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Volume Sixteen • Issue Ten • October, 2016



## NEWS IN BRIEF

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Group continues to promote. Page 3



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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 12 -- ISSUE 10

OCTOBER, 2016

## This month, it's all about Orange

### Lake of the Ozarks striving to be best place to celebrate the season

According to a poll by the National Retail Federation, which queried 6,791 shoppers, this year Halloween revelers will spend \$8.4 billion, or an average of \$82.93 per shopper (up from last year's \$74.34),

on the holiday. It is the highest amount reported since the NRF began conducting the survey in 2005.

Costumes account for the biggest portion of the spending - \$3.1 billion, to be exact.

Snacks for trick-or-treaters come in second at \$2.5 billion and \$2.4 billion will be spent by consumers on decorations. Another \$390 million will go towards cards wishing family and friends a happy Halloween.

Organizations hope to encourage people to spend a portion of it in the Lake area and have been busy creating reasons why they'd want to.

## Family friendly fall festival expects to draw big crowds

By Nancy Zoellner-Hogland

Have you ever seen a pumpkin launched through the air by a giant slingshot of sorts?

If not, you're in for a big treat at the first annual Pumpkin Chunkin Palooza, set for Saturday, October 15 at the Ozark Amphitheater on Highway 5 north of Camdenton.

The day will kick off at 9 a.m. with a 5k Run/2.5k Kids Fun Run and Walk and Costume Contest. Adults will run from the amphitheater to Bridal Cave and back; the kids' event will end at Bridal Cave. Prizes will be awarded for Best Adult Costume, Best Child Costume and Best Group Costume.

Then from 11 a.m. to 6 p.m., the public is invited to the grounds and amphitheater for the family fall festival. Accord-

ing to organizers, the Pumpkin Chunkin Palooza will feature numerous booths by local artisans, breweries, wineries and food vendors. A craft beer keg will be tapped every hour with voting for "Best Beer" near the end of the event.

Children's events will include face painting, a bounce house, hayrides, a petting zoo, a climbing wall and other games and activities.

A Large Pumpkin Contest is expected to draw participants from around the state. Pumpkins must be entered by 11:30 a.m. and the weigh-in is at 12:30 with the winner getting a cash prize of \$1 per pound of pumpkin. To compete in the Pumpkin Decorating Contest, with categories of Elementary School age, Secondary School



**Pumpkin launching will be just one of the offerings at the all-new event. Photo provided.**

age, Adult and Business/Corporate, pumpkins also must be dropped off by 11:30 a.m. the day of the festival for judging at 12:30. Prizes of festival tickets and ribbons will be awarded at 1 p.m.

Live music performed by well-known, as well as local groups, will go on throughout

the day. And the namesake "Pumkin Chunkin" will take place throughout the day on the amphitheater grounds.

"Our trebuchet was designed and built by a member of our organization to throw a standard Jack-o-lantern-sized 10-pound pumpkin 200 to 250 yards," said Mark House, president of the Camdenton Rotary Club and the of the group formed to hold the festival. "There's nobody else doing anything like that in the area so we thought that would be a good base draw for the event. This year, we'll be launching the pumpkins but we're thinking that in future years, we might allow corporate sponsors to build and bring their own trebuchets for a competition or maybe just allowing them to shoot a pumpkin as part of the benefit of being a sponsor. But those are just early stage thoughts."

He said the idea for the event came to them last summer when members of the

*continues on page 9*

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at the negotiating table?**

For the latest market stats and real estate info turn  
to Page 22 for this month's "As the Lake Churns"

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# BUSINESS JOURNAL

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## Armchair Pilot

By Nancy Zoellner-Hogland

**IF YOU GOT TO GO** on vacation this year, consider yourself blessed. According to a September 2016 Google Consumer Survey of the U.S. adult internet population, 48.4 percent of those responding said that they had taken either no vacation (37.4 percent) or just 1 to 3 days off (11 percent) this year. That's not good for the economy, some say. According to the advocacy group Project Time Off, "If American workers used all of their available time off, the U.S. economy could reap an additional \$160 billion in total business sales each year, supporting 1.2 million new American jobs. Furthermore, this additional economic activity would generate more than \$21 billion in taxes."

**IN LIGHT OF RECENT INCIDENTS** and concerns raised by Samsung about its Galaxy Note 7 devices, the Federal Aviation Administration is strongly advising passengers not to turn on or charge these devices on board aircraft and not to stow them in any checked baggage. The warning was issued in September after Samsung issued a global recall of the phones as a result of receiving reports of the phone's lithium batteries sparking fires. One of those reports came from a man whose phone caught fire while sitting on the dash of his Jeep, totally destroying the vehicle.

**IN ADDITION TO** restricting certain phones, the FAA might also want to stop passengers from carrying cigarette lighters on board. In September, a passenger on a JetBlue flight from John F. Kennedy International in New York to Mercedita Airport in Puerto Rico used her lighter to set blankets on fire. According to a report, the fire damaged the in-flight control panel of the seat next to hers before it was put out. The flight landed safely in Puerto Rico and the woman was taken into custody by local police, then handed over to the FBI. If convicted, she could face up to 25 years in prison.

**A PASSENGER** on a flight from Thailand to Australia also risked his life when he attempted to smuggle more than 2 pounds of cocaine into the country – in his stomach. The man admitted to swallowing 110 pellets of the drug after he had cleared security. Some of the plastic-coated pellets were passed after the man was taken into custody; others were removed surgically. Police did not reveal details of the man's confession.

**"LAMBERT" AND "ST. LOUIS"** are trading places. In September, the airport commission unanimously voted to recommend changing the name to St. Louis-Lambert International Airport. Airport officials had discussed changing the moniker to St. Louis International Airport at Lambert Field, but some, including descendants of Albert Bond Lambert, who sold the airport land at a discount to the city, opposed that idea. Lambert, who learned to fly with the Wright brothers, also helped create the St. Louis Aero Club in 1907; he taught Army balloon cadets during World War I at a south St. Louis field; he led a group in establishing the St. Louis Flying Field in north St. Louis County; and he was responsible for bringing the 1923 International Air Races to the area. He also was one of the first to pledge financial support for Charles Lindbergh's 1927 nonstop flight from New York to Paris. Airport officials decided to change the name because few outside the region were familiar with the Lambert name and felt leading with "St. Louis" would help them better market the region globally. The airport currently operates some 250 daily departures to nearly 70 nonstop destinations, serving an average of more than 1 million passengers per month.

**ALTHOUGH PROUD OF ITS HISTORY**, the airport also has an eye on the future. In September, Lambert-St. Louis International Airport was presented with the Governor's Leader in Energy Award. For the past 36 years, the airport

has worked to become more energy efficient, to use alternative/renewable fuels and to keep waste from landfills. In 2012, it implemented a facility-wide Environment Management System, which includes, among other things, water conservation measures and a centralized waste/recycling system, food waste composting, construction material and equipment reuse and recycling that has been responsible for diverting more than 350,000 tons of solid waste from area landfills. The airport also established a 20-hive honey bee colony on its property. Savings in energy costs have been estimated at more than \$40,000 per month.

**REGULARLY SCHEDULED AIRLINE** service to Cuba has been offered since August. JetBlue and American Airlines are two carriers that have been operating non-charter flights to the island since the Obama administration moved to relax flight restrictions. However, some may want to rethink travel plans to the Caribbean Island nation. According to a recent report by CBN News, more than 1,000 churches were confiscated by the government during the first seven months of 2016, with 100 threatened with demolition. The Cuban regime is reported as saying the churches were unregistered and therefore, illegal. The group Christian Solidarity Worldwide said pastors and other Christians also are being dragged from their homes and places of worship, then held for questioning for hours. The group is urging the U.S. to put pressure on Cuba to stop violating human rights.

**NO MATTER WHERE** you're flying, SmarterTravel magazine suggests avoiding what they deem the "worst seats" on the plane. Don't sit behind a seat with the entertainment box underneath. In addition to not allowing you to stuff a bag, you also won't be able to stretch your legs. If you like to recline, don't take a seat at the back of a section or in the row in front of exit rows, and if you need stowaway room and a little more width, or if you chill easily, avoid the chair

*continues on page 18*

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# Anti-smoking group continues to push for clean air

By Nancy Zoellner-Hogland

If nothing else, the Smoke Free at the Lake group is persistent.

In September, they visited the Osage Beach Board of Aldermen meeting to ask aldermen to consider adopting a city-wide ban on smoking. It was the group's second visit to the city in recent years and the third time they've spoken at local municipal board meetings this year. In July, members of the group, whose stated mission is to inform citizens of the dangers of second-hand smoke and get local governments committed to smoking bans, visited both the Camdenton and Lake Ozark board of aldermen meetings to ask for their support. This fall, they also brought the matter to the Sunrise Beach Board of Trustees.

"At Lake Regional, we're committed to helping improve the wellness of our communities, so we're a proud partner of the Smoke Free at the Lake Coalition," Tom Williams, vice

president of employee and community development for Lake Regional Hospital, told the board. "Some say that common sense needs to direct an issue like this – that we need to leave it up to the people. Yet common sense tells us that people should not be exposed to known carcinogens. Second-hand smoke has been proven to make people ill and has a lot of harmful effects. The public has an expectation that when we go out to eat, the food is safe and the water that we drink is safe. I think it's also important to insure that when we go out, the air is safe as well. What we know is that smoke-free ordinances will save lives and they'll improve the health of our communities. That's something we can get behind and that's why we're happy to support anything that would bring smoke-free ordinances here. We look forward to a time when all the communities we serve in the Lake area will move to adopt smoke-free ordinances.

es. The sooner that time comes, the better and the healthier our communities will be."

Leah Martin, a member of the American Lung Association, an Eldon resident and a Lake Ozark business owner, also addressed the board.

"What the American Lung Association has found is that when it's not socially acceptable in communities to smoke, it helps reduce the number of people who start smoking," she said, adding that the coalition asked for input from citizens at Lake-area events held last summer and fall and collected more than 2,000 signature cards from those who favor smoking bans. She also said many of the tourists who filled out cards expressed surprise that smoking was allowed in public in the Lake area.

However, none of the Osage Beach aldermen expressed interest in moving forward with smoke-free ordinances.

Aldermen Kevin Rucker said when they looked into such a

move in 2011, the majority felt individual business owners should decide whether or not they would allow smoking in their establishments.

Alderswoman Phyllis Marose said although she was against smoking, she felt the same way – adding it "should be up to hotels and resorts to set their own policies."

They also said that since the matter was first brought up in 2011, many restaurants already have banned smoking inside.

At the meeting, Williams shared the following statistics:

·Tobacco use is the leading cause of preventable death in Missouri.

·Second-hand smoke puts non-smokers at risk of contracting the same diseases as smokers.

·Employees exposed to second-hand smoke on the job are one-third more likely to develop lung cancer.

·In Missouri, it's estimated that 1,200 people die each year from the effects of second-

hand smoke.

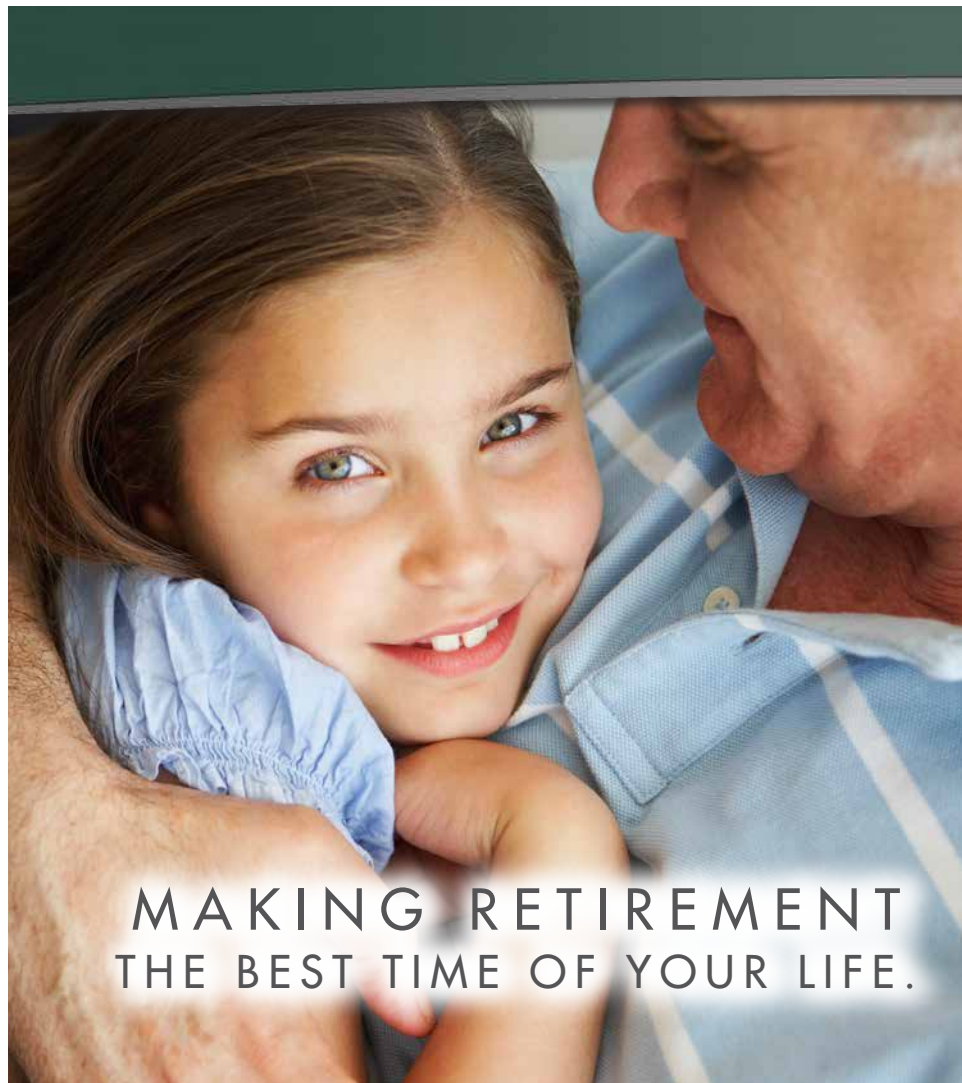
·Currently, 30 states have comprehensive smoke-free workplace policies. Additional states, including Arkansas, have no-smoking policies for public places.

·Missouri is only one of 15 states with no smoke-free laws.

·Iowa, Illinois, Nebraska and Kansas all have comprehensive smoke-free laws in place.

·More than 33 Missouri communities, including Branson, Springfield, Kansas City, Columbia, Sedalia, Rolla and Jefferson City, as well as the majority of the St. Louis metropolitan area, have adopted smoke-free ordinances.

According to information provided by the American Cancer Society, Camden County averaged 51 cases of lung or bronchus cancer each year from 2009 to 2013. Miller County averaged 28 and Morgan County averaged 29 for the same period of time and for the same types of cancer.



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# Halloween fun set for Bagnell Dam Strip

By Nancy Zoellner-Hogland

Girls and boys, ghosts and goblins of all ages are all invited to dress up in their Halloween best and head to the Bagnell Dam Strip on October 29.

There, during the afternoon, the Bagnell Dam Strip Association and participating retailers will be sponsoring a free family-friendly event featuring trick-or-treating, costume contests, a cookie walk, several interactive skill games like bean bag toss and hoop shooting, and police and fire equipment for the kids to see and experience. A pumpkin decorating contest and a pumpkin pie eating contest for both kids and adults categories also have been added.

This year, for the first time, the committee also plans to add a vendor village offering a variety of seasonal items. Vendors tentatively plan to be set up from 11 a.m. to 4 p.m. Courtney Franzeskos, chairman of the Vendor Village Committee, said she hopes

groups like the local Boy Scout troop will participate with their hot dog and burger barbecue or pumpkin sales.

"The more we can get involved, the better the event will be and the more people it will attract, not only this year but also in coming years. I'd like to see this continue to grow and grow until it's a major draw for people outside the area," she said.

DJ Leo Case will be spinning ghoulish favorites throughout the day.

Planned activities are set to begin at 1 p.m. with children's games at Luby's Plaza and trick-or-treating at participating businesses. However, pumpkins should be brought to Luby's stage by noon to be eligible for judging.

The costume contest, with four categories from babies to adults, is set for 4 p.m. on the stage with the pie eating contest, also with age categories, to follow. The pie eating contest will be limited to 12 con-

testants in each category. If more than 12 sign up in an age category, names will be drawn to pick participants.

The festivities don't end

decorations for the Strip and, although all the details had not yet been worked out by deadline of this issue of the "Lake of the Ozarks Business



when the kids go home. Several restaurants on the Strip will be offering Halloween specials and sponsoring costume contests for adults.

To add to the atmosphere, the BDSA will be purchasing

Journal," businesses along Bagnell Dam Boulevard were to be invited to participate in a Scarecrow Decorating contest.

"We're going to start decorating and promoting the

event early in October to get people thinking about it," said BDSA board member Jeff Van Donsel. "We usually draw a huge crowd – hundreds of people. Those are all potential future customers so even if they don't all make purchases that day, it at least gives businesses the opportunity to showcase their merchandise and draw those shoppers back at a later time. It's really a great opportunity for our small businesses to make a big impression on people who might not otherwise visit that store."

To help make the daytime activities moving along, more helpers are needed to run the games. To volunteer, contact Van Donsel at 573-365-2460.

Now in its 17th year, the event typically draws some 600 participants. It's always held the Saturday prior to Halloween unless Halloween falls on a Saturday. Then it's on Halloween.



Kevin Brown

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adjective - worthy of attention; striking.

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# Thrills and chills await at Lake's first haunted trail

Ghost hunters, thrill seekers and those who just like to be frightened out of their minds are invited to take a walk through the Haunted Holler ... if they dare.

Visitors to the attraction, located at 651 Hiland Circle, one mile down D Road behind HyVee, will journey through the darkness on a half-mile

trail cut through the woods, and experience the Lake area's most intense haunted attraction. The heart-grabbing, terrifying trail will feature a butcher shop, gorilla cage, wild animals, haunted campground and spooky sets with rotting corpses, ghouls, zombies, chain-saw wielding maniacs – and much, much more.

Because the trail promises to provide an intense scare factor, it is not recommended for those 6 and younger.

"It's pretty scary. I'm the one that built it and it scares me! Most people should be able to get through it in 15 or 20 minutes – or less, depending on how fast they run," quipped owner and creator

Rich Scharlott.

He also reminded people to dress appropriately to increase their chances of making it out alive.

The Halloween Holler scare zone will debut October 7 and will be open rain or shine from 8 p.m. to midnight every Friday, Saturday and Sunday night until Halloween, as well

as Halloween night. Admission is \$10 (cash) per person. There will be plenty of parking, which is free, and a small concession area with soft drinks and snacks will be on the grounds. Alcohol will not be allowed.

For more information, visit the Haunted Holler Facebook page.



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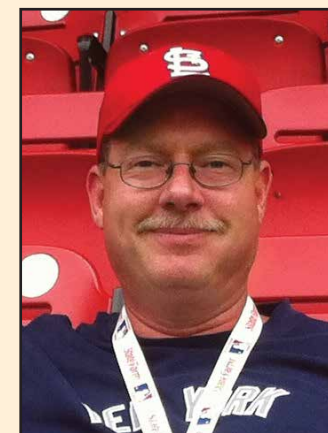
### Get It While It's Hot?

Understanding our vacation rental season is the key to maximizing your property. Since we have a very unique vacation season here at the Lake of the Ozarks, properly understanding that season can help you be more successful in your vacation rental ownership experience.

Effectively the rental season at the Lake runs from Memorial Weekend through Labor Day Weekend. Most years about 85% of all our rentals occur during that time period. Within that rental season there is a nine week "prime" rental season that runs from the middle of June through the middle of August. About 65% of all our rentals occur during that short time frame. Compared with many other vacation destinations this is a very short rental season. Once you realize that 85% of all your rentals may occur in the span of 15 weekends, which represents only 29% of the entire year, you can prepare for that short rental season.

During the prime season don't be so quick to give discounts. During those nine prime weeks there is very little availability around the Lake, so there is not much need to discount. Also try to avoid shorter rentals during that time. Depending on the size (number of bedrooms) of your property, especially larger properties (four bedrooms or more) you should not take a two night rental. Our larger homes average about 4.5 nights per rental. So taking a two night rental would mean giving up 50% of your potential income during that period.

If you are going to discount, do so wisely. Obviously you will have to discount during the winter months where almost any rental is like found money. During the spring and fall, prior to Memorial Day and after Labor Day you may have to



**Russell Burdette**

discount to compete with other rental properties. During the summer a good time to discount is during the week. If you typically only fill up the weekends then discounting Monday through Thursday may increase your rentals and fill your unoccupied nights.

The other way to maximize your property is by ensuring you have what the vacationing public is looking for in a rental. These days you need to have wifi, flat screen TVs, an updated nice looking décor and everything needs to be in good working order. If not, potential guests will pass you over for places that look nicer and that have better amenities. It is also very important to build your repeat business clientele.

If you're in the market and looking for a great rental property or think you might have a great potential rental property, don't hesitate to give me a call. I would love to speak with you! Happy renting and have a great day!

*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](mailto:russell@yourlakevacation.com).*



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## "Insurance Talk"

### Trusted Choice

In the world today we as consumers have so many choices. Just at lunch I was asked what side I wanted for my sandwich and the list of choices were five things long, all delicious options of course. Often I trust my server to choose their favorite side and go with that choice. Allowing someone to choose for me is a slight relief in responsibility for the day and could become a new favorite of mine. Trusting a reference is important in choosing your insurance provider as well. The same trust and open choices should be given to you each year at renewal.

Is your agent local, as in easily accessible and community minded? What type of services do they provide to keep your business running seamlessly? Have they offered loss control and claims assistance? Statistics state that the majority of insurance is sold not on the premium but on the relationship and how much value is given in product. I know in my own personal experiences when purchasing any type of product I want to feel customer service at its best. No one wants to feel as if they do not matter and are being processed. We want service, the good ole fashion kind with friendly smiles and kindness. No rushing to your next client or checking your watch for text messages.

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Another wonderful way to



Amanda Fagan

choose an insurance agent that will have your best interest is to listen to your friends and business colleagues. What type of experiences are they having with their insurance? Can they refer a local community involved agent? One who continually builds their education and background to better serve the customer?

A good trait of an effective and value driven insurance agent is where they stand on the cutting edge of technology? Apps on your mobile devices are still dominating the market and what better way to request an ID card, report a claim or look up a certificate than from your phone while on a jobsite or pulled over with lights flashing from behind?

Look for a Trusted Choice agent whom is kind, listens to your unique needs, and offers great service not just processing on to the next customer. Choose someone whom is educated, gives more than one option of coverage, along with value added services such as loss control and claims management. When given the opportunity of choice a successful outcome should be attained.

Amanda Fagan is a licensed insurance agent and Certified Insurance Counselor at Golden Rule Insurance Agency. For questions she can be reached at 573-348-1731 or amanda@goldenruleinsurance.com.



Listen each Weekday Morning 6 am - 10 am!



# Family friendly fall festival expects to draw big crowds

*continued from page 1*

Camdenton Rotary Club and the other three Rotary Clubs at the Lake met to discuss partnering on a joint project to promote Rotary and raise money for charity.

"We ended up organizing and forming a not-for-profit corporation named the "Lake Area Power of Four, Inc." which includes three members each from the Laurie Sunrise – Beach Rotary, Lake Ozark Daybreak Rotary, Lake Ozark Rotary Club and the Camdenton Rotary, to give the Lake another big draw," House said.

Derrick Brauner, a member of the Power of Four group and one of the Pumpkin Palooza organizers, said that in the beginning, they were considering a summer event similar to the Rock 'n Ribs BBQ Festival in Springfield or the Roots N Blues N BBQ Festival the Rotary Clubs hold in Columbia, "but then we decided there wouldn't be as much competi-

tion in the fall because there's not as much going on."

business plan with corporate sponsors covering the expenses

applied. We hope to provide multiple charities with funds

and groups all over the state of Missouri, they expect a good crowd.

Admission is \$8 for adults, \$5 for children 6 to 12 and free for 5 and under. They also plan to offer a family plan with one price, regardless of the number of children. There is an additional charge, albeit small, for some of the children's activities.

"The run has a fee to participate, the food, drinks and craft items will be sold, and the hayride and bounce house have a small admission fee but the music and pumpkin chunkin' is free – that's part of the admission – so if you just want to sit and listen to music and watch us throw pumpkins all day, it won't cost you another dime," quipped House.

To watch a competitive trebuchet in action, or for more information about the event, visit <http://pumpkinchunkinpalooza.com/>.



However, they still drew on the experience of the leaders of those other two events, who helped them organize the fall festival, and they envision the same success they have seen with a multiple-day event involving music and food. House and Brauner both said they also hope to follow the same

ones of the event and admissions going to local charities. This year, the board chose Kids Harbor, Lake Area Food Pantries, Westlake Aquatic Center and Lake Regional Hospital Fetal Monitor Program as recipients.

"A committee of board members chose those four from the more than 15 that

from this event, year after year, eventually getting into six figures that we can turn over to them," House said.

Because the Pumpkin Palooza is being promoted outside the area by the Rotary, a Facebook page, advertising and through garden clubs and agriculture/growers associations

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Lake Ozark, MO--The Lake Area Chamber recently held a ribbon cutting for Mike's Lake Services Nite Track Integrated Video Night Vision equipment. Invented by Rubicon Products in High Ridge, Mo, Nite Track uses cutting edge technology to provide an integrated, cost-effective, easy to use and reliable night time vision product for boating at night. For more information about Mike's Lake Services, call (314) 346-0990, or visit. To learn more about the Nite Track, visit [www.GoNiteTrack.com](http://www.GoNiteTrack.com).



The Lake Area Chamber recently held a ribbon cutting for Phase 2 New and New to You Boutique at their location at 1294 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on July 29th at 4 pm, with owner Melissa Warny and her friends and family, as well as several Chamber board members, staff members, and volunteers in attendance. For more information about Phase 2 Boutique, call (573) 569-2720, or on Facebook at [www.facebook.com/Phase2Boutique](http://www.facebook.com/Phase2Boutique).

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## A Matter of Trust

with Trenny Garrett, J.D.  
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### Risks of Amateur Trustees

More and more affluent families are turning to trust-based solutions for their wealth management needs. However, a trust is only as good as its trustee. Have you been asked to serve as trustee, perhaps for a parent's trust? Do you plan to ask your child to be your trustee? Although such a course of action may be a natural impulse, it may not be the best approach.

While a family member has the advantage of personal understanding of the trust beneficiaries, unfortunately they usually lack experience and ability in several other crucial areas.

Here are five of the most common traps for amateur trustees.

**1. Faulty records.** There's much more to trust accounting than balancing checking accounts and keeping track of portfolio statements. Income, asset values and distributions must be reported to the beneficiaries on a regular basis.

**2. Failure to diversity.** Laws governing the prudent investment of trust assets vary from state to state. In general, concentration of assets should be avoided.

**3. Biased distributions.** One of the most important benefits of trust-based wealth management is delivery of financial resources to multiple generations, today and in the future. Trouble is, finding the appropriate balance between current and future interests is not easy.



Trenny Garrett, J.D., CTF

**4. Expecting a payday.** Trustees should be paid, but beneficiaries don't always see it that way. When the trustee is a family member with an interest in the trust, the payment issues can be especially sensitive.

**5. False sense of safety.** Some amateur trustees assume that, given their relationships to the family and trust beneficiaries, their work won't be scrutinized closely. However, the role of trustee has potentially unlimited liability. Trustees may be called to account for their investment choices, as well as for the quality of their fiduciary judgments about trust distributions.

#### Consider the professional alternative.

Given the complexities of modern trust management, you may find that enrolling a corporate trustee makes the most sense. At Central Trust Company, we offer you the experience, technical skills, and fiduciary responsibility that is expected when it comes to protecting your family's financial legacy. Contact Trenny Garrett at 573.302.2474 or [trenny.garrett@centraltrust.net](mailto:trenny.garrett@centraltrust.net) to learn more about how we can put our experience to work for you.



# 'Lake-breaking news' available at your fingertips

By Nancy Zoellner-Hogland

Second home owners can find it difficult to keep up with Lake-area events. Carol Syfert, a second-home owner herself, said she knows that all too well. That's why last year, she decided to start the Lake of the Ozarks Lake Break Facebook page.

"Initially, I was looking for a way to reduce the damage that was being done to docks by all the big wakes and I wanted to provide a forum where everyone could share ideas – a page where, by having an open discourse, we could come up with a solution that didn't infringe on anyone's rights but also might make people a little more aware of what those wakes were doing," she said. "I know there are a few people out there that don't care but I think the majority of boaters – especially those who come here infrequently – just don't realize the damage they're causing by plowing through the water, 20 feet off the end of docks."

Those concerns are still being shared. However, Syfert

soon learned that the members who were quickly joining her page were also interested in a whole lot more.

"People started posting all kinds of questions about the best place to get their boat serviced or the best place on the water for lunch. Other people had questions about laws governing the Lake and some just wanted to advertise a boat for sale," she said.

The Bethalto, Illinois resident who grew up vacationing at Lake of the Ozarks found that soon – very soon – her time was consumed with answering questions and monitoring the page. That's when she met Karie Jacobs, a fulltime resident and realtor at the Lake. The two were at a legislative listening session, organized to discuss, among other things, damaging boat wakes at the Lake of the Ozarks.

"We didn't know each other before that meeting, but after we started talking, we found that we shared many of the same concerns," Jacobs said. "It just seemed like a natu-

ral fit for me to help with the Facebook page."

Now, several months later, the page is 2,325 members strong and it keeps the two women busier than ever. A disclaimer states, "Comments on the page are the personal opinion of the party posting and do not reflect on the administrators or other participants in the group. People may be removed for swearing or behavior that is offensive to the general public." That statement is added regularly, however both women said they have to keep a close watch on the page because those rules aren't always followed.

"Some people don't like it when we post stories or information that might be considered negative and then the words start flying. But I believe that by getting some of this information out in the open, we can find solutions. Nothing will ever get fixed if we continue sweeping the problems under the rug. I'm a resident here – my livelihood depends on the continued

growth of the Lake – but with growth comes challenges. However, if we can learn to listen to one another, be civil to one another and then work together to come up with answers, then we all win," Jacobs said. "The unique thing about this page is that we were formed to discuss issues and share opinions. Of course, we're going to get a variety of opinions but as long as members can remember to be respectful of those whose opinion differs from theirs, we can share ideas. Who knows what we'll be able to accomplish working together as a team of people who all love the Lake."

Syfert agreed, pointing out that the Facebook page carries many more items that reflect positively, rather than negatively, on Lake of the Ozarks.

A quick scroll through the posts confirms her statement. Followers of Lake of the Ozarks Lake Break will find safety tips for boaters caught in a storm; upcoming Lake events, updates on recent gas prices; information about

legislation, kayaking, wakeboarding and swimming conditions at public beaches; lakefront property listings; fishing reports and much more.

The women agreed that while the page does frequently carry stories about land-based topics, they primarily want to focus on Lake-related issues. Another group, Lake Area Happenings, administered by Christina Alexander McGuire, Vickie McGuire Eidson, Rhonda Moore Brutsmann and Maryetta Jennings, provides information about "weather, traffic, places to get help, and anything that informs the residents of our area. You may speak of national news that affects us all but it is not a place to protest for your beliefs or post little meme that you would on your personal page."

That page also allows members to ask questions and post information about events and organizations, road and weather conditions.

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## Building an effective web presence

with Laurel Leurquin,  
MSW Interactive Designs LLC

### Tips For Business Email Etiquette - Part 2

Email is a common way of communication, from corporate to personal. In part one we talked about the difference between "to" and "cc", why you want to keep emails short and sweet, and how to be aware of your tone. There are still a few other ways you can improve your email, though.

#### Use a Signature In Your Email

We would be lacking in our duties as Search Engine Optimization experts if we didn't tell you to include a signature block in your email. Instead of putting "Thanks, Your Name," consider including your office phone number, your cell phone number, your website, and links to your social media channels. Not only does this make it easier for someone to reach you, it can help improve your marketing efforts. Everyone you send an email to now has easy access to your website, Facebook page, blog, and more. If you don't currently utilize these forms of search engine optimization, our social media managing team would love to help you out with that!

#### Company Email is Not Private

Did you think that your boss wouldn't find out about the emails you've been sending to your spouse, family member, or other co-workers? Think again. Your work email isn't a private platform, and in fact, some companies make you sign a waiver acknowledging that you realize they will be monitoring your email. If you wouldn't want your mother - or in this case, your boss - knowing you sent it, you probably shouldn't send it.

#### Don't Use "Reply All" More than Necessary

Have you been a part of those chain messages where it started out as an informational email about a company meeting, or a community get together and then turned into a chat forum about event planning or



Laurel Leurquin

even a sales pitch? Keep "reply all" usage to a minimum, and only use it when necessary. In most cases, you can reply to the person who sent you the email and achieve the same results.

#### Re-Read Your Email Before Hitting Send

Finally, give your email one more glance before you send it off through cyber space. Look for grammar and spelling mistakes, information you may have left out, or even the overall tone of your email. Once you've done that, it's time to hit send and move on to the next one hundred and fifty emails awaiting your response.

#### Communicating Through Email

Does your company send out regular e-newsletters to your clients? This can be a great way to share new details about your company, answer FAQs, and share details about sales, discounts and more. E-newsletters are a wonderful way to use email to your advantage, and MSW Interactive Designs would love to help you achieve your marketing goals!

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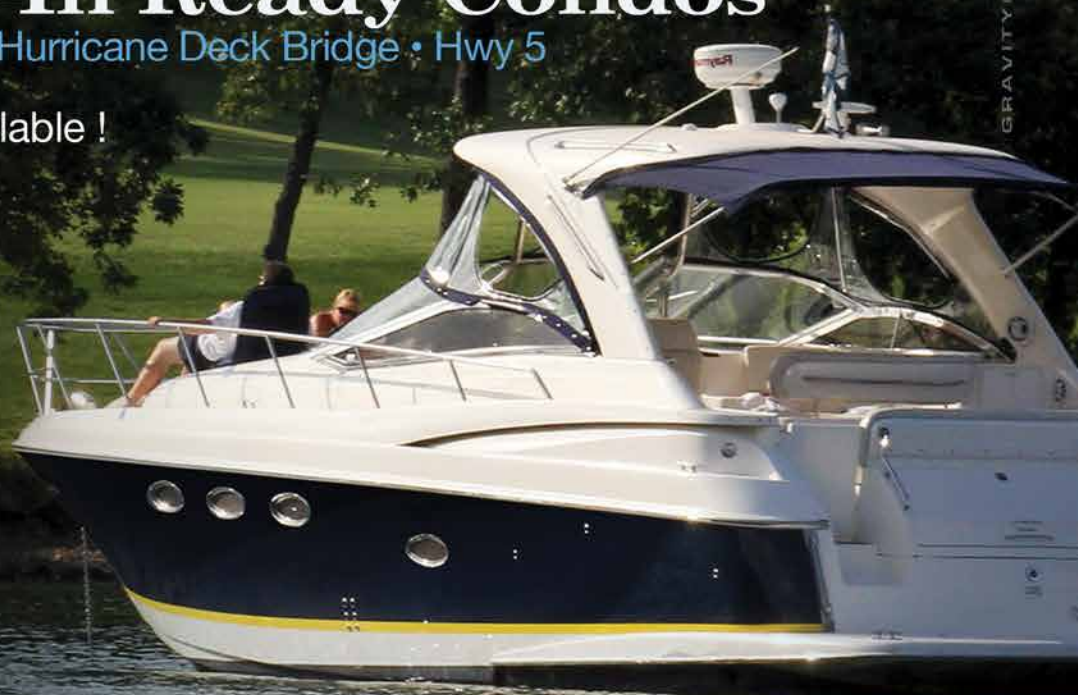




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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## BY-GONE LAKE ATTRACTIONS – PART 5: THE WILD MOUSE

The word “attraction” has different meanings for different people. A “roadside attraction” is basically something adjacent to a highway that catches a person’s attention, appeals to their curiosity or desire for amusement and recreation, and is drawn off the highway to investigate or engage with the attraction.

Reasonably well remembered theme parks that existed at Lake of the Ozarks in the late 1960s through the 1970s and not noted for their longevity, included the well-remembered Gold Nugget Junction (already featured in this series), Fun City USA in Lake Ozark, and Fort of the Osage near the junction of Highways 54-42. But one of the earliest parks now almost forgotten was the Lake of the Ozarks Amuse-

ment Park and Family Campground located along Highway 42 about where School of the Osage Middle School is located today. Because the park was advertised as a “campground” it is probably best remembered by the campers of the 1960s and locals who drove Highway 42 daily on their way to and from work.

The owners had big dreams, advertising “the largest public swimming pool in the Ozarks”

as well as “oodles of rides.” One of the rides, a signature feature of the park, was called “The Wild Mouse.” It was essentially a miniature roller coaster and looked almost too small for adults to ride. The Park barely got open with a midway when it fell into financial difficulties. It was difficult to get tourists and weekenders to drive to an attraction out along Highway 42, which wasn’t well developed in those days.

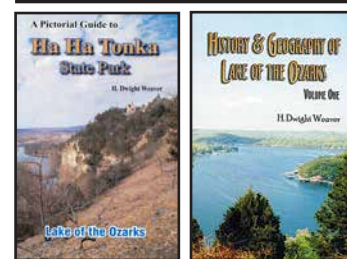
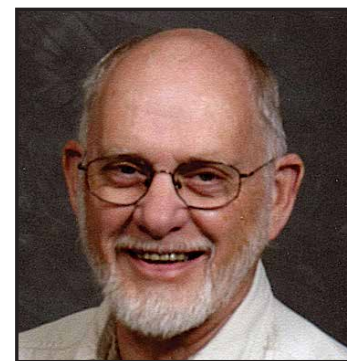
After the amusement park closed the Wild Mouse was relocated along Highway 54 near the Ozark Opry. That is where Todd Franklin found it sitting and photographed it in its twilight years as it was grew up in weeds and fell apart. Such photos are hard to come by. Thanks, Todd.

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

The author’s latest book on Lake history – *Images of America, Osage Beach* – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Weaver’s book “A Pictorial Guide to Ha Ha Tonka State Park”

contains more than 300 photos of the park, which include all of the park’s significant natural and man-made features along its trails and boardwalks.

Contact him at: [dwight-weaver@charter.net](mailto:dwight-weaver@charter.net) or call 573-365-1171. Visit [www.lakeoftheozarksbooks.com](http://www.lakeoftheozarksbooks.com) to obtain more information or to purchase one of his books on line.



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The Lake Area Chamber recently held a ribbon cutting for Promo 4 U at the Willmore Lodge in Lake Ozark. The ribbon cutting took place on August 31st at 12 pm, with owner Rhonda Barker, as well as several Chamber board members, staff members, and volunteers in attendance. Promo 4 U has been located at the Lake since 2008, but has been in business for 25 years. Promo 4 U offers embroidery, screen printing, and promotional products. For more information, contact Rhonda Barker at (573) 552-8196, or at <http://www.promo4u.co/>.



## Armchair Pilot

*continued from page 2*  
next to the main exit door. Try not to pick a seat that leans at a weird angle or seems loose – or even the seat behind those broken seats – because they'll be uncomfortable and the headphone jacks or seatback screens frequently don't work. Unpleasant aromas infiltrate the air around the seats clos-

est to the bathroom and seats in rows of two or different configurations, which allow more leg-stretching room for the passengers behind you, can allow stinky foot odor to permeate your space. If you enjoy having a view – or an overhead light – don't sit in the seats between windows and if you want to disembark quickly, don't take the seat in the last row. And finally - the middle seat of any row can leave you feeling like a sardine.



## Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

### Why NOW is the Time to Refinance Your Home

If you've been thinking about refinancing your home, now is the time to do it. Whether you're looking for a better rate or you want to shorten the length of your loan, refinancing now might be the right move.

#### Low Interest Rates

Interest rates currently remain in historically low territory. Consumer inflation has remained tame over the past few months, and tame inflation tends to be good news for Lake of the Ozarks home loan rates since they are tied to mortgage bonds.

Inflation is also one of the many economic factors the Federal Open Market Committee (FOMC) considers when setting monetary policy. July's meeting notes didn't provide a clear signal regarding when the Fed may next change the Fed Funds Rate. The September meeting provides the next opportunity for the Fed to consider an adjustment. An increase in the Fed Funds Rate could negatively affect home loan rates, so this is something to keep an eye on.

One of the main reasons people choose to refinance their home is to get a better rate. With the possibility of an increased Fed Funds Rate, now is the time to talk to the best mortgage lender at the Lake of the Ozarks about refinancing your home before interest rates start rising.

#### Changing Loan Terms

Historically low interest rates have enticed more homeowners to refinance in order to shorten their loan term. Depending on the rate you had before and what you can secure now, homeowners could possibly cut the loan term in half without a huge jump in monthly payments. In addition to the term length, you need to



consider other factors affecting your loan. Do you have an adjustable-rate mortgage? If so, you may want to consider refinancing to a fixed rate, as interest rates could start rising in the near future. They've remained at historic lows for a while now, and there's no telling exactly what the Fed Funds Rate will do and how mortgage rates could be affected in the near future.

Refinancing may not be the right move for everyone, and talking to a mortgage professional is the first step. When it comes to your Lake of the Ozarks home financing needs, Lakelender Lasson is committed to working with you every step of the way. 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 LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn.

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# Firefighter Challenge brings new group to Lake

By Nancy Zoellner-Hogland

The Scott Firefighter Combat Challenge came to Osage Beach in late September, allowing firefighters to demonstrate the rigors of the job while competing against the clock and each other. With a course that required them to climb a five-story tower, hoist, chop and drag hoses and rescue a life-sized, 175-pound "victim," all while wearing full gear, the public got to see first-hand the physical demands of real-life firefighting.

This year, three local firefighters competed in the challenge – Alex Duley and Brian Crumm, both from the Osage Beach Fire Protection District, and Chris Wagner, a firefighter with the Lake Ozark Fire Protection District. However, Osage Beach Fire District Chief Jeff Dorhauer said he's hopeful more will compete if the Lake area is successful in drawing the challenge back in future years.

"This is something that's

extremely physically intense and requires a great amount of training, so while our firefighters work out, they don't typically train to compete," he said.

A Junior Firefighter Combat Challenge gave children an opportunity to see what it feels like to be a firefighter, competing against each other on a scaled-down version of the course.

Although the event provided the public with an opportunity to develop a greater appreciation of firefighters, the real benefit was in the new dollars the event brought to the Lake area. According to Jen West, group sales manager for the Tri-County Lodging Association (TCLA), the challenge brought more than 100 firefighters, many of whom were accompanied by their families, from departments in eight states - California, Oklahoma, Illinois, Florida, New Mexico, Ohio, Nebraska, Kansas – as well as from departments throughout the state of Missouri.



"This was a qualifying round so a lot of them had to participate to go on to the nationals, which was great for us. It brought in a whole new group of people that might not have come here otherwise. And we heard nothing but positive comments from everyone.

They all appreciated the fact that it was a great place to visit and there were places to go that made it a fun trip for the whole family," West said.

She said she and Lagina Fitzpatrick, director of sales for the TCLA, first learned about the event while at a convention

in Pittsburgh. West said they brought the idea back to the local fire chiefs to see if they would be interested in hosting the event, they got a resounding "Yes," and moved forward.

"We're already making plans to meet with them in an

*continues on page 21*

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The Lake Area Chamber recently held a ribbon cutting for TravelHost of Central Missouri at the Willmore Lodge in Lake Ozark. The ribbon cutting took place on August 26th at 4 pm, with several Chamber board members, staff members, and volunteers in attendance. For more information please call (573) 340-1150, or visit <http://centralmissouri.travelhost.com>.

# As the Lake Churns Three Years Compared

With the close of the 3rd quarter in 2016 I have compiled a spreadsheet showing a comparison of the past 3 years sales, average sales price and number of days on the market. As I mentioned several times over the previous year, inventory is tight and continues to drive sales prices upward as well as decreasing time on the market. This is also



responsible for a decrease in the number of closed sales we are seeing in many property types.

	2014	2015	2016
<b>Lakefront Homes</b>			
#SOLD	554	579	530
Avg. Sold Price	\$298,463	\$310,353	\$323,029
Avg. Market Days	147	155	141
<b>Non Lakefront Homes</b>			
#SOLD	586	614	664
Avg. Sold Price	\$122,350	\$127,817	\$131,474
Avg. Market Days	158	151	144
<b>Resale Condominiums</b>			
#SOLD	397	491	524
Avg. Sold Price	\$159,959	\$152,753	\$154,024
Avg. Market Days	146	142	146
<b>Lakefront Lots and Land</b>			
#SOLD	44	44	40
Avg. Sold Price	\$77,599	\$165,288	\$145,995
Avg. Market Days	268	238	270
<b>All Non-Lakefront Land</b>			
#SOLD	115	132	179
Avg. Sold Price	\$33,569	\$43,024	\$39,837
Avg. Market Days	226	208	216
<b>Commercial</b>			
#SOLD	51	54	60
Avg. Sold Price	\$205,563	\$224,235	\$282,422
Avg. Market Days	200	247	222
<b>Farms</b>			
#SOLD	12	18	11
Avg. Sold Price	\$191,783	\$222,344	\$299,764
Avg. Market Days	169	198	134

Michael has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like to work with Michael in the sale or purchase of property, contact him at 573.365.SOLD or [cme@yourlake.com](mailto:cme@yourlake.com)

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# Firefighters

*continued from page 19*  
attempt to bring the challenge back again next fall. It brought in a lot of extra revenue for our lodging establishments, restaurants and retailers and it provided something different for people to do. We had quite a crowd out there watching them both days," West said.

The challenge served another purpose – it allowed the TCLA to promote the CanAm Games, an Olympic style sporting event for law enforcement officers and fire fighters featuring approximately 45 different sports. The Lake will be hosting the games in both 2018 and 2020.

"We're going to need a lot of community support to carry this off," she said.

About the Firefighters Combat Challenge

The challenge was born in 1976 when the then director of Fire/Rescue Services in Montgomery County, Maryland sought to develop a physical ability test that could determine whether a job applicant had the requisite capabilities to perform the essential job functions of a firefighter. According to the Scott Safety Firefighter Combat Challenge website, 100 randomly selected firefighters from departments in seven Washington, DC, political jurisdictions underwent a battery of fitness tests designed to check, among other things, cardiopulmonary performance and muscular fitness, at the Human Performance Laboratory. To accomplish that goal, firefighters were asked to perform five tasks while wearing the same protective they would wear at the scene of a fire. Over the course of the testing, the competitive nature of the

firefighters was observed and in 1991, the idea for the competition came to fruition. The concept quickly caught on and in coming years, the Challenge

expanded across the nation.

Today, the challenge annually attracts hundreds of departments from the U.S. and Canada and is in the process

of expanding to several countries around the world including New Zealand, Germany, Argentina, Chile, and South Africa. Photos by Nancy Hogland.



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## Lake Media



# Crossword Puzzle

Solution page 14    THEME: HORROR MOVIES

- ACROSS
1. Necklace lock

6. Put into service

9. Slovenly one

13. Center of iris

14. "Platoon" setting

15. Ben Franklin's invention

16. Naked protozoa

17. First prime number

18. Trail follower

19. \*Norman Bates/Janet Leigh movie

21. \*2002 horror flick starring Naomi Watts

23. Actress \_\_\_\_ Michele

24. Potato's soup mate

25. Not hook or cross

28. Fodder holder

30. Before Reuse and Recycle

35. Reunion attendee

37. Baptism or shiva

39. Enter user name and password

40. Delhi wrap

41. Abominable snowmen

43. Swine and avian diseases

44. Signs of things to come

46. "Will be," according to Doris Day

47. Cohen brothers' "Barton \_\_\_\_"

48. Public announcement

50. Bit attachment

52. #9 Across' digs

53. Like pinkish cheeks

55. Boston \_\_\_\_ Party

57. Go off on a \_\_\_\_, or deviate

61. \*Jeff Goldblum's unfortunate teleportation experiment

64. La \_\_\_\_ opera house

65. Freudian topic

67. Sag

69. Per \_\_\_\_, or yearly

70. Black and white sea bird

71. "Number the Stars" author

72. None of this for the weary

73. Soap-making ingredient

74. English county
- DOWN
1. Number cruncher

2. Coal in a stocking

3. \*Killer ones attacked in 1995's "Congo"

4. Female oracle

5. "Oh, The \_\_\_\_ You'll go!"

6. "Do \_\_\_\_ others as..."

7. \*Movie featuring the killer Jigsaw

8. Be theatrical

9. Recipe command

10. Mischievous Scandinavian god

11. Baker's baker

12. Shipping hazard

15. Israeli money

20. \*Like "The Wolf Man"

22. Of a female

24. 50-50 draw, e.g.

25. \*Avenger in a hockey mask

26. Remember this battle site?

27. Chemistry lab glass device

29. \*\*"What \_\_\_\_ Beneath" with Michelle Pfeiffer

31. Remove, as a hat

32. a.k.a. tangelos

33. \*Dracula's title

34. Glorify

36. Short skirt

38. Michael Collins' country

42. Says, archaic

45. \*Neve Campbell vs. Ghostface flick

49. Long period of time

51. Found in a haystack?

54. Diamond datum

56. 1970s big dos

57. Russia's 1917 abdicator

58. High school breakout

59. Grannies

60. Pig out

61. Puff of marijuana

62. Blues

63. Bygone era

66. Laroche or de Maupassant

68. Eucharist vessel

CROSSWORD														
1	2	3	4	5		6	7	8		9	10	11	12	
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# Nichols Road reconstruction staying close to schedule

By Nancy Zoellner-Hogland

If all goes as planned and the weather cooperates, the Nichols Road improvement project, which will provide a softer curve and fewer congestion-causing access points on the portion between the Expressway and the Parkway, should be open to traffic by the end of December.

That's according to Nick Edelman, public works director for the city of Osage Beach.

"For a while it seems like we were getting more rainy days than dry ones and that caused us a slight delay but we're still pretty much on schedule – and we're trying to get the road open as soon as possible. They're currently in the process of doing the earth work next to the Imagine Center for a new entrance and once that's completed, the road will be shut down from the Parkway to the Imaging Center," he explained, adding that the new driveway for Jim's Pro Auto has already been set and is off Armory now instead of Nichols.

The road is also shut down

between the Expressway and the Imagine Center where the new hospital entrance will be built.

In June, the Osage Beach Board of Aldermen voted unanimously to accept the nearly \$2 million bid from Stockman Construction of Jefferson City to completed the project. The cost was almost double what the city initially budgeted. However, the city was able to transfer almost \$500,000 from its unrestricted reserve in the transportation fund and another \$54,000 in cost savings from another project.

Edelman said the hospital is paying for its new entrance. Their original price tag of \$250,217 has changed slightly because the hospital decided to add a parking lot on their property and it's changing the design of the access road, Edelman said.

In the meantime, he said he's tried to keep businesses in the area updated on their progress.

"Everyone is really being patient and they all seem

interested in seeing the improvements. The sidewalk project between Case Road and the Arby's Restaurant is also going on so that's also causing some additional congestion but so far, no one has been upset by the traffic rerouting – which is a good thing," he laughed. "It helped to take out the divider in front of Casey's and Culver's so traffic can get in and out easier and delivery trucks can have access."

Aldermen decided to move forward with the project after a study conducted in 2012 by HR Green, Inc., found that during morning rush hour, more than 400 vehicles per hour were traveling on Nichols Road between the Expressway and the entrance to Lake Regional Health System. On summer Saturdays, the road was carrying some 500 vehicles per hour – many trailering boats. And with the extension of Nichols Road serving the new State Park entrance, weekend traffic was expected to climb even higher. At that time, Edelman



said after learning the hospital was already looking into a new entrance, the engineer drew up a preliminary design that included widening the 2,000-foot-long stretch of road; straightening the sharp curve across from the entrance to the business park; adding sidewalks, landscaping and street lights; and constructing a roundabout between the Imaging Center and

the Expressway interchange that would include a spur for a new hospital entrance. When completed, Nichols will look similar to Passover Road, he said.

**This map shows the redesign of the roadway, which includes a roundabout at the new entrance to Lake Regional Health Center. Photo provided.**

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# How to protect your small business' intellectual property when working with strategic partners

*Submitted by Bruce Mitchell, Lake of the Ozarks SCORE*

One way to grow your business is by reaching out to strategic partners who offer complementary products or services or who otherwise can work with you to the mutual advantage of both your businesses. Strategic partnerships can expand your market reach and help you achieve more sales. But giving another business intimate knowledge about your company's inner workings may make you a bit uneasy. There's some inherent risk involved in sharing confidential information and intellectual property (IP).

According to Bruce Mitchell, a SCORE mentor with the Lake of the Ozarks SCORE Chapter, "It is very easy to steal your ideas or even your unique approach to customer fulfillment. Very quickly you could generate a competitor by sharing information with the wrong people."

For that reason, you need to

take measures to protect your ideas, information, and innovations from theft.

Mitchell recommends you do these things before working with a strategic partner:

- Determine what information should be considered confidential.

The list may be extensive, and for a small business it could include business plans, customer databases, pricing programs, strategic plans, financial records, employee files, R&D projects, marketing strategies, and new business development initiatives.

"Small businesses in the start-up phase that have proprietary information in the form of an invention or innovative approach should take precautions even with business partners in the case where one might leave before the business actually launches," explained Mitchell.

- Review the potential partner's website and social media profiles.

Carefully examine how they position themselves and what they are saying about their company, team, products, services, accomplishments and capabilities. You want to be sure you'll be collaborating with a business that truly can act as a partner, and not as a direct competitor.

- Protect your intellectual property as you explore the potential relationship.

Mitchell advises, "Don't send originals of anything. Use GoToMeeting or a similar vehicle to share your materials."

Take official legal measures to protect your materials before you share original documents.

- Ask for a non-disclosure agreement (NDA).

A NDA will help protect your intellectual property when you're ready to share it. You should get an NDA signed early on when exploring a strategic partnership oppor-

tunity.

An NDA should accomplish these three things:

- Identify if the NDA is one-way or mutual (i.e., applicable to only one party or both parties).

- Specifically define what confidential intellectual property will be included under the NDA (and consider addressing what is NOT included).

- Define the term of the agreement. (Although you cannot protect your information indefinitely, you should specify a time when it can be renewed.)

In addition, Mitchell recommended that you make sure everything you share has a copyright notice on it to protect yourself from IP theft.

- Make sure you own any work they do for you.

Create a work-for-hire contract that states you will own any work they do for you. That will help prevent them from claiming they own it.

By leveraging the advantages of a well-researched, carefully selected strategic partnership, you might exponentially increase your brand awareness and sales. Remember, however, you should always look out for the interests of your business by protecting your intellectual property. In addition to considering the tips here and asking for input from a SCORE mentor, also consult an attorney knowledgeable about IP legal issues including copyright, trademark, patents, etc.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. For more information contact the Lake of the Ozarks SCORE Chapter at [www.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.



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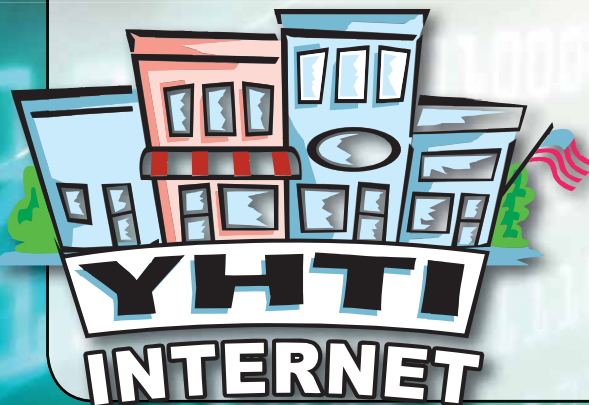
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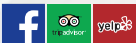


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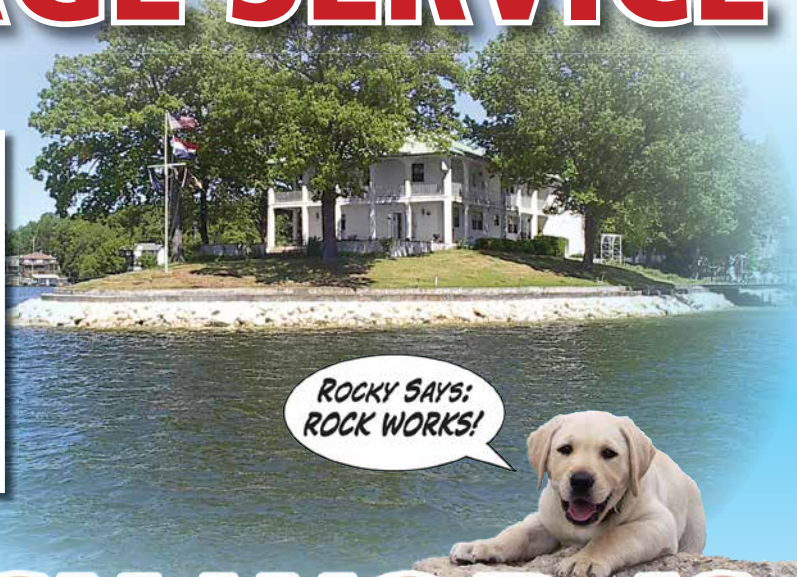
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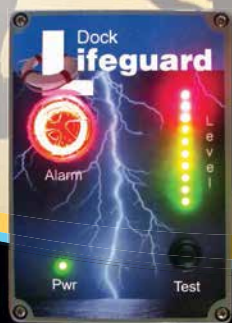
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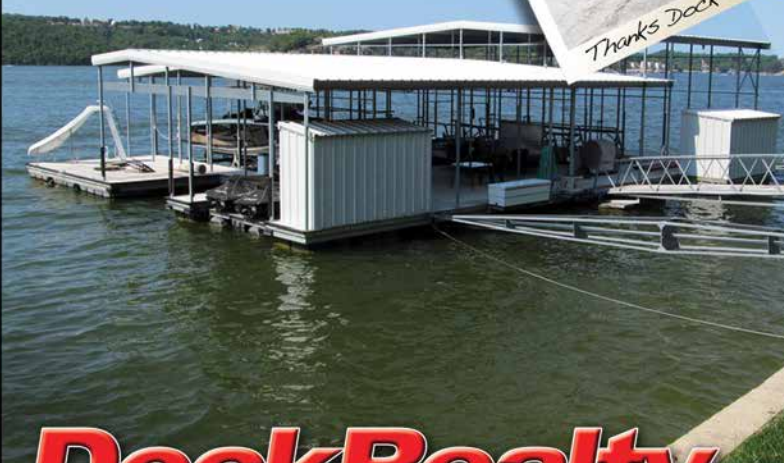
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