



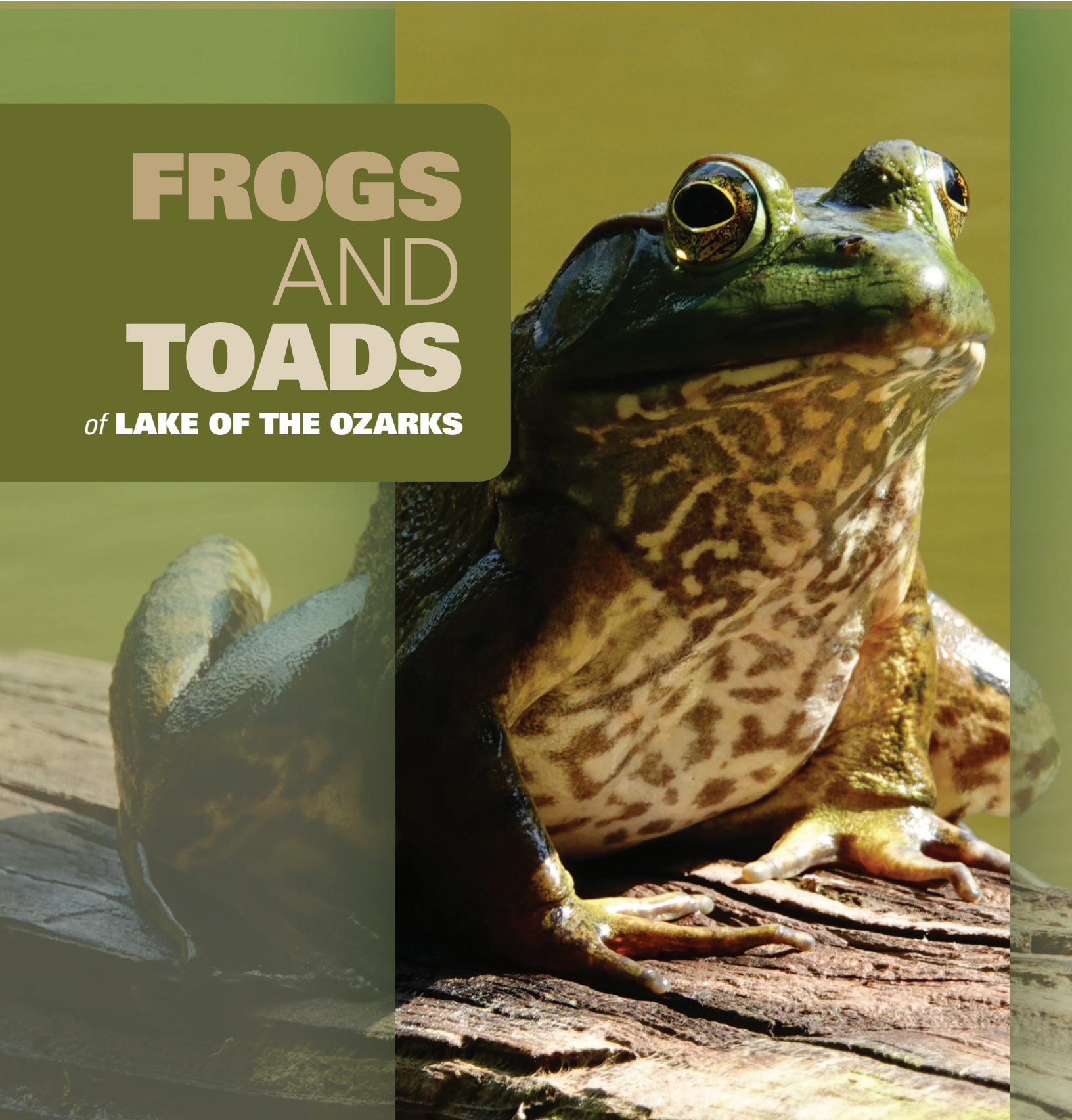
SPRING/SUMMER 2025

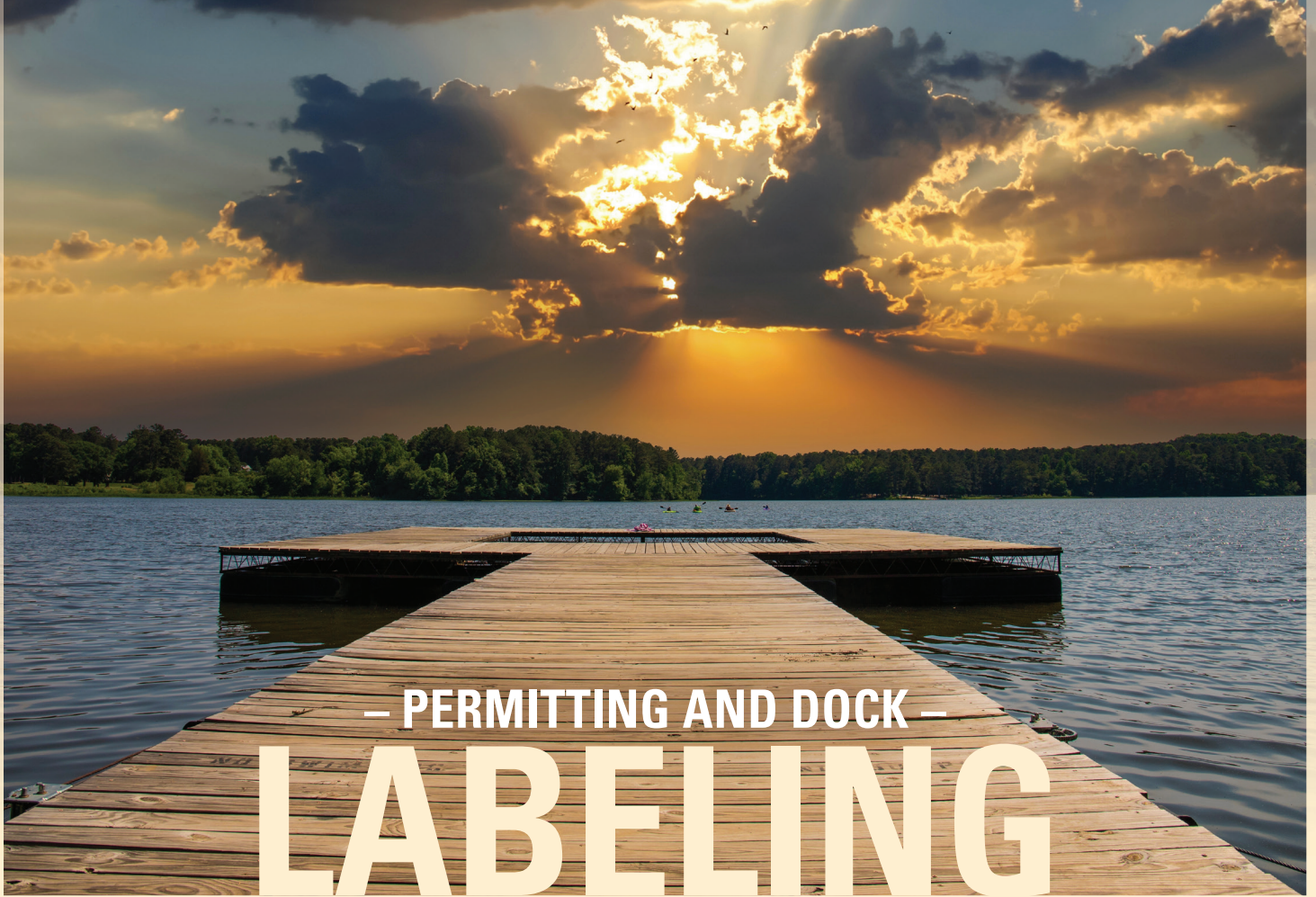
LAKE NEWS

and Shoreline Views

FROGS AND TOADS

of LAKE OF THE OZARKS





— PERMITTING AND DOCK —

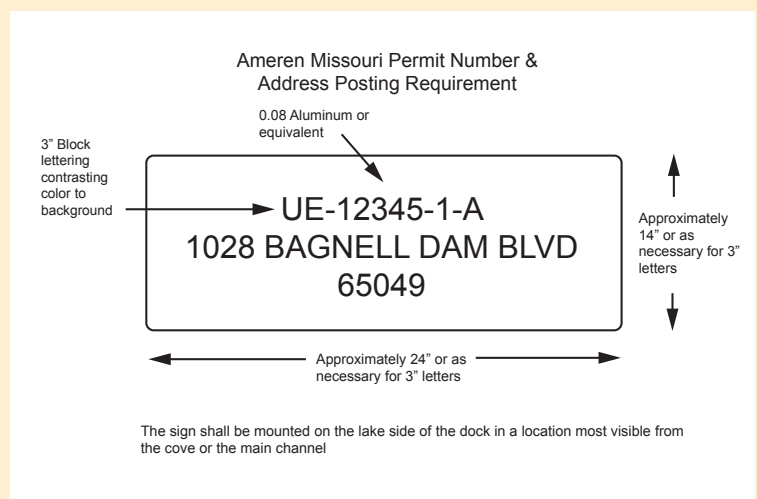
LABELING

All structures within the project boundary must be authorized in accordance with our license through the Federal Energy Regulatory Commission (FERC). This authorization has been a requirement since 1931 and is accomplished by the issuance of a permit. Permit review and approval is administered by Ameren Missouri. Each structure that has been or will be installed within the project boundary must have its own permit, with an identifying number that is issued to the current owner of the structure. **Permit numbers are unique to a parcel of land, much like a 911 address.** They do not move with a facility such as a boat dock. Permits simply authorize structures within the Ameren Property Boundary. No property rights are conveyed by issuance of a permit.

TRANSFERRING PERMITS: If you buy a lakeside property, it is your responsibility to transfer all permits associated with that property into your name. This can be done with a single transfer request, which will cover all existing permits (dock, pump, seawall, etc.) on your new property. In order to initiate a permit transfer, you will need to:

- Provide a copy of your property deed.
- Provide an approved electrical inspection (dated within the past 12 months) if you're located within one of the following fire districts: Lake Ozark, Rocky Mount, Mid-County, Osage Beach, Sunrise Beach, or Northwest.
- Pay a one-time \$100 processing fee.

To apply and pay for new permits, apply for permit transfers, and make sure your lakeside improvements are properly permitted, go to our new online permitting system at AmerenMissouri.com/Lake. You can obtain copies of your permits as well. If you have questions, email lake@ameren.com.



**PERMIT NUMBERS ARE UNIQUE
TO A PARCEL OF LAND, MUCH
LIKE A 911 ADDRESS**

USING THE **ONLINE** **PERMITTING** **SYSTEM**



In 2007, Ameren was issued a new license by FERC to operate Bagnell Dam as a hydroelectric facility. Among the multitude of requirements prescribed in the license was the development of a **Shoreline Management Plan (SMP)** for Lake of the Ozarks. The purpose of this plan is to coordinate land management activities within Ameren’s project boundary. In most areas, this boundary extends up to elevation 662.0 feet above sea level, approximately 3 feet above the normal summer pool.

In a nutshell, the SMP states that **all** construction activities within the project boundary must be permitted. This includes common items such as docks, seawalls, riprap and patios/decks, as well as less common structures such as heat exchange coils and drainage flumes/pipes.

Even if a project is considered “permissible,” there are certain restrictions that must be followed. For example, a patio constructed within the project boundary may have a maximum width (parallel to the shoreline) of 15 feet or 15% of the property width, **whichever is less**, and a maximum area of 150 square feet.

You may see structures that, if built today, would not conform to the current guidelines. For example, in the past, it was not uncommon for seawalls to be built with a base elevation that extended well out into the lake. Today, seawalls must be constructed with footings placed at elevation 658.6’ or higher.

Ameren has produced a document, [Appendix B - Lake of the Ozarks Permit Requirements](#), which is a valuable reference guide for property owners and contractors. This document provides the guidelines associated with the majority of the permitted activities available to shoreline property owners. This document can be found at the link at the end of this article.

In January 2022, Ameren adopted a paperless, online permitting system. All paper applications are expired and will not be accepted.

In addition, all payments can now be made online within the new system.

In addition to the paperless convenience, you will also receive an e-mail with each step of the process, as well as reminder e-mails if you have not submitted your application after completing other steps. An Ameren representative will send you an email via the messaging feature of the online permitting system if additional information is required to process your application.

As with any change, there is a learning curve involved. A series of documents and how-to videos has been developed to familiarize you with the new system. These resources can help you to

- Set up an Account
- Complete a Permit Application
- Complete a Permit Transfer
- Enter a Property Location
- Upload a Document
- Enter Required Details to Application
- Authorize Users other than property owner to access an account
- Pay an invoice and obtain a paid receipt
- Obtain a copy of your permits

The above resources can be found at <https://www.ameren.com/missouri/residential/lake-of-the-ozarks/shoreline-management>.

FROGS AND TOADS

of LAKE OF THE OZARKS

There are 25 species of frogs and toads native to Missouri.

They are members of a class of animals called **amphibians**, which are closely related to reptiles such as snakes and lizards. Unlike reptiles, which can lay their eggs on dry land, amphibians must return to the water to reproduce. Since their eggs hatch in an aquatic environment, young amphibians (tadpoles) are adapted for life in the water with a swimming tail and gills. As they grow, the tail is absorbed and legs begin to grow. In most amphibians, the gills are replaced by lungs for breathing air on land.

Compared to frogs, toads have dry skin, which is typically covered with small bumps or “warts.” Despite the old myth, handling a toad will **NOT** give you warts. However, secretions from both frogs and toads can be irritating if you get it on your skin, and downright painful if you get it in your eyes. It’s best to thoroughly wash your hands after handling one.

Both frogs and toads are very vocal and, just like with birds, you can learn to identify species simply by their call. Recordings of toad and frog calls are readily available online.

Frogs and toads are an important component of our native ecosystem as they consume large numbers of insects. They are also an important food source for numerous fish, birds, snakes and mammals. Bullfrogs and green frogs are also considered game species in Missouri and in other states where they are found.

Eastern American Toad

Eastern American toads prefer rocky woodlands, so they feel very at home here at the lake. They are often seen under lights around homes at night. They have a wide distribution in eastern North America, from mid-Canada down through Texas and Georgia. A single female can lay up to 20,000 eggs each spring.

Blanchard’s Cricket Frog

Blanchard’s cricket frogs are often seen along feeder streams leading into the backs of coves. These small frogs, rarely exceeding an inch in length, display colors varying from grey to tan to green.



Eastern American Toad



Gray Treefrog



Blanchard's Cricket Frog



Eastern Narrow-mouthed Toad

Gray Treefrog

Despite its name, the **gray treefrog** can vary in coloration from light gray to a vibrant green. Treefrogs have adhesive pads on their toes which aide them in climbing. As their name implies, they are often found in trees, sometimes a fair distance from water.

Spring Peeper

The **spring peeper** is a small frog, about one inch long, with a dark "X" marking on its back. They are among the first frogs to begin breeding in the spring, sometimes as early as mid-February. Peepers overwinter in the soil. In the fall, their liver releases glucose into their body which acts like a natural antifreeze, keeping their tissues from freezing.

Eastern Narrow-mouthed Toad

At a mere 1 ¼ inch long, the nocturnal, burrowing **eastern narrow-mouthed toad** is more often heard than seen. The call resembles the bleat of a lamb. Narrow-mouthed toads feed primarily on ants and termites. A fold of skin on the head behind the eyes is a distinctive feature.

American Bullfrog

The **bullfrog** is our largest native frog, reaching a nose-to-tail length of up to 8 inches. They are more aquatic than our other frog species, never venturing far from water except during rainy periods. Bullfrogs are aggressive feeders and will eat almost anything they think they can swallow, including insects, crayfish, fish, small mammals and birds, and smaller frogs, including their own kind. From hatching, it takes a bullfrog up to four years to reach adult size.

Green Frog

The **green frog** is similar to the bullfrog but can be distinguished by the presence of a dorsolateral fold, a raised ridge of skin extending backward behind the eye on either side of the back. Green frogs exhibit a second color phase which, until recently, was considered a separate species, the **bronze frog**.

Pickerel Frog

The **pickerel frog** has two rows of dark rectangular spots running down the center of its back. If you ever encounter a frog in the twilight zone of a cave, it is likely this species.



American Bullfrog



Green Frog



Spring Peeper



Pickerel Frog

— CERTIFIED —

Dock Builder Program

WHAT IT MEANS TO YOU

Docks on Lake of the Ozarks require a certain level of structural engineering and workmanship to withstand the environmental forces they are subjected to over the course of the year, such as wave action, high winds, ice and heavy snowfall. A dock that has collapsed or broken loose due to poor design and construction can be dangerous to lake users.

The Certified Dock Builders (CDB) program was initiated by Ameren Missouri in January 2004 with safety in mind. CDBs must pass an initial certification inspection of their work by a qualified engineer and submit to random inspections thereafter. These inspections ensure that CDBs are constructing and modifying docks in accordance with Ameren Missouri guidelines. CDBs must also provide proof of insurance. If you hire a contractor to perform dock

and breakwater construction, including additions, modifications and re-foaming activities, they must be a CDB.

From the perspective of dock owners, knowing that your dock builder has met a list of criteria to attain CDB status should give you some peace of mind.

Ameren Missouri maintains and periodically updates a CDB list. For more information pertaining to docks, including a list of current CDB contractors, go to:

Dock Requirements - Ameren Missouri

or

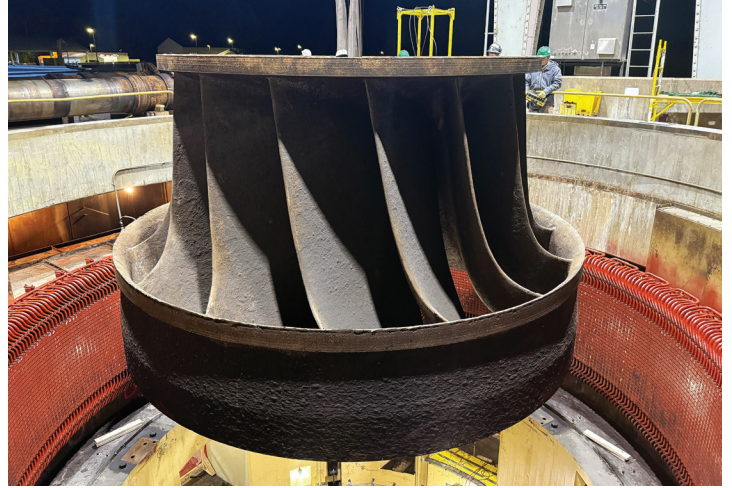
<https://www.ameren.com/missouri/residential/lake-of-the-ozarks/dock-requirements-safety>



Turbine UPGRADE

On October 16, 1931, Bagnell Dam began generating commercial electricity produced by six main turbines. Two more main turbines were installed in 1953. Six of the original eight turbines remained in use until the 2000s, when they were replaced.

The process to replace the last two original units, both of which have been in use for 93 years, began in September 2024. Even though these original units are still functional, technological improvements over the past 90-plus years make replacement a viable option. Compared to the original units, the replacements will be more efficient in that they will produce the same amount of electricity with less water. The new units will also have the capability to introduce air into the water as it moves through the dam, increasing dissolved oxygen levels in the downstream river



and ensuring the health of fish and other aquatic organisms. Due to advances in metallurgy, the new units will be made of much harder and corrosion-resistant steel than what was available in 1931.

The sizes of the main unit components are impressive. A water wheel, the part of the generator which contacts the water and turns the unit, weighs 52 tons and is approximately 9 feet tall and 14 feet in diameter. The steel shaft connecting the water wheel to the rotor weighs more than 37 tons. The rotor itself weighs 150 tons, 19 tons of which are copper. Moving these components into place is no easy task, but is accomplished by a 150-ton capacity mobile crane, which also dates back to 1931.

The installation of these two units is expected to be completed in mid-2025.

ELECTRICAL SAFETY RULES:

All docks need continual inspections by their owners. Water movement can cause wear on the dock's electrical equipment. Monthly testing of ground fault circuit interrupters (GFCIs), electrical equipment and bonding wires is recommended. During the winter, wires and electrical outlets can deteriorate due to freezing and thawing. Electrical equipment that worked well the prior season will need to be inspected before using the dock again.

Have both the dock and the power supply to the dock regularly inspected by a qualified electrician. Electrical problems in or near the house, and lines feeding the dock, can cause life-threatening issues, even with docks that meet code and have been inspected.

Never swim around a dock where breakers or GFCIs are tripping. HEED THE WARNING SIGNS! If in doubt, swim away from the dock and get out! If a breaker or GFCI trips, something is wrong, and the dock should be considered unsafe until a qualified electrician inspects and fixes the problem.

Never attempt to energize or reenergize, engage a breaker, or reset a GFCI while someone is swimming near the dock. Get the dock inspected and fixed before using or swimming nearby.

Do not touch any part of the dock or adjacent docks if a tingle or shock is felt. Swim or get away from the dock, cables and attachments. Exit the water away from the source of the shock. If possible, swim to the shoreline and exit there.

For additional information on dock electrical safety, visit your local fire district website or [SafeAtTheLake.com](https://www.safeatthelake.com).

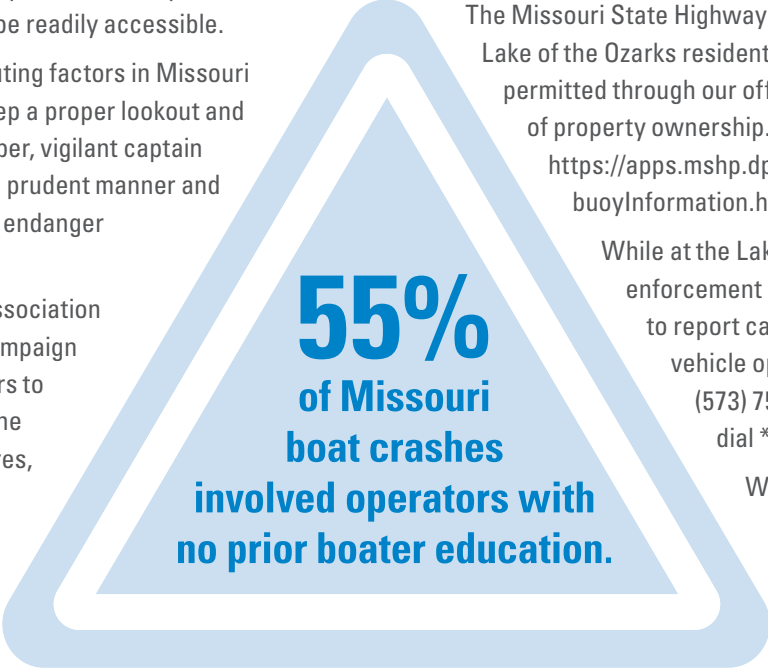


SAFETY MESSAGE FROM THE MISSOURI STATE HIGHWAY PATROL

Children under 7 must wear a life jacket while on board any watercraft unless they are in a fully enclosed part of the watercraft. Life jackets are required for each person on board a watercraft and must be readily accessible.

The leading probable contributing factors in Missouri boat crashes are failure to keep a proper lookout and the water conditions. Be a sober, vigilant captain who operates in a careful and prudent manner and at a rate of speed so as not to endanger any person or property.

The Water Sports Industry Association (WSIA) Wake Responsibly Campaign recommends water sport users to stay at least 200' away from the shoreline, docks, and structures, keep music at a reasonable level, and to minimize repetitive passes in any one portion of the lake.



55%
of Missouri
boat crashes
involved operators with
no prior boater education.

Anyone born after January 1, 1984, who operates a motorized boat on Missouri lakes, must have a NASBLA approved boater safety card in their possession while operating a boat. To obtain your certification card, free Officer taught classes and online options are available at: <https://www.mshp.dps.missouri.gov/WP02Web/app/safetyEdClasses> or call our office at (573) 751-5071.

The Missouri State Highway Patrol, Water Patrol Division, reminds Lake of the Ozarks residents that no-wake buoys must be permitted through our office and do not transfer upon change of property ownership. See additional on our website: <https://apps.mshp.dps.mo.gov/MSHPWeb/WaterPatrol/buoyInformation.html> or call us at (573) 751-5071.

While at the Lake of the Ozarks, if you need law enforcement assistance on the water/road or to report careless and imprudent boat/vehicle operations, please call Troop F at (573) 751-1000, option 9. If an emergency, dial *55 on your cell phone or 911.

We encourage everyone to have fun, be safe, and courteous to everyone at the lake.



3 Willmore Lane
Lake Ozark, MO 65049

Website:
AmerenMissouri.com/lake

Important Phone Numbers:

Lake Protection Hotline
573.365.9203

Lake Level
573.365.9205

Adopt-the-Shoreline
573.365.9206

Water Patrol Division (Buoy)
573.751.5071

Benton County (Emergency Management)
660.438.8412

Camden County (Planning & Zoning)
573.346.4440

Miller County (County Commission)
573.369.1900

Morgan County (County Commission)
573.378.4643

Shoreline Management Staff is here to assist you with your next lakeside project and to help answer your questions about Ameren Missouri's role at the lake:

Call: **573.365.9203**
Email: **lake@ameren.com**



EVERY STRUCTURE ALONG THE LAKE SHORELINE MUST BE COVERED BY A VALID PERMIT. DO YOU HAVE COPIES OF YOURS?

To obtain copies of your permits, you will be asked to submit a permit request form. The permit request form can be downloaded from our website, **AmerenMissouri.com/lake**