. You must have Medicare Part A and Part B.
2. If you have a Medicare Advantage Plan, you can apply for a Medigap policy, but make sure you can leave the Advantage Plan before your Medigap coverage begins.
3. You pay the private insurance company a monthly premium for your Medigap policy in addition to the monthly Part B premium that you pay to Medicare.
4. A Medigap policy only covers one person. If you and your spouse both want Medigap coverage, you'll each have to purchase separate policies.
5. You can buy a Medigap policy from any insurance company that's licensed to in your state to sell one.
6. Any standardized Medigap policy is guaranteed renewable even if you have health problems. This means the insurance company can't cancel your Medigap policy as long as you pay your premium.
7. Some Medigap policies sold in the past cover prescription drugs, but Medigap policies sold after January 1, 2006 are not allowed to include prescription drug coverage. If you want prescription drug



Ron Hall

coverage, you can join a Medicare Prescription Drug Plan (Part D).

8. It's illegal for anyone to sell you a Medigap policy if you have a Medicare Medical Savings Account (MSA) Plan.

#### Medigap Policies Don't Cover Everything

Medigap policies generally don't cover long term care, vision or dental care, hearing aids, eyeglasses, or private duty nursing.

#### Insurance Plans that aren't Medigap

Some types of insurance aren't Medigap plans, they include:

- Medicare Advantage Plans (like HMO, PPO, or Private Fee for Service Plan)
- Medicare Prescription Drug Plans
- Medicare
- Long-term Insurance Plans
- Indian Health Service, Tribal, and Urban Indian Health plans

#### Dropping Your Entire Medigap Policy (not just the drug coverage)

If you decide to drop your entire Medigap policy, you need to be careful about the timing. For example, you may want a completely different Medigap policy (not just your old Medigap policy without prescription drug coverage), or you might decide to switch to a Medicare Advantage Plan that offers prescription drug coverage.

If you drop your entire Medigap policy and the drug coverage wasn't creditable prescription drug coverage or you go 63 days or more in a row before your new Medicare drug coverage begins, you have to pay a late enrollment penalty when you join a new Medicare drug plan.

Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or [ron@goldenruleinsurance.com](mailto:ron@goldenruleinsurance.com)

## Tourist season kicks in, bringing big economic benefits

By Nancy Zoellner-Hogland

Locals need to prepare themselves mentally for the month of June because it's jam packed with activities – and that will mean the roadways will be jam packed with traffic. But it will also mean that there will be plenty of jobs and lots of economic activity.

In late May, more than 500 "help wanted" ads were posted on [www.lakejob.com](http://www.lakejob.com), a free website where business owners can post openings. And according to Jim Divincen, executive director of the Tri-County Lodging Association (TCLA), based on research studies that the TCLA has done, visitor expenditures are \$73.88 per person per day. Multiplying that times the thousands of visitors that come to Lake of the Ozarks for events means more than \$1

Strip and fireworks at dusk. But Lake Race activities don't stop there. The Lake Race Props and Hoses Poker Fun Run will begin and end at Camden on the Lake on Friday, June 8; a Lake Race 5K Run or Walk will start at Beaver's at the Dam on Saturday, June 9 and the Paddle Battle 2018 will kick off at 5 p.m. at Franky and Louie's in Sunrise Beach. For more information on all the activities, visit [www.lakerace.com](http://www.lakerace.com) or visit the Lake Race Facebook page.

June 8 is Hot Summer Nights on the Bagnell Dam Strip. Held from 6 to 10 p.m. the second Friday of every month, except in September, the Cruise-Ins are devoted to showcasing some of the most exotic, powerful, classy – and classic – cars, trucks and motorcycles ever made. They also promise

where dogs leap into the air off the dock to retrieve a toy suspended above the water; and the Speed Retrieve, a timed event where dogs jump into the Lake, then swim to fetch a toy.

Muskets will be firing and cannons will be booming June 9 and 10 at Civil War Battle of Monday's Hollow Re-Enactment to be held at the Missouri Trapshooters Association in Linn Creek. Spectators are invited out to visit the battlefield, the camps and Sutler Village, as well as witness the battle. A Ladies' Tea on Saturday will feature period fashions and exhibits will provide a variety of items. On Saturday evening, reenactors are invited to a dance and artillery night firings. For more information, email [media@camdencountymuseum.org](mailto:media@camdencountymuseum.org) or visit <http://www.camdencountymuseum.org>



June 8th, 5-10 p.m., Hot Summer Nights comes to the Bagnell dam Strip

million will be pumped into the economy just in June.

The month kicks off with Lake Race events on the Bagnell Dam Strip in Lake Ozark. Organizers expect more than 10,000 race fans to flock to the area to watch as some of the fastest powerboats in America race on a 4.537-mile course that begins at the dam. On Friday, everyone is invited to the Strip to meet drivers and get up and personal with the race boats, then on Saturday. An after-party will include entertainment at several locations along the

a great way to celebrate the decade of poodle skirts, hula hoops and Elvis Presley while providing affordable fun for the entire family.

The weekend of June 8 thru 10, thousands of people will head to Dog Days Bar & Grill, located at 1232 Jeffries Road on land or at the 19-mile marker on the water, to watch man's best friend compete in the Canine Cannonball. Canine athletes compete in Big Air Wave, where dogs run down the dock then jump off into the water for distance; the Extreme Vertical,

[camdencountymuseum.org](http://camdencountymuseum.org).

Camden on the Lake will team up with Folds of Honor, Budweiser, and Osage National Golf Club to bring the Folds of Honor Charity Fundraiser to the Lake of the Ozarks June 15 and 16. Folds of Honor honors the sacrifice of America's fallen and disabled service members by providing educational scholarships to their children and spouses. Visit [www.foldsofhonor.org](http://www.foldsofhonor.org) or call 573-365-5620 for more information on the event, which includes a golf

*continues on page 29*





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## A Matter of Trust

### Why Do I Need a Trust?

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

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

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

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

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

Revocable living trusts are highly flexible arrangements for the management of cash, securities,



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

*Senior Vice President*

real estate and other assets. After you set up such a trust, you remain in control. You may put in additional assets, make withdrawals or change your mind and revoke the trust. You are free to alter the terms of the trust – add new beneficiaries, for instance at any time.

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

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

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

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# Trail enthusiasts invited to pre-construction Rock Island Trail event

Missouri Rock Island Trail Inc. will celebrate National Trails Day on June 2 with a clean-up in Belle, one of the communities along the 144 miles of the former rail line awaiting development as a recreational corridor.

Ameren UE, the owner of the corridor, which connects to the first 47 miles of the Rock Island Trail and the cross-state Katy Trail in Windsor, plans to gift Missouri State Parks with the property this fall.

rienced on the Katy," Harris said. "The additional 144 miles of trail will boost Missouri's second largest industry – tourism – and make the Show-Me State even more of a destination. Outdoor enthusiasts will flock from around the world when the Rock Island and Katy becomes the longest rail-trail loop anywhere."

According to a study conducted by the Missouri state parks, the Katy Trail is used by about 400,000 people annu-

has the opportunity to capitalize on people's desire to use trails and benefit the economy," Harris said. Visitors can expect a warm welcome by the Dinner Belle, Country Belle and Chuck Wagon restaurants a block away, along with Bob's Frozen Custard.

Three miles of the Rock Island Trail corridor runs through Eldon. Last year, a donor with local ties donated \$150,000 in matching money to rebuild a former railroad



The Belle community has been working to convert their section of the corridor to the Rock Island Trail for many years. They were awarded a \$72,328 Recreational Trails Program grant through Missouri State Parks in FY14 to build more than a mile of trail from downtown to their city park. This cleanup will help Belle be fully prepared to build the trail once the state accepts the right of way and authorizes construction.

MORIT Executive Director Greg Harris says the Belle event will center on picking up shreds of railroad ties left from the salvage process. Volunteers will walk the corridor that is normally off-limits, help the trail develop faster, and celebrate the huge economic benefit old railroad towns along the trail will enjoy.

"As the Rock Island Trail is developed towns like Ionia, Versailles, Eldon and Belle will enjoy the same rebirth that places like Rocheport, Windsor and Hartsburg have expe-

ally and brings \$18.5 million in economic impact to the state. The total impact included both direct and indirect spending, which supported 367 jobs with a total payroll of \$5,128,000. The spending came from retail trade, restaurants and bars, overnight visitor lodging, vehicle expense, wholesale trade, sporting goods, gas and oil. The total value added to the local community from visitor spending is \$8,204,000.

Visitors to the Katy Trail spent, on average, \$45 per person per day/night of their trip. They also spent, on average, \$56.82 per person per day/night of their trip on Katy Trail-related expenses such as bicycles, clothing and other trail-related expenses during the past year. The average party of 3.21 visitors spent \$182.50 total during their visit and \$147.14 per party day.

MORIT invites everyone to come to Belle on Saturday, June 2 from 9:30 AM – noon and show support for the Rock Island Trail project. "It's National Trails Day and Missouri

depot as a welcome center, museum and offices for their chamber of commerce along the trail. A spokesperson for the project said work will begin as soon as the land is gifted to the state park system.

MORIT is a statewide nonprofit organization working toward development of the Rock Island right of way into a recreational trail. The line runs across the state south of the Missouri River from near St. Louis to Kansas City. A 47.5-mile stretch between Windsor and Pleasant Hill opened in late 2016, connecting the 240 mile Katy Trail to suburban Kansas City.

As the longest developed rail-trail in the United States, the Katy Trail has been inducted into the national Rails-to-Trails Conservancy's Hall of Fame and has also been nominated for various awards that recognize its outstanding recreational opportunities and role in making communities quality places in which to live.

## Building an effective web presence

with Laurel Leurquin,  
MSW Interactive Designs LLC

### Does My Website Need a Security Certificate?

The answer is probably YES, and here's why. Google has recently announced that it will begin to flag websites as "Not Secure" and will then display a warning that proceeding to the website is "not safe." This can impact your site traffic and conversion rates. Here's why this is happening and what you can do about it.

#### HTTP vs. HTTPS

HTTP stands for Hypertext Transfer Protocol. It has been around since the world wide web was born, and it has been a general framework to ensure authentication for browsers connecting to servers. HTTPS stands for Hypertext Transfer Protocol Secure, and without getting too technical, it's an additional and separate layer of protection that Google is forcing websites to use.

#### Does my website need to be secured with HTTPS?

Unless you have an e-commerce website or need to capture sensitive info like a social security number, you really didn't need to worry about HTTPS (until now). Most websites are static, brochure-style websites that provide information about your business and many have a lead generation form to capture email. This type of captured information does not really need the extra security. But ...

#### Here's the rub – Google is now going to press the issue.

Unfortunately, even if you have a site that doesn't truly need an extra layer of security, if your customers use Chrome to browse the internet (42.63% of United States individuals use it for browsing), you may find them leaving your site as soon as they land there. As of July 2018, Chrome will increase the awareness for non-secure sites in very obvious ways. Chrome will be implementing two ways to alert your customers. They will put a "Not Secure" alert in your address bar and plan to use red



Laurel Leurquin

letters saying "Not Secure" whenever anyone enters anything into a text box on your website.

#### What you should do sooner than later.

Talk to your webmaster about implementing an SSL (Secure Sockets Layer) certificate for your website. SSL is a technology to establish an encrypted link between your website server and a browser. Here's what an SSL certificate can do for you:

- Encrypt all your information
- Protect your info from cyber criminals
- Establish Trust & Brand Power
- Reap any search engine assistance that Google may be giving to secure websites
- Do away with security error messages that your customers are getting in Chrome (and other browsers)

There are several choices for SSL certificates and several price points. Typically, SSL certificates have an annual charge and have different features. Make sure you work with your webmaster or web hosting company before purchasing an SSL certificate on your own. The type you need will be dependent on the type of server your site is hosted on. If you have questions, we're happy to help! Twitter: @PutTheWebToWork Facebook: <http://Facebook.com/putthewebtowork> Blog: <http://put-the-web-to-work.blogspot.com> Laurel Leurquin, MSW Interactive Designs LLC ~ We put the web to work for you! 573-552-8403 [www.PutTheWebToWork.com](http://www.PutTheWebToWork.com)

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# Restrictions on OB Sunday liquor sales removed

By Nancy Zoellner-Hogland

Although never an issue, in May, Osage Beach Aldermen voted to amend an ordinance to remove restrictions on Sunday liquor sales. According to City Administrator Jeana Woods, the law now mirrors the state statute.

"Several years ago, a law was

on Missouri's books that differentiated between a tavern and a restaurant and required that 50 percent of the tavern's sales had to be food to be able to hold a Sunday liquor license. The state did away with that mandate years ago but we didn't – probably because we don't have too many businesses that would be

classified as a 'tavern,' and it had just never come up. We had a new business requesting a license and discovered it so since it was antiquated, we decided to do away with that portion," she explained, adding that the change to Section 3 of Bill 18-27 only affected by-the-drink licenses and not those licenses

issued for package sales.

She said businesses still have to obtain a Sunday liquor license in order to sell on Sunday but the revised ordinance just lifts that additional food sales requirement.

The city's license also re-

stricts Sunday sales of alcohol to 9 a.m. to midnight – a mirror of state statutes. Woods said those times remain the same.

"I think a couple aldermen got that a little mixed up but this revision didn't change those times," Woods said.

## As the Lake Churns A Look at National Home Sales

Existing-home sales grew for the second consecutive month in March but lagging inventory levels and affordability constraints kept sales activity below year ago levels, according to the National Association of Realtors (NAR).

Total existing home sales, which are completed transactions that include single-family homes, townhomes, condominiums and co-ops, rose 1.1 percent to a seasonally adjusted annual rate of 5.60 million in March from 5.54 million in February. Despite this month's increase, sales are still 1.2 percent below a year ago.

Closings in March eked forward despite challenging market conditions in most of the country. Per Lawrence Yun, NAR's Chief Economist: "Robust gains for March in the Northeast and Midwest – a reversal from the weather-impacted declines seen in February – helped overall sales activity rise to its strongest pace since last November at 5.72 million," said Yun. "The unwelcoming news is that while the healthy economy is generating sustained interest in buying a home this spring, sales are lagging year ago levels because supply is woefully low and home prices keep climbing above what some would-be buyers can afford."

The median existing-home price for all housing types in March was \$250,400, up 5.8 percent from March 2017 (\$236,600). March's price increase marks the 73rd straight month of year-over-year gains.

Total housing inventory at the end of March climbed 5.7 percent to 1.67 million existing homes available for sale, but is still 7.2 percent lower than a year ago (1.80 million) and has fallen year-over-year for 34 consecutive months. Unsold inventory is at a 3.6-month supply at the current sales pace (3.8 months a year ago).



Real Estate and Lake News  
with C. Michael Elliott

In the Midwest, existing-home sales increased 5.7 percent to an annual rate of 1.29 million in March, but are still 1.5 percent below a year ago. The median price in the Midwest was \$192,200, up 5.1 percent from a year ago.

Properties typically stayed on the market for 30 days in March, which is down from 37 days in February and 34 days a year ago. Fifty percent of homes sold in March were on the market for less than a month. Throughout the country markets are seeing the seasonal ramp-up in buyer demand this spring but without the commensurate increase in new listings coming onto the market. As a result, competition is swift, and homes are going under contract in roughly a month, which is four days faster than last year and 17 days faster than March 2016.

Sales data obtained from the National Association of Realtors.

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, you can reach him at 573.365.SOLD or cme@yourlake.com View thousands of lake area listings at [www.YourLake.com](http://www.YourLake.com) \$1 million plus homes at [www.Lake-Mansions.com](http://www.Lake-Mansions.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](http://www.AsTheLake-Churns.com)

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# Get your kicks at June's Hot Summer Nights

By Nancy Zoellner-Hogland

June's Hot Summer Nights celebration features "The Mother Road 66 – Still Kickin'" so what better addition than the "Mother Roadster."

Jack Stinson with the Mother Roadster Foundation described the unique car as an "old-school style 1932 Ford roadster built to look like the hotrods running on Route 66 in the Mid-1950s. It has modern, drive-ability features and can easily make the historic Route 66 trip from Chicago, through Missouri, to the Pacific Ocean."

The Mother Roadster is a cooperative project of the Mother Roadster Foundation [www.winthemotherroadster.com](http://www.winthemotherroadster.com), the Abou Ben Adhem Shrine Temple [www.abashrine.com](http://www.abashrine.com) and is presented by Aaron Sachs & Associates [www.auto-injury.com](http://www.auto-injury.com).

Dr. David Kirchner and Dr. Steve Addelman arranged for the hotrod to be on display at Hot Summer Nights.

"The Lake of the Ozarks Shrine Club hosted the

Mother Roadster at the Magic Dragon Car Show in May and the public response and support was outstanding benefiting the Shriners Hospitals for Children campaign, 'Love to the Rescue'. Now, more people will have an opportunity to support our work," said Kirchner.

"The Lake of the Ozarks has some of the nation's leading health care practitioners, medical clinics with trained staffs and a critical-care hospital. When area doctors determine a child needs the services of Shriners Hospitals for Children, Shriners provide ambulatory and other transportation and support for the families when needed," explained Addelman.

The Mother Roadster will be awarded to the person who buys the lucky chance-to-win ticket. The winning ticket will be drawn August 11 at the Birthplace of Route 66 Festival in Springfield, Missouri. You do not need to be present to win. Tickets are available online at [www.winthe-](http://www.winthe-)

[motherroadster.com](http://motherroadster.com) or they can be purchased at the June 8 Hot Summer Nights event from Lake Ozark Shrine Club members. All proceeds will benefit the Shriners Hospitals for Children campaign, Love to the Rescue.

Every year, Shriners transport thousands of families and children to Shriners Hospitals around the country to receive the care that they need. Their philanthropic effort supports the health care system's 22 facilities across the U.S., Canada, and Mexico, treating children up to 18 years of age who have orthopedic conditions, burns, spinal cord injuries, cleft lip, and more. Their advanced care is provided in a family-centered environment that is focused on maximizing a child's quality of life, regardless of the families' ability to pay.

The Mother Roadster Foundation is a charitable organization that came together to organize events and celebrate the heritage of the people living in the area by support the

social welfare and other needs within the region.

Bob Schwartz, who with Jeff Van Donsel, organizes the Hot Summer Nights events, said he was excited that the vehicle would make an appearance at the June 8 event.

"Hot Summer Nights Cruise-Ins, the Magic Dragon Car Show and numerous boating and motorcycle events brings thousands of area residents, visitors and vacationers together making the Lake of the Ozarks a destination area for fun, food and entertainment. Having the Mother Roadster here ties in directly with the theme celebrating the historic Route 66," he said.

Initially graveled, or in some places just graded dirt, US 66 made history in 1938 when it became the first highway to be completely paved. The project, the brainchild of entrepreneurs Cyrus Avery of Tulsa, Oklahoma, and John Woodruff of Springfield, Missouri, was responsible for underwriting many new industries, creating thousands

of jobs and connecting rural and urban America. As the nation's principle east-west artery, it was recognized as the crown jewel of motorized transportation for the next two decades.

During that time, the "road to opportunity" was used by some 200,000 migrants escaping the Dust Bowl and heading west to California. The all-weather highway, which allowed rapid mobilization, also played an important role in the nation's war effort before, during and after World War II. Route 66's usefulness was short-lived, however. Some 30 years after it was completed, the highway was gradually replaced by high-speed interstate highways. Finally, in 1984, Route 66 was officially decommissioned. In some areas, the decayed portions of the highway have been closed to traffic and the sections that remain open, many of which are found in Missouri, have been designated "Historic Route 66."

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### BUSINESS AT THE LAKE 50 YEARS AGO – PART 2 OF 4

Fifty years ago numerous Fire Towers were scattered around the Lake region. They were great for photography. Each was surrounded by a grove of pine trees with a parking area and picnic tables. Climbing a tower gave excellent views of the region and some

gave a good view of the Lake. But alas, technology has made them obsolete. One tower can still be found near Camdenton off Highway 5 North on the road to Bridal Cave; In the 1960s there were six operating show caves in the Lake area that included Bridal Cave, Stark Caverns, Jacob's Cave, Ozark Caverns, Indian Burial

Cave and Arrow Point Cave. The last two listed above are no longer show caves. In recent years Bridal Cave, Stark Caverns and Ozark Caverns have seen major new development; The Ozark Water Ski Thrill Show operated by Tex Bemis was a major attraction at the Lake 50 years ago. The skiers were all local talent – young

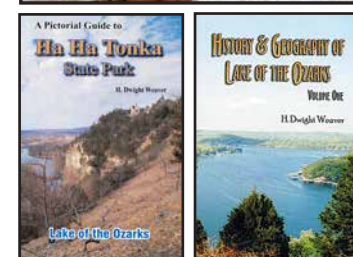
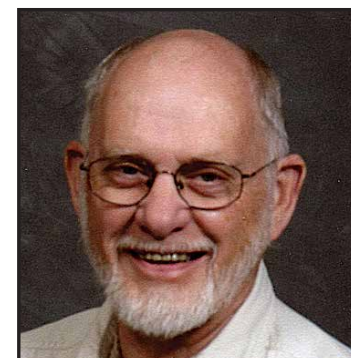
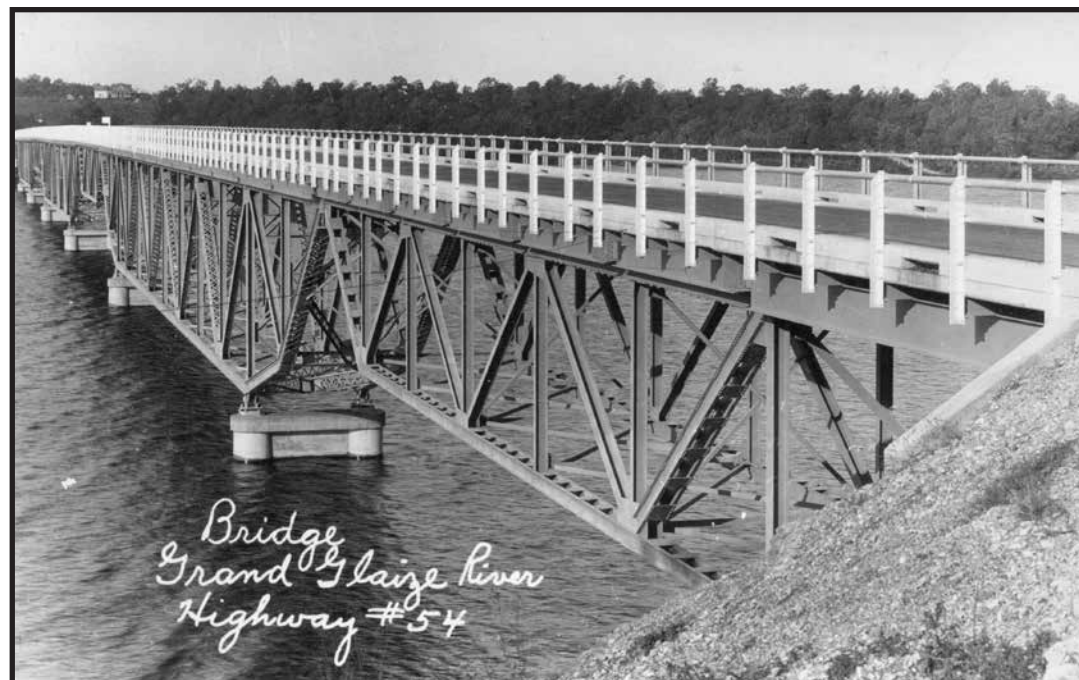
and skilled – and most of them had parents who were in business at the Lake. Such ski shows are now just a memory; Family entertainments at the Lake that have disappeared with time include Gold Nugget Junction, a theme park in Osage Beach, the Country Shindig, whose building now houses Harley Davidson motorcycles at the south end of Osage Beach; Link's Landing at the east end of the Grand Glaize Bridge (Photo: photographer unknown) where tourists could take a Ferris wheel ride, a sea plane ride, a speedboat ride, helicopter ride and much more. New Grand Glaize Bridge construction in the early 1980s ended this attraction by taking its land; and the Walnut Bowl Gift Shop near the Ozark Opry. Construction of a Highway 54 Expressway overpass through Osage Beach took the location for this business. (See the author's books at Stone Crest Book & Toy in Osage Beach.)

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: [dwight-weaver@charter.net](mailto:dwight-weaver@charter.net) or call 573-365-1171.

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





## Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

### 3 Ways to Pay Off Your Mortgage Sooner

Who doesn't want to have their mortgage paid off? That's just one less monthly bill you have to worry about. Most mortgages are financed for 30 years, but that doesn't mean you have to take the full 30 years to pay it back. Today's blog from your favorite Lake of the Ozarks mortgage lender offers several different ways that you can pay off your mortgage sooner.

#### 1. Make a Larger Monthly Payment.

Probably one of the easiest ways to pay off your mortgage faster is to just add a little extra to each of your monthly payments. Consider creating a household budget. Look at your monthly expenses and compare it to your monthly income. See if there's any extra money that you could apply to your monthly mortgage payment. Talk to your mortgage lender at the Lake of the Ozarks to make sure that the extra you are paying is being applied to the principle of the loan. This will help you pay off your mortgage faster and save money on overall interest.

#### 2. Make an Extra Payment.

Maybe you don't have enough extra each month to add on to your payment, but that's okay. Do you get a yearly bonus at work? Do you get paid commissions? Do you have a nice sized tax return? Try adding in a 13th payment somewhere during the year when you have some extra cash to spare. You can make an extra payment whenever it's convenient for you. Do that each year and you'll be able to pay off your mortgage sooner than expected.

#### 3. Refinance Your Loan.

If you've been paying on a 30-year loan for some time, you might consider getting your home loan refinanced at the Lake of the Ozarks. Interest



rates are currently still near historic lows, and interest rates on a 15-year loan are typically less compared to the 30-year loans. If you can reduce your interest rate and even possibly shorten the term, this accelerates your repayment, saves you on interest and may not even increase your monthly payment. Talk to your mortgage professional about your refinancing options.

Learn more about your options by talking to your lender today about your Lake of the Ozarks home financing options. Your circumstances may be different now than when your first bought your home. You might be able to get a better interest rate or make a larger monthly payment. Give me a call at 573-746-7211 with any questions you may have regarding your home loan at the Lake of the Ozarks.

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

LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn  
Michael Lasson  
Senior Loan Officer  
NMLS #: 493712  
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Direct: (573) 746-7211  
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The Lake Area Chamber recently held a ribbon cutting for Great Stone Coffee at 1375 State Hwy KK in Osage Beach. The Grand Opening ribbon cutting took place on May, 23rd 2018 at 4:30 pm. Attendees included Great Stone Coffee Owners and Staff and friends, as well as Lake Area Chamber staff, and several board members. For more information on Great Stone Coffee please call (573)693-9273 or visit their website at [www.greatstonecoffee.com](http://www.greatstonecoffee.com).

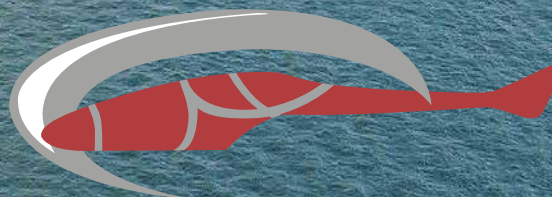
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# FBI Releases IC3 2017 Internet Crime Report

*The FBI Reminds the Public that Reporting Internet Crime is Necessary to Combating Internet Crime*

In May, the FBI released the Internet Crime Complaint Center (IC3) 2017 Internet Crime Report, which highlights trending Internet scams. The information in the report was compiled from complaints of suspected criminal Internet activity filed with the IC3 in 2017. The report's data represents a total of 301,580 complaints with reported losses in excess of \$1.4 billion.

The top three crime types reported by victims in 2017 were non-payment/non-delivery, personal data breach, and phishing. In addition to the 2017 statistics, the IC3 2017 Internet Crime Report contains information about the IC3, an explanation of the support provided to law enforcement by the IC3, and hot topics for 2017, including business e-mail compromise, ransomware, tech support fraud, and extortion.

The IC3 received its 4 millionth

consumer Internet crime complaint on October 12, 2017, and has received a total of 4,063,933 since its inception in 2000. With the release of the 2017 Internet Crime Report, the FBI is increasing public awareness about current Internet scams and fraud; reiterating the importance of the IC3 in understanding, mitigating, and combating cybercrime; and encouraging victims to report Internet crime through the IC3. By reporting Internet crime, victims are not only alerting law

enforcement to the activity, but aiding in the overall fight against cybercrime.

To further highlight the need for public support in the fight against cybercrime, the FBI released 30-second public service announcements for radio and television featuring Criminal Minds actress Kirsten Vangsness encouraging the public to report suspected Internet crime to

[www.ic3.gov](http://www.ic3.gov). The public service announcement can be viewed and downloaded at [www.fbi.gov](http://www.fbi.gov) as well as through the National Association of Broadcasters' Spot Center.

The IC3 2017 Internet Crime Report and more information about the IC3 can be found at [www.ic3.gov](http://www.ic3.gov). Suspected criminal Internet activity can also be reported at [www.ic3.gov](http://www.ic3.gov).

## Managing Rental Property

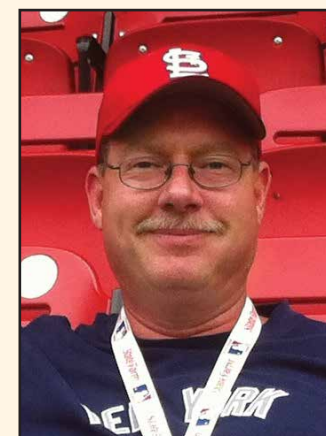
### Why Local?

In Today's World, with technology at our fingertips, the way we do business (in any business) has changed dramatically. Technological advances in the vacation rental industry have changed the way we advertise, the way we market, how we gain access to properties, how we book guests, etc. We no longer have land line phones, VCR's, keys, paper contracts and we don't do bulk mailings, have phone book ads or do much if any print advertising. However, for us, the one thing that hasn't changed is that Local, Personal touch.

If you wanted to, you could manage your vacation rental home or condo from another state (or country), book everything on-line, take your digital payments (credit cards, pay-pal), set up your guest entry code via computer to your keyless entry lock and all you really need is someone to clean your property. Easy! Saves your 25% to 40% in management fees and you are all set up. Until there is a problem or a guest has a question.

What happens when the housekeeper forgets to clean your property and your next guest shows up to a dirty home or condo? What happens when the AC goes out at 11 p.m. at night and you don't know who to call to get it fixed, the guest wants a refund or to move to another property (and you only have one property), or the home has been invaded by ants, there is a water leak, the guest cannot find the property or they don't know where to launch their boat.

That is why with a local, professional vacation rental manager you normally get all of those services as part of their management fee. Over the years I have personally helped someone launch their boat at midnight because they couldn't find the boat launch. I have taken floor fans to a condo after 10 p.m. because



**Russell Burdette**

the AC went out and no one could fix it until the next morning. I have battled ants in the kitchen, helped stop water leaks, communicated with guests while their power was out and helped them find their property when they arrived at 3 a.m. after driving all night.

We physically walk through each property prior to guest arrival to ensure that they are clean and working properly. We have local people answering our phones so that we can give guests accurate directions, answer questions and give suggestions on local restaurants and attractions. When there is an emergency we are here 24/7 to help them and when the AC goes out we have repair companies that work with us, even late at night, to help make our guests comfortable. We even have a local office in the heart of Osage Beach across from the outlet mall which includes a visitor's center (stop in and see us) with all the latest coupon books, magazines, brochures, etc.

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

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# Crossword Puzzle

THEME: MOUNTAINS & RANGES

Solution page 10

- ACROSS
- DOWN
1. Meat jelly dish

6. \*Sierra Nevada country

9. Cut the crop

13. Bake an egg

14. Cattle prod

15. Notre-Dame sounds

16. Orange type of tea

17. Hula dancer's necklace

18. Door fasteners

19. \*North American Cordillera's highest peak

21. \*Himalayan peak

23. \*Type of resort

24. Monetary unit of Xi Jinping's country

25. Nothing alternative

28. Big rig

30. Bloody Mary juice

35. Byproduct of combing wool

37. Hermes and Apollo

39. Whitman's famous flower reference

40. Small European freshwater fish

41. "This \_\_\_\_\_" on a box

43. Country dance formation

44. \_\_\_\_\_ vs. pathos

46. Swing seat?

47. Long adventure story

48. Japanese warriors' religion

50. Red Cross supplies

52. Duke of Cambridge to Prince of Wales

53. Foot curve

55. Boiling blood

57. \*Highest mountain in Cascade Range

61. \*Highest peak in Russia

64. "\_\_\_\_\_ a high note"

65. Increase

67. Shrek and Fiona

69. Deals

70. Just one of #61 Down

71. Annie Oakley's show

72. What Simon does

73. "Swan Lake" steps

74. Lumberjack's leftover
1. Nile reptile

2. Type of outbuilding

3. Toothy freshwater fish

4. Jordan Spieth's 3-9

5. Floorboard sounds

6. Tangerine-grapefruit hybrid

7. Sigma Alpha Epsilon

8. Farewell in France

9. \_\_\_\_\_-view mirror

10. Alleviate

11. \*Strictly European mountain range

12. "\_\_\_\_\_, over here!"

15. \_\_\_\_\_ red, in a chemistry lab

20. City in Belgium

22. Giant pot

24. "Fiddler on the Roof" language, originally

25. \*World's longest mountain system

26. Averse

27. Chinese fruit

29. \*\_\_\_\_\_ Blanc

31. One thousandth of a liter, pl.

32. Spy's cover

33. Argentine dance

34. \*\_\_\_\_\_ Ridge, word's longest underwater range

36. Kings of \_\_\_\_\_ band

38. "Why not?"

42. Jeopardy

45. "Tide" target

49. Mine deposit

51. Pergolas

54. Move like ivy

56. Cereal killer

57. Cold War enemies

58. Dwarf buffalo

59. Lazily

60. Rejections

61. Unagi, pl.

62. Pakistani language

63. Give an impression

66. \*Mauna \_\_\_\_\_, Hawaii's highest peak

68. Oreo to milk

CROSSWORD														
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Man in uniform holding a tool



# Press Releases



The Lake Area Chamber recently held a ribbon cutting for The Lodge at Port Arrowhead at 3080 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on Wednesday, May 16th 2018 at 11:30 am. Attendees included The Lodge at Port Arrowhead Owners and Staff and friends, as well as Lake Area Chamber staff, and several board members. (573) 693-9988 or visit their website at <http://www.lodgeatportarrowhead.com>.



The Lake Area Chamber recently held a ribbon cutting for O'Sullivan Bruce Group at 3535 Osage Beach Pkwy, Suite 203 in Osage Beach. The ribbon cutting took place on Thursday, May 17th 2018 at 4:30 pm. Attendees included O'Sullivan Bruce Group Owners and Staff and friends, as well as Lake Area Chamber staff, and several board members. 573-302-2340 or visit their website at <http://www.obgrealestate.com/>.



The Lake Area Chamber recently held a ribbon cutting for Big Thunder Marine at 3401 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on Friday, May 18th, 2018 at 11:30 am. Attendees included Big Thunder Marine Owners and Staff and friends, as well as Lake Area Chamber staff, and several board members. (573) 365-4001 or visit their website at <http://www.bigthundermarine.com>.

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## Nick Williams New Hulett Chevrolet Service Manager

Jason and Ryan Hulett are excited to announce the promotion of long term employee, Nick Williams, at Hulett Chevrolet Buick GMC. Nick has worked at the dealership in the service department for 9 years. Nick is excited and said, "What an opportunity to run a Certified Elite Status Service center. I look forward to assisting our customers with both competitive pricing and first class service!" Nick is happily married to a wonderful wife and has 3 awesome kids, ages 4 years old to 12 years of age. They love what the lake has to offer especially the outdoors. Nick also enjoys taking his family to the off road park with their off road buggy.

Jason said, "Having a respected and very kind person running your service center leads to one thing, getting things done correctly with the right attitude. Nick has all attributes needed to become a great service manager and

great member of our team! Service is a keystone of the Hulett automotive center, earning the highest ratings given by GM. Hulett's trusted certified mechanics can handle any problem, no matter what make and model. "We are excited to have such a talent in our dealership, and it says a lot that we have such a great service staff. We knew Nick and the service team are going to continue to bring quality to our dealership," said Ryan Hulett. In addition to leading the service team at Hulett Chevrolet Buick GMC, Nick is an active member of Mount Olevet Assembly of God and a member of the worship team (not a singer though). He makes all the noise on the drums! Please come by and see us at Hulett Chevrolet Buick GMC. Nick and the rest of the Hulett Team is looking forward to seeing you!

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# Toxic employees

*continued from page 8*  
their latest tragedy or day-to-day struggles. Their lives are always full of drama but it's never their fault. They don't see their stories as lies or exaggerations because they believe themselves. To retrain them on how to follow, ask for their help or ask, "Can I count on you?" Don't challenge them or try to "catch" them in a lie or exaggeration because this gives them a chance to be the victim again.

Bullies like to hurt people with words or actions. They seek out and destroy and push around people who are verbally and physically unable to retaliate, usually continuing their behavior until they reach their internal "quota." When dealing with a bully, be assertive but not aggressive and don't try to teach that person a lesson or prove anything to them. Egos will not work. Instead, create negative consequences or remove something they value, re-

quest respect and demonstrate leadership. Set boundaries and communicate what is acceptable and what is not.

Both men agreed that, whatever the personality trait, when these tactics fail, employees should be suspended or terminated immediately.

"Accept that some employees will never change. Provide written documentation of both their behaviors and avenues you provided. You want to document their patterns of negative behavior and the steps you took to address it including any resources or warnings given



to the employee," Dotson said, adding that a deadline should be set for the unacceptable behavior to end.

"And if the employee failed to change negative behaviors, terminate the employee on the day of the deadline. Do not wait until someone else is available. Do not give second chances," Hoskins added.

Both men said the terminated employee should be escorted from property and

once gone, all other employees should be informed that person no longer works there.

"Don't take their behaviors personally and be forewarned, they will not take responsibility for their actions. They will blame everyone but themselves or the circumstances, but you should hold them responsible for their actions. And do not justify their behavior," Dotson said.

## Family thanks others

*We are so blessed to be living in such a caring and loving community. A sincere thank you to our large circle of friends, family and lake community for the outpouring of support during this difficult time. Your thoughtful-*

*ness, prayers, donations, meals, flowers, and all of the kind words are greatly appreciated and will forever be remembered. They will live forever in our hearts.*

*The family of Jessica and Malachi Brazil*

## Restaurants

*continued from page 1*  
them are shutting it off – or at least turning it down – at an earlier time so we're not getting the complaints. And that is nice," he said.

Van Dee also said the growth isn't just limited to the dam side of the Strip – and it's not just limited to bars and restaurants. The Lodge at Port Arrowhead just opened Fat Polly's Pub, and in June, the Rusty Rooster Café, which will be serving breakfast and lunch, will be opening in the old Blueberries Bistro, but a wholesalers is also moving into town.

Onken Incorporated, which sells equipment that recycles and stores motor and cooking oil, and grease trailers, is locating on the old Arrowhead Lodge property. They're sched-

uled to start construction in late July or early August. In addition, Casey's recently made the announcement that they're committed to building a gas station and convenience store at the intersection of MM and 242.

"They're still in the process of working out details on access locations so they don't have a timeline yet but their engineer has already signed off on a couple things so I'm hopeful that in the next 30 to 45 days, we'll see some earth moving. And then, of course, we have the ALDI discount supermarket coming to Eagles Landing. We're seeing a lot of interest and we're hearing a lot of talk so I'm thinking this could be a banner year for the city," Van Dee said.

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# Anchor Boating captains are now Coast Guard compliant

By Nancy Zoellner-Hogland

It's common knowledge that alcohol and recreational boating don't mix. Unfortunately, many boaters at Lake of the Ozarks don't use common sense when deciding to drive home after spending the evening imbibing at waterfront bars.

Zach Hatraf and Carl Turza said that's why they formed Anchor Charter Services, an on-demand, on-the-water transportation provider. A simple, user-friendly boat/ride-sharing app now pairs United States Coast Guard (USCG) certified boat captains with passengers in need of a boat/yacht for leisure charters or just transportation to and from popular lake locations by boat. Passengers download the app, review a list of available boats, which are all driven by licensed captains, and book in real-time. Turza said they are also working on the portion of the app that allows customers to book future charters.

This is the second season for the business but last year, unlicensed skippers were used. According to Turza, this year, Anchor is committed to featuring only USCG-certified boat captains.

"Last year, some in the local association became upset that we were also including non-certified skippers on our platform. Although the law allows that in some areas, this year, we're being very respectful of their feelings and focusing entirely on captains. We worked very hard over the winter with the Coast Guard, even going to Washington D.C. a couple times to make sure we were Coast Guard compliant. In fact, we have a letter from the Coast Guard certifying our complete and total operation. No one else in the state has that," he said.

Booking a ride is as easy as downloading the app and then choosing a captain. Hatraf said several kinks were worked out to make the service even better than it was last year and the new and improved app, launched in May, has "some great features and simplifies the booking experience for customers."

Currently, 27 USCG-certified captains are signed up to provide service but Turza, the

chief operating officer of Anchor, believes that number will quickly grow.

"Last year we got more than 1,200 calls but were only able to service approximately 300. This year, with our inventory of boats and captains, we will be able to do much better. In addition, more and more people are moving to the platform as they see opportunities, so I'm hopeful that we'll be able to get closer to that 100-percent mark because we don't want to disappoint people who want a sober driver," he said.

Fares, which will vary by boat size, can be paid through the app. To make it easier for captains to find their fares – and passengers to find their drivers – signs are posted on docks at several "official" drop-off sites, including Backwater Jack's, Camden on the Lake, Coconuts, Lazy and Shady Gators and others. And although Anchor provides passenger delivery primarily between the 1 and 20 mile mark of the Osage, Turza said they will take passengers "anywhere they want to go." Because they want people to have a superior experience, Turza said they allow only watercraft 20 feet or larger to be used.

Captains can also expect a superior return on the time they invest.

Captains' perks include ongoing education that allow them to get additional licenses. Captains keep their tips and they are able to keep 75 percent of the billing. Although watercraft owners need to provide insurance coverage on the boat itself, Anchor provides insurance to cover the taxi service from the time the fare is picked up until it is dropped off. Turza said although boat gas will be paid for by the captains, "we're really trying to put as much money in the hands of the drivers as possible. And I'm confident that our technological platform will allow drivers to stay busier than if they were marketing themselves."

According to Turza, Lake of the Ozarks has been ranked as the third most dangerous body of water in the United States, behind the Atlantic Ocean and the Colorado River.

"That's because No. 1 - people somehow believe they can be inebriated and drive

loved ones, and No. 2 - because there's no law requiring training or licensing to drive a boat. I could go buy an airplane tomorrow but I couldn't fly it home if I didn't have a pilot's license; I could buy a semi, but I couldn't drive it off the parking lot if I didn't have a CDL (commercial driver's license). Yet I could spend a half million dollars on a boat tomorrow

and asked what we needed to do to accomplish that. They said we were doing it."

Those who would like to drive for Anchor but who are not yet certified can contact Turza for information on Anchor Academy. He said they just paid for 13 drivers to get certified, "and if there are others that would like to get USCG

said Hatraf.

For information on the program, email Turza at [carlturza@anchorrides.com](mailto:carlturza@anchorrides.com) or visit <https://www.anchorrides.com/sign-up/become-a-captain>.

According to the Water Patrol Division of the Missouri State Highway Patrol, from 2012 to 2016 (2017 statistics have not yet been compiled) al-



**An on-demand, on-water transportation provider is being reintroduced this year in hopes of cutting down on the number of inebriated operators on the Lake. Nancy Zoellner-Hogland photo.**

row and they'd throw me the keys and say 'Have a nice day.' I'm a pretty conservative Republican fiscally, but I believe the laws around piloting a boat are antiquated and need to be changed. In the meantime, we're doing what we can to make the Lake safer," Turza said. "I think that's the biggest reason the Coast Guard loves this so much. We stood in front of them, hats in hand, and said we wanted to be entirely Coast

certified, we will reimburse them up to \$800 once they bill bookings of \$5,000." Training is offered online or in a classroom setting through Sea School, the nation's largest training company.

"With the explosion of mobile technology in the last 10 years, a boat ride-sharing app just makes sense. We can make the water safer together while earning a living doing what we all love - being on the water,"

cohol was a factor in more than a dozen boating accidents each year:

2012 - 14 and 1 Unknown if Alcohol played a factor

2013 - 17 and 2 Unknown if Alcohol played a factor

2014 - 20 and 3 Unknown if Alcohol played a factor

2015 - 12 and 5 Unknown if Alcohol played a factor

2016 - 20 and 1 Unknown if Alcohol played a factor



# Tourist season

*continued from page 11*  
tournament at Osage National Golf Course and weekend-long fun at the H. Toad's Entertainment Complex that includes a concert with Walker McGuire and Hudson Drive.

responders - firefighters, law enforcement and emergency medical responders and their spouses - as well as their adult children (18 and older) and their spouses. Athletes from all around the world will be com-



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peting in all the "standard" competitions - swimming, basketball, hockey, track and field - but a couple new events will appear on the roster. One is kayaking, another is a bass tournament. Events geared

to the emergency responders will also be included. For instance, a biathlon requires competitors to fire a number of rounds at a target, run a mile, fire rounds, run another mile and fire rounds and run a third mile as they race to the finish line. The event will also include SWAT events. For more information, visit [www.lakeozarkcanamgames.com](http://www.lakeozarkcanamgames.com).

And there will be music - and most likely dancing.

Ozarks Amphitheater brings Rodney Carrington live in concert June 15 and Primus With Mastodon June 16.

The Shawnee Bluff Vineyard concert series will feature Gin Blossoms on June 1, Diamond Rio on June 8, Steve Earle on June 22 and Cam on June 20.

State Line Drive In will be in concert June 1 and 2, Phil Vandel will perform live June 8 and 9, the Cherry Pistols will perform live June 22 and 23, and Dr. Zhivegas will take the stage June 29 through July 1 at the H. Toad Entertainment Complex at the 7 mile mark of the Osage by water or off Bittersweet Road on Horseshoe Bend, by land.

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## James Cleary named Chief Operating Officer Lodge of Four Seasons

Lake Ozark, MO - In making the announcement, Susan Brown, owner of The Lodge of Four Seasons, and Rob DeMore, President of Troon Prive, jointly commented, "Jim Cleary is an accomplished executive with exceptional experience and success in the hospitality industry and we are pleased to have him on board at The Lodge of Four Seasons."



al and inspirational. I am very appreciative of that and am looking forward to an excellent working relationship as we return the Lodge operations and reputation to the vision of the Browns."

Cleary enjoys teaching and mentoring staff, building and developing high performing teams, and establishing and achieving challenging goals. He is passionate about success and accomplishment and is a visionary, entrepreneurial leader with high ethics and integrity.

"Committed to staff development, training, retention, and succession planning, Jim is a dedicated and integrity-driven leader. He has experience with development, pre-opening, opening, major renovation/construction, and concurrent operations," added DeMore.

Cleary can be reached at: [jcleary@4seasonsresort.com](mailto:jcleary@4seasonsresort.com), 573-365-8531.

With more than 30 years in lodging hospitality and gaming management, Cleary's experience includes operating upscale luxury resorts like Cache Creek Casino Resort, Harrah's Lake Tahoe and The Phoenician leading diverse teams, a demonstrated commitment to exceptional guest service and employee satisfaction, and the recent launch and operation of the world class golf course Yocha Dehe Golf Club.

Cleary has worked in many markets across the country, for different chains and independent operators, and has experience working the many segments of the hotel business and community involvement. His enthusiasm, preparation, experience, and character combine to ensure that he is fully capable and prepared to support and guide the resort operations of The Lodge of Four Seasons.

Cleary commented, "I am excited by this opportunity and the responsibility of ensuring the operational excellence of this one-of-a-kind property, and am eager to join an organization that I admire and respect. The Brown family's insight and passion for The Lodge of Four Seasons, and the art of hospitality, is both instruction-

The Lodge of Four Seasons offers 358 rooms and over 60,000 square feet of meeting space. The Lodge of Four Seasons was founded in 1964 by Harold Koplar, father of Susan (Koplar) Brown.

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Four Season, MO 65049  
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lisa@dockglide.com  
www.dockglide.com Dock Realty/Dock  
Lifeguard  
PO Box 8, Lake Ozark, MO 65049  
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dave@dockrealty.com  
www.dockrealty.com

**DockWorks, LLC**  
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(573) 964-1919  
dockworks@dockworks.net  
www.dockworks.net

**Dog Days Bar & Grill**  
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(573) 348-9797  
barrettrestaurants@gmail.com  
www.dogdays.ws

**Econo Lift Boat Hoist Inc.**  
PO Box 377, Camdenton, MO 65020  
(573) 346-7161 • econolift7@gmail.com  
www.econolift.com

**Farmers Insurance-Wagner Agency LLC**  
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(573) 302-0001  
cwagner1@farmersagent.com  
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julief@firstmatecontrols.com  
www.firstmatecontrols.com

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info@formulaboatsmo.com  
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larry@ggmarina.com  
www.ggmarina.com

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www.gladon.com

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nick@goldenruleinsurance.com  
www.goldenruleinsurance.com

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(573) 355-5027  
davidp@iguanawatersports.com  
www.iguanaboatsales.com

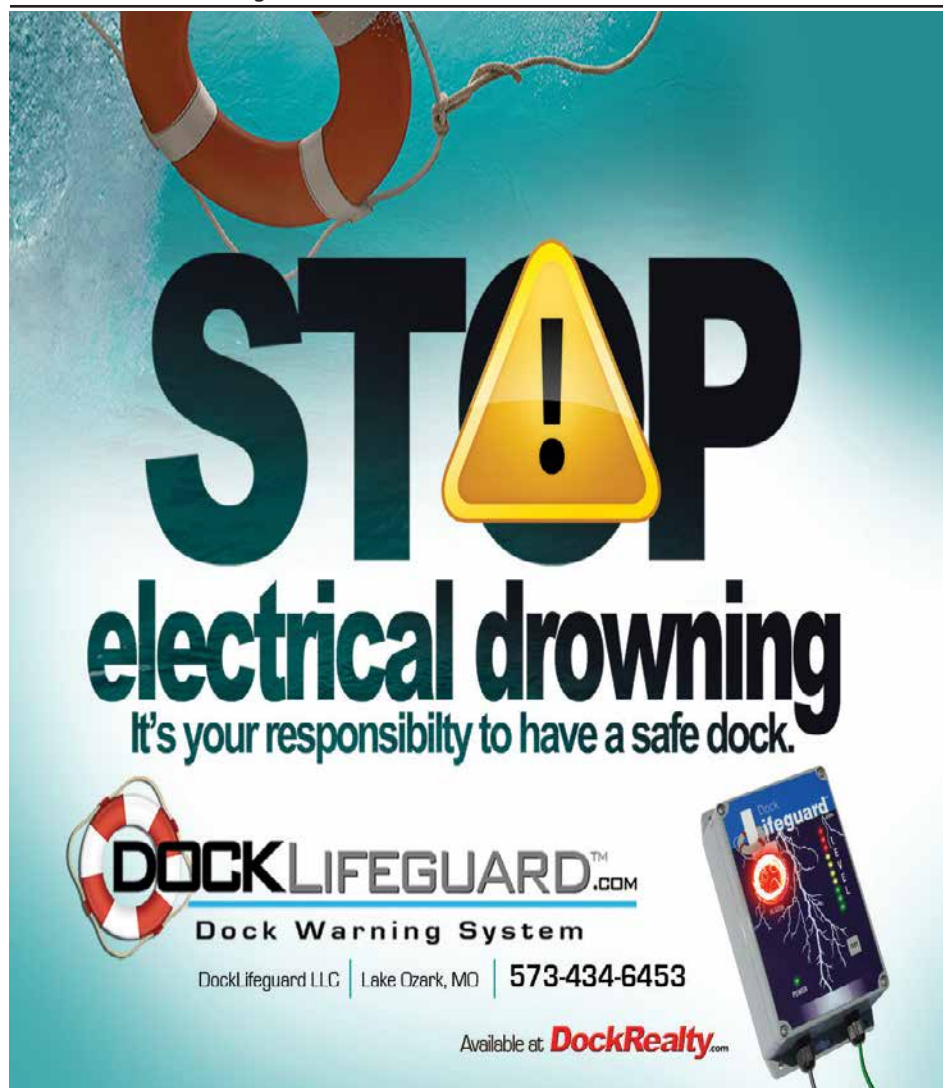
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1206 Bagnell Dam Blvd, Lake Ozark  
MO 65049 • (573) 693-9411  
todd@riprap-gurus.com  
www.riprap-gurus.com

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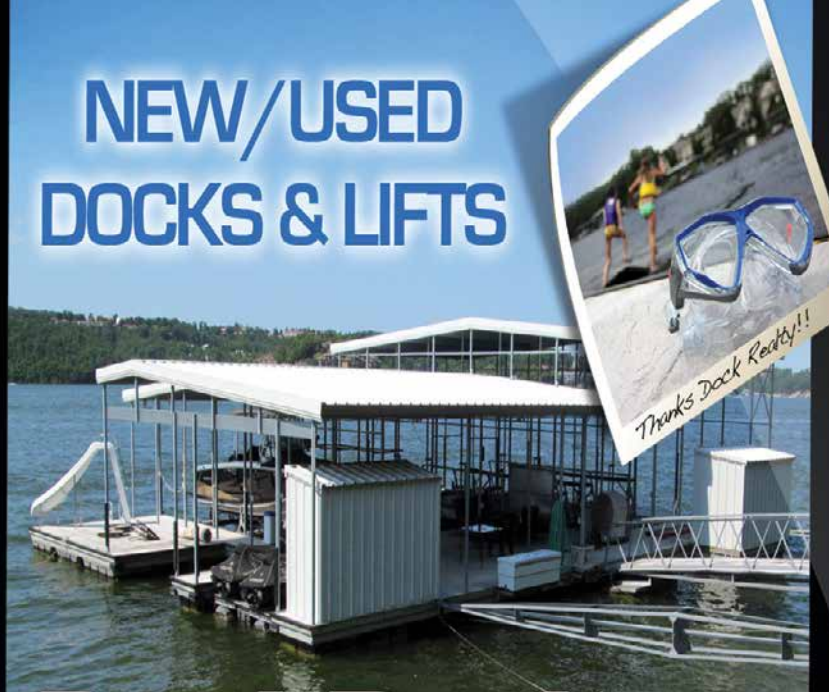
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**\$38,900**

2018 BENNINGTON 21 SFDI 1154S 4HRS \$38,900



**\$64,900**

2006 CROWNLINE 320 LS 350 MAG 230 HRS  
\$64,900

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2014 REGAL 3200 V8 300 DP 110 HRS	\$139,900
2007 ENVISION 36 LEGACY 29 6.2 MPI 265HRS	\$86,000
1997 SEA RAY 240 SUNDECK 5.7 ALPHA	\$13,900
2000 CHAPARRAL 230 SSI 350 575 HRS	\$19,900
2004 RGM 22 SESSION XL 6.2 200 HRS	\$79,900
1999 MARIAH Z 272 BR 7.4L 533 HRS	\$16,500
2011 REGAL 3350 5.7 GXI 350HRS	\$109,900
2007N4460 COMMODORE 110HRS	SOLD
2005 REGAL 3350 5.7 GXIDP 300HRS	\$59,900
2017 YAMAHA FXHO	SOLD
2007 YAMAHA FX110	\$SOLD
2007 BASS CAT CLASSIC 150 2 STROKE	\$12,900
2005 BENNINGTON 2575 RL 150 422HRS	\$24,900
2012 PREMIER 290 PTX 300	\$64,900
2005 G3 SUNCATHER 25 150 200HRS	\$27,900
2017 BENNINGTON 2575 GCW 200 200 HRS	\$59,900
2015 CREST CONTINENTAL 250 300 60 HRS	\$59,900
2012 BENNINGTON 2575 5.0 GXI	\$49,900
2010 BENNINGTON 2574 GLI 200 TXRD 100 HRS	\$39,900
2013 BENNINGTON 2575 RCW I/O 5.7	\$54,900
2007 REGAL 4460 COMMODORE 8.1 GXI 110HRS	\$239,000
2004 SEA RAY 450 EXPRESS BRIDGE 480CE	\$159,900
2008 REGAL 4460 IPS 500 GAS 400HRS	\$249,900

#### CRUISERS

1999 SEA RAY 310 SUNDANCER 350 MA8 599HRS	SOLD
2007 REGAL 4460 COMMOD 8.1 GXI 110HRS	\$239,000
2004 SEA RAY 450 EXPRESS BRIDGE 480CE 145HRS	\$179,900
2006 3360 WINDOWS EXPRESS 270HRS	SOLD
2008 REGAL 4460 IPS 500 GAS 400HRS	\$249,900
2004 SEA RAY 450 EXPRESS BRIDGE 480CE 145HRS	\$179,900
2005 RINKER 342 350 MAG MPI 425HRS	\$79,900
1998 MONTEREY 298 CRUISER 5.7 AI	\$32,900
2001 FORMULA 370 SS 496 MAG 597HRS	\$74,900

#### PONTOONS

2012 PREMIER 290 PTX 300	\$64,900
2007 2574 GL 159 FOUR STROKE 275 HRS	SOLD
2005 G3 SUNCATHER 25 150 200HRS	\$27,900
2005 BENNINGTON 2575RL 150 422 HRS	\$24,900
2017 BENNINGTON 2575 GCW 200 200HRS	\$59,900
2011 2874 RCW I/O 77.7HRS	SOLD
2015 SS 230 LOWE 150 MERCURY 85HRS	SOLD
2015 CREST CONTINENTAL 250 300 60HRS	\$59,000
2012 BENNINGTON 2575 5.0 GXI	\$49,900
2010 BENNINGTON 2574 GLI 200 TXRD 100HRS	\$39,900
2013 BENNINGTON 2575 RCW I/O 5.7	\$54,900
2012 HARRIS 250 GRAND MARINE 225 VERADO 309HRS	\$47,900
2008 PREMIER 250 SUNSATON 200 EFI 376HRS	\$38,900
2012 JC 25 NEPTUNE 250 291HRS	\$42,900
2018 BENNINGTON 25 QCW/O V8 300 40HRS	\$79,900
2018 BENNINGTON 21 SFDI 115 4S 4HRS	\$38,900

#### BOWRIDERS

2014 REGAL 3200 V8300DP 110HRS	\$139,900
2007 ENVISION 36 LEGACY 6.2MPI 265HRS	\$86,000
1997 SEA RAY 240 SUNDECK 5.7 APLPHA	\$13,900
2013 BOWRIDER 3200 V8 300 118HRS	SOLD
2000 CHAPARRAL 230 SSI 350 575HRS	\$19,900
2004 RGM 22 SESSION XL 6.2 200HRS	\$19,900
1999 MARIAH Z 272 BR 7.4L 533HRS	\$16,500
2015 SEA RAY 300 SLX 8.2 95 HRS	\$119,900
2004 REGAL 2900 LSR 455 HRS	SOLD
2000 SEA RAY 230 BR 5.7 B3 714HRS	\$24,900
2006 CROWLINE 320 LS 350 MAG 230HRS	\$64,900
2016 YAMAHA 242X-E SERIES 94 HRS	SOLD
2000 TAHOE Q51 4.3A1	\$12,900

#### OTHER

2007 BASS CAT CLASSIC 150 2 STROKE	\$12,900
2017 YAMAHA FXHO	SOLD
2011 REGAL 3350 5.7 GXI 350HRS	\$109,900
2005 REGAL 3350 5.7 GXI DP 300HRS	\$59,900
2006 SEA RAY 225 WEEKENDER 5.0 170HRS	\$26,900

#### DECK BOAT

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2001 BAYLINER RENDEZVOUS 2659 5.7	\$14,900



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- |  |   |
|--|---|
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| • 2017 CRUISERS YACHTS 38 EXPRESS .....\$399,995 | • 2017 SWEETWATER PREMIUM 235 DL.....\$49,995 |
| • 2016 AFINA 3950 .....\$399,995                 | • 2017 AQUA PATIO 235 UL .....\$65,609        |
| • 2010 REGAL 3350 CUDDY .....\$115,000           | • 2017 AQUA PATIO 235 UL.....\$59,995         |
| • 2000 RINKER FIESTA VEE 270.....\$24,995        | • 2017 SAN PAN 2500 UL .....\$78,466          |
| • 2006 SEA RAY 250 SLX.....\$43,995              | • 2017 SAN PAN 2500 UL .....\$81,378          |
| • 2017 RINKER 23QX.....\$51,995                  | • 2017 AQUA PATIO 255 UL .....\$70,090        |
| • 2017 RINKER 23QX.....\$44,995                  | • 2008 LOWE LS 220 .....\$13,995              |
| • 2017 RINKER 21QX.....\$42,995                  | • 2000 JC TRITOON.....\$8,500                 |
| • 2017 RINKER 21QX.....\$41,995                  | • 2017 HURRICANE 2200 OB.....\$69,480         |
| • 2017 RINKER 19QX.....\$41,373                  | • 2014 HURRICANE 2600 I/O.....\$26,995        |
| • 2017 RINKER 18QX.....\$29,995                  | • 2017 HURRICANE 201 OB.....\$37,995          |
| • 2016 MALIBU 23 LSV .....\$91,500               | • 2014 HURRICANE 232 .....\$52,995            |
| • 1996 MAXUM 2300BR.....\$7,500                  | • 2017 POLAR KRAFT BATX 195 PRO.....\$22,026  |
| • 1996 REGAL 8.3 SC VENTURA.....\$14,153         |   |

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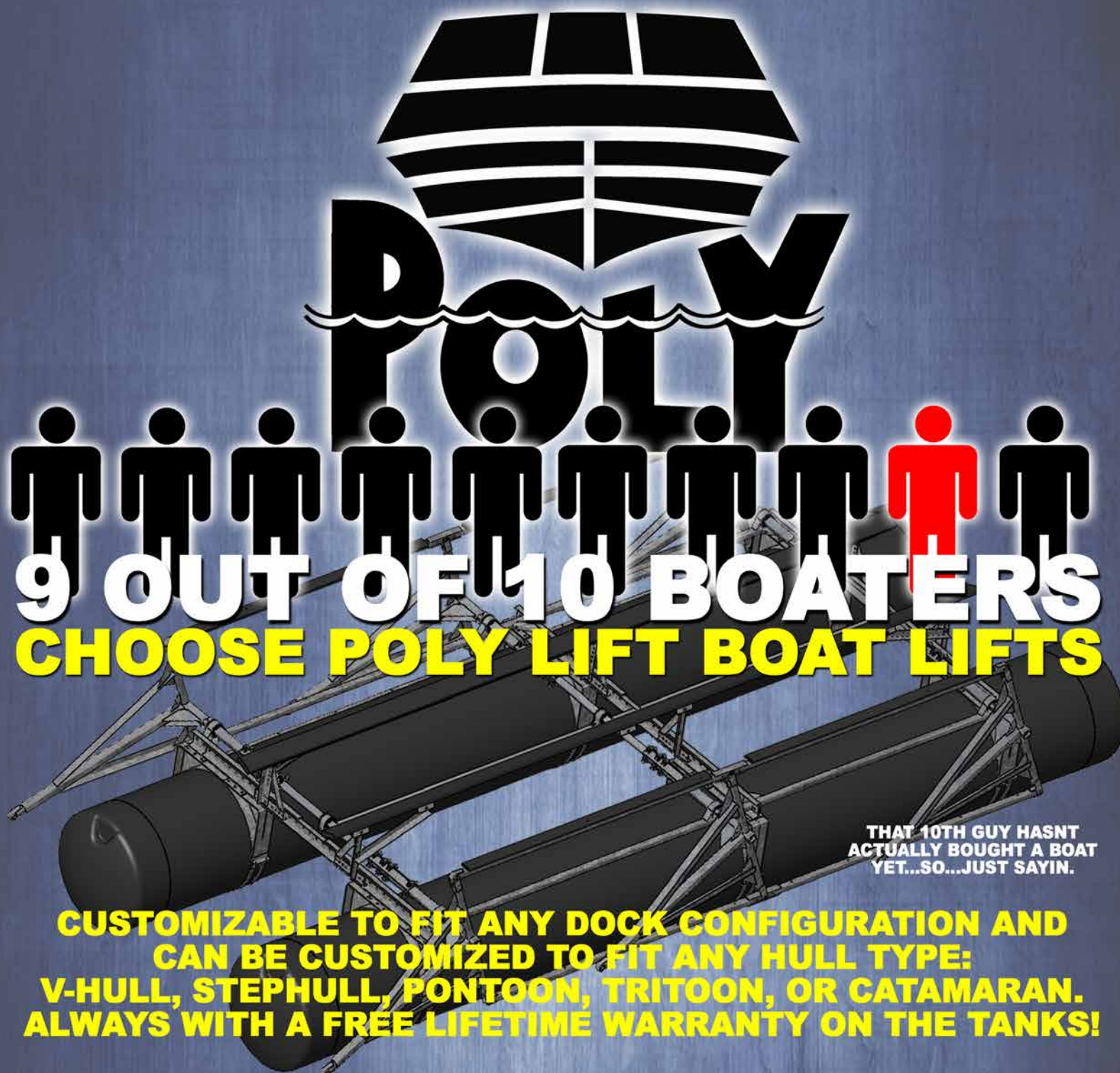


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The background of the advertisement features a large, stylized black and white logo of a boat hull with the word "POLY" written across it in a large, bold, sans-serif font. Below the logo, there is a row of ten stylized human figures. Nine of the figures are black, and one is red, positioned towards the right side. Below the figures, the text "9 OUT OF 10 BOATERS" is written in large, bold, white letters with a black outline. Below this, the text "CHOOSE POLY LIFT BOAT LIFTS" is written in large, bold, yellow letters with a black outline. In the background, there is a detailed illustration of a Poly Lift boat lift system, showing two large black cylindrical tanks mounted on a metal frame with hydraulic arms. The background is a dark blue gradient with a subtle pattern of white dots.

**POLY**

**9 OUT OF 10 BOATERS**  
**CHOOSE POLY LIFT BOAT LIFTS**

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ACTUALLY BOUGHT A BOAT  
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**CUSTOMIZABLE TO FIT ANY DOCK CONFIGURATION AND  
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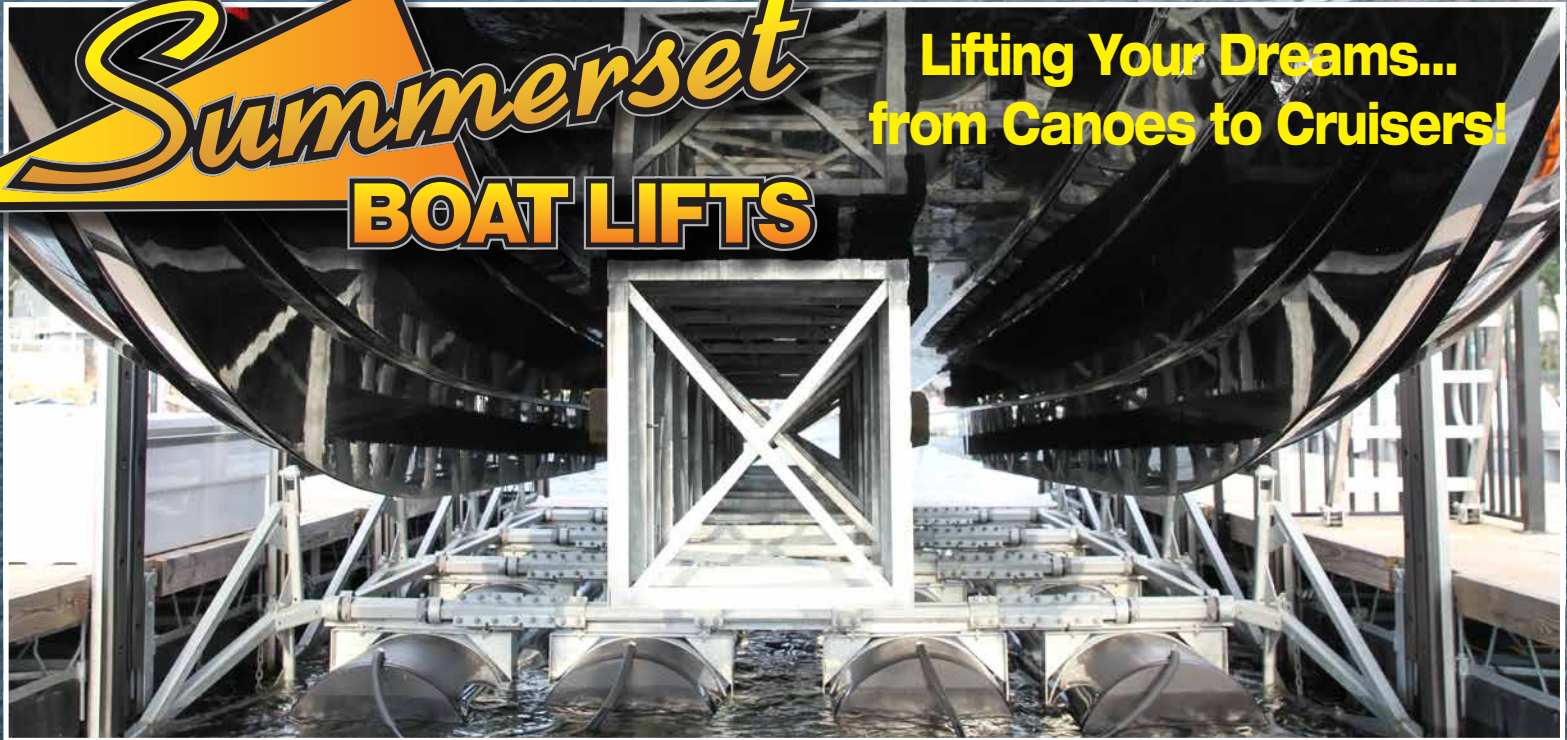
# Boating

*Lake of the Ozarks*

Volume Eighteen • Issue Six • June 2018

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