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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 14 -- ISSUE 10

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Dwight Weaver's look back. Page 25



Crossword

Fill in the blanks on: 18 Solution: 8

Overlay of Horseshoe Bend Parkway could help city of Lake Ozark with its road projects

By Nancy Zoellner-Hogland

In September, the Lake Ozark Board of Aldermen unanimously approved the first reading of a special use permit application that would allow Magruder Paving, LLC to temporarily operate an asphalt plant on 29 acres of land along State Route 242.

If the second reading is also approved, the plant will be used to provide some 18,000 tons of asphalt for the Horseshoe Bend Parkway overlay next spring, as well as a number of other paving projects around the Lake area. However, it also might provide asphalt for an overlay of Bagnell Dam Boulevard and a few other streets in the city.

At the September Planning and Zoning meeting, Magruder representatives said if the request was approved, they would pave Bagnell Dam Boulevard at a cost the city couldn't afford to turn down. However, city officials said in later interviews, it wasn't quite that simple. And City Administrator Dave Van Dee said approval certainly wasn't predicated on a good price.

"The city attorney and I looked at it and there are legal requirements we have to meet – we are required to go through a public solicitation process and because of the size of the project, we have to have engineered plans. As much as I'd like to have them do it at the

price they were quoting, I can't legally just allow them to do that because I'd be in violation of several state statutes," he explained.

"We have to be able to pay for this and we can't use our

Utility Capital Improvement funds or our water funds to do it. In order to take on a project of this size, we're going to have to borrow money – and because we're a fourth class city, in order to borrow money, we

are required to have a vote of the public to approve our use of debt. We also have to have a plan in place in regards to how we're going to repay that debt. That's Missouri statute. And that's why we ordered the transportation study. We decided if we're going to do this, we needed to look at the overall picture and fix what needs to be fixed at one time instead of doing this piece-meal," Van Dee said. "If the board decides to move forward and take advantage of this window of opportunity, we'll have to place the matter on the April ballot."

Public Works Director Matt Michalik said Cochran Engineering is in the process of conducting a transportation and pavement analysis of all city-owned streets. After they are finished evaluating all the roads, based on condition and traffic load, they will make a recommendation as to which roads need to be repaired and the extent of the work that needs to be done.

"We knew we had to do something so three to four months ago, we contracted with them to conduct the study. We know Bagnell Dam Boulevard needs work, but we have several other streets that are also in bad shape. Cochran will also estimate the cost to repair them and bring them up to acceptable standards and they'll

continues on page 24



Bagnell Dam Boulevard has been repaired so many times, the patches have patches. The city hired an engineering firm to determine the best route to take to resurface it and other roads in the city that are in a state of disrepair. Nancy Zoellner-Hogland photos..

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

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(573) 348-1958 • Fax: (573) 348-1923

Greg Sullens, GSM (573) 280-1154

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

Journalsales@mox927.com

www.lakebusjournal.com • lakebusjournal@gmail.com

Publisher: Denny Benne • Editor: Darrel Willman

Writers: Nancy Hogland and Dwight Weaver.

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Armchair Pilot

By Nancy Zoellner-Hogland

MISSOURIANS can still use a driver's license or other state-issued ID to fly – at least until January 2019. The U.S. Department of Homeland Security announced last month that it had granted Missouri an extension to comply with the REAL ID Act's stricter identification requirements. The former extension was set to end October 10. For the past several years, Missouri lawmakers, citing privacy concerns, had refused to comply with the federal law. The REAL ID Act, passed by Congress in 2005, requires those accessing federal facilities, entering nuclear power plants and boarding federally regulated commercial aircraft to provide the identification. To obtain the ID card, you must visit a Department of Motor Vehicles field office and provide either a U.S. passport, passport card, or an original or certified copy of a birth certificate; proof of a Social Security number on a W-2 or paystub; and a proof of residency document such as a utility bill. Some may also need to provide a marriage certificate, divorce decree or other documentation, depending on the names that appear on the identity documents.

TV LOVERS – REJOICE! You might not have to miss your favorite show if you're flying American. The airlines announced in September that it had activated 12 live channels through Dish Network on 100 of its domestic planes, and has plans to offer high-speed internet and live TV across its entire fleet by the end of 2019. The channels are Bravo, CBS, CNBC, CNN, Disney, ESPN, FOX, NBC, NFL Network, Telemundo, TNT, and USA. To take advantage of the free TV, passengers must download the American app to their own laptop, tablet or smartphone before takeoff. They can then connect to the airline's complimentary in-flight Wi-Fi to access the live TV. However, travelers need to make sure they charge up their devices or bring backup power with them because not all planes offer in-seat power yet. Several other airlines also offer free live-streaming TV on flights.

TEXT MUCH? Delta Air Lines just announced passengers will

now be allowed to send text messages free of charge using WhatsApp, Facebook Messenger, and Apple iMessage. The messaging is limited to text only – no photos – and will be available on all but a few smaller jets. To use the service, passengers must have one of the texting apps downloaded. Then once the plane is above 10,000 feet, just access Delta's Wi-Fi portal page, airborne.gogoinflight.com, to connect.

PACK LIGHT if you're flying on United Airlines. That carrier just announced it has increased fees for checked bags. Travelers can expect to pay up to \$30 for their first checked bag and up to \$40 for a second – and the fees will apply to nearly all flights offered in North and Central America as well as the Caribbean. United, which hasn't raised bag fees for eight years, reported that the increase will be used to invest in upgrades that will "enhance customer experiences." In August, JetBlue Airways announced it was raising its checked bag fee to \$30. Canadian airlines also increased their checked-bag fees over the summer. According to a story on Flyer Talk online magazine, in order to avoid a \$50 baggage fee on British Airways, before boarding, one traveler attempted to don all articles of clothing he had packed in his bags.

ENJOY A NIGHT of unlimited savory bites and specialty cocktails, accompanied by live music from Starwolf and a Pop-up Shop with exclusive, limited designs for purchase, while benefiting the St. Louis Lambert International Airport's Art and Culture Program, designed to showcase the region's artists to millions of travelers each year. The eighth annual fundraising event is planned for 6 to 9 p.m. October 4. Visit <http://www.artoftravelstl.com> for more information or to purchase tickets.

THE NAME FLORENCE is a girl's name of Latin origin meaning "flourishing, prosperous," according to www.behindthename.com. However, its namesake hurricane was anything but. Airlines estimated that Hurricane Florence was responsible for the cancellation of some 3,700 flights nationwide. The majority of the disruptions were to airports along the coast; most interior airports saw only a small number of flight cancellations – and many of those closures were due to a disruption in power or heavily

leaking roofs in terminals.

NEW WARM-WEATHER FLIGHTS will be added to Southwest Airlines' roster in the spring of 2019 – just in time for Spring Break. On a seasonal basis, Southwest will be flying from St. Louis to Montego Bay, Jamaica and to Punta Cana, Dominican Republic; from Milwaukee, Pittsburgh, Raleigh-Durham and San Antonio to Cancun; and from Baltimore/Washington to Cabo San Lucas. All routes will become effective on March 10 and will operate on Saturdays only. Additional domestic flights from Cleveland, Cincinnati, Dallas and Houston will also kick off in March 2019.

NO MATTER WHERE you're traveling – and especially if you're traveling overseas – Smarter Travel advises always packing a few over-the-counter medications. The list of "must-takes" includes an anti-diarrheal medication and over-the-counter antacid. Antihistamine like Claritin or Zyrtec is also recommended to combat unexpected allergies, motion sickness meds can stave off nausea and cough drops or throat lozenges can ease dry, scratchy throats. Non-drowsy decongestant and pain and fever meds can make the difference between a good and bad day and sleep aids can help overcome "uncomfortable-bed syndrome."

BY 2021, WAIKIKI will ban the use of more than 3,500 popular sunscreens at its beaches. That's because it's been discovered that oxybenzone (or BP-3), the FDA-approved, UVA and UVB ray-absorbing chemical in the sunscreen, induces coral bleaching, prevents coral from reproducing, and is a photo-toxicant, which means the chemical's effects are intensified when it is coupled with sunlight. Don't worry about burning – beach-goers will be allowed to use mineral sun blocks that contain zinc oxide or titanium dioxide in non-nano form.

THE FRIENDLY SKIES aren't so friendly over China – at least inside the China Eastern Airlines. Recently a flight attendant with that airline was surprised when her boyfriend proposed to her mid-flight. The proposal was followed by a short embrace. When her superiors learned of the act, they fired her, saying the public display was unprofessional.



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Building it from the ground up

The University of Missouri Extension office in Camdenton is offering a short course for agriculture land owners. The program addresses the needs of landowners looking to im-

prove their property as well as their outputs and profitability over the long run of the agricultural operation and is designed to help them make sound economic decisions about their

operations.

The program is targeting part-time operations or hobby farms, both new and old land owners/operators looking to run up to 50 to 75 breeding

cows, 100 stockers, 50 to 75 breeding goats and/or sheep, or a small registered livestock operation, on farms ranging from 20 to more than 160 acres.

"It is not only about making a living on the farm, but about living on the farm, raising children on the farm, and having the rural way of life. The farm just needs to pay for itself and if it makes a little money along the way.... Great," UE's Michele Kroll wrote in a prepared release.

The cost of the classes, which will run from 6 to 9 p.m. on scheduled nights, is \$15.00 per session. Refreshments will be provided during each session.

Session #1 Understanding Your Soil and Soil Nutrition was held September 17.

Session #2 Pasture Conditions: Inventorying current pasture conditions, Plant Identification, Pasture Renovation (re-building the pasture), Chemicals used in the pasture to control weed competition, etc., is set for October 1 at the Camdenton Chamber of Com-

merce.

Sessions 3 through 7 will be scheduled October thru December. Dates will be announced in the future.

Session #3 Cow/ calf operation: Selection, feeding, breeding, nutrition, health concerns and issues, vaccinations, worming, calving, etc.

Session #4 Sheep and Goat production: Selection, feeding, breeding, nutrition, vaccinations, worming, facilities, lambing, kidding, marketing, etc.

Session #5 Stockers and Backgrounders: Selection, feeding, breeding, nutrition, health concerns and issues, vaccinations, worming, etc.

Session #6 Economics of the livestock business: Market trends, highs and lows, best time to sell at what weight, economics of hay production, etc.

Session #7 Equipment needed on the farm: Holding pens, working facilities, hay feeding, hay storage facilities, fencing, waterers, shade, etc. (Building the Farmstead part 2)

To register for the program or to get more information, call 573-346-2644.



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Smart energy use helps your business

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

In today's competitive business world, it makes sense to reduce costs any way you can. So, do your bottom line a favor by taking stock of your energy use. An inventory of your current power consumption will likely reveal a number of opportunities to cut your kilowatts without compromising your operations. At the same time, you'll be helping conserve scarce natural resources and lower pollution.

Not sure where to begin? The Energy Efficiency section of the U.S. Small Business Association's website, www.sba.gov, provides a state-by-state listing of programs offering free or low-cost technical assistance to help small business owners conduct energy audits and implement energy-efficient technology. Many also offer grants and loans for implementing large-scale energy efficiency upgrades.

Another good starting point is your heating, ventilation, and air conditioning (HVAC) system. Change HVAC filters every month during peak cooling or heating seasons. New filters usually only cost a few dollars, while dirty filters overwork the equipment and degrade indoor air quality.

An annual maintenance contract with a qualified firm will provide system "tune-ups" before each heating and cooling season. The cost of the contract will be more than offset by lowered energy use, as your system will be operating at peak efficiency when it's needed most. The inspection may also avert system failures—the kind that seem to occur at the worst times—and help your system last longer.

Also consider installing an Energy Star-qualified programmable "smart" thermostat to automate your HVAC system. This solid-state, electronic device optimizes HVAC operation

based on your schedule, and can be overridden as needed for unscheduled events. This thermostat can also activate the HVAC system an hour or so before staff arrival to ensure the facility is comfortable and saving energy.

Similarly, fans can maintain year-round comfort using less energy. Moving air can make a somewhat higher temperature and/or humidity feel comfortable, while also delaying or reducing the need for air conditioning. When the temperature outside is more comfortable than inside, a box fan in the window, or large "whole facility" fan in the attic can push air out and pull in comfortable air from the outside.

Depending on your location and the orientation of your facility, shades and blinds on windows can control sunlight levels, warming spaces in winter and blocking direct heat gain in the summer. Options such as solar screens and films, awnings, and vegetation can also help keep interiors cooler.

For more guidance on cost-effective environmental practices, contact 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.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 12,000 business experts. For more information about contacting a mentor or volunteering, contact the SCORE Lake of the Ozarks Chapter at www.Lake-of-theOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441. The local SCORE chapter serves Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon areas.

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Don't forget – there are still threats

By Nancy Zoellner-Hogland

In September, the United States marked the 17th anniversary of the coordinated 9/11 terror attacks, that killed nearly 3,000 people, including 412 emergency responders, in New York, Washington and Pennsylvania. Flags were flown at half-staff, emergency responders, public officials and members of the public gathered at a variety of locations to memorialize those who lost their lives in the attack and remembrances with the hashtag #Honor911 or #NeverForget made the rounds on social media.

However, although the people may remember, some think the government agencies have shifted their focus elsewhere because states have seen a decline in funding in recent years and organizations have backed off their preparedness planning as grants have dried up.

The Center for Infectious Disease Research and Policy, the National Emergency Management Association, the Society for Healthcare Epidemiology of America, the National

Center for Disaster Preparedness at Columbia University, the National Association of County and City Health Officials all report drastic cuts in funding – anywhere from 25 to 50 percent – for emergency preparedness programs.

Ann Mott, assistant director of the Camden County Emergency Management Agency (EMA), said that's why she was pleased to see the Federal Emergency Management Agency's (FEMA) five-year strategic plan. Released in March, FEMA states it seeks to "unify and further professionalize emergency management across the country, helping to build a stronger agency and a more resilient nation." The Strategic Plan outlines three goals for the next five years: Build a culture of preparedness, ready the nation for catastrophic disasters and reduce the complexity of FEMA.

"The emergency management community is trying to say 'Hey – don't forget!' Even though nothing's happened, there is still a threat. And there

are still tornadoes and thunderstorms, straight-line winds and flooding. We all still need to be prepared, not only for attacks but also for extreme weather events that can severely impact our area and our residents," she said. "The national text alert from President Donald Trump set for October 3 is part of FEMA's preparedness plan."

Mott, who is training to replace Camden County EMA Director Ron Gentry when he retires in 2021, said that since FEMA's plan was released, the State Emergency Management Agency (SEMA) and Missouri's 114 counties have been working toward meeting those goals at both the state and the local level.

"To build a culture of preparedness in Camden County, we're trying to offer more preparedness classes for the public. We're also trying to make sure the municipalities have their plans ready. If they don't, we're connecting them with someone who can assist them. And, of course, we're also try-

ing to make sure Camden County is ready," she said.

To accomplish that, beginning in January, she's going to be revamping the entire county emergency operations plan and writing standard operation procedures and protocol with the fire districts and law enforcement agencies in Camden County. She said she's in the process of meeting with representatives from those agencies to learn if they have their own local emergency operations plan in place or if they plan to promulgate with the county.

Because there will be numerous details to work out, in mid-October, she'll be inviting leaders and emergency responders from municipalities throughout the county to a joint meeting to discuss where Camden County is going.

"The meeting will also allow them to share what they are doing so we can learn what their needs are," Mott said, adding that she is also attempting to "rejuvenate" the EMA.

"We're in the process of applying for a grant that will help us build a new building so we have a better, safer place to work from, and we're hoping to add a public shelter nearby. We're not sure we're going to get the grant, but we're going to apply for it," Mott said. "I'm also in the process of revamping the webpage. It's in a form

that is acceptable to share with the public but it's still a work in progress and a few more changes may be made."

The address for the new website is www.emacamden-mo.org.

The Camden County EMA also has a Facebook page and a Twitter account, which sends out emergency notifications and information that is also repeated through the Nixle system. Everyone is encouraged to sign up to receive those messages. To register, visit <https://local.nixle.com/register/>.

Another Twitter account, accessed at <https://twitter.com/EMACamdenCoMO>, is the feed for day to day information from the EMA.

In addition, Mott said her office is in the process of converting their old handheld radios to the Missouri Statewide Interoperability Network (MOSWIN). MOSWIN is a network of communications towers, base stations and communications software that will provide interoperable communications throughout the state to both state public safety agencies and any local jurisdictions that wish to use the system for their interoperable communications.

Camden County has ham radios with "good, strong repeaters" and several certified operators who are trained in emergency services communications.

"We want to be ready for any emergency," she said.



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Puzzle on page 22

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"Insurance Talk"

with Ron Hall of
Golden Rule Insurance

Long-Term Care Insurance 101

These days, people are living longer than ever. A 2011 study by the Society of Actuaries found that, since the 1960's, life expectancy has increased between 1.5 and 2 years each decade.

It's a good thing that more and more of us can expect to live well into our golden years. Yet, there's a flip side that a lot of us don't like to talk about: How healthy will we be when we're 90?

According to the 2010 U.S. Census, 70.5% of Americans are disabled by age 80. Although it's not fun to think about, we don't want to be a tremendous burden on our loved ones if we wind up needing a nursing home or other long-term care. That's what long-term care insurance is for. And there are reasons you need to know about it well before the wrinkles set in.

Reasons to Consider Long-Term Care Insurance

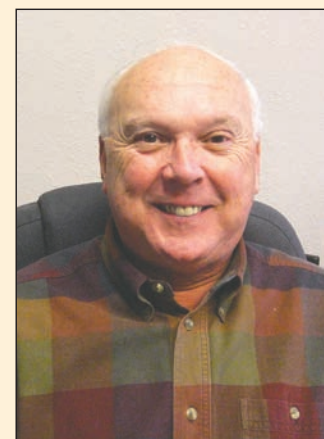
In addition to sparing your family the expense of caring for a long-term disability, long-term care insurance can keep you from draining your savings and ending up fully or partially on Medicaid. That's a good thing because, while there's no out-of-pocket cost for Medicaid, the benefits are not extensive enough to cover many things that would affect your quality of life, like a private room at a nursing home. Medicaid benefits have also been cut recently, leading to cutbacks at nursing homes and influencing some providers to stop accepting Medicaid entirely.

With long-term care insurance, you would have more money to draw on, so you could pay for nicer care and wouldn't be limited to providers that accept Medicaid.

Long-term care insurance can also help protect your assets and your family's inheritance. For example, if, heaven forbid, you developed dementia, you'd likely need round-the-clock care. The Metropolitan Life Insurance Company found that in 2012, a semi-private room in a nursing home cost \$222 a day, or \$81,030 a year. A private room cost \$248 a day, or \$90,520 a year. Just a few years of that could quickly deplete a middle-class couple's savings, leaving little behind for future generations.

How Exactly Does It Work?

Long-term care insurance generally kicks in if you need help with at least two or three activities of daily



Ron Hall

living, like bathing, eating, using the toilet, dressing, walking and so on. If you're dealing with a cognitive disability, your eligibility might be determined by a mental test score instead.

Once you're eligible for benefits, most insurance plans pay a specified amount per day to cover the costs of dealing with that disability. That could mean a nurse helping out in your own home, an assisted living facility or a full-service nursing home. Some policies let you apply the per-day payment to any kind of care you like. Others only permit you to use the money for "qualifying expenses", as defined by the policy.

Almost all long-term care insurance plans have a waiting period, or elimination period, when you must pay for your own care. Most plans' waiting periods are 90 to 100 days, according to the American Association for Long-Term Care.

Do You Need Long-Term Care Insurance?

Generally speaking, long-term care insurance is most important for the middle class. According to Consumer Reports, people whose net worth is below \$200,000 or \$300,000 (not including a house) likely can't afford the premiums and will probably end up relying on family, friends or Medicaid in any case. On the other end of the spectrum, people with a net worth of \$2 million or more probably don't need long-term care insurance because they can likely pay for their own care.

Insurers are choosy too. The older you are, the more likely you are to be turned down — and the more expensive the policy will be if you are accepted.

So, generally speaking, long-term care insurance is probably only worthwhile if you're somewhere in the middle. Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or ron@goldenruleinsurance.com.

Getting prepared for a national emergency

By Nancy Zoellner-Hogland

You'll be getting a text from President Donald Trump October 3.

Actually, just about every cell phone owner in the nation will be getting the text. It's part of a test of the Nationwide Emergency Alert System (EAS) and Wireless Emergency Alert (WEA) system. The test is being conducted by the Federal Emergency Management Agency (FEMA) in coordination with the Federal Communications Commission (FCC). The test was originally scheduled for September 20 but was postponed because of hurricane efforts.

The WEA portion of the test is set to begin at 2:18 p.m. Eastern Daylight Time (EDT); the EAS portion follows at 2:20 p.m. EDT.

The EAS is a national public warning system that provides the president with the communications capability to address the nation during a national emergency. The test is made available to EAS participants (i.e., radio and television

broadcasters, cable systems, satellite radio and television providers, and wireline video providers) and is scheduled to last approximately one minute. The test message will be similar to regular monthly EAS test messages with which the public is familiar. The EAS message will also include a reference to the WEA test:

"THIS IS A TEST of the National Emergency Alert System. This system was developed by broadcast and cable operators in voluntary cooperation with the Federal Emergency Management Agency, the Federal Communications Commission, and local authorities to keep you informed in the event of an emergency. If this had been an actual emergency an official message would have followed the tone alert you heard at the start of this message. A similar wireless emergency alert test message has been sent to all cell phones nationwide. Some cell phones will receive the message; others will not. No action is required."

Cell towers will broadcast the WEA test for approximately 30 minutes beginning at 2:18 p.m. EDT. During this time, WEA compatible cell phones that are switched on, within range of an active cell tower, and whose wireless provider participates in WEA should be capable of receiving the test message. Some cell phones will not receive the test message, and cell phones should only receive the message once. The WEA test message will have a header that reads "Presidential

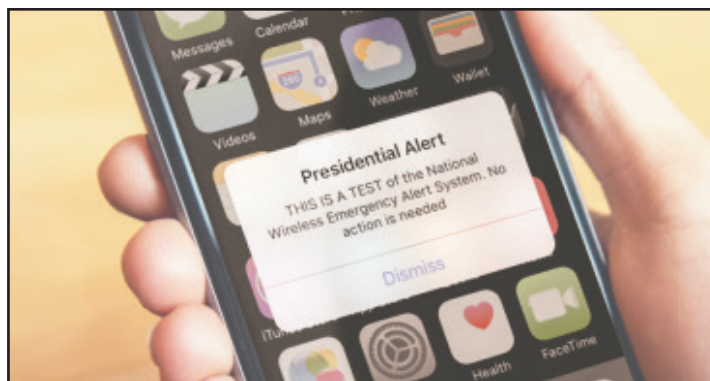
Alert System. No action is needed."

According to a press release from FEMA, the test will "assess the operational readiness of the infrastructure for distribution of a national message and determine whether improvements are needed." It's the first time the WEA test will be conducted nationwide. Previous EAS national tests were conducted in November 2011, September 2016 and September 2017 in collaboration with the FCC, broadcasters, and

"The WEA system can be used to warn the public about dangerous weather, missing children, and other critical situations through alerts on cell phones. The national test will use the same special tone and vibration as with all WEA messages (i.e. Tornado Warning, AMBER Alert)," the FEMA release said.

The Communications Act of 1934 prevents users from opting out of receiving the WEA test – although many have gone to social media to express their desire to do so.

Some have posted that they believe the president will use the WEA for political purposes, similar to his official Twitter page. Others say there is no need for a national alert – their local authorities will notify them if there's anything they need to know. Many are saying they will shut their phones off and leave them off all day to avoid getting the text and others have even threatened to cancel their phone service if their carrier allows the message to be sent.



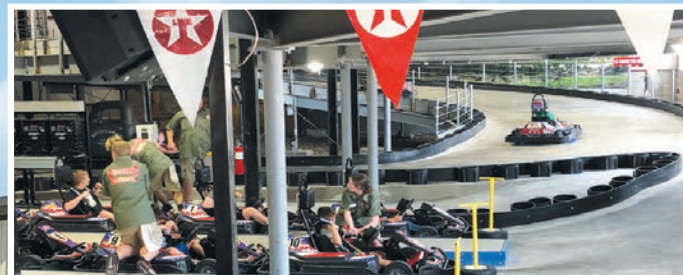
Alert" and text that says:

"THIS IS A TEST of the National Wireless Emergency

management officials in recognition of FEMA's National Preparedness Month.

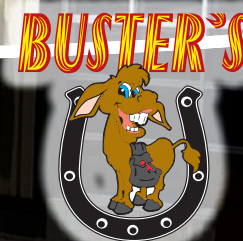


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A Matter of Trust

What if Your Financial Advisor Retires?

As you transition through life, your needs will change, particularly with your investments and estate plan. It can be difficult to know when you should take action in anticipation of these changes or how you can adjust as a result of these changes.

As you focus on the future, you may be wondering what would happen if your financial advisor decides to retire. Do they have a succession plan to avoid disruption in service? Who will your family members consult in the future? If your advisor has already retired, has the firm been proactive in terms of calling you? What will motivate your new advisor to consider the big picture for you?

If your advisor has retired, here are several things to consider before establishing a new relationship.

Depth and Breadth of Staff

Is it time to work with a comprehensive wealth advisor? You are more than your investment portfolio. You need a company with bench strength and different types of expertise. If you have sold a business, are near retirement, or preparing for multi-generational wealth transfer, you may have outgrown your current adviser.

Consider this, what if your needs were served by a team of experts? A team approach could help you plan for the future by thinking holistically. Your team of advisors should be made up of dedicated professionals who pursue continuing education through certifications.

Why? A single person can't be an expert in all areas, so a team provides the range of experience and collaboration to create the best strategy for you. Your team should be forward-looking in terms of economic events and changes in your personal situation. They can explain how your portfolio will work in concert with your estate plan.

Fiduciary Standard

Now, let's go one step further and hold this team to a high level of



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

accountability. In other words, this team should serve you in a fiduciary capacity.

What does this mean? A fiduciary relationship is based on trust. It's a legal obligation to provide advice and make decisions that are always in your best interest. The fiduciary standard differs from the suitability standard that many financial advisors may follow.

Second Opinions

When meeting with a successor, consider whether their personality is a good fit with yours and if their investment philosophy lines up with your goals and preferences. If you don't feel a strong connection, you can interview other firms and learn about the people who will be taking care of you and your family.

Ask what they love about their jobs and if they offer other services that may benefit you. A comprehensive wealth manager should have a lot of people on staff to take care of clients whether that's through complimentary bill-pay services, financial planning, the facilitation of family meetings, or proactive meetings with your attorney and tax professional.

Before you're handed off to the "new person", take charge of your financial future and interview several firms. This is an opportune time to get a second opinion on your current portfolio to learn what you are paying and how your investments have performed. There may be a better way to achieve your goals! Contact Trenny Garrett today at (573) 302-2474 or trenny.garrett@centraltrust.net

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Building an effective web presence

with Mike Waggett,
MSW Interactive Designs LLC

Google Mobile-First Indexing Explained

The world according to Google has changed once again, and it can impact your website rankings in a positive or negative way. Google is now using an algorithm that will crawl the mobile version of your website first to rank it for search terms. They want to provide mobile users (think smart phone or tablet) the best results possible. Mobile users are now the majority of internet users, and this is Google's way of helping them find what they are looking for.

So what does that mean for your website?

In the past, Google has used an algorithm (think math formula) to crawl the internet to find the desktop versions of your website and make a ranking decision based upon ~250 different ranking factors. With this change, now Google is seeking and crawling the mobile site first. If you do not have a mobile version of your website or your website is not built with a "responsive design", then your rankings could be negatively affected. To check if you have a responsive website, view it on a mobile phone. If you have to "pinch and squeeze" to see your website content, it is not responsive design.

To do: Contact your website company to check on the mobile friendliness of your website.

I have a mobile friendly website – what can I do to help my mobile rankings?

As we have said in the past, content on your website is the first thing to look at. Great text with your primary search terms is where to start. Make sure your videos and images are in formats that can be crawled and indexed. If you have a separate mobile website, ensure that you have equivalent title/header tags, and that you have links to sitemaps that are accessible via the mobile version.



Mike Waggett

To do: If you have a responsive design, there is nothing to do! If you have a separate mobile website, get in touch with your website company and ask some questions.

What else can I do to help Google find my mobile friendly website?

Social media is as important now as ever! Conduct an engagement campaign across several social channels (Facebook/Twitter/LinkedIn/Google+/Instagram) and back link to your website. If you have a "Google My Business" account, make sure to have the correct address, telephone number, and email for your company. Add photos, and get reviews for your business. You can now make posts onto your Google My Business page as well.

To do: If you don't have a Google My Business account setup, get one! It's free, and fairly easy to setup.

Bottom line – if your website is not mobile friendly, it needs to be. Check your rankings on your smartphone to see how your business is being affected. As always, call us if we can help you.

Twitter: @PutTheWebToWork

Facebook: <http://Facebook.com/putthewebtowork>

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Recent Area Ribbon Cuttings



The Lake Area Chamber recently held a ribbon cutting for Professional Floor Covering at 1095 Armory Drive in Osage Beach. The ribbon cutting took place on July, 27th 2018 at 11:30 am. Attendees included Professional Floor Covering staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber. For more information, call (573) 693-1235.



The Lake Area Chamber recently held a ribbon cutting for Five Star Fitness at 1026 Palisades Blvd #1 in Osage Beach. The ribbon cutting took place on August, 30th 2018 at 4:30 pm. Attendees included Five Star Fitness staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber. For more information, call (573) 280-4040



The Lake Area Chamber recently held a grand opening ribbon cutting for Jay's Signature Photography at 1667 Bagnell Dam Blvd Ste. B in Lake Ozark. The ribbon cutting took place August, 28th 2018 at 4:30 pm. Attendees included staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber and the grand opening of his studio. Visit their website at www.jays-signaturephotography.com or call (573) 693-1263



The Lake Area Chamber recently held a ribbon cutting for Stacy Schone Painting at #1 Willmore Lane in Lake Ozark. The ribbon cutting took place on August, 1st 2018 at 4:30 pm. Attendees included Stacy Schone Painting staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber. For more information, call (515) 205-7213

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



October Brings 31 Days of Fall Halloween Fun

By Nancy Zoellner-Hogland

OCTOBER 5 – 27 ZOMBIE WASTELAND HAUNTED HOUSE

The dead are rising from the grave and going to the Zombie Wasteland Haunted House at Splat Paintball – and they want you to join them! With more than 30,000 square feet of terror lurking around every corner and a stash of Nerf Guns, you're sure to get the fright – and the fight – of your life – while supporting a good cause. Half of all ticket profits go to Kids' Harbor. Admission is \$10 per person. The scariest haunted house in mid-Missouri, open every Friday and Saturday night in October, is located at 474 South Highway 7 in Camdenton. Call 573-480-7973 for more info.

OCTOBER 5 – 27 THUNDER MOUNTAIN FALL FESTIVAL

Thunder Mountain and Bridal Cave come alive for the fall season. Live Bluegrass music, sarsaparilla making, pumpkin painting, pumpkin chunkin' range, hay-bale mountain, fire pits for s'mores, bat bag toss, face painting, pumpkin tic tac toe, pedal tractor races and a small pumpkin for the kids to paint are all included in your admis-

sion to Bridal Cave. For an additional fee, everyone can pick out their favorite pumpkin – there are more than 1,000 to choose from, hike the Pumpkin Trail, purchase beautiful mums, get family photos in the cave, pan for gemstones, and enjoy pumpkin fudge, caramel apple bar, hot cider, rock candy, coffee and hot chocolate. Special rates are available for groups of 15 or more Monday – Friday with reservations. Hours are 9 a.m. to 4 p.m. week-ends in October. The park is located at 526 Bridal Cave Road, north of Camdenton. Visit the website at <https://bridalcave.com> for more information.

OCTOBER 6 – 28 MECCA FAMILY FARMS U PICK PUMPKIN PATCH

MECCA Family Farm is a U-Pick pumpkin patch open from 10 a.m. to 5 p.m. every weekend in October. The \$7 admission allows guests to enjoy unlimited trips down a 150-foot-long slide, a petting zoo with goats, cows, pigs, donkeys and a horse, corn crib for digging and playing, a 3-acre crop maze, a hay mountain for climbing, obstacle course, pumpkin painting and corn cannon. A concession stand sells lots of fall-favorite treats like ket-

tle corn and caramel apples. No pets allowed except for services dogs. To get to MECCA Family Farm, take Hwy 54 West of Camdenton to Delmar, on the right hand side of the road just past Davis Baskets. For more information, visit <http://www.meccafarm.com/>.

OCTOBER 6-28 THE CAVE PUMPKIN PATCH

Enjoy bounce houses, sandboxes, hay rides, games, mini golf, a barrel train and much more at the Cave Pumpkin Patch, located at 123 Swinging Bridges Road in Brumley. It's open from 10 a.m. to 5 p.m. every Saturday and Sunday in October. Admission is \$6 per person; kids 2 and younger are free. Homemade treats are also for sale in the country store.

OCTOBER 6 VERSAILLES OLDE TYME APPLE FESTIVAL

The Versailles Area Chamber of Commerce will again host the 39th annual, award-winning festival that draws thousands of festival-goers from all over the state and beyond. Activities, most of which take place on the city square, include a parade, many vendors selling their wares, lots of food booths, a sock hop, a car show

at the Versailles City Park, a fiddle contest, a fun zone for kids, a quilt show, pie baking contest, apple pie and much more! Visit <http://versaillesapplefestival.com/> for a complete schedule and more information.

OCTOBER 13 – HERITAGE ELEMENTARY PUMPKIN FEST

Bring the kids to Heritage Elementary on the Bagnell Dam Strip in Lake Ozark for lots of pumpkins, fun games and activities, bounce houses, food, raffles and much more! For more information, check the Osage Family Partnership Heritage Elementary Tribe Facebook page.

OCTOBER 13 OSAGE BEACH FALL FESTIVAL

This year's 18th annual festival will include lots of free kids activities including bounce houses, petting zoo, games and pumpkin decorating; arts and crafts booths; live music; food vendors; police, fire, and EMS displays and much more. Set for 10 a.m. to 5 p.m., the event will be held at the Osage Beach City Park on Hatchery Road. Visit <http://www.osagebeach.org/> for more information.

continues on page 19

Businesses, groups got a lesson in online marketing

By Nancy Zoellner-Hogland

Micro-moments have been defined as “moments when we need to know, need to go, need to do or need to buy.”

So how is your businesses showing up online when someone is experiencing one of those “micro-moments?”

That was the question asked by award-winning digital marketing strategist Brian Caplan, who flew in from Boston in mid-September to present Google's “Get Your Business Online” (www.gybo.com) program. The program, which drew about 50 business owners, managers and organization leaders, was sponsored by SCORE Lake of the Ozarks, in partnership with the Camden-ton Chamber of Commerce, Lake Area Chamber of Commerce, Lake West Chamber of Commerce and the Lake of the Ozarks Council of Local Governments.

Caplan shared a couple personal stories to illustrate why businesses who want to succeed should have a digital presence.

“On my daughter's 2nd birthday, I made her a fun Elmo cake – she loves Sesame Street – and spent a good amount of time decorating it to surprise her. However, I have a Havanese – a little white dog – that jumped up on the bench, jumped on the island and then bit the eye out of the cake. Suddenly I had a one-eyed Elmo, which would be a little traumatizing for a 2-year-old. I pulled out my phone right away and searched for a bakery near me, but then I typed in ‘Sesame Street bakery.’ And there was a bakery that had put up pictures of a Sesame Street cake. I called and said I needed a cake by the next morning. I was in that ‘Need to know, need to go, need to buy’ moment. All I wanted to know was ‘Where is it and how do I get there?’ I didn't care about the cost, at that point,” he said, adding that all consumers find themselves in those kinds of situations on a regular basis. “Again - that's why business owners should regularly be asking themselves, ‘How is my business showing

up when customers are having those micro-moments?”

He shared another story to prove his point.

“Today, 80 percent of smart phone users turn to their phones when they're in need. Yesterday, I started my day at 5:30 in the morning Eastern Time and didn't get (to the Lake) until 6:30 p.m. Central Time. I don't like airport food so after 13 hours of travel, I was starving. I went on my smartphone and looked up ‘Restaurants near me.’ Has anybody heard of Baxter's? Yeah. I went there and got the filet - and I got the view - and I got everything! After the trip I had, I deserved it,” he laughed. “But I found it because it was online.”

Google reported 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. Caplan said there's no

reason for that number to be so low – especially when a Google My Business listing is free and easy.

The site, www.gybo.com, provides simple, step-by-step instructions that will allow business owners to show up in a Google Search and on Google Maps at no cost to them.

Users will first click on the “View my listing” link, where they can type in the name of their business. If the business shows up, owners or other authorized users can add or update information and photos. If the business doesn't already have a free listing, business owners or managers can then click on the “Get Started” link to provide at-a-glance info, like phone number, business hours and directions to those who search for the business on Google Search and Maps.

Business owners can share what's best about their businesses, they can add photos of their space, their employees or their products and services. They can also click on the clock

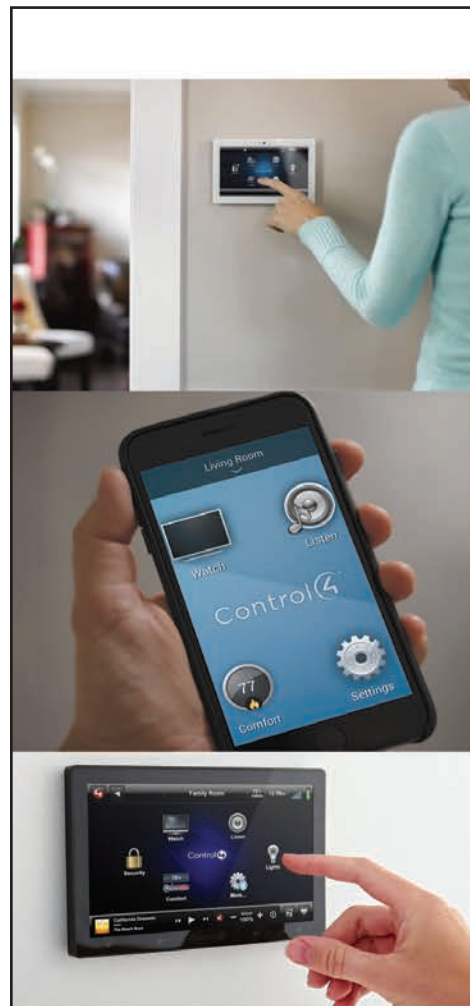
icon to post hours of operation to let customers know when they're open for business. And it's easy to update hours for things like upcoming holidays. A phone icon makes it easy for customers to contact the business with just a click.

Google's Get Your Business Online program can also help business owners easily create a website – even from their smartphones - using info from the Google listing. The page can also be customized with text, photos and design themes.

Caplan said with eight out of 10 people reporting that they visit a business' website before doing business with them, establishing a website is important.

“It doesn't need to be fancy but you need to have a web presence and you need to make sure all your information is correct. Websites should allow potential customers to get to know the business, like and trust it,” he said, adding that the phone number should be correct and all the links should

continues on page 22



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As the Lake Churns Surveillance Systems



Real Estate and Lake News with C. Michael Elliott

With the progression of inexpensive technology; many homes now have video and audio surveillance systems that record the information to a local hard drive or a remote server. The ease and convenience of these systems can go a long way toward providing peace of mind about keeping your home safe and secure. They are also a great way for second homeowners to keep an eye on their property. If you are a homeowner who has your home for sale; can it also be a great way to see what buyers think about your property?

Before you choose to do this, please consider the laws in your state. I am not an attorney and what is legal versus illegal when recording people without their knowledge differs from state to state. You should consult an attorney with specific questions before you do anything along these lines. I will share with you a summary of what I have researched regarding these laws in Missouri.

Per The Digital Media Law Project: Missouri's wiretapping law is a "one-party consent" law. Missouri makes it a crime to intercept or record any "wire, oral, or electronic communication" unless one party to the conversation consents. In Missouri, you may record a conversation or phone call if you are a party to the conversation or you get prior consent from one party to the conversation, unless you are doing so to commit a criminal or tortious act. Missouri also prohibits the disclosure or use of the contents of any wire communication obtained in violation of this section. Violation of the Missouri law is a class D felony, punishable by imprisonment and fine. In addition to subjecting you to criminal prosecution, violating the Missouri wiretapping law can expose you to a civil lawsuit for damages by an injured party.

This law only extends to oral communications which are "uttered by a person exhibiting an expectation that such communication is not subject to interception under circumstances justifying such expectation." You may be able to record in-person conversations occurring in a public place where there is no reasonable expectation of privacy without consent.

My opinion from researching the law and taking ethics into consideration is that a buyer should be made

aware if a home they are viewing has recording devices. I think any advantage you may gain is not worth the possible repercussions. I also believe disclosing this to the potential buyer is the honest and right thing to do.

My suggestion to buyers and their agents is to be mindful that homes may have recording systems and be conscious of your conversations while viewing a home. You can also make a habit of inquiring whether a home you are considering has such a system.

Disclosure of surveillance systems should be easily accomplished by posting a sign at your entrance stating that this home has an audio and video recording system. I also believe that this disclosure should also be made to other agents conducting showings either via the MLS or other form of communication. If the system is to be included in the sale of your home, this could be a plus to the buyer. If you would prefer not to disclose this information, I suggest turning off the devices during showings. The reason owners are asked to leave during showings is so buyers can have privacy and feel comfortable while looking at a home. To record them without their knowledge seems like an invasion of privacy and lack of respect, in my opinion, even if it is your home.

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you have interest in a career in real estate or would like Michael's assistance in the sale or purchase of property, contact him at 573.365.SOLD or cme@yourlake.com View thousands of lake area listings at www.YourLake.com \$1 million plus homes at www.LakeMansions.com You can also view each month's article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLakeChurns.com

Horseshoe Bend Parkway repairs underway to be ready for resurfacing in the spring

By Nancy Zoellner-Hogland

Turning right on to Bittersweet Road from Horseshoe Bend Parkway will be a little easier in the future.

This month, the Horseshoe Bend Special Road District (HBSRD) will be modifying the radius and making it wider. They'll also be making repairs and modifying the radius on Ravenwood Estates, the road that runs next to Lil Rizzo's restaurant.

That will allow drivers to safely make the turns without coming to "nearly a dead stop, and getting rear-ended," explained Jerry Jackson, chairman of the District's Board of Directors.

Road District Superintendent Kevin Luttrell said the food delivery trucks going in and out of Lil Rizzo's have broken the curbs into pieces, "and although the road is private, the curbs and gutters are on our right-of-way so we're responsible for them."

Luttrell said they had originally looked at adding a right turn lane at Bittersweet, one of the busiest intersections on Horseshoe Bend because of the traffic headed to and from Lazy and Shady Gators and Camden on the Lake. However, he said because it could cause problems for drivers turning out of Helinda, a residential street located less than 100 feet from the intersection of Bittersweet and the Parkway, they were advised against it by their engineer.

In the meantime, road district crews will also be fixing all the broken curbs and gutters along the Parkway to get ready for the 2019 resurfacing project, which are planned to begin as early as possible in the spring. The district will be resurfacing all of Horseshoe Bend Parkway as well as Bittersweet, Terry, Goldenrod, Daisy and Ivy roads as well as the Bittersweet Walking Path. The path resurfacing will be

paid for by the Village of Four Seasons, which owns the hiking and biking trails. The road district will also be adding delineator traffic posts between the edge of Bittersweet and the walking path to improve walker safety, according to Luttrell.

"Hopefully, we'll get a nice March so we can start milling – grinding the road surfaces down 2 inches – then we'll start paving so we can be done by Memorial Day weekend," he said. "That's the plan, anyway. Hopefully the weather will cooperate because I sure don't want to be laying blacktop in the middle of all the tourist traffic."

Luttrell also said this time, they will be leaving the electronics off the paver in order to provide a smoother finish on the Parkway. A setting on the longitudinal alignment of the asphalt spreader allowed it to be set to follow a string line – or in this case, the top of the concrete gutters that line the

road – when the Parkway was widened and resurfaced in 2001-2002.

"But this time, we're not following that gutter! The elec-

tronics on the pavers are so sensitive that if there's a rock ¼-inch tall laying on the gutter, it'll lift that paver up and then

continues on page 20



During next year's resurfacing project, delineator traffic posts will be added between the edge of Bittersweet and the walking path to improve walker safety. Nancy Zoellner-Hogland photo.



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Nationwide Federal Felony and Misdemeanor arrest / conviction Record

Financial History - Bankruptcies, Liens, Judgments

Education History (Highest level completed)

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Crossword Puzzle

THEME: TALK SHOWS

Solution page 8

ACROSS

1. Tulip precursors
6. "Le ____ des cygnes"
9. Education-related acronym
13. Heads-up
14. Fertility clinic stock
15. A la ____
16. Curl one's lip
17. Cub's home
18. "The Goldbergs" sibling
19. *Carpool ____ with James Corden
21. *Fallon is on when?
23. Crime scene evidence
24. Sounds of amazement
25. Tokyo, once
28. Strong hold
30. *Host of "Good night, and good luck" fame
35. Roll call document
37. End of prayer
39. Bowl unsuitable for water
40. Shakespeare's king
41. Cocoyam, pl.
43. What egoist and egotist have in common, pl.
44. Encourage
46. Madam, to a cowboy
47. Pleasant gentle accent
48. Intellectual
50. Not us
52. Lusitania's last call
53. Sherlock Holmes' assignment
55. Waikiki garland
57. *Letterman's successor
61. Do like in "A River Runs Through It"
65. To a bartender: "The ____"
66. Argonaut's propeller
68. Empower
69. Of a particular gray shade
70. By way of
71. Theatrical characters
72. Displeasure display
73. Australian runner
74. Editor's "Let it stand" marks

DOWN

1. Derive pleasure
2. Forearm bone
3. Malicious look
4. Cabbage
5. Chris Hemsworth's movie "12 ____"
6. Ore deposit
7. Perpendicular to St. in NYC
8. Ann Patchett's novel "Bel ____"
9. Hindu wrap
10. H.S. math class
11. Write on tombstone, e.g.
12. Animal protein
15. Population count
20. Gold unit
22. Omega of electrical resistance
24. Perform a surgery
25. *Talker and Oscar, Grammy and Emmy host
26. Muralist Rivera
27. "____ County" with Streep
29. Mosque V.I.P.
31. Cambodian money
32. *Kelly's ex
33. Convex molding
34. Adam and Mae
36. Ragtime turkey dance
38. *Jon Stewart's successor
42. Fresh Prince: "____ ya later!"
45. In a pleasant manner
49. *Where some James Corden segments are set
51. *Former "Weekend Update" host
54. *Appliance on Rachael Ray' Show set
56. "____ me, then who?"
57. Pointy part of a tooth
58. Nobel Peace Prize capital
59. Hula feast
60. Quilter's stuffing
61. German Mrs.
62. Not in use
63. Edible fat
64. Hitler's Deputy
67. Go for the bull's eye

CROSSWORD

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

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Halloween Happenings around the Lake

continued from page 14

OCTOBER 13 OKTOADERFEST AT THE HORNY TOAD

Enjoy an Oktoberfest-style celebration at Camden on the Lake's Horny Toad that will feature a specialty German menu, wine and beer tastings, music, arts and craft showings, local vendors and games along the lakefront boardwalk. Located at the end of Bittersweet Road on Horseshoe Bend Parkway, the celebration will be held from 11 a.m. to 3 p.m.

OCTOBER 19 & 20 APPLE BUTTER DAYS & FALL FESTIVAL

The Camden County Museum at 206 South Locust Street in Linn Creek will once again hold its annual fall festival featuring crafters offering a variety of items, craft demonstrations and a quilt raffle. Freshly made apple butter and apple pies will also be for sale. Admission is free; a chili and soup lunch will be available for a donation. For information or booth availability call 573-346-7191.

OCTOBER 27 ELDON PTO TRUNK-OR-TREAT

Everyone is invited to join the

Eldon PTO for a fun, free, family friendly night of trick-or-treating at the Eldon Elementary School Storm Shelter, 409 East 25th St. in Eldon. Participate by attending or having a trunk of your own! All decorations and costumes must be family appropriate. For safety's sake, all trunks are asked to arrive between 4 and 5:30 p.m. and stay for the entirety of the event. Additional information and trunk sign up forms are available at both Elementary School offices.

OCTOBER 27 HOWL-O-WEEN FESTIVAL

Bring the whole family – dogs and cats included – to the Dogwood Animal Shelter at 1075 Runabout Drive in Osage Beach from 10 a.m. to 2 p.m. for Halloween pet costume contests and other pet activities, kids' games, booths featuring craft-

ers and more. Lunches will be available for purchase.

OCTOBER 27 HALLOWEEN AT HORNY TOADS

Ready for a Halloween Bash

the Ozarks! You can celebrate with live entertainment, costume contest, drink specials, and more. DJ Lou Diesel will keep the party going all night long, spinning some spooky tunes. Dress in your most creative, funny or haunting costume for a chance to win a variety of prizes and gifts.

OCTOBER 28 KID'S HALLOWEEN SPOOKTACULAR AT CAPTAIN RON'S

From 5 to 7 p.m., bring the little ghosts and goblins to Captain Ron's to grab some loot! Several local businesses will be handing out goodies. Captain Ron's is located at 82 Aloha Lane, south of State Route F in Sunrise Beach.

OCTOBER 25 HY-VEE WALK ON THE ROCKS

A \$2 per child donation to the Dream Factory-Lake of the Ozarks, a wish-granting organi-

zation for critically and chronically ill children, allows kids to trick-or-treat from 4 to 7 p.m. through a maze of hay bales from a variety of businesses and organizations set up on the parking lot.

OCTOBER 27 HALLOWEEN ON THE BAGNELL DAM STRIP

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 27 for games, a costume contest and trick-or-treating from shops along the Strip. The festivities don't end when the kids go home. Several restaurants on the Strip will be offering Halloween specials and sponsoring costume contests for adults that evening.

OCTOBER 31 SPOOKTACULAR TRICK-OR-TREAT

A safe, free, family-friendly trick or treating experience will be offered at Splat Paintball from 7 to 10 p.m. on Halloween. Music, contests, fun and games will be held both indoors and outdoors. Splat is located at 474 South Highway 7 in Camdenton.



at the lake?! Head to Camden on the Lake and H. Toad's Entertainment Complex between 8 and 11:59 p.m. for the best all-hallows-eve party at the Lake of



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Parkway

continued from page 17
set it back down. And the gutters are not perfectly smooth – they're a little wavy – so we're going to leave it ½-inch to ¾-inch higher than the gutter to make sure we get the smooth ride back," he said, adding that they'll also be working to eliminate the low spots that fill with water during heavy rains.

The road district originally planned to resurface Bittersweet in 2018 and to resurface the Parkway in 2020. However,

Luttrell said when they put the 2018 paving job out to bid earlier this spring, Magruder Paving didn't bid because they were working on large projects down south and on I-55 and didn't pick up enough work in the Lake area to justify moving a plant here. Capital Paving bid on the project but Luttrell said the bid was much higher than what they had budgeted so they rejected it and "went back to the drawing board."

During the process of exploring their options, Luttrell said they looked into the possibility of a two-year bid. Luttrell

said because they had since decided to bump the resurfacing of Horseshoe Bend Parkway from 2020 to 2019, and because they felt the move might help get their costs down, the board quickly approved the idea. Magruder has since applied for a special use permit that will allow them to operate an asphalt plant on State Route 242 in Lake Ozark. Aldermen approved the first reading of the permit. A second reading was planned for September 25. Read the related story on page 1 for more details.



The Lake Area Chamber recently held a ribbon cutting for SQeZ Juice + Health at 3869 Osage Beach Pkwy in Osage Beach. The ribbon cutting took place on August, 3rd 2018 at 11:30 am. Attendees included SQeZ Juice + Health owners, staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber. Visit their website at www.sqezjuicehealth.com or call (573) 552-8790



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The Lake Area Chamber recently held a ribbon cutting for TCS Phone Solutions at #1 Willmore Lane in Lake Ozark. The ribbon cutting took place on September, 21st 2018 at 11:30 am. Attendees included TCS Phone Solutions staff, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber. Visit their website at www.calltcs.com or call Tony Stuecken at (573) 634-7243.



The Lake Area Chamber recently held a ribbon cutting for The Strick Group powered by USA Mortgage at 3738 Osage Beach Pkwy Ste. 120 in Osage Beach. The ribbon cutting took place on September, 12th 2018. Attendees included staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber and the grand opening of their new offices in Osage Beach. Visit their websites at www.mogle.usa-mortgage.com or www.sbeck.usa-mortgage.com

Managing Rental Property Beds

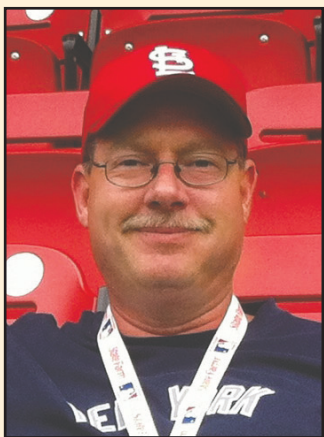
One of the more frequent questions that I am asked is what size beds should a vacation rental home or condo have and how many? Having the right bed configuration can lead to additional rental nights and help you take advantage of our off-season golf market.

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.

Recent Area Ribbon Cuttings



The Lake Area Chamber recently held a ribbon cutting for McDonald's at 1726 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on May, 31st 2018 at 11:30 am. Attendees included McDonald's Owners, Staff and friends, as well as Lake Area Chamber staff, and several board members. The ribbon cutting celebrated their membership with the Lake Area Chamber of Commerce and the Grand Re-Opening of the McDonalds in Lake of the Ozarks. Call (573)365-6013 or visit their website at www.mcdonalds.com.



The Lake Area Chamber recently held a ribbon cutting for Senior Insurance Solutions at 754 Bagnell Dam Blvd in Lake Ozark. The Grand Opening ribbon cutting took place on May, 30th 2018 at 4:30 pm. Attendees included Senior Insurance Solutions Owners and friends, as well as Lake Area Chamber staff, and several board members. The ribbon cutting celebrated their new membership with the Lake Area Chamber of Commerce and the Grand Opening of their new offices in Lake Ozark. Call (573)692-5562 or visit their website at seniorinsurancesolutions.com.



The Lake Area Chamber recently held a ribbon cutting for Viamedia, Inc. at #1 Willmore Lane in Lake Ozark. The ribbon cutting took place on August, 17th 2018 at 11:30 am. Attendees included Viamedia staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber. Visit their website at www.viamediatv.com or call (573) 289-7128



The Lake Area Chamber recently held a ribbon cutting for FJ Propeller Midwest at 1250 Runabout Drive in Osage Beach. The ribbon cutting took place on August, 15th 2018 at 11:30 am. Attendees included FJ Propeller Midwest staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. The ribbon cutting celebrated their new membership with the Lake Area Chamber and the grand opening of their shop in Osage Beach. Visit their website at www.fjpropellermidwest.com or call (636) 795-5510

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Business Lesson

continued from page 15
work. "When using digital marketing, it's important that it remain consistent and accurate. Have you ever searched for something, clicked on it and it was totally different from what you expected? That's called 'disruption.' Psychologically – because marketing is part psychology, part science, part art – when we cause disruption for a consumer, we alienate them. We're supposed to set an expectation and then deliver and if you don't, that's showing the consumer you don't have your stuff in order. If you can't keep your own house in order, how can you help business get in order? So, for instance, I put out a social media post and say 'Check out our menu,' then it goes to a page '404 error. Page not found.' Guess what. I just lost a customer."

Caplan said websites should also:

- Be organized – clutter confuses consumers and will cause them to search elsewhere

- Contain useful and original content. Anything else can bring lawsuits for plagiarism or confuse users. Keep it short and to the point.

- Text Links - clickable text in a hyperlink. For instance, if the business is a hotel that has a pool outfitted with a poolside bar, the hyperlink could direct the user to photos of that bar. The words contained in the anchor text can determine the ranking that the page will receive by search engines. When using hyperlinks, Caplan suggested using descriptive words.

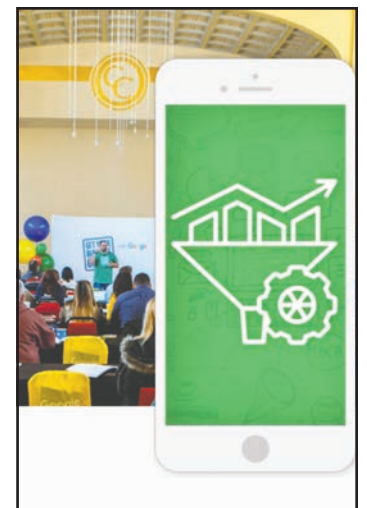
- Use descriptive phrases – key phrases – in the page title, used by Google to find the business

- Include a description that covers the products or services offered and a call to action "Call now" or "Click for a free quote"

- Avoid overloading the website with large photos because they slow the page. Google "How to optimize images for my website" to learn how to shrink photo file size.

- Use original photos or visit www.unsplash.com or www.pexels.com for stock photos that can be used without copyright infringement. To manipulate photos, visit www.Canva.com

Already have a website? Visit Google Console to learn how to improve a website's performance on Google Search.



Caplan, a national speaker for Google's online business program, also created a website to answer questions and help business owners grow their marketing. The website, "Bryan Caplan's Mega List & Guide to Smarter Marketing," can be found by visiting www.bryancaplan.com/grow.

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with Michael Lasson of First State Bank Mortgage

3 Easy Ways to Prepare for a Vacation Home Loan

Many think of the Lake of the Ozarks as a vacation destination, but it's also the perfect place to live. The lake is great for seeking rest and relaxation, or a beautiful retreat from hectic city living. Have you been thinking about buying a vacation home at the Lake of the Ozarks? I would be honored to assist you with your home loan at Lake of the Ozarks. Here are three things you can keep in mind as we get the process started on owning a home or condo at Lake of the Ozarks.

Think About Your Goals

What do you want to do with your vacation home? Do you need a place to stay on the weekends, holidays, or during the summer? Will this be a home that you retire to in the next several years? Do you intend to use it as an investment property and rent it during the times you aren't using it? Owning a second home may come with some nice benefits, like tax write-offs, but this all depends on how you will be using it.

Start with the Numbers

We can take an in-depth look at the numbers when you start working with us. There are a few key factors to consider, and the first is how much of a down payment you have. This will impact the type of loan you can obtain, as well as your interest rate and monthly payments. If you have a stable income with a cash reserve, you are on your way to being a vacation homeowner at the Lake of the Ozarks! You should also think about property taxes, insurance, maintenance, repairs, furnishings, and property management fees. You can prepare for those more down the road, but you'll want to keep those expenses on your radar.

Think About Loan Terms

What type of loan do you have on your primary residence? It's most likely a 30-year mortgage. While that works for your first home, it may not be the best option for your vacation home at the Lake of the Ozarks. So,



what is the best option for you? Let's We will take a look at your finances and overall picture to determine what works best for your situation. We can talk about the different loan programs and terms when we discuss your lending options.

Let's Get Started!

The first thing you need to do is complete an online application at www.yourlakeloan.com. Before you know how much you can spend on a vacation home, you'll need to get pre-approved. This will make your entire real estate buying experience smooth and efficient. After you've been pre-approved, your real estate agent will have a better grasp on what you can afford and will be able to find the right property for you. Once you find the perfect property, we will assist you through the loan process so you can be relaxing in your vacation home before you know it. Visit our website to learn more about our services, or follow our social media channels to stay in touch.

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CADV Brunch held October 10

Sponsors needed for annual event. Save the date! The 17th annual Citizens Against Domestic Violence Brunch will be held October 10, 2018 from 11 a.m.-1 p.m. at The Lodge of Four Seasons Campana Hall in Lake Ozark. The theme this year is "Favorite Pastime." Tickets and sponsorship opportunities are available. Last year, about 400 people attended the event which includes a buffet of what the best Lake-area restaurants have to offer.

Each year, attendees go all out to decorate tables according to the theme. The program includes victim testimonials and information about how CADV helps victims of domestic violence and sexual assault in the Lake of the Ozarks community. CADV provides services and support to men, women and children in Miller, Morgan and Camden counties. The brunch coincides with October's Domestic Violence Awareness Month.

In addition to enjoying more than 25 local restaurants, the event will include a live auction

of unique Lake-area items and a 50/50 raffle. Mike Clayton, morning show host at Mix 92.7, will serve as the EMCEE.

CADV committee members are encouraging more men to attend the event.

"Violence against women is a community health problem and requires the engagement of the entire community," CADV director Sheree Keely said. "Given that, it is not just a 'woman' problem, the solution requires men and women collectively to partner to find community responses that support ending violence against women."

Sponsorships for the brunch are available. A \$1,000 Platinum Sponsorship level includes a reserved table (eight tickets), access to being first in line for the food, and a bottle of wine. Platinum Sponsors will be recognized in pre-event promotions, will have a logo displayed at the brunch as well as be recognized prominently at the event. A \$500 Gold Sponsor will receive a table at the brunch (eight tickets), have a logo displayed

at the brunch as well as be prominently recognized at the event. A \$250 Silver Sponsor receives four tickets to the event, with a business name recognized at the brunch. A \$100 Business Sponsor will receive two tickets to the brunch and have a business name recognized at the event.

Local restaurants are asked to contact CADV if they are interested in providing food. Restaurants are allowed to decorate their stations and display information about their business. Table hostesses to decorate tables and volunteers are also needed. Individual tickets are available for \$20. The brunch is the largest fundraiser of the year for CADV and all money stays local to provide much-needed services to clients.

Brunch sponsorship forms, hostess forms, flyers and event information are available on CADV's website. For more information about CADV/VOC go to www.cadv-voc.org or call 573-346-9630.

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Overlay of Horseshoe Bend

continued from page 1
also make a recommendation on what they think would be the best way to cover the cost," he said.

Van Dee and Michalik both said funding is the stumbling block because currently, the city doesn't have any money in its budget to fix any streets – no matter how inexpensive – Magruder can do the work.

Michalik said he asked Cochran to also look into the possibility of charging a one-time transportation impact fee for future new development.

A Google search found that many municipalities – both large and small – collect the fee. The Pennsylvania State Department of Transportation even provides a handbook for municipalities that addresses transportation impact fees, explaining that, "Fees can be assessed to new development in proportion to its impact on transportation—the traffic the develop-

ment is expected to generate during peak commuter periods. Funds collected are used to improve roadways used by development-related traffic, enabling Pennsylvania municipalities to provide adequate infrastructure to support economic growth and development."

According to both Machalik and Van Dee, Cochran is expected to present their findings at a board of aldermen meeting in the next couple months.

In the meantime, aldermen will again have to vote a second time on whether Magruder's asphalt plant will be allowed. The second reading of the permit was scheduled for the city's September 25 board meeting, after the deadline of this issue of the "Lake of the Ozarks Business Journal." Several restrictions were placed on the company:

The asphalt plant, located approximately 1,200 feet east of the MM-242 intersection,

can operate only between the hours of 7 a.m. and 7 p.m. Monday thru Thursday, 7 a.m. to 3 p.m. Fridays and may not operate on holidays. The plant is allowed to operate after 7 p.m. Monday thru Thursday, only if it is necessary per certain job specifications.

Reasonable steps must be taken to minimize odor and noise.

Any complaints received must be immediately addressed by Magruder.

Magruder will maintain all operations in compliance with all state and federal requirements and regulations.

The special use permit will be valid from March 1, 2019 to October 31, 2019.

Van Dee said if they are able to get voter approval and move forward with their own paving projects, they may look into extending the permit if additional time is needed to get the work completed.

Van Dee said Magruder operated a plant there two years ago without issue.

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THE RIDGE

Additional donations need to cover needs

By Nancy Zoellner-Hogland

LAMB House, an ecumenical food pantry and thrift shop in Camdenton, is asking area churches for their help.

Each month, the ecumenical food pantry and thrift shop in Camdenton provides food, clothing and assistance with rent, utilities and prescription medicine for an average of 550 residents of Camden County – and it's all done through donations with 80-some volunteers and just one part-time employee.

Proceeds from the thrift shop sales are used to cover operating expenses. In the past, the community has donated nearly enough food to feed those who request assistance. According to Manager Pat Woodward, LAMB House has purchased only hamburger, eggs, dry milk and other fill-in items as needed. However, that's no longer the case.

Because food donations have been down, LAMB House has already spent nearly \$9,000 on food this year.

Typically, each person in the family gets one bag that con-

tains items like a box of macaroni and cheese, a can of tuna, canned meat, canned pasta, soup, canned fruit, canned vegetables and packaged noodles. Then, based on family size, food orders also include cereal, instant potatoes, spaghetti sauce and noodles, hamburger, Hamburger Helper, pudding, Jello, rice, beans, dry milk, eggs, bread, and whatever dessert-type items and produce that have been donated.

To help meet the need, in September, the board of directors voted to ask if they could start the church portion of the Can-Do Challenge in October. The Can-Do Challenge, divided into three categories - churches, businesses and organizations - is an outreach of the Camdenton Area Chamber of Commerce. Participants in each category compete against each other to see which congregation, business or organization can donate the most food. A traveling trophy is presented to the winners of the contest, which typically begins in November. The chamber approved the request to begin the

church portion only in October.

"We still have lots of canned vegetables on the shelves but we really need peanut butter and jelly, cereal, spaghetti sauce and spaghetti, tuna – those kinds of items. Our mission is to help families who cannot get food stamps for reasons other than too much income, but we need help to accomplish that. Last year, Lake Presbyterian Church took first place in the church category with 1,036 items collected," Woodward said. "And that is a lot of food! However, when you feed a few hundred people each month, the food goes fast."

Donations should be brought to LAMB House, located at 93 Morgan Street in Camdenton, between 9:30 a.m. and 1 p.m. Monday through Friday, if at all possible. Otherwise, it can be brought between 9 a.m. and noon on the first and third Saturdays of the month. The manager will log the donations and the chamber will announce the winner in December.

For more information, call 573-346-2168.



Rose Walls, a volunteer at LAMB House who oversees the food pantry, checks to make sure all food given away is in date.
Nancy Zoellner-Hogland photo.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

GRAND GLAIZE DRIVE-IN THEATER – PART 2

In last month's installment on the Grand Glaize Drive-In Theater, which used to be on the vacant lot now overlooked by KRMS radio and bordered by Arby's and Culver's in Osage Beach, the physical layout of the theater was described. In the years im-

mediately after it opened, drive-in theaters also opened in Camdenton, Eldon and on the West Side of the Lake. Today all of our theaters are indoors.

In 1949, the original owners were Mr. and Mrs. Robert Smith. A few years later they sold it to Karl Witt who teamed up with Grant Scott and Ray Behrens, all

members of Bethany Lutheran Church in Eldon, to have interdenominational church services at the theater on Sunday mornings. In 1965 Hope Lutheran Church, having property adjacent to the theater, took charge of the services. The podium was on top of the projection and snack bar building. A large umbrella sheltered

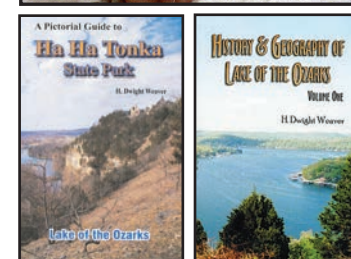
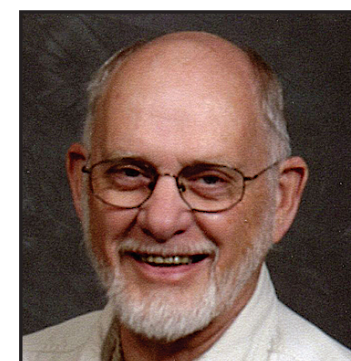
the podium. Various guest ministers conducted services. Choir members from Hope Lutheran served as a choir for services. (Photo courtesy of Missouri State Archives.)

Rev Dr. Ralph Egolf of Osage Beach took charge of the theater services and was known as "Marrying Sam". At the time he was also serving as the minister of services at Tan-Tar-A and Bridal Cave. During his time at the cave he married more than 1,000 couples. An accomplished minister with a long record of service in the ministry and in missions in China and Japan, Rev. Egolf assisted in getting translations of the Bridal Cave tour into several foreign languages for the benefit of international guests who did not speak English. Transcripts of the cave tour were available to visitors free of charge and keyed to designated locations along the tour route. Ralph Cressman Egolf, Ph.D passed away on Dec. 7, 2004 at the age of 90.

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.



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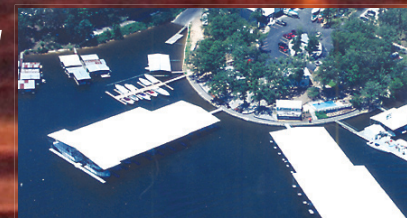
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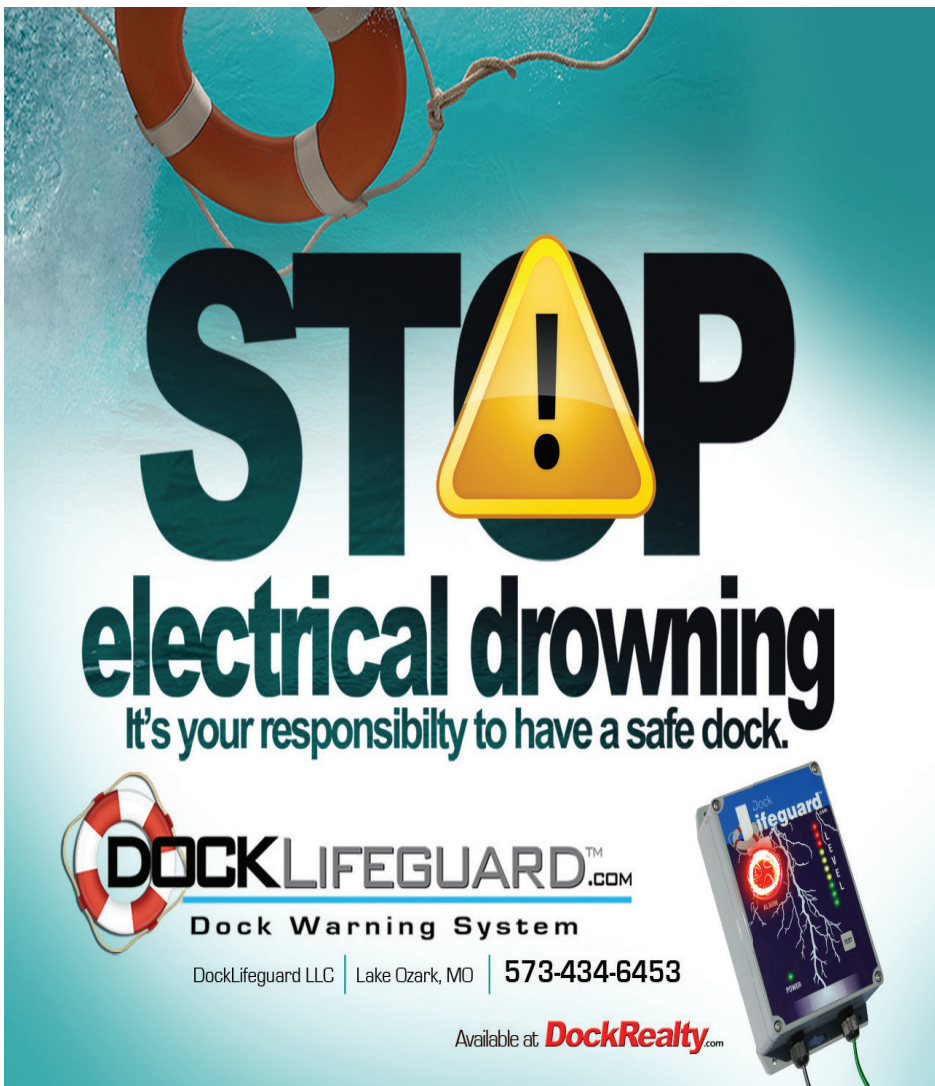
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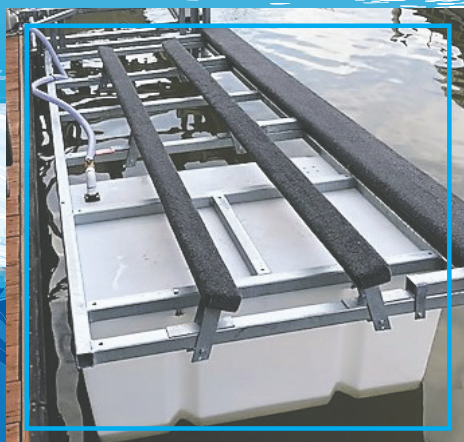


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