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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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SEPTEMBER, 2018

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Lake of the Ozarks
Volume Eighteen • Issue Nine • September 2018

Advantage Marine See Us At The In-Water Boat Show September 21st-23rd

Wellcraft

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Crossword

Fill in the blanks on: 22 Solution: 8

Lake Ozark housing complex will grow

By Nancy Zoellner-Hogland

Fish Haven Estates, one of the Lake's first senior housing projects, recently celebrated its grand opening with a ribbon cutting ceremony.

Built off Fish Haven Road in Lake Ozark, the project includes 44 one-bedroom and two-bedroom apartments, all of which are located in a three-story building with elevator and community space. The senior housing project was phase II of a proposed three-phase complex.

Phase I, completed in late 2015, includes the 60-unit Fish Haven Apartments. Those units are leased to households earning 60 to 80 percent of median income.

Both projects were built through the state's Low Income Housing Tax Credit program and were originally supposed to be part of a three-phase project, with need determining the third phase. However, because both developments were almost fully rented before the buildings were completed, Lake Ozark city officials and the developer have agreed that even more phases should be added.

"We have enjoyed our relationship with the community and with the city – the mayor, the council, the staff - they've all been great to work with. We thought there was a need and now we've proven there is. Everything rents as quickly as we build it so we'd like

to build more," said project developer Pete Ramsel. "We know there's a tremendous need for workforce housing and we think there's also a great need for assisted living housing so those are the two areas we're looking at build-

ing next."

He said the new projects would be built on property adjoining the others on Fish Haven. Ramsel said although they are only in the discussion phase, they are tentatively looking at a 48-unit

development for workforce housing and 50 to 60 units in an assisted living facility.

Lake Ozark Mayor Johnnie Franzekos said with all the commercial growth taking place nearby, workforce

continues on page 18



If all goes as planned, additional workforce housing will be available in the future in the city of Lake Ozark. Photo provided.

LakeMansions.com

Luxury Waterfront Homes
Lake of the Ozarks

**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

NO EXOTIC ANIMALS allowed.

That's just part of Southwest Airline's new policy on service and support animals, which goes into effect September 17. Emotional support animals are limited to dogs and cats – one per customer – and must remain in a carrier or on a leash at all times. Travelers must also present “a complete, current letter from a medical doctor or licensed mental health professional on the day of departure.” Trained service animals are limited to dogs, cats and, because of a provision in the Americans with Disabilities Act, miniature horses, although Southwest hasn't yet announced how they will accommodate them. Psychiatric support animals, which fall under the “service animal” category, are those animals “individually trained to perform a task or work for a person with a mental health-related disability.” In addition, all emotional support and service animals “must be trained to behave in a public setting and must be under the control of the handler at all times.” Several other U.S. carriers, including American, Delta and United, tightened restrictions after they saw the number of animals – and the number of incidents, like biting passengers and defecating in the cabin – increasing.

HAVE YOU EVER BEEN too hot or too cold on a flight? Apparently many passengers – and flight attendants have – and that's why the Association of Flight Attendants, a union representing some 50,000 airline workers on 20 different airlines – is pushing the Department of Transportation to adopt temperature regulations that require a cabin temperature range of 65 to 75 degrees. According to the group, temperatures can vary widely and have even risen so high that overheated passengers required hospitalization after a wait on the tarmac. To gather data to back up their cause, the flight attendants' association has created a free app – 2Hot-2Cold – that allows travelers to report uncomfortably high or low temperatures directly to the union. Airlines for America,

an organization representing most U.S. airlines, disagrees with the attendants' stance. The group said current regulations require the cabin temperature to be within 5 degrees of the cockpit temperature so pilots are aware of the comfort level of their passengers and crew and temperatures can be determined and adjusted on a case-by-case basis.

A WOMAN IS ASKING for more government oversight over how unaccompanied minors are cared for by airlines. The woman's 12-year-old daughter, who was flying from St. Louis Lambert Airport to Boston, was allegedly left alone in an empty room for six hours after arriv-



ing in New York's La Guardia Airport. Although the mother had paid American Airlines an additional \$150 to provide a chaperone for the girl, she was allegedly abandoned and, as a result, missed her connecting flight. And when the mother tried to find her daughter, American was unable to do that. The girl was finally located and placed on a flight to Boston however, she didn't arrive until midnight.

AND OTHERS ARE CALLING for alcohol-sales regulations at airports. The request came after two men – one dressed as Tinkerbell and another dressed as Bob the Builder – were removed from a Ryanair flight for exhibiting “disruptive behavior.” A report said the two left the plane peacefully and were allowed to board a later flight to their destination. A spokesman for the airline said this latest incident points to the reason why they are calling for “significant changes” to alcohol sales policies, adding that in lieu of a complete ban, they would like to see sales prohibited before 10

a.m. and a two-drink-per-passenger limit implemented.

AN INTERNAL REVIEW is being conducted at the Springfield-Branson Airport after a plane carrying 50 passengers and three crew members nearly collided with a van driving across a runway during takeoff. The American Airlines flight, operated by Envoy Air, was on its way to Chicago O'Hare Airport at 12:41 p.m. June 27 when it narrowly missed the vehicle. In a written report about the incident, the driver of the airport service vehicle said he was driving himself and two others to an airport employee barbecue when he was cleared by the ground controller to cross the runway. He said he repeated back to the controller to cross the runway, then proceeded at a high rate of speed to minimize the time on the taxiway and runway. Airport officials said they could not discuss the incident because it was under investigation but a story in the “Springfield News Leader” reports numerous near miss events at the airport, with at least 15 incidents recorded by the FAA between 2002 and 2014.

LIKE YOUR LUGGAGE? Then you might be interested in checking out a report by LuggageHero.com before booking your next flight. The organization analyzed Department of Transportation Mishandled Baggage reports from 2012 through April 2018 and found that Envoy Air and ExpressJet Airlines placed last, losing more bags than any other airlines and Delta, Spirit and JetBlue scored highest as the airlines least likely to lose your luggage. The report found that luggage handling has improved since 2012, with lost bags decreasing by 27 percent. However, the bad news is that, following the trend, more than 500,000 pieces of luggage will be lost, misdirected or damaged this year on U.S. flights. SmarterTravel advised that if your bag does go missing, you should report it to the airline either at a desk in the luggage claim area or over the phone. If your bag is damaged, you should take photos or videos as soon as possible. Also, check the DOT's guidelines for lost, delayed, and damaged baggage to see what compensation you are entitled to. And if you bought your flight on a credit card, check to see if they offer any coverage for lost or damaged bags.



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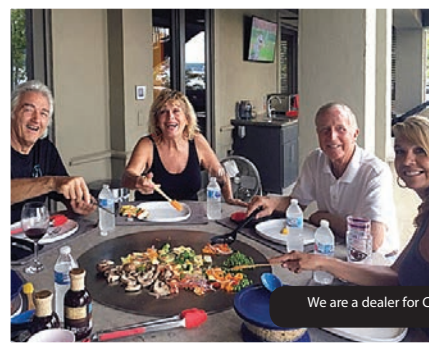
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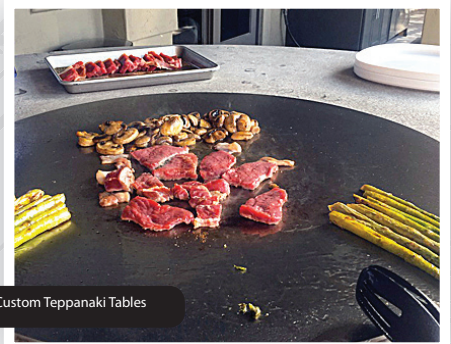
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Idea for soccer complex kicked around

Investment in youth soccer complex could bring big return to Lake Area

By Nancy Zoellner-Hogland

A project analysis is underway to determine whether Lake of the Ozarks has what it takes to make a youth soccer complex a success.

In two separate town hall meetings held in late August, Tim Jacobsen, executive director of the CVB, announced that in 2016, the CVB and the Tri-County Lodging Association took part in a two-phase feasibility study conducted by Convention & Sports Leisure (CSL) on recreational complexes. That study indicated the Lake Area could support a destination tournament soccer complex that would host 12 to 14 tournaments, with from 50 to 300 teams playing each weekend in the spring and again in the fall. Jacobsen said they estimated that this would have a \$75 million economic impact annually for the Lake Area.

Since the completion of the feasibility study, the CVB, TCLA

and Jeff Hancock, city administrator for the city of Camdenton, have been working with Greg Cotton, the recent CEO of Sporting Kansas City, and his firm XO Strategic, to complete a project analysis designed to determine if the Lake will support the specifics for what they described as an “enormous opportunity.”

XO Strategic has been involved in numerous other soccer projects around the nation.

In a later interview, Hancock, city administrator for Camdenton, said because he could see the potential in the project, he knew early on that he wanted to be involved.

“I just really felt a soccer complex would be a tremendous benefit to Lake of the Ozarks from the standpoint that it would hit the ‘shoulder seasons.’ After contacting XO Strategic, members of the group came down and looked at a few sites between Osage Beach and Camdenton, and after they

started looking at sites we had in Camdenton, we just started taking the lead in working with the CVB. As a result, we were the lead agency that developed and signed the contract with XO Strategic and then we assisted Tim Jacobsen on raising the funds to conduct that second, more in-depth project analysis,” he said, adding that \$40,000 was raised through mostly private donations from businesses around the Lake area. The cost of the study is \$38,000.

Hancock said although XO Strategic members are looking at a variety of properties, including a 130-plus-acre tract owned by Oak Ridge Landing that already has a TIF in place, and another large site that’s part of the Hopkins trust, they will first determine whether a soccer complex would even work at the Lake.

At the public meetings, Jacobsen, Cotton and the other members of the study team – development expert Vincent Gauthier, partnership expert Paige Perlik, sports complex designer and construction expert

David Ficklin, and XO Strategic partner Shane Hackett – discussed research results that pointed to success:

- The Lake’s central location would attract teams from not only St. Louis and Kansas City, but also from Omaha, Des Moines, Arkansas, Illinois and even Indiana

- The amenities offered at the Lake would be a huge drawing card and would encourage families to “stay and play”

- Because the sport is played between March and June and again between August and November – typically slower months for the Lake area – the number of restaurants and the thousands of room nights needed to house players, parents, team coaches, tournament officials and spectators, would be available

- The Expressway could handle the increased traffic

- The area offers several buildable sites that are in close proximity to activities that would be attractive to families

Cotton also discussed possible design options and shared

layouts from other active projects to give a better idea of what the complex might look like when completed. One design under consideration for the Lake project calls for 10 to 12 fields covered in synthetic turf, as well as all the amenities – restrooms, concessions, parking – needed to support the facility.

Cotton warned that, if the complex project moves ahead, it could take a while to attract teams and tournaments, but promised that once it got started, growth would be steady. He also said all of the projects they’ve handled to date have ended up making a large profit or at the very least breaking even. None have failed financially.

Hackett added that the project could be so successful, it would spur new lodging development in the area.

Cotton said his group would be making announcements on their site selection, financing, operations and sponsorship in approximately 90 days, but at the meetings, said they will be

continued on page 8

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Small business marketing is a multi-faceted effort

Submitted by Bruce Mitchell,
SCORE Lake of the Ozarks

People often equate marketing with advertising and sales. But it's much more than that. Marketing encompasses everything your small business does to identify, attract, serve, and retain profitable customers. It also involves the added value your business brings to customers—the inherent quality of our product or service, the efficiency of your processes, even the convenience you offer via location and operating hours, or intuitiveness of your website.

That's why a marketing strategy is so critical to small business success. A marketing strategy identifies customer groups that a particular business can better serve than its target competitors, and tailors product offerings, prices, distribution, promotional efforts, and services toward those segments. Ideally, the strategy should address unmet customer needs that offer adequate potential profitability. A good strategy helps a business focus on the target markets it can serve best.

Small business owners risk a

great deal by not developing a marketing strategy. According to John Jantsch, award-winning blogger and author of "Duct Tape Marketing: The World's Most Practical Small Business Marketing Guide," "Without a strategic approach, you will never build the momentum that will take you to the next level with steady growth. Some companies try the 'idea of the week,' and it works for a little while, but they never gain the brand awareness that's possible with a strategic approach."

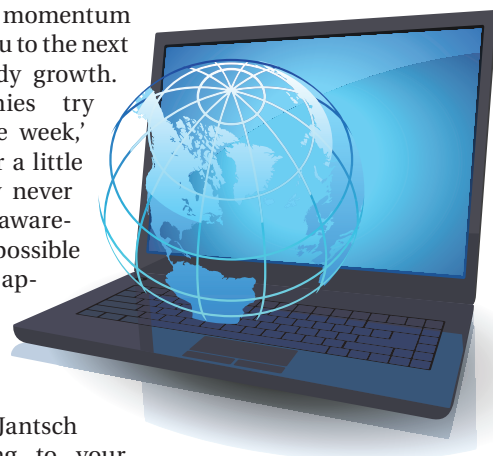
To craft and maintain an effective marketing strategy, Jantsch suggests talking to your customers.

"They have a better sense of what makes you unique—the things that generate loyalty and referrals. Ask them what you do that they like; you may be surprised by the responses. It may well be the little things that set you apart," he said.

Another good idea is to build

a network of strategic partners.

"Surround yourself with best-of-class providers of products and services that customers need," Jantsch says. "Recommend them to your customers and they'll do the same for you."



Jantsch's website, DuctTapeMarketing.com, offers a wealth of resources and a blog for helping small businesses understand, develop, and maximize their marketing efforts. There are also free e-books, and information on other aspects of small business management.

Another great source for small business marketing expertise is SCORE "Mentors to America's Small Business." SCORE is a nonprofit organization of more than 12,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners.

Mitchell is also encouraging those with a business background to become SCORE volunteers.

Every year SCORE volunteers help thousands of entrepreneurs start small businesses and achieve new levels of success in their existing businesses. Volunteering at SCORE is a way for you to give back to our community, connect with fellow business owners, and pass on your knowledge and expertise to the next generation of entrepreneurs in our community in central Missouri.

SCORE volunteers provide confidential business mentoring services, both in person and online. We lead seminars and workshops to help small business owners meet their goals and achieve success. We help

expand outreach of SCORE through marketing and alliance building in our local communities. We provide subject matter expertise by industries and professional skills.

Volunteering as a SCORE mentor means you are joining a community of 13,000 diverse volunteers who are all committed to helping small business owners succeed. Whether you have owned your own small business, come from a Fortune 500 company, retired, college student, have a sincere commitment for helping small businesses or volunteering, there is a place for you as a SCORE volunteer.

For more information about contacting a mentor or volunteering contact the SCORE Lake of the Ozarks Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441.

The Lake of the Ozarks chapter Serves Mid-Missouri with offices at Lake of the Ozarks, Columbia, Jefferson City and Lebanon.



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OB may increase insurance requirements for contractors

By Nancy Zoellner-Hogland

At their September 6 meeting, the Osage Beach Board of Aldermen will determine if contractors who perform work in the city will have to increase their general liability minimum aggregate coverage to \$1 million and provide a Certificate of Insurance to name the city as an additional insured with notification of changes and cancellations.

Currently, the city requires contractors to carry \$300,000 general liability coverage and they are not required to name the city as an additional insured.

Contractors are also required to carry the state required Worker's Compensation, unless a signed and notarized Affidavit of Exemption is provided, and they must obtain a contractor's license from the city. The fee for that license is \$35. However, City Administrator Jeana Woods said because the changes that are under consideration

would require more staff time and would result in more paperwork, the license fee may also be increased in the future, if the ordinance is adopted.

As of August 8, the City had issued 376 active contractor licenses. If aldermen approve the ordinance, it won't go into effect until January 1, 2019, when contractor licenses renewed.

The bill was created at the request of Alderman Jeff Bethurem, who works as an independent agent at Golden Rule Insurance in Osage Beach.

"Increasing the insurance requirement is just making it consistent with other levels of insurance we ask for. It doesn't appear that it will be that big of a deal because many of our contractors already carry \$1 million in general liability," Woods said in a later interview. "The biggest change is requiring contractors to name the city as an additional insured. We already do that if a contractor is doing work for the city - if they were

working on our parking lot or our landscaping or they were our cleaning company - but with this change, if contractors are performing work for private individuals, they will also have to name the city."

At the meeting, Bethurem explained that a certificate of insurance is only good as the paper it's written on, but if the city is a named insured, the city would be notified in the event a contractor dropped his insurance or had it cancelled. Then the city could immediately deactivate the contractor's license.

The ordinance must be voted on twice to be adopted. It passed on the first reading at the August 16 board meeting with a 4-to-2 vote. Alderwoman Phyllis Marose and Alderman Kevin Rucker voted against the measure, questioning both the wisdom of naming the city as an additional insured and the financial impact the bill would have on contractors.

Rucker also said he felt it should be the individual homeowner's or business owner's responsibility - and not the city's - to make sure the contractor has insurance.

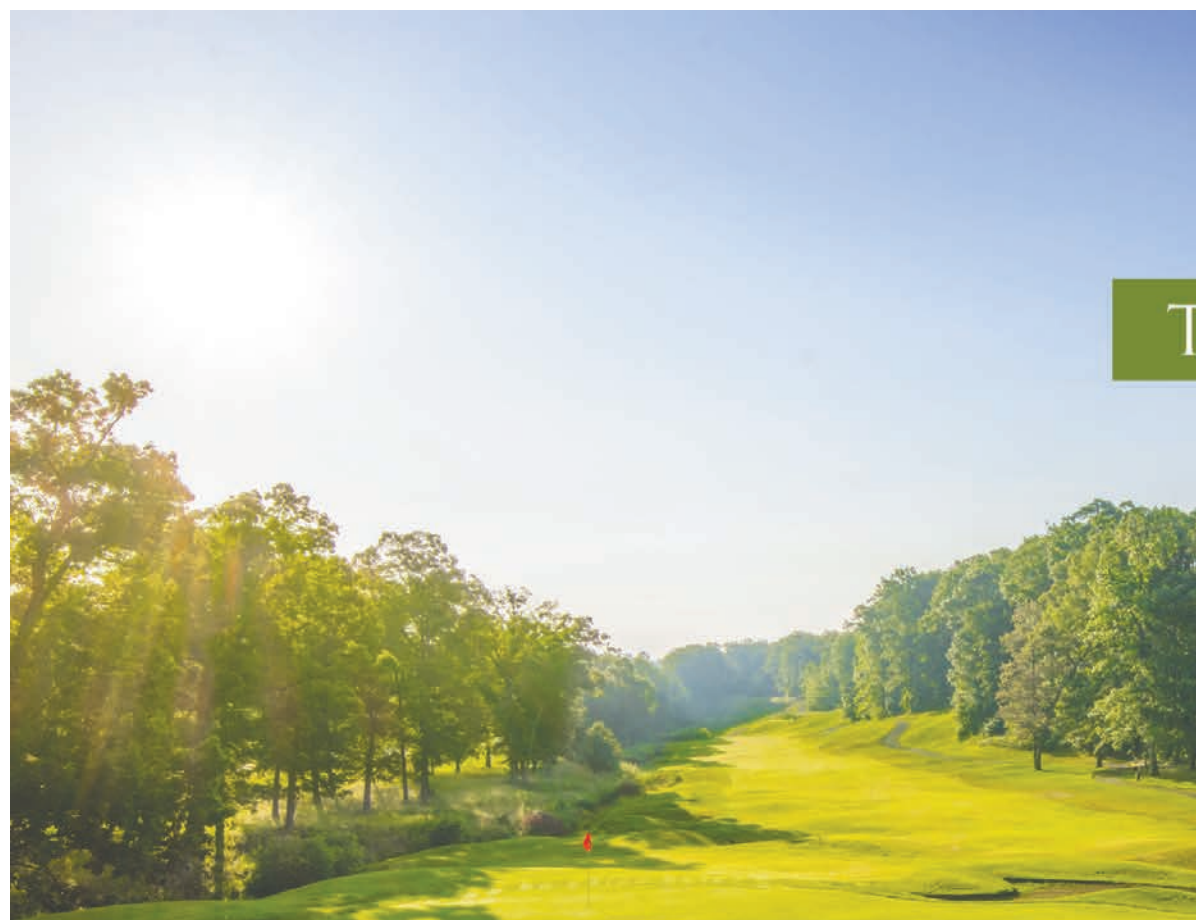
Woods said the city has sovereign immunity, a legal doctrine that protects the government from criminal prosecution and liability for civil wrongs, but said some may think that the city was implying that there would be added protection from the city, when that wasn't the case.

In the board packet, Woods wrote that she reached out to the Missouri City/County Manager Association, the Missouri Municipal League and the city's insurance provider for a variety of information to better assist the entire board in making a decision and to assist staff who may have to make operational changes. She wrote that she learned requiring the city to be a named insured was not standard in Missouri and, in fact,

found no other city, except Kansas City, Missouri who has this requirement.

The Osage Beach Board of Aldermen meet at 6 p.m. on the first and third Thursday of every month at City Hall. Those who are for or against the ordinance can address the board at the beginning of the meeting during Citizens Communication.

The city of Lake Ozark currently requires contractors to carry \$300,000 in general liability coverage and they must provide proof of Worker's Compensation, which is required by the state. However, the city does not require contractors to name the city as an additional insured. The cost of the Lake Ozark contractor's license is \$50. As a general rule of thumb, only contractors who perform work that requires a building permit are required to obtain the license; handymen who perform minor repair work do not need a license, according to Lake Ozark Building Official Tim Haden.




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MSATA: Bringing Out the Best in Recruits

By Nancy Zoellner-Hogland

Law enforcement officers serve in a unique position. They are trusted to maintain law and order in their communities – using force, if necessary to accomplish that goal – and are expected to discharge their duties with professionalism, fairness and impartiality. While serving on the front lines, they are forced to make life-and-death decisions in split seconds.

Because any one of those decisions could have lifelong effects, the Missouri Sheriffs' Association Training Academy (MSATA) strives to provide the best education possible for those desiring to enter the field of law enforcement.

In order to be a licensed peace officer in the state of Missouri, candidates must successfully complete a minimum of 600 hours of instruction with a state-licensed academy. Since 1997, the Missouri Sheriffs' Association has been offering a 700-hour training academy that not only meets, but exceeds the state's requirements. The course has

since graduated more than 3,223 peace officers, ranking it Number 1 in the state for the total number of basic academy graduates per year for the past nine years.

Something else sets the MSATA apart from others. Instead of requiring students to travel to a campus, the MSA brings the training to the students by offering classes at various locations throughout the state. And students can attend part-time in the evenings and weekends, allowing them to live at home and hold down their regular day jobs until they graduate and move into the job of their dreams. One full-time, day program is also offered in Jefferson City each year.

Classes are currently underway at seven different locations around the state and another round of part-time classes beginning in January is tentatively planned for four more locations, including Camdenton.

As the only law enforcement academy in the state incorporating jail and court security

officer certification into the curriculum, MSATA also offers its students a wider array of educational and skill-building opportunities than other academies in the state. Missouri State University – West Plains offers financial aid or MSA offers a monthly payment plan.

Many students have law enforcement jobs upon graduation.

All instructors are licensed and regulated by the Peace Officers Standards and Training (POST) Program, a Division of the Missouri Department of Public Safety. In addition, they are all working or retired law enforcement officers, judges, firefighters, attorneys or other professionals who have “been there, done that,” and who are able to share insight – make it real – while passing along their knowledge to students.

For more information, visit www.mosheriffs.com and click on the “Basic Peace Officer Academy” link under the Training tab.

Youth soccer complex

continued from page 4
proposing a public-private partnership to fund construction. “No private developer is going to come in and build this,” he said.

No other details on funding were provided.

If we build it, will they come? According to the Sporting Goods Manufacturers Association (SGMA), nearly 70 percent of children and three out of four teenagers in the U.S. are playing team sports. And the concept of traveling teams and regional and national tournaments have exploded in recent years, with parents spending some \$7 million annually traveling with youth sports, according to a report by the National Association of Sports Commissions.

A study commissioned by the Traverse City Area Chamber of Commerce and Traverse Bay Area Youth Soccer and conducted by Avenue ISR, a business strategy and research consulting firm, found that with youth athletic tournaments, each athlete is typically accompanied by at least a parent, 66 percent of family groups have two parents, 50 percent have one or more siblings (not participating in the tournaments), 16 percent have one or more grandparents and 14 percent have other relatives

or adults who accompany them. All in, the typical tournament athlete brings an additional 2.14 people with them.

Sports Destinations quoted an article in the “Journal of Global Business Management” saying, “Youth and amateur sports tournaments are fairly low-investment opportunities that small communities can explore, with large returns for the resources that are already present.” The report went on to say that attendees at a recent meeting of the National Association of Sports Commissions quoted returns on investment as high as 50-1.

Although jobs are no longer completely dependent upon the number of tourists visiting the area, tourism continues to drive the Lake Area economy. The Missouri Division of Tourism 2017 report showed that, based on standard industrial classification (SIC) codes, last year, Camden County tourism-related expenditures hit \$164,592,226; expenditures in Miller County were \$36,545,395; and tourism-related spending in Morgan County brought in \$23,278,031 for a total of \$224,415,652 spent by tourists at Lake of the Ozarks during 2017.



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Crosswords Solution

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"Insurance Talk"

with **Belinda Brenizer** of
Golden Rule Insurance

Why **EVERYONE** needs an umbrella?

It goes without saying that one of the best ways to deal with a rainstorm is to have an umbrella handy. It can be the same whether you are weathering rain or any kind of "storm", natural or manmade. It used to be a million dollars was a lot of money but it doesn't buy as much these days with rising healthcare, cost of property and autos and legal climate we live in.

What does insurance and umbrellas have in common? Insurance umbrella policies give you an excess layer of protection just like having an umbrella over your head during a rainstorm. Umbrellas layer over on top of your auto, home, boats, RV's or other policies to give you excess liability protection. They come in lots of levels depending on your needs and depending on various factors can cost as little as 50 cents a day.

Typical personal umbrellas are \$1 million and include claims for bodily injury or property damage by you, your family members in your household, or hazards on your property, which you are legally liable. Also includes incidents that happen on your property or off your property, auto related claims beyond your auto policy, non-business related personal injury such as slander, libel, wrongful eviction or false arrest. Keep in mind it also provides your legal defense costs incl lawyers fees and associated court costs for covered losses. It kicks in after your underlying policies limits are exhausted.

There are a lot of areas where we see the need for umbrella to name a few such as teenage drivers in your household, being on non profit boards, volunteer organizations, having a lot of "toys" such as boats, cycles, UTV's and ATV's, aircraft/drones.



Belinda Brenizer CIC,RWCS

Other areas are owning your own business to protect your personal assets, having swimming pools, trampolines, owning a dog or just having a "thrill seeker" lifestyle are areas we are seeing larger liability claims.

For the business customer, we really see the need more each day. Commercial umbrella provide an extra layer of protection over your business auto, general liability & workers compensation. It also is purchased in layers of \$1 mil and more. The rating for it is based on the premiums for the underlying policies listed above. It doesn't matter how small or large your business you need this coverage. Costs vary but will start at \$400 and up annually. The cost is small when you consider what legal costs are today just to defend a suit. An umbrella is a great inexpensive way to have protection when the "unthinkable" happens for peace of mind.

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



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Drought survival meeting for cattlemen

The drought this summer has caused many headaches for livestock producers who are preparing to feed cattle this winter with little forage and hay on hand. The Hickory County Extension Council is offering a meeting from 6 to 9 p.m. Friday, September 7 at the McCarty Senior Center in Wheatland. All cattle producers who want to discuss this

issue and gain tips for surviving the drought are invited to attend.

The program is free and will focus on several topics including supplementing low quality hay, alternative feeds/feeding practices, herd-culling tips, early weaning, precautions with nitrates and prussic acid, fall forage alternatives and assessing

the price of forages. Producers are welcome to bring lower stems of fertilized Sudan grass, millet, Johnson grass and Bermuda grass for a quick subjective analysis of nitrates.

"The drought has taken a major toll on beef and dairy farms in the area. Short hay supplies will continue to plague these farms as we

go into winter," said Tim Schnakenberg, an agronomy specialist with University of Missouri Extension based in Galena. "Producers need to take extra steps to stretch their feed supplies and know what alternatives are available to address the crisis."

Regional MU Extension Specialists Terry Halleran, Pat Miller, Gene Schmitz,

Patrick Davis Wesley Tucker, Raysha Tate and Andy McCorkill will also be on hand for the discussion.

Refreshments will be served. Please pre-register by Thursday, September 6 so they can have a count of all attendees.

For more information, contact Terry Halleran at 417-745-6767.

Managing Rental Property Beds

One of the more frequent questions that I am asked is what size beds should a vacation rental home or condo have and how many? Having the right bed configuration can lead to additional rental nights and help you take advantage of our off-season golf market.

We will start with a three bedroom property. We have had owners that put three queens in a three bedroom or two queens and two twins but the best option is to put a king, queen and two twins. This allows for those who must have a king bed, couples and kids. In addition you can add a topper and turn the twins into a king bed for those occasions when you have three couples. And in our market during the spring and fall golf season you will have four separate beds for golfers!

Our research over the years has shown that most guests, in fact almost all guests want at least one room, preferably the master bedroom, outfitted with a king bed. Our properties in the past that did not have a king bed or our properties that currently do not have one can see their rentals reduced anywhere from 15% to 40% compared to similar rental properties. While there are exceptions to every rule a king bed definitely can attract more rentals.

Having the twin beds that can be modified, inexpensively, into a king bed is a great way to appeal to a family or to couples. And time and again our golfers have told us that they prefer to all have separate beds and that they would definitely prefer not to sleep on a sleeper sofa or bunk beds.

If you have a two bedroom property then you should go with the King and two twins that you can modify given the situation. With a four bedroom you should go with the three bedroom set-up and add



Russell Burdette

either a king or queen to the additional bedroom.

If you have a large bedroom you might think about putting two queens in the room. This can give you additional sleeping capacity without having to add a bedroom or it can eliminate the need for a sleeper sofa.

In the past five years we have discouraged our owners from purchasing a sleeper sofa and have them opt for a nice double high, self-inflating, queen air mattress. If the guest needs the additional sleeping they can use the air mattress, if they don't they can leave it in the closet. The air mattress is a lot more comfortable than a sleeper sofa and a lot easier to move! A decent sleeper sofa can run from \$800.00 to \$1500.00. A decent air mattress will cost between \$75.00 and \$100.00. Even if you have to replace the air mattress every so often you are money ahead and your back will feel much better.

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

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Osage Beach is taking steps to drive growth

By Nancy Zoellner-Hogland

In 2015, Osage Beach began looking at ways to revitalize the west end of the city, which suffered an economic downturn after the opening of the Expressway. To accomplish that, aldermen voted to spend money on a study that would evaluate their options.

Three years later, the city no longer wants to focus only on the west end. City Administrator Jeana Woods said instead, they want to look at the city as a whole to determine what kind of retail, office, industry and residential development the city could support and then develop strategies for targeting that development. To help them accomplish that goal, she invited Buxton, a Texas-based customer analytics company that has worked with more than 800 communities nationwide, to make a presentation to the board at their August 16 meeting.

"I had become familiar with Buxton through my International City Managers Association group and had actually sat through one of their presentations at a conference a couple years ago. When we started talking about doing our own study, I contacted them and after conducting extensive research and exploring several different options, I really think this would be a good fit and a good partnership for the city," she said. Buxton's list of clients includes Memphis, Tennessee; Spokane, Washington; Bloomington, Illinois; Dacono, Colorado; Prescott, Arizona and Ottumwa, Iowa.

Woods said Buxton's proposal for the city of Osage Beach includes the following objectives: 1) Develop profile of residents and visitors 2) Understand current retail and restaurant economic conditions 3) Recruit new retailers and restaurants and 4) Retain existing retailers and restaurants.

"But we also want to know where we have gaps or holes for light industry and office. Our retail base is important, of course, so we want to know how we can protect it and grow it, but we want to know how we can diversify and also grow our housing – especially for our workforce," she said. "I think Buxton may be the right company to help us answer those questions."

At the meeting, representatives described some of the tools and techniques they would use

to help the city accomplish their goals. Those tactics included:

•Defining a proactive strategy for retail recruitment

When you begin working with Buxton, we start with understanding who your citizens truly are and defining the make-up of your community. Once we've studied these consumers, we identify which retail brands are right for your community and what concepts you shouldn't spend time and resources on trying to bring to your city. With this strategy outlined, your team is able to make the best use of their time with proactive marketing tactics.

•Supporting the city's existing retail base

Business retention is the second pillar of Buxton's partnerships with communities. We ensure city staff, elected officials, economic development staff and business owners work together to form public-private partnerships that promote growth within the community. LSMx, a local store marketing tool, is designed for small business owners. Through your partnership with Buxton you have the ability to give business owners access to LSMx to help them market their business to the best potential customers. This technology helps to keep local businesses competitive in the marketplace, supports entrepreneurs, and gives store owners the ability to market like national retail brands using customer data and analytics.

•Increasing the tax base by attracting sustainable retail

By identifying the top retail recruitment opportunities for your community, you have a jump-start on the retail recruitment process. Buxton provides guidance on which retailers are currently operating and expanding in your area and makes the introduction to executives at each of your retail matches. Landing new retail not only increases your tax base, but also improves the quality of life for your citizens by allowing them to shop and dine in their own community.

•Understanding how retailers view the market

Buxton is the trusted advisor to thousands of retail and restaurant companies in the U.S. The data and tools we provide to your city are the exact same tools that retailers use when making site

selection and new market decisions. Arming you with this data and analyses gives you instant credibility to retailers since so many in the industry know the Buxton name.

•Developing an economic development strategy

In addition to our history of retail experience, we've worked in the field of economic development for two decades. When you partner with Buxton, we help you form a long-term economic development strategy and we provide the data, technology and expertise to help you make fact-based decisions for your community.

Woods said because the board was very interested in pursuing an arrangement with Buxton, the next step will be to determine how it can be worked into the budget process.

"We budgeted \$50,000 in 2018 for this type of plan so there's a chance the board may vote to move forward. I may bring the proposed agreement to the board around budget time but although we may get the agreement in place by the end of 2018, the ac-

tual work most likely won't start until 2019," she said.

Buxton's agreement calls for a three-year contract. The fee for Year 1 is \$65,000 with 50 percent invoiced upon execution of the agreement and 50 percent invoiced upon targeted retailer identification. The fees for Year 2 and Year 3 are \$50,000 per year. The city can cancel services for the following year at any time during the initial three-year term by providing written notice to Buxton at least 60 days in advance of a yearly renewal.

According to the projected timeline, within 10 business days of the executed agreement, Buxton will acquire retail location areas from the city

- Provide access to SCOUT, a web-based app
- Research and verify the City of Osage Beach's retail trade area
- Define drive-time trade areas
- Evaluate the city's retail potential
- Analyze retail leakage/surplus
- Examine local business retention and expansion
- Determine customer profile
- Assess retail sites

•Determine matching retailers and restaurants market potential Within 60 business days after acquiring the data, Buxton agrees to deliver marketing packages and begin communication with retailers.

Woods said she's anxious to get started.

"We've had developers come to us and tell us what we need but this will be our chance to actively recruit because we'll know what would help our existing businesses and population. The study will provide us with data that will help our businesses with expansion, it will provide tools to help with online marketing and we'll even have information that will help fill vacant buildings that are already here. It may take a while to formulate how and who because we don't currently have staff dedicated to this. But if I have to move things around to clear a few hours from my schedule each week, I will because this is going to allow us to be proactive. Instead of just saying 'Hey we'd like to have you,' we will be able to tell retailers why they'll be successful here," Woods said.

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As the Lake Churns 2015-2018 Comparison



Data obtained from the Lake of the Ozarks MLS for January 1, 2015 thru July 9, 2018.

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 \$1 million plus homes at www.Lake-Mansions.com You can also view

Real Estate and Lake News with C. Michael Elliott

each months' article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLake-Churns.com

2015-2018 Comparison Lake of the Ozarks				
Year	Trans.	Volume	Trans%	Vol%
Residential, Villas & Townhomes Waterfront				
2015	357	\$108,302,560		
2016	350	\$118,807,066	-2%	10%
2017	440	\$151,681,708	26%	28%
2018	391	\$138,603,618	-11%	-9%
Residential, Villas & Townhomes Offshore				
2015	411	\$53,969,907		
2016	464	\$63,694,286	13%	18%
2017	497	\$71,420,784	7%	12%
2018	529	\$79,346,021	6%	11%
Waterfront Lots				
2015	29	\$4,717,150		
2016	24	\$3,596,900	-17%	-24%
2017	44	\$4,814,050	83%	34%
2018	49	\$6,314,400	11%	31%
Other Lots & Lands				
2015	92	\$4,079,280		
2016	132	\$4,769,240	43%	17%
2017	74	\$2,383,131	-44%	-50%
2018	124	\$5,545,312	68%	133%
Condos & Timeshares				
2015	329	\$52,206,620		
2016	313	\$50,034,664	-5%	-4%
2017	396	\$62,106,865	27%	24%
2018	399	\$66,891,419	1%	8%
Commercial Properties				
2015	40	\$8,817,100		
2016	38	\$11,636,301	-5%	32%
2017	27	\$7,236,799	-29%	-38%
2018	46	\$12,306,100	70%	70%
Farm				
2015	14	\$2,977,684		
2016	8	\$2,517,400	-43%	-15%
2017	9	\$1,543,400	13%	-39%
2018	11	\$2,443,000	22%	58%
Homes Over a Million				
2015	12	\$16,731,300		
2016	9	\$12,331,000	-25%	-26%
2017	15	\$21,045,000	67%	71%
2018	12	\$19,210,500	-20%	-9%

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A Matter of Trust

What If Something Happened to You Tomorrow?

By Trenny Garrett, J.D. — Senior Vice President & Relationship Manager, Central Trust Company

Incapacity can befall anyone at any time. For the healthy, it may be the result of a sudden illness or injury. For older people, the onset of incapacity may be slower, the progression of an illness such as Alzheimer's disease or just part of the normal aging process.

The best way to protect your family and assets in the event that disability strikes is to take the necessary steps when there is no doubt that you are fully capable of acting on your own behalf. There are several options you can consider that will protect your wishes should something happen to you.

A durable power of attorney is a legal document that allows you to give someone the authority to act for you. Unlike a general power of attorney, a durable power is not revoked automatically if you become mentally incapacitated. It will survive until your death.

The authority that you grant the individual named in the durable power can be as broad or as narrow as you wish. And the power may be revoked for any reason prior to your incapacity, or in the event that your incapacity proves to be temporary. Regular updating of the power is recommended. Some third parties may reject it if it is more than a few years old.

A revocable living trust can accomplish everything that a durable power of attorney does, and offers its own unique advantages.

A trust agreement delineates what assets are to be placed in the trust and who serves as the trustee and invests the trust's assets. You also name the beneficiaries of the trust, specifically, who is to receive the income from the trust now and who is to receive the trust's assets when the trust ends.

You may serve initially as trustee of the trust, but you need to name either a successor trustee to serve should you become incapacitated or a co-trustee who will be authorized to act alone upon your incapacity. Or, if you choose, you can name



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

someone other than yourself to serve as trustee from the outset.

It's also important to consider your medical care should you become incapacitated. The individual that you have designated in your power of attorney and the trustee of a living trust have the authority to make financial decisions only. There is another side of the coin.

For medical care decisions you will need to execute either a living will or a durable power of attorney for health care. (The general term is medical care directives.) A living will is limited in its scope. It lets you express your wishes regarding your care should you be in a terminal condition and, generally, deals with questions as to whether and what life-sustaining treatments should be undertaken. A power of attorney for health care is much like a durable power of attorney: You delegate someone to make the decisions for you based upon guidance that you have set down in the document.

Failure to plan for possible incapacity can exact an emotional toll on your family members. It may also lead to the need for formal court proceedings in order to appoint a guardian for decisions best made in private (with the attendant expenses and potential delays).

When you seek legal guidance, consider consulting someone who is knowledgeable and experienced about the laws of the state in which the documents are executed. You may want to include your tax and financial advisors as well. If you are considering a trust, we would be glad to serve on your team. Contact Trenny Garrett today at (573) 302-2474 or by email at trenny.garrett@centraltrust.net.

LOFPD issues big 'Thank You'



To the residents of the Lake Ozark Fire Protection District ~

The Lake Ozark Fire Protection District had a 30-cent tax levy on the August ballot for improving its ambulance service. The issue was approved by 61 percent of the voters in the fire district.

As promised, the district will start working on necessary items to move forward with

staffing a third ambulance. This will include hiring needed personnel and purchasing equipment needed to operate the third ambulance. The district hopes to have the ambulance in service within one year. Along with this, the district will move forward with its capital plan to replace ambulances and medical equipment to continue with the quality service we provide

for the community.

On behalf of the board of directors and members of the Lake Ozark Fire Protection District, we would like to thank the voters of the district for their continued support. Without this support, we would not be able to provide quality services for the community and be able to grow with the community.



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Lake Ozark housing complex continues to grow

continued from page 1
housing will be very important addition to the city.

"The Fish Haven Apartments were all filled up before they were done and they had a waiting list so there's no doubt that we need more. And with Aldi's opening up in the future, Casey's coming in just a few miles away and the other retail shops and restaurants that we anticipate coming in to Eagle's Landing, I am sure that we'll be seeing the same kind of response," he said. "It's nice because they're right there – people won't have to drive for 30 minutes or an hour to get to work every day. This will also help the businesses because with available housing nearby, they should have an easier time recruiting employees."

And if all goes as planned, the projects will include a bonus. The mayor said he has had discussions with one of the Fish Haven land owners about the possibility of donating land for a park that would tie all the develop-

ments together. He said he would like the park to include a playground for the children and walking paths for the adults. "I know that ground is hilly, but I'd also like some shorter, flat paths for the seniors," he added.

Both Ramsel and Franzekos said they felt the assisted living facility would be well-received.

"Assisted living is really a great option because you can get the level of care that you need – it doesn't have to be an 'all-of-nothing' situation. Heck – I may want to move in one day so it would be nice to stay in the city," the mayor laughed.

Ramsel said because more and more retirees are moving to the Lake area, the need for assisted living will only continue to grow, adding that he expects they will also build market-rate senior housing on the grounds.

"People move to the Lake because they love it, so living there until the end of their life is probably important to

many. And the development group I'm working with has been very active in the assisted living and memory care market. They've built numerous projects – this is their expertise – so they're ready to jump on it! I love doing these kinds of projects and honestly, I just got this sense that this is what I should be focusing on. I've been through it with my grandparents, I've been through it with my aunts and uncles and I've been through it with my mom and dad. It's something we're all going to have to go through someday," Ramsel said. "We get to a certain age and we need assistance. It's just part of life."

Both projects were funded thru the Missouri Housing Development Commission (HDC) Low Income Housing Tax Credit program. Under that program, federal and state tax credits were sold to investors who typically paid millions of dollars in income taxes. Those investors bought the tax credits on a dollar-per-dollar basis and then the state

awarded that money to projects that were chosen. However, last November the Missouri Housing Development Commission voted against using state money to match \$140 million in federal low-income housing tax credits.

Ramsel said that won't stop him from moving forward.

"We're beyond that. And there is still federal money and I believe there will be some state money in the next budget," he said.

A nine-month study of the Lake's housing market, conducted by RDG Planning and Design, showed a great need for senior housing and for quality, affordable workforce housing to purchase or rent.

"The focus of new rental construction on seasonal occupancy that has occurred over the past 20 years has left many local workers with few housing options. The shortage of safe and affordable housing leaves both higher and lower income residents competing for the same units.

"Providing better options

for the region's nurses, teachers, and other young professionals will free up housing for lower income households and drive the lowest quality units either off the market or force them to improve their product. Some of this could be accomplished through additional tax credit projects," the study stated.

The study, which included, among other things, public hearings and an online survey, was commissioned by the Lake of the Ozarks Regional Economic Development Council (LOREDC) and was conducted by RDG Planning and Design of Omaha. The study, which can be viewed by visiting www.loredc.com and clicking on the Housing Study link on the right side of the page, was funded by a \$10,000 contribution from LOREDC and \$30,000 in donations from a variety of housing-related businesses and organizations as well as municipalities around the region.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

GRAND GLAIZE DRIVE-IN THEATER – PART 1 OF 2

Just north of Nickols Road and Arby's in Osage Beach is a vacant lot overlooked by KRMS radio station. This used to be the location of the Grand Glaize Drive-in Theater, the first drive-in theater at Lake of the Ozarks. By the time the Grand Glaze Theater opened

there were more than 800 such theaters in the United States. There are very few such theaters today but they were very popular from the 1950s to the 1990s.

The screen was 44 feet wide, 32 feet high, and faced the radio station. The bottom of the screen was 20 feet above the ground and stood behind where Arby's

sits today. The total height of the structure was 48 feet. In front of the screen was a kiddies playground and some families would arrive early so their children could enjoy the playground.

A building about center of the property housed the projection equipment along with office, concessions and restrooms. The

theater, which was owned and operated by Mr. and Mrs. Robert Smith, opened to the public in May 1949.

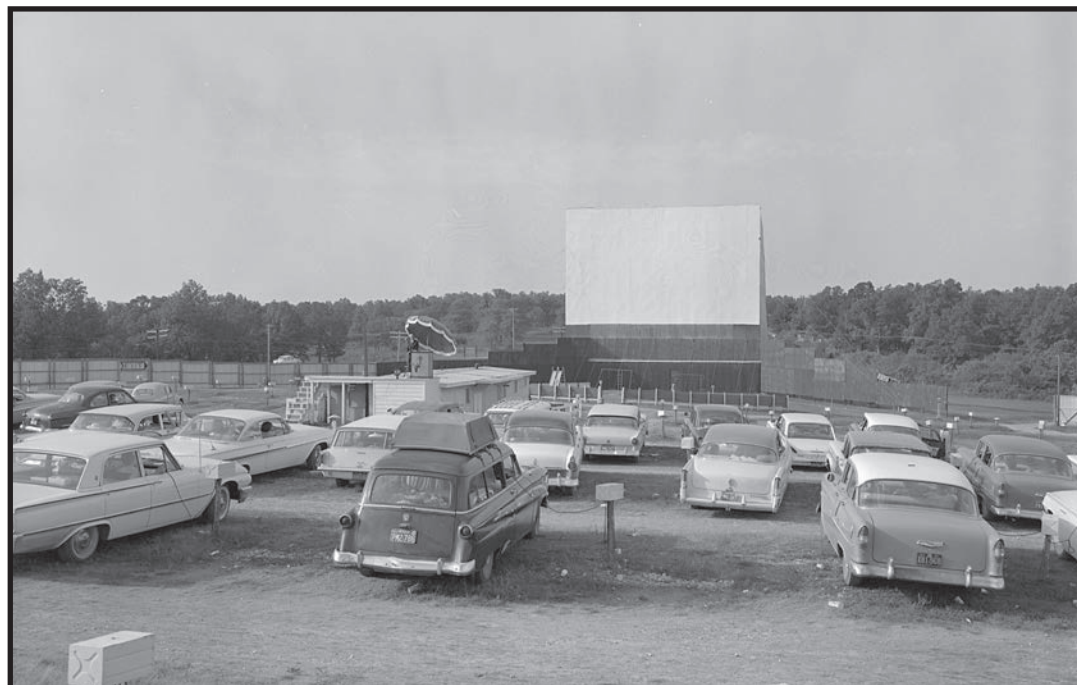
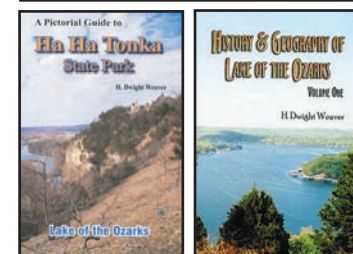
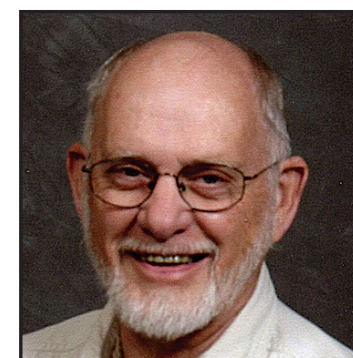
The sites where individual cars parked on a berm were slightly elevated at the front so the people sitting in the back seat of a car could see the screen. There were accommodations for 328 cars, each having its own speaker with volume control. Speakers were hung on a car window, which could be rolled up for privacy. The area where cars parked in rows covered 15 acres, acreage now being encroached upon by development.

The theater presented black-and-white movies in the 1950s and then color after 1960. You ordinarily got to see a double feature with a cartoon sandwiched between the features for roughly two plus hours of good wholesome family entertainment. Part 2 in next issue of the Business Journal. (Photo courtesy of the Missouri State Archives.)

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

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

Visit www.lakeoftheo-zarksbooks.com to obtain more information or to purchase one of his books on line.



Program helps job seekers, new hires dress for success

By Nancy Zoellner-Hogland

Professional attire shows a business owner or manager that an applicant – or employee – is serious about the job. Unprofessional attire can even keep a qualified applicant from getting hired. That's why the Changing Room, located in the Camdenton, Missouri Job Center, provides free business attire for anyone in central Missouri that needs it for an interview or for their first week on the job.

"We run off donations of men's and women's clothing, shoes, accessories and personal hygiene products. If someone is going to an interview but doesn't have anything appropriate to wear, or if someone just got a job but doesn't have the clothing they're expected to wear to work, they can visit us here and we can help provide them with what they need," explained Sherrie Coffey,

Youth Career manager for the Central Workforce Development Board.

As such, Coffey works with the Workforce Innovation and Opportunity Act (WIOA) program, which provides various services, including educational supports, occupational skills training, counseling, and paid and unpaid work experiences, generally youths who are facing one or more barriers to employment. The Camdenton office serves youth from Camden, Miller and Morgan counties.

Coffey said that while working with the young people, they found that many in their program couldn't afford the clothing that they needed just to apply for jobs, much less to go to work every day, "so that's kind-of how we got started. We started taking donations last year but the clothing giveaway officially began in January."

Since that time, they've seen an average of 20 to 30 clothing "customers" per month.

But the Changing Room isn't just for those enrolled in the WIOA program. It's also open to the entire community – men and women of all ages who want to work but need help dressing for the job. Because of that, the need for modern apparel is great.

Women's dresses are in high demand, as are men's clothing – especially Dockers-style slacks and button-front shirts for men – and they always have both men and women looking for black dress slacks.

"Unfortunately, we don't get as much men's clothing as women's but we really need it. And dresses are a hot commodity here! They fly off the racks! We also need some business-casual attire – nice jeans without holes and polo-style shirts – because

that's what is worn at many area businesses. Actually, we take all clothing donations and if we get something we can't use, we pass it along to

make the shopping experience as enjoyable as possible for those who use it.

"The other career manager and I have backgrounds




other organizations," Coffey said, adding that donations can be brought to the Changing Room, located at 256 E. Highway 54 in Camdenton from 8 a.m. to 5 p.m. Monday through Friday. All donations are tax deductible.

She also said they try to

in retail so we have shelves, four-ways and rounders, mannequins and rolling racks – we try to make it look as 'boutique-ish' as we can – because we want everyone to feel special when they come in," Coffey said.

continued on page 20


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Dress for success

continued from page 19

A young woman who asked not to be identified said the Changing Room made it possible for her to get a good job where she's making more than she ever thought she could — just by providing her with a couple pair of dress pants.

However, the career center isn't just a place to get free clothes. Coffey said they have counselors also assist anyone in the community who needs help getting a job.

"We can help them with a job search, we can set them up with a mentor, and we can conduct different assessments to help them with career exploration. We offer a multitude of different workshops to teach them how to network, fill out applications or build resumes and can even help them complete their education. There are so many opportunities at the Career Center," she said. "As long as they're willing to put in the time and the effort, we are willing to match them 100-percent to help them become successful."

Coffey also had a word of advice for young people seeking work.

"Sometimes our younger clients want to start at the top with a job that pays \$15 an hour. They need to understand that just because they start at a low-level position doesn't mean they'll stay there for long. Employers are always looking for hard working employees who are driven to do well. If they work hard, they can be promoted and that job can turn into a very successful career," Coffey said.

LiveCareer.com provided a list of Keys to Success for New Hires:

Know Your Work Schedule

One of the most annoying factors cited by managers deals with employees who do not know what days they are supposed to work or the hours of their shifts. Your goal should be to know from Day 1

what days and hours you are expected to be at work — and strive your best not to miss a day nor be tardy or leave early.

Dress Properly in Work Attire

Every place of business has a work dress code — whether that's a uniform or accepted style of dressing — and abusing the dress code will not win you any points. Your goal should be to ask about the dress code when you accept the job. Knowing the dress code ahead of time means that you can make a good first impression starting with your very first day on the job.

Keep a Positive Attitude

Most workplaces are stressful enough without having to worry about employees with bad attitudes — folks who have a chip on their shoulders think they know it all or simply are moody and negative. Your goal should be to always have a upbeat and eager-to-please attitude. Don't be phony about it but if you have to remind yourself that you're lucky to have a job.

Showcase a Strong Work Ethic

Most managers love workers who show initiative. Employees who can go beyond their job duties and responsibilities — or who can see a problem and offer a solution — are highly sought after by employers. Your goal should be to dive head first into your work mastering your job with vigor. By showcasing your willingness to work hard at your job you'll be on your way to making a great impression.

Always Be Professional

One of the worst ways things new workers can do is to get involved in spreading workplace rumors and gossip — or worse be the subject of those rumors. Your goal is to act professionally at all times. Walk — politely — away from the gossips. Keep your workplace conversations business-like and business-friendly. And certainly avoid doing anything scandalous that would make you the topic of conversation.

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Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

How to Obtain a Mortgage Pre-Approval

One of the very first steps in the home buying process is obtaining a mortgage pre-approval. Essentially, a pre-approval is a promise from the lender that you're qualified to borrow a certain amount of money at a specific interest rate, subject to a property appraisal and other requirements. Keep reading for some tips and information about getting a mortgage pre-approval at the Lake of the Ozarks.

Information Required for a Pre-Approval

In order to get a mortgage pre-approval, you will need to submit some personal and financial information to your Lake of the Ozarks mortgage lender. This can include:

Identification Documentation

You'll need to provide personal information such as social security number, driver's license, current address, etc. There's a lot of paperwork involved in obtaining a mortgage pre-approval, so be prepared to fill everything out thoroughly and quickly to get through the process smoothly.

Proof of Income & Assets

In order to determine how much you qualify for in a home loan, your lender is going to need proof of how much money you make. Borrowers will need to show W-2 statements from the past 2 years, recent pay stubs, proof of any additional income and the two most recent years' tax returns (personal and business, if applicable).

Acceptable Credit Score

The better your credit, the better the interest rates you'll qualify for. Too low of a score could cause you to be denied for a mortgage. If your credit score is less than desirable, your lender will typically work with you to find ways that you can improve your score and better your chances at a mortgage approval down the road.

Employment Verification

Not only will your lender want to see recent pay stubs, but they will call your employer to check on your employment status and your salary. If you have recently changed jobs, your lender may want to talk with your previous employer. During the mortgage process, it's important that you don't change jobs. Any changes in



employment and/or salary, could delay or even deny your approval. Self-employed borrowers will need to provide additional paperwork concerning their business and income.

Once you've provided all this information, your lender will evaluate your situation and determine what loan options, loan amount and interest rate you can qualify for. They will present this information to you in a pre-approval letter that is typically good for 60-90 days. Then you're ready to start house hunting!

Getting a mortgage pre-approval shows sellers and real estate agents that you are a serious buyer. Sellers have the confidence that you will be approved for a home loan at the Lake of the Ozarks after they accept your offer. If you have any questions about obtaining a mortgage pre-approval, please don't hesitate to reach out. If you're ready to get started on your mortgage pre-approval today, give me a call at 573-746-7211. As your mortgage professional at the Lake of the Ozarks, I'll discuss your options, offer competitive interest rates and back it up with the first-class service you deserve.

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

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Learn how to 'Get Found' at SCORE workshop

By Nancy Zoellner-Hogland

According to Google, small businesses using advanced digital tools are nearly three times as likely to reach more customers, new markets, and create jobs. And businesses making use of the web are growing faster and hiring more people. That's why Google works with SCORE to provide workshops designed to help small businesses get online and grow.

To assist small businesses in the Lake area, SCORE Lake of the Ozarks, in partnership with the Camdenton Chamber of Commerce, Lake Area Chamber of Commerce, Lake West Chamber of Commerce and the Lake of the Ozarks Council of Local Governments, will be hosting a Get Found and Reach Customers Online with Google workshop. Get Your Business Online is a program designed to empower communities to support their local businesses by helping them get on Google Search and Maps for free.

The workshop, to be taught by a Google expert trainer, will

be held from 11:30 a.m. to 1:30 p.m. Thursday, September 13 at the Osage Beach City Hall. The cost is \$15 per attendee and lunch is included.

"SCORE, which has the largest database of business mentors, has many partners and one of their national partners is Google's Get Your Business Online – gybo.com," said Jeana Woods, city administrator of Osage Beach and a SCORE mentor. "I had learned about the program at one of the conferences I attended and since it had been a while since our local chapter had tapped into those resources, I contacted the trainer for our area and got the workshop organized. I hope it's well attended because in order to take advantage of Google's free expert trainers, they like to have 50 or so people attend. If we can meet that number, they have many other free classroom-type presentations that we can bring to the Lake in the future."

Reservations are required to attend the workshop. Register by visiting <https://contact/2AECdBi> or email jeana.woods@scorevolunteer.org.

woods@scorevolunteer.org. To learn more about the Google program, visit www.gybo.com.

The gybo.com site states that four out of five consumers use search engines to find local information nearby, yet only 37 percent of businesses have claimed their listing on a search engine. That number is even lower in Missouri where just one in four small businesses have a listing on a search engine.

SCORE Lake of the Ozarks is a non-profit volunteer organization dedicated to the support and development of small businesses, serving the mid-Missouri area. Members consist of a diverse group of successful business people who volunteer their time and expertise to the local business community. The Lake of the Ozarks chapter is part of the National SCORE organization which boasts more than 10,000 volunteer business mentors who help small businesses get off the ground, grow and achieve their goals through education and mentorship.

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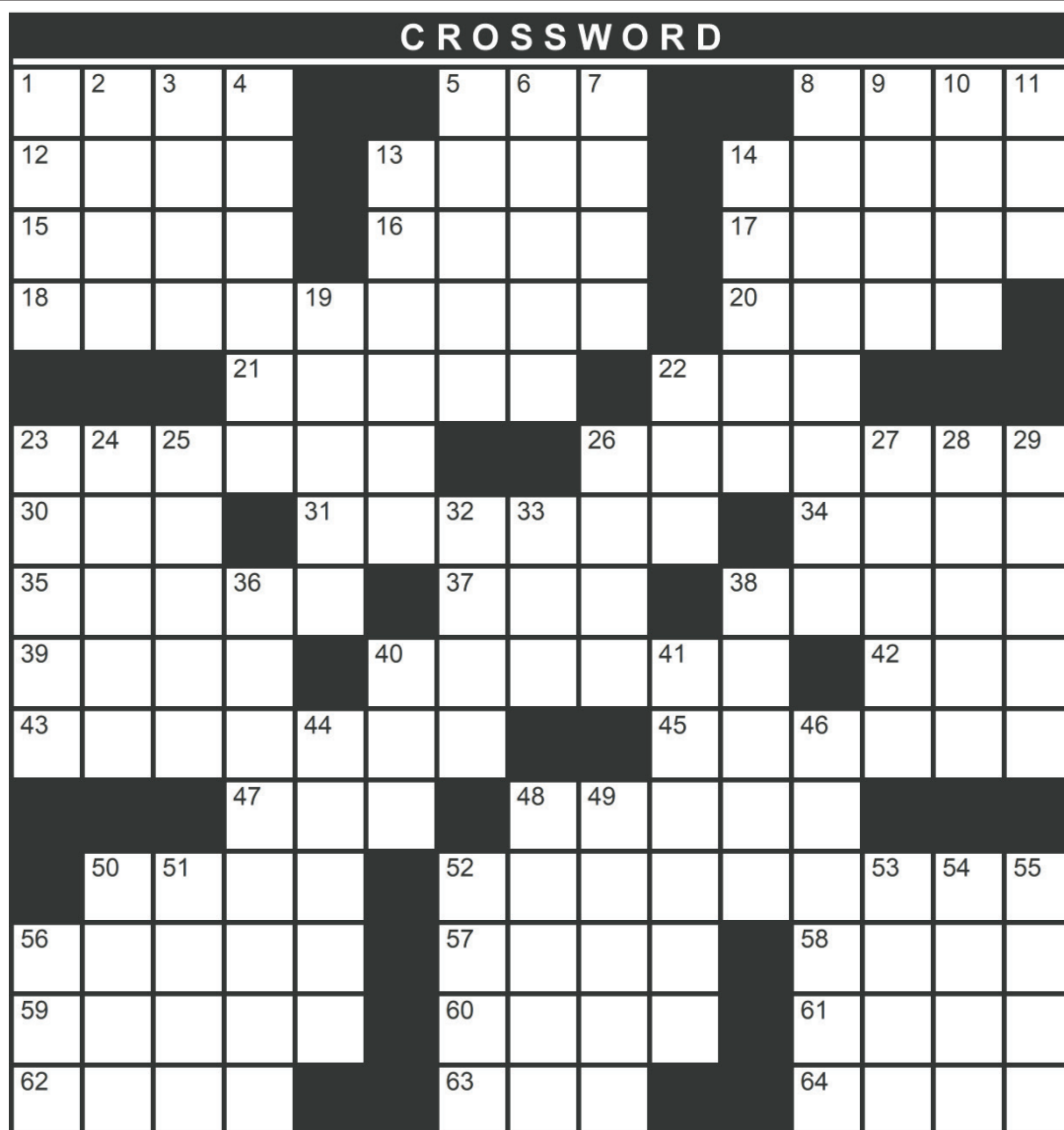
Solution page 8

ACROSS

1. Hunk
5. Cough syrup amt.
8. "Scene one, _____ one"
12. Grand theft target
13. Broflovski of "South Park"
14. Polished surface of gem
15. Simpleton
16. A in $A = b \times h$
17. Tarzan's swing rope
18. *Dream football destination
20. Medley
21. Olden-day Celts
22. *Mo. of NFL preseason games
23. Confine a river
26. Khufu's resting place
30. _____ Tsu
31. First little piggy
34. List of chores
35. *First black head coach to win Super Bowl
37. Computer network acronym
38. Rank
39. "... happily _____ after"
40. *Team conference
42. Dress like Ancient Greeks
43. What's left
45. *NFL teams play at least 8 games here
47. Slow-witted
48. Like Cinderella's ball gown
50. Blade in Litchfield
52. *Worth 6
56. "Madama Butterfly," e.g.
57. Mythological hominid
58. Annette Castellano on "The Mindy Project"
59. Evil one
60. _____ gum on a list of ingredients
61. Pains
62. Site of original sin
63. Operations
64. Fountain order

DOWN

1. Cul de _____, pl.
2. Lululemon on NASDAQ
3. At the apex
4. Hispanic grocery and wine shop
5. Innsbruck's province
6. Lots and lots
7. Sound of thunder
8. *What fans do before the game
9. _____ bowl, Brazilian dish
10. Bingo-like game
11. 7th letter of Greek alphabet
13. Japanese theater
14. Miller's product
19. Went past
22. Sailor's "yes"
23. Village V.I.P.
24. Shade of violet
25. Fox crime drama, 2005-2017
26. "On Golden _____," movie
27. *"Go Pack Go" to Green Bay Packers?
28. "Pulling my leg," e.g.
29. Evade a ball
32. It binds
33. Little bit
36. *Playing field
38. "Bring back!" to Fido
40. Refrigerator sound
41. Jousting match participant
44. Parlor piece
46. Monster with nine heads, pl.
48. Get overcast
49. Sainly glows
50. Hightailed it
51. Blood component
52. Pizza for home, e.g.
53. *Home to Bengals
54. Join by heating
55. U.S. space agency
56. Schiller's poem



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INTERNET

Sarah Hagan joins Business Journal

Long-time resident Sarah Hagan has joined the *Lake of the Ozarks Business Journal* staff as a Marketing Representative. She has lived in the Lake area for six years and enjoys the lifestyle afforded by it. Sarah is engaged to be married, and lives at the Lake with her fiancé and two daughters.

Her experience working

with the public makes her the perfect choice to assist *Business Journal* advertisers with their needs. Please join us in welcoming Sarah to the team!

If you haven't yet met Sarah, please come by the offices at 160 N. Hwy. 42, call her at (573) 348-1958 or email her at JournalSales@mix927.com.



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5 Changes Coming to Your Facebook Business Page

Facebook just changed how your business page will look on mobile devices. According to Facebook, 1.6 billion users are now connected to small businesses on Facebook, and most are viewing pages on their smartphone. Utilize these 5 new features to help optimize the way your page shows up on mobile devices.

1. Redesigning Pages

Facebook is sending out notifications stating that your business page will undergo a redesign within the next few weeks. These features allow your page to offer more "customer service" to your viewers with a customized "call to action" button.

To do: Prompt your viewers to "Book an Appointment", "Make a Reservation", "Become a Fan", etc. by using this feature.

2. Recommendations

The Reviews tab has been replaced with "Recommendations". Users could recommend businesses in the past, but these recommendations are now prominently displayed on your page. Unlike Reviews, Recommendations are more organic and promote an ongoing conversation.

To do: There isn't anything you need to do here – the changes will appear automatically.

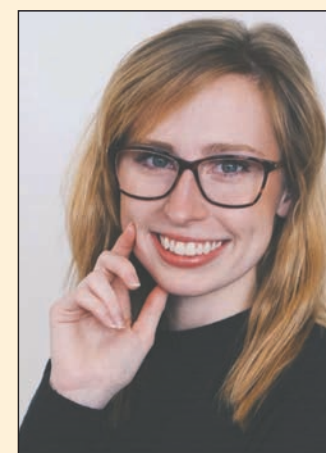
3. Expanding Events

According to Facebook, around 700 million people use Facebook "Events" monthly to engage in their communities. Facebook Events now gives you the opportunity to not only promote the event, but also to sell tickets. This eliminates the need to link to another ticket-selling website.

To do: Utilize Events to connect with more of your followers face-to-face. If your event requires purchasing tickets, add a "Buy Tickets" tab to your page.

4. Jobs Upgrade

Whether you're an employer or searching for employment, the job application tool is a helpful resource that has been made more accessible and easier to find. The job application tool is now accessible worldwide.



Katelyn Bartels

To do: Make a job posting! Your job announcements can now be seen by a wider audience and are more available to future employees.

5. Facebook Local

A "Local" section has been added to the mobile app that uses location services to give you relevant suggestions. In the new update, viewers can see which places are most recommended and see what events are happening near them.

To do: Make sure your address is correctly displayed on your page. This will put your content in front of local users.

One concern regarding the new update is when viewing a business page, suggested "Related Pages" are also displayed. Many small business owners have voiced their concerns about the extra exposure given to local competitors. It will be interesting to see how Facebook takes this constructive feedback and moves forward.

MSW is excited about these new additions to Facebook's mobile business pages. It's important to stay informed about these updates to take full advantage of everything this platform has to offer. If you have questions about these updates, give us a call.

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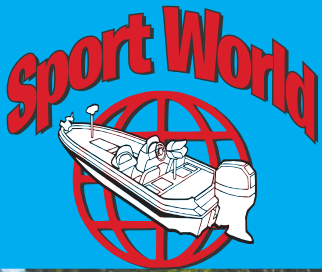
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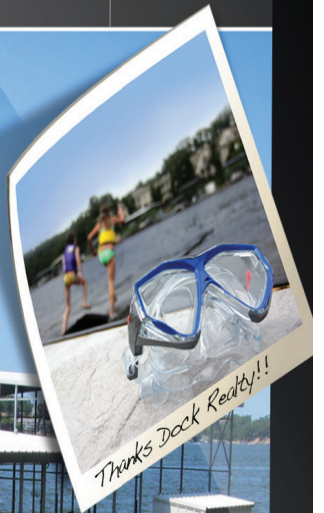
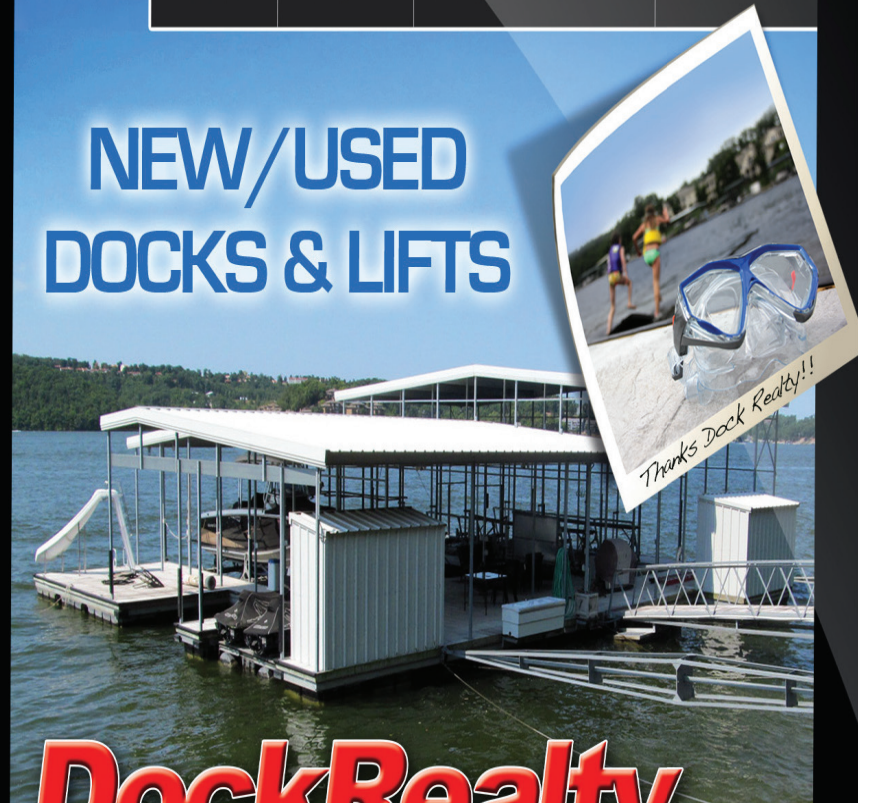
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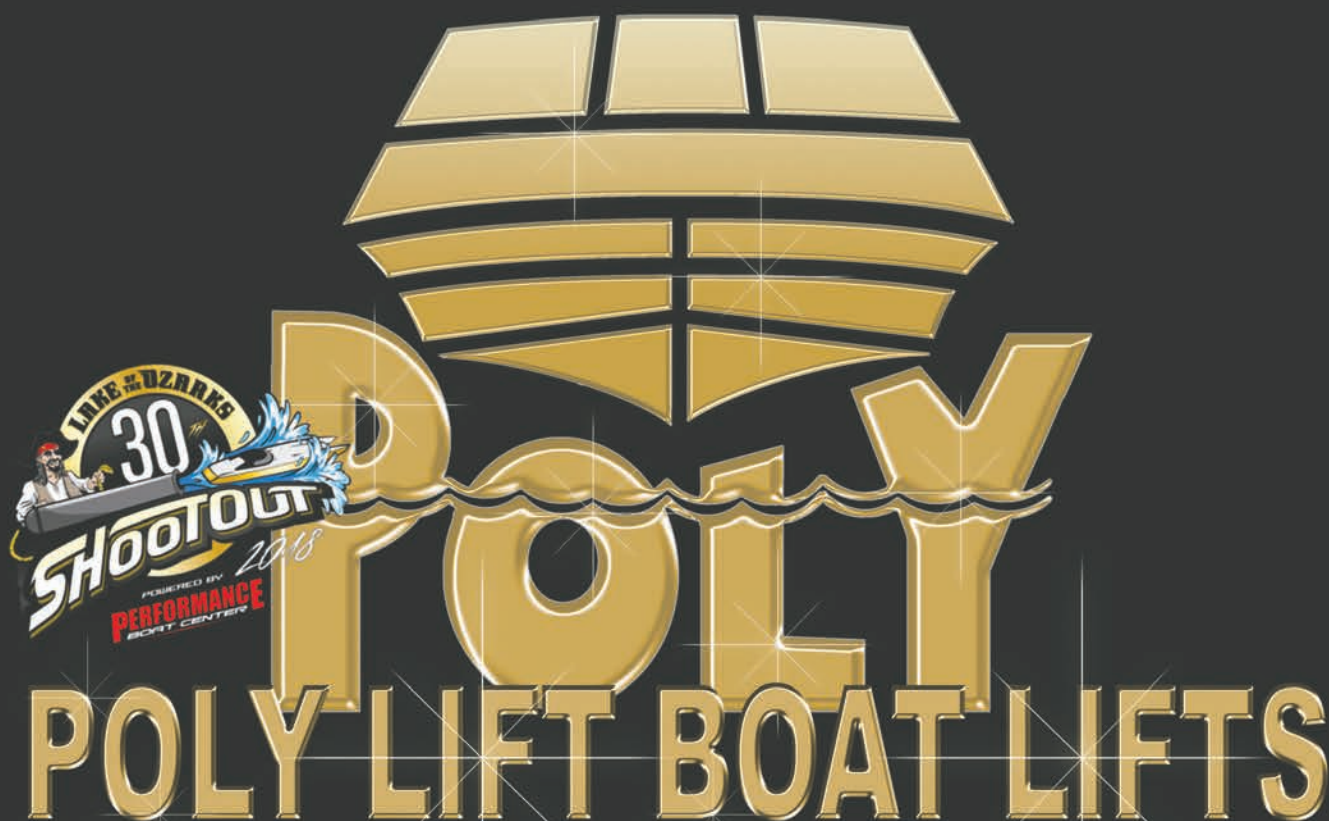
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